

**BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – June 13, 2022
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
Damon Burke	Present
Dina Rocco, Esq. (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	PMA Management Corp. Jennifer Signs Justin Wilkinson
	Qual Lynx
	PERMA Risk Management Services Jennifer Conicella
Attorney	Cockerill, Craig & Moore, LLC Jeffrey S. Craig, Esq.
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Treasurer	Edward Troy
Safety Director	J.A. Montgomery Consulting Glenn Prince
Employee Benefits	PERMA Risk Management Services Brandon Lodics Emily Koval
	Conner Strong & Buckelew Diane Peterson
	Amerihealth Administrators Megan Penick Megan Natale
	Express Scripts, Inc. Charles Yuk

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 9, 2022 AND CLOSED MINUTES OF MARCH 14, 2022

Chair Buono made a motion to approve the open and closed minutes of May 9, 2022 and the closed minutes of March 14, 2022.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 9, 2022 AND CLOSED MINUTES OF MARCH 14, 2022 CLOSED MINUTES

Moved:	Commissioner Cullinan
Second:	Commissioner Burke
Vote:	3 Ayes, 0 Nays

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince was not on the call and Ms. Dodd advised she was trying to reach out to him.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met previously and we would discuss the claims further during closed session today. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he would start with the first action item.

RESOLUTION AMENDING CONTRACT WITH COMMISSION ATTORNEY FOR 2022: Executive Director referred to a copy of Resolution 30-22, Amending Contract with Commission Attorney for 2022 which was included in the agenda. Executive Director reported the law firm of Craig, Annin & Baxter, LLP expanded and changed its name to Cockerill, Craig & Moore, LLC. Executive Director noted the resolution was prepared by the Commission Attorney.

MOTION TO ADOPT RESOLUTION 30-22, AMENDING CONTRACT WITH COMMISSION ATTORNEY FOR 2022

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

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to copies of the certificates of insurance issuance reports from the NJCE listing the certificates issued during the months of April and May which were included in the agenda. Executive Director advised there was (1) one certificate issued during April and (3) three during the month of May. 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 Burke
Vote:	3 Ayes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to meet again on Thursday, June 23, 2022 at 9:30 AM via Zoom.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track was included in the agenda. Executive Director advised as of March 31, 2022 there was a surplus of \$3,863,884. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,377,516 of the surplus was the BCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$5,594,706.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the March Financial Fast Track for the NJCE was included in the agenda. Executive Director said as of March 31, 2022 the NJCE had a surplus of \$14,839,484. Executive Director noted the total cash amount was \$32,121,038. Executive Director reported line 7 of the report “Dividend” presented the figure released by the NJCE of \$5,857,551. 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 March 31, 2022 with the Commission. Executive Director advised there were some good years and some not so good. Executive Director noted that we were fortunate that the more recent years were doing better than the actuary projected.

NJCE CYBER TASK FORCE: Executive Director referred to a copy of a Cyber Bulletin – Prevent Cyber Events: Learn from Each Other which was included in the agenda. Executive Director reviewed the bulletin explaining the loss was related to a municipality and the negotiations involved in the loss.

2023 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the Fund office was beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited.

Executive Director said we were pleased to announce that Conner Strong & Buckelew is utilizing a new platform called Broker Buddha that streamlines the renewal applications for the ancillary coverages. Executive Director advised the online portal gives you the ability to save the applications as a draft and finish the application later. Executive Director reported the portal would also display last year’s information. Executive Director stated more information would follow shortly on this new platform.

Executive Director reported the Payroll Auditor was conducting payroll audits which would be uploaded by the Fund office into Origami. Executive Director noted the 2023 renewal process this year would be mid-June through mid-August.

AUTO ID CARDS AND WC POSTING NOTICES: Executive Director reported the NJCE Underwriting Team uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis when necessary.

2022 MEL, MRHIF & NJCE JIF EDUCATIONAL SEMINAR: Executive Director reported the 11th annual seminar was conducted virtually on April 29th and May 6th. Executive Director noted with the two combined sessions there were over 500 attendees which was a record. Executive Director advised attendance had been better since we went virtual and hopefully one day we can get back into person.

2022 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the second assessment payment was due on May 15, 2022. Executive Director said if you had not already done so, payments should be sent to Edward Troy, Commission Treasurer.

2022 MEETING SCHEDULE: Executive Director reported the Commission was not scheduled to meet in July. Executive Director advised we did not have an August meeting scheduled yet. Executive Director recommended we have a hybrid meeting on Wednesday, August 3, 2022 at 2:00 PM. Executive Director noted the Board Room was available this day.

**MOTION TO SCHEDULE OF MEETING ON WEDNESDAY, AUGUST 3, 2022
AT 2:00 PM**

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

Executive Director's Report Made Part of Minutes

EXECUTIVE DIRECTOR'S REPORT -BENEFITS

FINANCIAL PROCEDURES

- **Financial Fast Track – Financial Fast Track** – As of March 31, 2022. Mr. Lodics said that March claims ran about \$500,000 over budget, but April's preliminary results show that we recovered most of that loss in that month. Overall performing very well. The surplus is about 3.5 months of claims, which is very strong.

LEVEL CARE REBATES – Mr. Lodics said that the Commission was expecting to have this contract signed, but Level Care has requested that there be an amendment to notate that the Commission is not a labor union. While we are still in the review process of the Level Care contract, the Commission is beginning to see the 2021 rebates. To date, \$856,863 has been received.

Program Manager

Ms. Peterson reviewed the report stating that it is mostly updates of projects.

Express Scripts

SafeGuardRx: Diabetes Care Value

As reported in the May Program Manger's Report, on January 1, 2022, Express Scripts implemented *SafeGuardRx: Diabetes Care Value*. The *Diabetes Care Value* is part of the *SafeguardRx* program but is primarily focused on the treatment and prevention of diabetes. The highlights of this program are as follows:

- Commission members will have access to the *Diabetes Care Value* at no extra PEPM cost.
- The program utilizes clinically targeted communications to all members 18+ using Rx claim data related to Type 1 and 2 Diabetes.
- The *Diabetes Care Value* leverages technology to help prevent diabetes/obesity and improve care for Type 1 and 2 Diabetes.
- Those enrolled in the program will have improved member care by increasing access to Diabetes TRC specialists and physician outreach to close medical gaps. Also, members would have access to a 90-day supply of diabetes medication.

For more specifics and details on the *Diabetes Care Value* program, please see the attached materials labeled "Diabetes Care Value Executive Brief" and "Diabetes Care Value."

BCIC Plan Document

Status Update

As mentioned in the May Program Manger's Report, Conner Strong and Buckelew have been actively working on revising different aspects of the BCIC Plan Document and had advised that these revisions would be reported in the June report. However, as of June 1, 2022, CSB has not yet received formal guidance from CMS on the required plan document amendments. For this reason, CSB will report CMS' guidance and present a resolution in the July Program Manager's Report.

AmeriHealth Administrators

MDLive Utilization Reporting

In an ongoing effort to best serve its members and combat the public health emergency, AmeriHealth Administrator's telemedicine service, MDLIVE, continues to be offered to BCIC's members at a \$0 copay. Conner Strong has verified that MDLive will remain at a \$0 copay regardless of the National Public Health Emergency status, which is scheduled to end on July 15, 2022.

As reported in the previous Program Manager's Report, Conner Strong has obtained the metrics of MDLive's utilization by BCIC members. These findings show 0% utilization by commission members in 2022, which can be seen in the graphic below.

Enhanced Utilization Management (UM Solutions)

Ms. Peterson said the agenda included a recommendation to move forward with this program through Amerihealth. Although, after the agenda was reviewed, she recommended that the discussion and action be tabled for another time.

MEDICAL TPA REPORT – AMERIHEALTH ADMINISTRATORS – Ms. Penick reviewed the claim, high claimant and dashboard reports.

PRESCRIPTION ADMINSTRATOR- EXPRESS SCRIPTS – Mr. Yuk reviewed the report included in the agenda which illustrated a good generic fill rate and a per employee, per month plan cost that increased from this time last year. The difference of 13% is due mainly to specialty drugs.

Benefits Executive Director's Report Made Part of Minutes

TREASURER REPORT: Mr. Troy reported a May Supplemental Bills List, 32-22 was included in the agenda. Mr. Troy explained a check was made out to AmeriHealth and it should have been made out to United Healthcare Insurance Company. Mr. Troy advised the agenda also included the June Property and Casualty Bills List and the Health Insurance Fund Bills List. Mr. Troy reported he reviewed and found both to be in order and recommend payment.

MOTION TO APPROVE RESOLUTION 32-22, MAY HEALTH INSURANCE FUND SUPPLEMENTAL BILLS LIST, RESOLUTION 33-22 P&C BILLS LIST, AND RESOLUTION 34-22 JUNE HEALTH BILLS LIST

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

In response to the Chair’s inquiry about Resolution 31-22, Ms. Dodd advised since the resolution was tabled until August we would use the same number for that resolution when it was presented again.

ATTORNEY: Mr. Craig thanked the Commissioners for approving the attorney contract for his new firm. Mr. Craig said you received my notes on the level care contract on the pharmacy management agreement and indicated he would share again with Ms. Buono and Ms. Rocco when he received the new amendment from Mr. Lodics and hopefully it’s just a pro forma change. Mr. Craig concluded his report unless there were any questions.

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 valued as of 5/1/22. Ms. Signs reviewed the 2022 claim counts compared to 2021 for each of the member entities. Ms. Signs referred to the Year-to-Date Containment Savings Report, which was included in the agenda for the period of 1/1/21 to 5/1/22 and advised PMA processed 555 bills in the amount of \$853,452. Ms. Signs said there was a savings applied of \$551,703 and the final paid charges were \$301,748. 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. Ms. Signs concluded her report unless there were any questions. In response to Chair Buono’s inquiry about the location named “MAIN”, Ms. Signs said she noticed this location after the report was ran and made a note to go back and correct to the correct location whatever that might be.

NJCE SAFETY DIRECTOR: Mr. Prince apologized for being late to the meeting. In response to Chair Buono’s inquiry, Mr. Prince said he would do both reports at the same time. Mr. Prince reported the next Safety Committee Meeting was scheduled for July 21 at 10:00 AM via Zoom. Mr. Prince advised he would co-ordinate the agenda with Mr. Burke as usual for some of the agenda topics which should include some of summer safety issues that we see. Mr. Prince said the agenda and minutes would be sent out electronically prior to the meeting.

Mr. Prince advised the April – June 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince said all of the virtual training opportunities that were available were listed and also available on the website. Mr. Prince encourage all member to visit the website at njce.org for the training opportunities that would be appropriate for their job setting.. Mr. Prince spoke about the Expo, In Person Training, and advised the closest location was to attend was at the Camden Co. Emergency Training Center on September 21, 2022. Mr. Prince said it was a wonderful opportunity

for employees to receive a variety of training in day as opposed to sending employees at different times. Mr. Prince said it's hard to believe but they were starting their agenda for training opportunities for next year so if any department had any specific needs or customized training to reach out to him. Mr. Prince concluded his report unless there were any questions.

Ms. Cullinan said she wanted to make sure that her office was passing this information to the department heads, at least for Burlington County so that all could take advantage of coordinating to send the staff either virtually or in person to the events. Ms. Cullinan requested Mr. Burke to include her on the e-mails he sent out to the department heads. Mr. Burke said the information was sent to the department head and he could start to add Ms. Cullinan. Ms. Cullinan advised to send to all of the department heads at county.com and then we'll all get it.

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 35-22, 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 35-22 FOR CLOSED SESSION

Moved:	Commissioner Burke
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

MOTION TO APPROVE THE PARS AND SARS DISCUSSED IN CLOSED SESSION

Moved:	Commissioner Burke
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

MOTION TO ADJOURN:

Moved:	Commissioner Cullinan
Second:	Commissioner Burke
Vote:	3 Ayes, 0 Nays

MEETING ADJOURNED 2:45 PM

Minutes prepared by:
Cathy Dodd, Assisting Secretary
Emily Koval, Benefits