

**BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING –January 7, 2021
TELEPHONIC MEETING
2:00 PM**

In response to Executive Director’s inquiry Ms. Cullinan agreed Executive Director should read the opening statement and run the meeting.

Executive Director called the meeting to order and read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Eve A. Cullinan	Present
Damon Burke	Present
Dina Rocco (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Services	PMA Management Corp. Jenn Signs
	Qual Lynx Chris Roselli
	PERMA Risk Management Services Robyn Walcoff Jenn Conicella
Attorney	CraigAnninBaxter Law Jeffrey Craig, Esq.
Treasurer	Edward Troy
Safety Director	J.A. Montgomery Consulting Jonathon Czarnecki
Employee Benefits	PERMA Risk Management Services Paul Laracy Emily Koval
	Conner Strong & Buckelew Diane Peterson Brandon Lodics
	Amerihealth Administrators Megan Penick
	Express Scripts, Inc. Kyle Colalillo

ALSO PRESENT:

Carolyn Havlick, Burlington County
Tom Stenberg, Assured Partners
Rob Henry, Innovative Risk Soluitons
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES OF DECEMBER 3, 2020

MOTION TO APPROVE THE OPEN MINUTES OF DECEMBER 3, 2020

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

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Czarnecki reported the next Safety Committee will be sometime in March. Mr. Czarnecki concluded his report unless anyone any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee did not meet since the last meeting, however, there was one PAR that would be presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director wished everyone a Happy New Year and advised his report was included in the agenda with five action items.

REORGANIZATION RESOLUTIONS: Executive Director reported the BCIC was required to reorganize at the January Board of Commissioners meeting as per the Commission By Laws. Executive Director advised he would read into record the resolution as noted below necessary Reorganization Resolutions which 1-21 through 7-21.

- Resolution 1-21 Appointing Agent for Service of Process and Custodian of Records 2021
- Resolution 2-21 Designating Official Newspapers for the Commission
- Resolution 3-21 Designating Authorized Depositories for Fund Assets & Cash Management Plan
- Resolution 4-21 Designating Commission Treasurer
- Resolution 5-21 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 6-21 Indemnify Burlington County Insurance Commission Officials/ Employees
- Resolution 7-21 Authorizing Commission Treasurer to Process Payments & Expenses

Executive Director noted once a Chair was appointed, Resolution 5-21, Designated Authorizing Signatures for Commission Bank Accounts would be revised to include their signature.

Executive Director reported typically the Plan of Risk Management Plan was presented with the Reorganization Resolutions, however, since the marketing of the renewal went to the last minute, the Plan of Risk Management would be presented at the February meeting. Executive Director asked if anyone had any questions and requested a motion to approve the resolutions.

MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-21 THROUGH 7-21

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

Executive Director also noted the resolution Certifying the Appointment of Chairperson and Vice Chair and Appointing a Commissioner to the NJCE for Fund Year 2021 would be presented at the February meeting.

2021 PROPERTY & CASUALTY BUDGET: Executive Director referred to a copy of the 2021 Property & Casualty Budget, which was included in the agenda in the amount of \$6,171,167. Executive Director reported the budget of \$6,171,167 was introduced at the January 7, 2021 meeting and there were no changes to the budget. Executive Director also referred to a copy of the assessments by member entity which included in the agenda. Executive Director said in accordance with the Commission's By Laws, the assessment bills would be billed in 3 installments and payable as follows: 40% on 3/15/21, 30% on 5/15/21 and 30% on 10/15/21. Executive Director advised today was the Public Hearing for the budget and requested a motion to open the Public Hearing on the 2021 Property & Casualty Budget.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2021 PROPERTY & CASUALTY BUDGET

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

Executive Director asked if there was any discussion on the budget and if not requested a motion to close the Public Hearing.

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO ADOPT THE PROPERTY & CASUALTY BUDGET FOR THE BURLINGTON COUNTY INSURANCE COMMISSION FOR THE YEAR 2021 IN THE AMOUNT OF \$6,171,167 & CERTIFY THE 2021 ASSESSMENTS

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

2021 MEETING SCHEDULE: Executive Director referred to a copy of the BCIC Executive Committee meeting schedule which was discussed at our last meeting. Executive Director noted there would be no meetings in April, July and September. Executive Director advised additional meetings could be be scheduled with the proper notice. Executive Director said if the schedule was acceptable to the Commissioners Resolution 8-21 was included in the agenda for approval.

MOTION TO APPROVE RESOLUTION 8-21, MEETING SCHEDULE

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

PROFESSIONAL SERVICES APPOINTMENTS: Executive Director reported at the December meeting we discussed the responses and recommendations for the positions of Property & Casualty Actuary, Auditor, Commission Attorney, Executive Director and Defense Law Firms. Executive Director advised the Commissioners authorized the Solicitor to prepare resolutions awarding contracts to the recommended firms. Executive Director referred to copies of the resolutions, which were included in the agenda and noted below appointing the 2021 Professionals.

- Resolution 9-21 Awarding Contracts to Assigned Defense Law Firms
- Resolution 10-21 Appointing Commission Attorney – Craig Annin Baxter
- Resolution 11-21 Appointing Actuary – The Actuarial Advantage, Inc.
- Resolution 12-21 Appointing Auditor – Bowman & Company LLP
- Resolution 13-21 Appointing Executive Director – PERMA

Executive Director noted Resolution 13-21, Appointing Executive Director was revised to reflect a one year term and the revised resolution was sent out via e-mail.

MOTION TO APPROVE RESOLUTION 9-21 TO 13-21

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

ESAFETY THREE COURSE PACKAGE TRAINING: Executive Director reported there was a request from the County to assist in the eSafety Three Course Package Training Program costs for 2021. Executive Director noted the Commission paid for this course in 2018, 2019 and 2020. Executive Director said the package would include 1330 users for a total cost of \$10,640. Executive Director advised the expense would be allocated in the 2021 budget under the miscellaneous and expense contingency line. Executive Director requested a motion to approve the expense if the Commissioners agreed.

MOTION TO AUTHORIZE THE COST OF \$10,640 FOR THE ESAFETY THREE COURSE PACKAGE TRAINING PROGRAM FOR 2021

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Executive Director advised the December certificate of insurance report was not available and would appear in the next agenda.

NJ COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. Executive Director advised a summary report of the meeting was e-mailed out prior to the

meeting Executive Director stated through the marketing efforts they would achieve the 8.4% increase and there would be again another delta over and above the 2021. Executive Director advised the NJCE Board of Fund Commissioners indicated the NJCE would absorb the delta for 2021. Executive Director noted there was also a delta last year of \$1 million. Executive Director reported Mr. Cooney and his team did a good job with the carriers and with the help of the actuary put together some new retention layers to help absorb some of the cots.

Executive Director advised the Fund also approved a \$1.5 million dividend. Executive Director noted Burlington County Insurance Commission's share of the dividend was \$136,901 and a copy of the allocation of the dividend appeared in the agenda. Executive Director said the members would have an option of taking their share of the dividend as a check or as an offset to their 2021 assessment. Executive Director said the Fund Office would send a letter to the members to obtain their preference. Executive Director reported the NJCE would hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track was included in the agenda. Executive Director advised as of October 31, 2020 there was a surplus of \$3,152,323. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,817,665 of the surplus was the BCIC's share of the NJCE equity. Executive Director noted the cash amount was \$6,023,816. Executive Director reported he set with the Comptroller earlier and would make some suggestions or recommendations on potentially issuing a dividend from the Commission its membership sometime in 2021. Executive Director advised that decision would certainly lie with the Commissioners.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the October Financial Fast Track for the NJCE was included in the agenda. As of October 31, 2020 the NJCE had a surplus of \$18,953,123. Executive Director noted the total cash amount was \$32,254,290. Executive Director reported line 7 of the report "Dividend" presented the figure released by the NJCE of \$3,607,551. Executive Director noted the NJCE continues to perform very well. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included two claim monitoring reports as of October 31, 2020. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report and advised the report measured how the losses were running compared to the actuary's projections. Executive Director reviewed the results by year for the Commission.

Executive Director advised that concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes

Ms. Koval thanked the Committee for their reappointment of PERMA.

Financial Fast Track – Ms. Koval said the November 2021 Financial Fast Track was included in the agenda. She said although there was a dividend listed, which was the County's payable that was cleared. Overall, the statutory surplus is strong.

2021 RISK MANAGEMENT PLAN – Enclosed is the 2021 Risk Management Plan for the Health program that has been updated with the renewed stop loss arrangement. Ms. Koval said

there were no changes from 2020, except the stop loss arrangement, which was presented with the budget introduction and adoption.

MOTION TO APPROVE RESOLUTION # 14-21 APPROVING THE RISK MANAGEMENT PLAN FOR THE HEALTH PROGRAM FOR 2021, AS SUBMITTED.

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

REQUESTS FOR PROPOSALS - The Health Benefits Actuary and Program Manager RFPs were received in December and reviewed by the Fund attorney and the committee. There was one response each, the incumbent for the Program Manager and the Actuary from 2019 and before.

MOTION TO APPROVE RESOLUTION # 17-21 AWARDED CONNER STRONG AND BUCKELEW AS PROGRAM MANAGER AND 18-21 AWARDED ACTUARIAL SOLUTIONS FOR ACTUARY TO THE HEALTH PROGRAM.

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

JANUARY EXPENSES - Due to the meeting being so early in January and bills being slightly delayed for the transition to 2021 rates, the health bills will be sent to the Treasurer next week. Ms. Koval asked for a motion to allow Mr. Troy to pay the bills as sent.

MOTION TO ALLOW TREASURER TO PAY JANUARY EXPENSES

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

Claims Audit - *AIM Benefits Audit and Compliance Solutions* and AmeriHealth Administrators have completed the claims audit. The review committee is scheduled to meet on January 28th, 2021, to review the findings of the audit. The results of this meeting will be shared with BCIC in the February Commission meeting.

Symetra - Based on Commission approval in the December meeting, Stop Loss coverage was renewed with Symetra at the current SIR of \$350,000. Coverage is currently active effective 1/1/2021.

AmeriHealth - The provisions that have been put in place this year will be extended until March 31, 2021. AmeriHealth Administrators will continue to cover COVID-19 diagnostic and antibody testing at \$0 plan member cost share in accordance with federal and state mandates during the public health emergency, which is currently scheduled through March 31, 2021. Given the recent surge in cases, AHA will waive prior authorization for all post-acute transfers, not just those related to COVID-19, through March 31, 2021. AHA provided a summary of the requirements

for self-insured group in handling benefit changes during this pandemic. BCIC is compliant with the Federal mandates.

<u>Benefit:</u>	<u>Description:</u>	<u>Coverage:</u>
COVID-19 Testing (Diagnostic, Antibody)	Testing when performed by an in-network provider is covered at no member cost-share	Federal Mandate <i>Currently in effect until March 31, 2021</i>
COVID-19 Telemedicine visits	Telemedicine visits with in-network Primary care Doctor or Specialist is covered at no member cost-share for COVID-19 related visits.	Federal Mandate <i>Currently in place until March 31, 2021</i>
Prior Authorizations	Temporarily suspends prior authorization requirements for inpatient admissions for COVID and non –COVID diagnosis. This includes acute inpatient admissions and transfer to post-acute inpatient admission	AHA Policy <i>Currently in place until March 31, 2021</i>
Telemedicine visits - Specialist	Specialist visits are covered at plan’s regular cost-share	AHA Policy <i>Currently in place until March 31, 2021</i>
Telemedicine visits – Behavioral Health	Covers telemedicine visits with an in-network providers at regular cost-sharing	AHA Policy <i>Currently in place until March 31, 2021</i>
Telemedicine - MDLive	MDLive telemedicine visits is waived for all visits	AHA Policy <i>Currently in place until March 31, 2021</i>
Waive Inpatient Cost-share	Waives member cost-share for in-network, inpatient acute care treatment and stay associated with COVID-19 diagnosis	BCIC elected to adopt

COVID Vaccine - As the Commission may be aware, there are at least two COVID-19 vaccines currently in circulation. The Federal Government has begun a campaign to vaccinate healthcare workers, first responders and the most vulnerable like those in nursing homes. According to federal authorities, the vaccine is projected to be available to the general public in the spring of 2021. The cost of the vaccine itself will be paid for by the Federal Government while BCIC will be responsible for the cost of vaccine administration by providers.

Once the vaccine becomes widely available, it will be covered for AHA members as either a medical benefit or administered at a participating pharmacy. The vaccine will be covered as a preventive service, similar to the flu shot, meaning it will be covered 100% and at no cost to the member. Ms. Peterson explained that if the shot is administered during a provider visit, then office visit cost sharing may apply.

The specific dates of vaccine availability and distribution will be shared with the Commission as it becomes available.

Express Scripts - Ms. Peterson said CSB and ESI have been working in partnership to implement The SaveOn savings program effective 1/1/2021. ESI mailed an initial member letter the week of 11/2/2020 to all eligible BCIC members. A follow-up reminder letter was mailed the week of 11/30/2020. SaveOn also made outreach calls to eligible members.

CSB received the following feedback regarding these SaveOn communications. These items were addressed and resolved with SaveOn for all future member communications:

- 1) SaveOn representatives referred to the Burlington County Insurance Commission

(BCIC); which is not familiar to the employees

- a. SaveOn updated the Customer Service system to reflect the group number assigned to the specific County entities
- 2) Caller ID was “Russia” or indicated as a spam call
- a. SaveOn identified and addressed this issue with various carriers and the issue appears to be unique with two cell carriers. SaveOn worked with both cell carriers to fix this issue and there have been no reports since. Markets have reported that there are numerous companies experiencing this issue since individuals are able to report numbers as spam. SaveOn will continue to track this issue with cell carriers.

United Healthcare Medicare Advantage - UHC provided information on the Medicare Advantage communication campaign to members in the first quarter of 2021. The below table references the topics.

Communication Material	Description	Expected Distribution Date
COVID-19 Vaccine Authorization Materials	Update for members on most recent COVID vaccine guidance. More information regarding the vaccine will be communicated as it becomes available.	Week of 12/21
2021 STARS Annual Wellness Visit Materials	Reminder for member to schedule their annual preventive care visits	Mid-February 2021
STARS Colon Cancer Screening At-Home Kit Materials	Encourage members to complete at-home colon cancer screening	Ongoing communications beginning March 2021
2021 STARS Renew Magazine – New Member Issue	This magazine provide health and wellness information and tools.	February 2021
2021 Monthly eNews Email – January	Monthly educations and member support resources	Issued monthly for members who have email address on file with UHC

AMERIHEALTH ADMINISTRATORS – Ms. Penick reviewed the report included in the agenda. She confirmed that the benefits for the BCIT were turned off January 1, as per Mr. Troy’s inquiry. She said the BCSSSD is in process of turning off, as well. Mr. Troy asked if Ms. Penick could have someone from billing reach out to him.

EXPRESS SCRIPTS – Mr. Colalillo reviewed the report and stated that trend is up slightly due to specialty plan costs. There are 4 new cancer patients and an HAE participation which are high end specialty drug related conditions.

He said the vaccine continues to move along. The 2 that are available do need two doses, only some level of protection in the dose. The second is what gets you to 90% protection.

In response to Executive Director's question regarding J&J having one shot, Mr. Colalillo said they have not applied for emergency medicine release. In response to Mr. Troy, Mr. Colalillo said that there were a few specialty drugs that have dropped off with the loss of the School members.

TREASURER REPORT: Mr. Troy reported he reviewed the Bill List for January and found it to be in order and recommended payment.

MOTION TO APPROVE RESOLUTION 15-21 JANUARY PROPERTY & CASUALTY LIST

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

Executive Director advised the Treasurer's monthly reports were included in the agenda.

ATTORNEY: Executive Director advised he wanted to introduce Mr. Jeffery Craig, the new Commission Attorney. Executive Director stated as you recall Mr. Baxter retired the end of the year, and welcomed Mr. Craig. Mr. Craig wished everyone a Happy New Year and thanked the Commission for the reappointment of his firm as solicitor for the Commission. Mr. Craig advised he would do his best to fill the shoes of his former partner of fifteen years, Mr. Baxter. Mr. Craig reported he wanted to thank Ms. Dodd for her help in advance of meeting. Mr. Craig stated Mr. Baxter reviewed the defense panel contracts prior to his leaving and he reviewed once again before they were sent to Ms. Dodd. Mr. Craig concluded his report and indicated he looked forward to working with everyone. Ms. Cullinan welcomed Mr. Craig and stated she looked forward to meeting him.

CLAIMS SERVICE: Ms. Signs advised PMA's monthly reports were included in the appendix section of the agenda. Ms. Sign referred to the WC Claims by Quarter Report valued as of 12/1/20. Ms. Signs reviewed the claim counts compared to 2019 for the member entities. Ms. Signs noted the claim counts were trending down compared to last year results. Ms. Signs referred to the Year to Date Containment Savings Report, which was included in the agenda for the period of 1/1/20 to 12/1/20 and advised PMA billed charges were for \$799,746. Ms. Signs indicated the final paid charges were \$318,402 with a savings of \$481,344 or 60%. Ms. Signs advised the PPO penetration rate of 98% was phenomenal compared to the State average. Ms. Signs also reviewed the WC Claims Frequency and Severity by Location and Top 5 Causes Group by Claims Frequency report which were included in the agenda. Ms. Signs advised that concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Czarnecki advised the December- January 2021 All Risk Control Activity Report was included in the agenda. Mr. Czarnecki advised a Fork-Lift Training for the County was scheduled for this month to accommodate a request that was made toward the end of last year. Mr. Czarnecki advised the agenda included the January and February Webinar Training Schedule. Mr. Czarnecki reported the webinars offered CEU credits and advised J.A Montgomery Consulting must abide by the rules of the State agency who issued the designation. Mr. Czarnecki report among those rules was the attendee of the class must attend the whole session. Attendees who entered the class more than 5 minutes late or leave early would not be awarded CEUs for the class or receive a certificate of completion. Mr. Czarnecki advised that concluded his report unless there were any questions at this time. Executive Director added J.A. Montgomery Consulting was working with

the NJCE to implement a Learning Management System through First Net for all members to use Executive Director explained the system would allow the tracking of all training completed by County employees. In response to Executive Director's inquiry, Mr. Czarnecki said the goal was to have the system operational by March or April.

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT: Executive Director asked if there was anyone from the public that wanted to make a comment.

Mr. Colalillo noted there were two high cost patients leaving as of March 1st, both with cancer and approximately \$990,000 of costs.

CLOSED SESSION: Executive Director read Resolution 16-21, 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.

In response to Executive Director's inquiry, Ms. Conicella advised she would be using the Zoom Breakout Room for Executive Session. Ms. Dodd advised the Benefits Teams could leave the meeting at this time.

MOTION TO APPROVE RESOLUTION 16-21 FOR CLOSED SESSION

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

MOTION TO APPROVE THE PAR AS DISCUSSED IN CLOSED SESSION

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

Executive Director advised the next meeting was on February 4, 2021 at 2:00 and as of today would be virtual.

MOTION TO ADJOURN:

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

MEETING ADJOURNED 2:50 PM

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