

MINUTES
OF
MIDDLESEX COUNTY JOINT HEALTH INSURANCE FUND COMMISSIONERS
REGULAR MEETING
October 23, 2018

Chairman Pulomena called the meeting to order at 1:11 p.m. Open Public Meeting Act read into Minutes by Chairman Pulomena.

ROLL CALL OF COMMISSIONERS

Chairman, John Pulomena	County	Present
Alternate, Dennis Cerami	County	Present
Commissioner, Richard Fitamant	Utilities Authority	Present
Alternate, Jayne Gelder	Utilities Authority	Absent
Commissioner, Patricia Byrd	Board of Social Services	Absent
Alternate, Norman Skolnick	Board of Social Services	Present
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
Program/Risk Manager	Business & Governmental Insurance Agency Stuart Migdon
Treasurer	Joe Pruiti

OTHERS PRESENT:

Kelly Boyd
Renee Parsons

ABSENT:

Scott Clelland
Andy Cooper
Sara Picard

APPROVAL OF AGENDA

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

PUBLIC PARTICIPATION

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

No one from the public was present to speak.

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

Roll Call: Aye: Chairman Pulomena, Commissioners Fitamant, Skolnick
Lawrence, Cattano, Matadha and Fialka
Nay: None
Abstain: None

APPROVAL OF MINUTES – September 25, 2018

Moved by Commissioner Fitamant and seconded by Commissioner Fialka to approve the minutes of September 25, 2018 Commissioners' Meeting (Public Meeting).

Roll Call: Aye: Chairman Pulomena, Commissioners Fitamant, Skolnick
Cattano, Matadha and Fialka
Nay: None
Abstain: Commissioner Lawrence

ADMINISTRATOR'S REPORT

Mr. McManus said his report is included in Section II of the Commissioners agenda packet. Mr. McManus asked everyone to turn to Section II, Fund Administrator Section (page two) to see Monthly Activities and Correspondence for October 2018. Mr. McManus said there were a couple of items he would mention, he would not go through all items. Number Twelve, we are updating the MCJHIF.com website for Open Enrollment which begins November 1, 2018. Open Enrollment materials should be delivered this week in each of the member entities from our carrier partners.

Mr. McManus said that the 2019 Budget and Rates would be introduced later in today's meeting and would provide full detail at that time. The will rates available on the MCJHIF.com website on November 1, 2018.

We have completed ICON training at the College on September 28, 2018 to prepare the entities for the benefit changes in ICON and also to provide a refresher for anyone who needed it. The training was very well attended and was very positive.

A few of the entities have requested HIPAA Training which we are in the process of setting up. We will set up one meeting later this year and invite all entities to attend.

Chairman Pulomena asked if the MCJHIF was finally on the same page with Unicorn. Lynn Collins said that they have been totally engaged and on top of all issues. We have a team now lead by Dave Swensen where we talk about any issues and how and when they will be resolved. Chairman Pulomena asked for confirmation that we are not doing anything manual. Ms. Collins said that we were not doing anything manually. Unicorn is reviewing Error Reports with us and the applicable plan; making suggestions on how to correct the problem in the plans system as well as the ICON system. Unicorn has come a long way and is working beside us to identify and eliminate problems.

FINANCE REPORT

Mr. Pruiti said the Bill List for October 2018 is included in Section III of the Commissioners agenda packet. He handed out the Financials. He said that the Fund had another good month like all the other past months, bringing the surplus total to \$20,650,000 (for the 2016, 2017 and 2018 plan years combined).

Resolution 2018-10-01 to approve the October 23, 2018 Bill List.

Moved by Commissioner Fitamant and seconded by Commissioner Fialka to approve payment of the October 23, 2018 Bill List.

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

PROFESSIONAL REPORTS

- a) **Program/Risk Manager:** BGIA's professional report is included in Section IV of the Commissioners agenda packet. Mr. Migdon said in addition to their report in the Commissioners agenda packet, he wanted to discuss the Medical Evacuation Policy you presently have. It is a fully-insured medical evacuation policy from United Healthcare and it will evacuate anyone in the healthcare plan whether they are active or retirees and their dependents. It will evacuate anyone who has a medical illness in or out of the Country. They will medivac them to the closest medical facility to get care. This plan costs \$38,000 per year. United Healthcare has notified us that they are exiting that business and will only provide that program on a self-insured basis. So, they will administer it, but if there is any medical evacuation MCJHIF will pay the costs. United Healthcare would transfer the risk to the MCJHIF, the administration cost would be about \$14,000 per year. In addition to that, you have a security policy which is self-insured with United Healthcare. That policy basically says if a member is in a place where there is political unrest or war they will evacuate the member. Fortunately, there have been no claims.

United Healthcare is existing the market and there is no carrier which provide the same service. However, they did find a company, Zurek, an A-plus rated company, will provide the medical evacuation on a fully-insured basis and will administer the security evacuation on a self-insured basis as the MCJHIF has, however they require that you obtain \$10,000 of AD&D (Accidental Death and Dismemberment) for every member. That would be actives, retirees and dependents. They require the MCJHIF purchase the AD&D insurance and they will provide the other insurance at no additional costs. The cost will go from \$38,000 per year to \$21,300 per year or you can prepay a three-year contract and save about \$7,000 in total. A three-year contract \$20,235 per year or a prepaid three-year contract of \$57,510.

Chairman Pulomena asked the Commissioners if they agreed to move to the new policy. All agreed. Mr. McManus said the MCJHIF would prepare a resolution to approve the change in policies.

- b) Network Provider: Horizon’s professional report is included in Section IV of the Commissioners agenda packet. Mr. Mead said for the claims in excess of \$25,000, there are nineteen high claims in excess of \$50,000. Of those claims there are seven claims in excess of \$100,000. Two of the nineteen claims are in excess of the stop loss.
- c) Attorney: Mr. Diegnan’s professional report is included in Section IV of the Commissioners agenda packet.

OLD BUSINESS

None

NEW BUSINESS

Resolution 2018-10-02 to accept the 2019 Budget and Rates.

Discussion: Mr. McManus reviewed the 2019 Budget and Rates on October 16, 2018 with the Budget Committee. The outcome of that meeting was to recommend the proposed budget and rates to the Commissioners for review and approval. Mr. McManus reviewed the proposed 2019 Budget (and Rates) with the Commissioners using a PowerPoint presentation.

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

EXECUTIVE SESSION

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

OPEN SESSION

Resolution 2018-10-03 to approve payment of Large Claims

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

Roll Call:	Aye:	Chairman Pulomena, Commissioners Fitamant, Skolnick Lawrence, Cattano, Matadha and Fialka
	Nay:	None
	Abstain:	None

OTHER BUSINESS

None

ADJOURN

Moved by Commissioner Fitamant and seconded by Commissioner Fialka and approved unanimously to adjourn the meeting at 1:46 p.m.