

**BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – March 13, 2023
2:00 PM**

Chair Buono called the meeting to order and read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Ashley Buono, Esq.	Present
Eve A. Cullinan	Present
Dina Rocco, Esq.	Excused
Erin Kelly, (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	PMA Management Corp. Jennifer Signs Justin Wilkinson
	Qual Lynx Chris Roselli Joe Lisciandri
	PERMA Risk Management Services Shai McLeod Jennifer Davis
Attorney	Cockerill, Craig & Moore, LLC Jeffrey Craig, Esq.
NJCE Underwriting Manager	Conner Strong & Buckelew
Treasurer	Carolyn Havlick
Safety Director	J.A. Montgomery Consulting Glenn Prince
Employee Benefits	PERMA Risk Management Services Brandon Lodics Emily Koval
	Conner Strong & Buckelew Ian Dalton
	Amerihealth Administrators Megan Penick
	Express Scripts, Inc. Hiteksha Patel

ALSO PRESENT:

Bob Gemmell, Brown & Brown
Christina Violetti, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Chrystal Chuck, PERMA Risk Management
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 14, 2023

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 14, 2023

Moved: Commissioner Cullinan
Second: Chair Buono
Vote: 3 Ayes, 0 Nays

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on February 16 at 10:00 am via zoom. Mr. Prince advised the next meeting was scheduled for April 20 and a variety of topics would be discussed along with the most commonly cited PEOSH citations for the first quarter of 2023. Mr. Prince said he would reach out to Madame Chair before the agenda went out for the meeting. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Davis reported the Claims Committee met on March 7 and reviewed the payment authority requests. Ms. Davis advised we would discuss the claims again during closed session. Ms. Davis concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had 2 action items.

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renewed on April 5, 2023. Executive Director advised this policy covered the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director said the annual premium was \$1,704 and there was no change in premium. Executive Director noted the premium for the renewal would be paid out of the Miscellaneous and Expense Account and appeared on this month's bill list.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,704

Moved: Chair Buono
Second: Commission Cullinan
Roll Call Vote: 3 Ayes, 0 Nays

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the certificate of insurance issuance report from the NJCE listing the certificates issued during the month of February which was included in the agenda. Executive Director advised there were (5)

five certificates issued during February. Executive Director asked if anyone had any questions on the report and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

RFQ FOR GENERAL LIABILITY DEFENSE COUNSEL: Executive Director reported the Fund Office issued an RFQ to expand the General Liability Defense Counsel. Executive Director advised one response was received from a law firm who was already appointed. Executive Director said this item was tabled last month. Executive Director said with the Chair’s direction there was no further action needed on the RFQ.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE conducted the Reorganization Meeting on February 23, 2023. Executive Director referred to a copy of a written summary report of the meeting which was included in the agenda. Executive Director advised the Board of Fund Commissioners adopted a resolution to authorize procurement for a property appraisal vendor. Executive Director said the MEL formed the NJ Cyber JIF and their by-laws allowed for any public entity joint insurance fund in the State of New Jersey to make application for consideration by the Cyber JIF Board of Commissioners. Executive Director reported the NJCE JIF would explore this option for the 2024 renewal. Executive Director advised Conner Strong & Buckelew would introduce a new program to issue certificate of insurances through the Certificaf program. More information would follow on this initiative. Executive Director noted the NJCE was scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. This meeting would be held at Forsgate Country Club, Monroe Twp., NJ. A luncheon will follow to commemorate the 10th anniversary of the Fund’s inception.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director advised as of December 31, 2022 there was a surplus of \$3,122,837. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,410,727 of the surplus was the BCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$6,688,464.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track for the NJCE was included in the agenda. Executive Director said as of December 31, 2022 the NJCE had a surplus of \$14,297,554. Executive Director noted the total cash amount was \$34,166,053. Executive Director reported line 7 of the report “Dividend” represented the figure released by the NJCE of \$6,707,551. Executive Director asked if there were any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reviewed the Expected Loss Ratio Analysis Report as of December 31, 2022 with the Commission.

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reminded everyone the 12th Annual Educational Seminar would be held virtually again this year. Executive Director advised this year there would be two sessions, Friday, April 21 and Friday,

April 28, 9:00 AM to 12:00 PM. Executive Director noted if anyone needed the link or needed assistance in registering, they should contact Cathy Dodd, cdodd@permainc.com.

2023 MEETING SCHEDULE: Executive Director reported the Commission was not scheduled to meet in April. Executive Director noted the next meeting was scheduled for May 8, 2023 at 2:00 PM.

Executive Director's Report Made Part of Minutes

Health Benefits Minutes

EXECUTIVE DIRECTOR'S REPORT

- **Financial Fast Track –**
 - As of December 31, 2022 (Revised)
 - As of January 31, 2023, for distribution at the meeting

Mr. Lodics reviewed the Financial Fast Track through December 2022, which was revised and the January Fast Track which was distributed. Both fast tracks show a positive month. The December year end financials show a strong ending, even with a large dividend to the Schools. The month of January included a surplus addition of almost \$200,000. Claims are running under budget. In response to Ms. Cullinan, Executive Director said there are some receivables that are mostly stop loss receivables, and possibly timing with the cash received which shows a difference between surplus and cash.

PROFESSIONAL CONTRACTS - The 2023 Professional contracts are being finalized and expect to have with the Commission Attorney for review next week. This will include the Actuary and Program manager, which includes the sub producer contract for the audit.

Benefits Consultant Report

Mr. Lodics reviewed the following report on behalf of the Program Manager's team.

Legislative Update

Update on National Emergency and Public Health Emergency

As previously reported, on January 30th, 2023, the White House released a statement announcing the COVID-19 Public Health Emergency (PHE) and the National Emergency (NE) will end on May 11th. The Outbreak Period (OP) ends 60 days after the NE ends (July 10, 2023).

Key Topics to Address for the County Plan:

- ✓ Health Plans will not be required to provide Covid-19 testing without member cost-sharing, including at-home Covid tests.
- ✓ COVID vaccines must still be covered by non-grandfathered plans; however, coverage may be limited to in-network services.
- ✓ COBRA election timelines, claims filing, and claims appeal procedures return to pre-extension deadlines unless an individual is eligible for a specific deadline extension for one year.

Additional guidance is expected prior to May 11th. Conner Strong and Buckelew (CSB) is working with AmeriHealth Administrators on member impact and utilization reporting. CSB will prepare employee communications regarding the transition of pre-pandemic services.

➤ **Express Scripts (ESI)**

Digital ID Cards

Due to the frequency in which plans and benefits can change, effective April 1, 2023, ESI will no longer issue physical ID cards. Digital ID cards are available with the most up to date information. This will eliminate the need to reissue ID cards each time plan and/or benefit information has changed on a member's ID card.

- ✓ New members, members without an email address on file or members that do not respond to the email sent by ESI, will be contacted via direct mail with instructions. The instructions will explain how to register and access their digital ID card online or request a printed card if necessary.
- ✓ If members are set up in ESI's portal with an email address, they will receive a welcome kit that explains their pharmacy benefit and how to print their digital ID card.
- ✓ Members who do not have access to the internet, do not have a smartphone, or who prefer not to register on express-scripts.com can request a physical ID card by calling Express Scripts Customer Service at the number on their onboarding communications.
- ✓ Due to HIPAA, digital ID cards cannot be emailed to members, they must be accessed from the member's personal registered account with ESI.

SaveOn Savings Report

In the 2022 plan year the Commission saved \$394,200 for members enrolled in SaveOn. In the 2022 plan year, there were 36 participants in the program, for an average savings per prescription of \$1,932. Express Scripts will provide further reporting on this matter.

AMERIHEALTH ADMINISTRATORS – Ms. Penick reviewed the AmeriHealth Administrators reports for monthly claims, high claimants and the monthly dashboard for January.

EXPRESS SCRIPTS – Ms. Patel reviewed the report through January 31, 2023.

TREASURER REPORT: Ms. Havlick reported she reviewed the February and March Bills Lists and requested a motion to approve.

MOTION TO APPROVE RESOLUTION 27-23, FEBRUARY HEALTH BILLS LIST AND RESOLUTION 28-23, MARCH P&C HEALTH BILLS LIST

Moved:
Second:

Chair Buono
Commissioner Cullinan

ATTORNEY: Mr. Craig advised he did not have anything to report.

CLAIMS ADMINISTRATOR: Ms. Signs advised PMA’s monthly reports were included in the appendix section of the agenda. Ms. Signs referred to the WC Claims by Quarter Report for January 2023 valued as of 2/1/23. Ms. Signs reviewed the claims compared to last year claims. Ms. Signs referred to the Year-to-Date Containment Savings Report, which was included in the agenda for the period of 1/1/22 to 1/1/23 and advised PMA processed 1844 bills in the amount of \$2,840,470. Ms. Signs said the final amount paid was \$816,759 with savings of 71.25%. Ms. Signs noted the penetration rate was just under 87.67%. Ms. Signs also reviewed the WC Claims Frequency and Severity by Location and Top 5 Causes Group by Claims Frequency reports which were included in the agenda. changes. Ms. Signs concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised the February through March All Risk Control Activity Report was included in the agenda. Mr. Prince referred to the training opportunities which were listed in the agenda and also posted on the NJCE website. Mr. Prince advised they were rolling out the new Learning Management System on May 1st. Mr. Prince said there were some e-mails sent out by the vendor, BSI, for webinar and tutorials on the new system. Mr. Prince advised his office also could come out for some in-person tutorials. Lastly Mr. Prince said Mr. John Janis of the Roads & Bridges Department requested some in person training which is being set up. Mr. Prince concluded his report unless there were any questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Chair Buono asked if there was anyone from the public that wanted to make a comment. There was no one from the public in attendance.

CLOSED SESSION: Chair Buono read Resolution 29-23 Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4012) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 29-23 FOR CLOSED SESSION

Moved: Chair Buono
Second: Commissioner Cullinan
Vote: 3 Ayes, 0 Nays

MOTION TO APPROVE THE PARS DISCUSSED IN CLOSED SESSION

Moved: Chair Buono
Second: Commissioner Cullinan
Vote: 3 Ayes, 0 Nays

MOTION TO ADJOURN:

Moved: Chair Buono
Second: Commissioner Cullinan
Vote: 3 Ayes, 0 Nays

MEETING ADJOURNED 2:58 PM

Minutes prepared by:

Cathy Dodd, Assisting Secretary

Emily Koval, Benefits