

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
December 18, 2018

Vice Chairman Fitamant called the meeting to order at 1:02 p.m. Open Public Meeting Act read into Minutes by Vice Chairman Fitamant.

ROLL CALL OF COMMISSIONERS

Chairman, John Pulomena	County	Absent
Alternate, Dennis Cerami	County	Present
Commissioner, Richard Fitamant	Utilities Authority	Present
Alternate, Jayne Gelder	Utilities Authority	Absent
Commissioner, Patricia Byrd	Board of Social Services	Present
Alternate, Norman Skolnick	Board of Social Services	Absent
Commissioner, Maureen Lawrence	College	Present
Alternate, Martha Velez	College	Absent
Commissioner, Lory Cattano	Improvement Authority	Present
Alternate,	Improvement Authority	P/A
Commissioner, Deepak Matadha	Mosquito Commission	Present
Alternate, John Kranz	Mosquito Commission	Absent
Commissioner, Alan Fialka	Roosevelt Hospital	Present
Alternate,	Roosevelt Hospital	P/A

APPOINTED FUND PROFESSIONALS AND SERVICE ORGANIZATIONS PRESENT:

Administrator	North American Insurance Management Corporation Jay McManus Lynn Collins Dave Hissey
Attorney	Patrick J. Diegnan, Jr., Esq.
Network Provider	Horizon BCBS of New Jersey Brian Mead Linda Monge
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon
Treasurer	Joe Pruiti

OTHERS PRESENT:

Kelly Boyd
Renee Parsons
Joe Pagano – Healthcare Analytics
Susan Copeland - CIGNA

ABSENT:

Scott Clelland
Andy Cooper
Sara Picard

APPROVAL OF AGENDA

Moved by Commissioner Fialka and seconded by Commissioner Byrd to approve the agenda as submitted.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

BUDGET HEARING

Vice Chairman Fitamant asked for a motion to open the public budget hearing. Moved by Commissioner Byrd and seconded by Commissioner Fialka to open the public budget hearing.

No one from the public was present to speak.

Vice Chairman Fitamant asked for a motion to close the public budget hearing. Moved by Commissioner Fialka and seconded by Commissioner Byrd to close the public budget hearing.

Resolution 2018-12-01 – to adopt the 2019 Budget and Rates.

Discussion: Mr. McManus said that there was no change to the document which was presented to the Commissioners at the October 2018 Commissioners meeting.

Moved by Commissioner Byrd and seconded by Commissioner Fialka to adopt the 2019 Budget and Rates.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

PUBLIC PARTICIPATION

Vice Chairman Fitamant asked for a motion to open the floor to the public. Moved by Commissioner Byrd and seconded by Commissioner Fialka to open the floor to the public.

No one from the public was present to speak.

Vice Chairman Fitamant asked for a motion to close the floor to the public. Moved by Commissioner Fialka and seconded by Commissioner Byrd to close the floor to the public.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

APPROVAL OF MINUTES – November 20, 2018

Moved by Commissioner Fialka and seconded by Commissioner Byrd to approve the minutes of November 20, 2018 Commissioners' Meeting (Public Meeting).

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

ADMINISTRATOR'S REPORT

Mr. McManus said his report is included in Section III of the Commissioners agenda packet. He asked everyone to turn to Section III, Fund Administrator Section (page two) to see Monthly Activities and Correspondence for December 2018. Mr. McManus addressed a couple of items under Activities, he noted that we would be sending out notices to all Direct Billed Retirees and COBRA insureds

communicating the change in COBRA vendor. Because we are dealing with retirees, we will undoubtedly get some inbound telephone calls. A copy of the letter will go to all entities in the next day or so, prior to the mailing. Please refer those calls into to the Fund Administrators office. There is no change in process, it is just a new vendor.

Mr. McManus mentioned that the Commissioners may have seen that a Federal Court Judge has declared Obamacare unconstitutional. While that remains in appeal, presently our coverage will not be affected.

Mr. Hissey had a quick update on the Affordable Care Act filing of the 1094C/1095C forms. He was waiting to hear from a few of the entities on when to expect their information. He needs the information from all entities except the County by the end of the year. The County is preparing their own documents. Forms are due by January 31, 2019, he will follow up with the entities which he has not heard back.

FINANCE REPORT

Mr. Pruiti said the December 2018 Bill List is included in Section V of the Commissioners agenda packet. He said, due to the early date of the meeting the December financials are not yet available. Mr. Pruiti said, in reviewing the invoices he had received so far, it looked as if the MCJHIF will have another good month.

Resolution 2018-12-02 to amend 2018 Budget.

Discussion: Mr. Pruiti said there was no change to the overall budget, just some line item changes.

Moved by Commissioner Byrd and seconded by Commissioner Fialka to amend 2018 Budget.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

Resolution 2018-12-03 to approve the December 2018 Bill List.

Moved by Commissioner Byrd and seconded by Commissioner Fialka to approve payment of the December 2018 Bill List.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

PROFESSIONAL REPORTS

- a) **Program/Risk Manager:** BGIA's professional report is included in Section V of the Commissioners agenda packet. Mr. Migdon said he had a couple quick things to mention. He said as we approach the new year, we want to inspire employees to work out more and expect more to be healthier. We have a call on Thursday, December 20, 2018 with the Marketing Director at the County and PeerFit to discuss the PeerFit pilot. We have a number of employees actively using the program, those who are using it are using it regularly and getting value out of the program. However, we want to get more people involved. Effective January 1, 2019, the Remedy Analytics program goes into effect to help better manage the prescription drug program. They have indicated we will be getting quarterly reports.
- b) **Network Provider:** Horizon's professional report is included in Section IV of the Commissioners agenda packet. Mr. Mead said as of November 30, 2018 there are five high claimants in excess of \$100,000, three claimants are at 50% of the attachment point which means \$250,000 and there is one claimant who has reached the attachment point of \$500,000. He said the details are in his report.
- c) **Attorney:** Mr. Diegnan's professional report is included in Section V of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

Resolution 2018-12-04 to accept the CIGNA Medicare Claims Audit.

Discussion: Mr. McManus introduced Joe Pagano from Healthcare Analytics. Mr. Pagano discussed details of the audit findings.

Moved by Commissioner Byrd and seconded by Commissioner Fialka to accept the above Resolution.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

Resolution 2018-12-05 to approve the 2019 Risk Management Plan.

Discussion: Mr. McManus summarized the changes made to the Plan. There were dates changes, Remedy and PeerFit were added and the reinsurance was updated to show the new 2019 specific deductible of \$550,000.

Moved by Commissioner Byrd and seconded by Commissioner Fialka to accept the above Resolution.

Roll Call: Aye: Vice Chairman Fitamant, Commissioners Cerami, Byrd
Lawrence, Cattano, Matadha and Fialka

 Nay: None

 Abstain: None

Resolution 2018-12-06 to authorize renewal of Contract for Fund Attorney.

Discussion: Mr. McManus said that the Fund Attorney's compensation increased by two percent over 2018's compensation.

Moved by Commissioner Byrd and seconded by Commissioner Cattano to accept the above Resolution.

Roll Call: Aye: Vice Chairman Fitamant, Commissioners Cerami, Byrd
Lawrence, Cattano, Matadha and Fialka

 Nay: None

 Abstain: None

Resolution 2018-12-07 to accept Stop Loss Reinsurance Policy for 2019.

Discussion: Mr. McManus explained that the MCJHIF will more the reinsurance policy to Highmark Life Insurance Company for 2019. Mr. Migdon went out to bid and the Highmark quote was the most cost-effective option.

Moved by Commissioner Byrd and seconded by Commissioner Cattano to accept the above Resolution.

Roll Call: Aye: Vice Chairman Fitamant, Commissioners Cerami, Byrd
Lawrence, Cattano, Matadha and Fialka

 Nay: None

 Abstain: None

Resolution 2018-12-08 to accept renewal of ASO Contracts.

Discussion: Mr. McManus said two years ago we went to bid, this is the third year of the three-year proposal. No change in the terms, however a slight increase was built into to the original proposal. We will be going out to RFP in the coming year.

Moved by Commissioner Byrd and seconded by Commissioner Cattano to accept the above Resolution.

Roll Call: Aye: Vice Chairman Fitamant, Commissioners Cerami, Byrd
Lawrence, Cattano, Matadha and Fialka

Nay: None

Abstain: None

Resolution 2018-12-09 to accept the 2019 renewal of the Oxford fully-insured Freedom Access Plan.

Discussion: Mr. McManus said that the Oxford renewal is a zero percent rate change.

Moved by Commissioner Lawrence and seconded by Commissioner Fialka to accept the above Resolution.

Roll Call: Aye: Vice Chairman Fitamant, Commissioners Cerami, Byrd
Lawrence, Cattano, Matadha and Fialka

Nay: None

Abstain: None

Resolution 2018-12-10 to disburse funds.

Discussion: Mr. McManus said the 2016 Fund Year (closed June 30, 2018) has a balance of \$925,373. The 2017 Fund Year as of October 31, 2018 has a balance of \$10,200,000 and the 2018 Fund Year is doing as well. Total surplus is \$21,220,000. This resolution authorizes disbursement of \$5,900,000 of the available funds to the County in the month of December 2018. This \$5,900,000 payment consists of the 2016 fund balance plus \$5,009,372 from the 2017 Fund Year which represent half of the balance for 2017. We spoke to the Fund Actuary and he is fine with the disbursements. In addition, this resolution authorizes the disbursement of one month's disbursement to each of the other six entities in July 2019.

Moved by Commissioner Byrd and seconded by Commissioner Cattano to accept the above Resolution.

Roll Call: Aye: Vice Chairman Fitamant, Commissioners Cerami, Byrd
Lawrence, Cattano, Matadha and Fialka

Nay: None

Abstain: None

EXECUTIVE SESSION

Vice Chairman Fitamant said there was no need to go in to Executive Session.

OPEN SESSION

Resolution 2018-12-11 to approve payment of Large Claims

Moved by Commissioner Fialka and seconded by Commissioner Lawrence to approve payment of Large Claims.

Roll Call:	Aye:	Vice Chairman Fitamant, Commissioners Cerami, Byrd Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Byrd and seconded by Commissioner Lawrence and approved unanimously to adjourn the meeting at 1:30 p.m.