

**BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING –May 5, 2020
TELEPHONIC MEETING
2:00 PM**

Meeting was called to order by Chairman Friedman. Ms. Dodd read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Sander Friedman, Esq.	Present
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 PERMA Risk Management Services Robyn Walcott
Attorney	CraigAnninBaxter Law Robert Baxter, Esq.
Treasurer	Edward Troy
Safety Director	J.A. Montgomery Risk Control Jonathan Czarnecki
Employee Benefits	PERMA Risk Management Services Emily Koval Conner Strong & Buckelew Diane Peterson Brandon Lodics Brown & Brown Metro. Amerihealth Administrators Megan Penick Express Scripts, Inc. Kyle Colalillo

ALSO PRESENT:

Tom Stenberg, Assured Partners
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MARCH 5, 2020

Ms. Dodd noted the closed minutes were e-mailed to the Commissioners.

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF MARCH 5, 2020

Moved: Chairman Friedman
Second: Commissioner Cullinan
Vote: 3 Ayes, 0 Nays

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Czarnecki reported the Safety Committee met on March 12, 2020 and a variety of topics were discussed including the most cited PEOSH citations for the last quarter. The next meeting was currently scheduled for June 11th. Mr. Czarnecki advised that completed his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee met on April 21, 2020 to review the payment authorization requests. Ms. Walcoff reported the Committee made a recommendation that the Commissioners approve the PARS at the Commission Meeting. Ms. Walcoff noted there would not be a closed session for today’s meeting and a motion was included in the agenda for the end of the meeting. Ms. Walcoff advised that concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and hoped everyone was doing well during the challenging times.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance Issuance Report from the NJCE which was included in the agenda. Executive Director reported for the month of February there were 6 certificates issued and for the month of March there were 3. Executive Director asked if anyone had any questions and requested a motion to approve.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ COUNTIES EXCESS INSURANCE FUND: Executive Director reported the NJCE met on February 27, 2020 and held their Re-Organization Meeting. Executive Director advised the NJCE also met on April 23, 2020 and a summary report of the meeting was included in the agenda.

Executive Director advised the Counties of Essex and Sussex were renewing on 6/1/20 and 1/1/21. Executive Director reported the Board of Fund Commissioners adopted a resolution offering both Counties membership to allow negotiations to continue and bind coverage when appropriate. Executive Director stated the Commissions of Atlantic, Burlington and Cumberland Counties were scheduled to renew their membership with the Fund as of January 1, 2021. Lastly, Executive Director reported a 2nd CCRFP would be re-advertised for a Learning Management System and in time for approval of a vendor at the June meeting.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director advised as of February 29, 2020 there was a surplus of \$1,253,867. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,424,839 of the surplus was the BCIC's share of the NJCE equity. Executive Director noted the cash amount was \$3,832,776.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track for the NJCE was included in the agenda. As of February 29, 2020 the NJCE had a surplus of \$15,892,418. Executive Director noted the total cash amount was \$28,078,339. Executive Director reported line 7 of the report "Dividend" presented the figure released by the NJCE of \$3,607,551.

CLAIMS TRACING REPORTS: Executive Director reported the agenda included two claim monitoring reports as of February 29, 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 noted that 2015 was a bad year however, all of the Counties experienced losses mainly due to the weather.

COVID-19: Executive Director advised the agenda included information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Executive Director noted the correspondence was e-mailed to everyone and recommended the information be shared with the staff.

2020 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported all of the member entities paid the March 15 assessment except the College. Executive Director advised the Fund Office would follow up for the payment. Executive Director noted the second installment was due on May 15th.

2020 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. Executive Director advised if anyone was having any difficulty accessing the website they should contact the Fund Office.

2020 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director advised the 10th annual educational seminar was cancelled and hopefully would be rescheduled for later in the year maybe by webinar.

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

Executive Director's Report Made Part of Minutes

Ms. Koval of PERMA advised she would provide the Benefits Report today.

FINANCIAL PROCEDURES

- **Financial Fast Track** – Ms. Koval advised the health program income statement for February 2020 was included in the agenda. Ms. Koval said that there was a deficit in the month of February, which was reviewed by Amerihealth and was told that there were a lot of high claimants that month totaling \$2 million.

In addition, the COVID claims will be analyzed deeper with Amerihealth once they begin to materialize. Many hospitalizations would not show up this early. We will keep the Commission apprised of this data.

TERMINATION – BSSSD & BCIT

We received unofficial notice that the school members of the health program were terminating effective July 1, 2020. However, we were just notified that the termination date is uncertain due to implementation complexities associated with health emergency. The schools had requested a plan to release their respective shares of surplus. We developed options for doing so but will hold up pending a formal decision on termination. Ms. Koval said that once a final date is provided, we will notify the Commission. In response to Mr. Burke, Ms. Koval said that the remaining members will not receive a mid-year adjustment with this group leaving, but we will work with the Actuary to make sure next year’s assessments are appropriate and that not too much surplus is released to the terminating members.

Benefits Consultant – Mr. Lodics of Conner Strong & Buckelew advised he would review their report which was included in the agenda.

➤ **Claims Audit -Audit Update**

AIM Benefits Audit and Compliance Solutions and AmeriHealth Administrators have been continuing the process of the claims audit. The audit confidentiality agreement has been completed and AIM has received in-house claims data from AHA. Below is an estimated timeline for the claims audit. We will continue to provide updates as the process progresses. Mr. Lodics thanked AHA for their cooperation with this audit.

AIM and BCIC sign AHA Audit Confidentiality Agreement	Week Jan 20, 2020	Complete
Fee Agreement signed by AHA for direct payment to AIM	Jan 31, 2020	Complete
AHA provided requested claims data to AIM	Week Jan 27, 2020	Complete
Audit onsite date was tentatively re-scheduled for	Week June 22, 2020	Scheduled
Draft Report issued to AHA (<i>estimated</i>)	Week May 11, 2020	

Final Report provided to Burlington County Insurance Commission (<i>estimated</i>)	Week May 25, 2020	
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- AmeriHealth - *COVID-19 Website* - AmeriHealth Administrators has developed the following website as a resource for members in the midst of the COVID-19 crisis: <https://www.ahatpa.com/html/custom/covid-19/index.html>.

COVID-19 Self-Funded Groups -AHA provided a summary of the requirements and options for self-insured group in handling benefit changes during this pandemic. BCIC is compliant with the Federal mandates.

Benefit:	Description:	Coverage:
COVID-19 Testing	Testing when performed by an in-network provider is covered at no member cost-share	Federal Mandate <i>Currently in place</i>
COVID-19 Telemedicine visits	Telemedicine visits with in-network Primary care Doctor is covered at no member cost-share for COVID-19 related visits.	Federal Mandate <i>Currently in place</i>
Prior Authorizations	Temporarily suspends prior authorization requirements for inpatient admissions for a COVID-19 diagnosis. This includes acute inpatient admissions and transfer to post-acute inpatient admission	AHA Policy <i>Currently in place</i>
Telemedicine visits - Specialist	Specialist visits are covered at plan's regular cost-share	AHA Policy <i>Currently in place</i>
General Telemedicine visits	Covers telemedicine visits with an in-network primary care physician (PCP) for any reason at no cost-share during COVID-19 pandemic	BCIC elected to adopt
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

MD Live - BCIC members now have access to AmeriHealth's Telemedicine program, MD Live. Through MD Live, members are able to request appointments with board-certified doctors to evaluate conditions and provide recommendations for health-related issues. During the COVID-19 crisis, BCIC members will be offered this benefit at \$0 copay. In the future, CSB recommends that telemedicine visits through MD Live be covered at a copay for members. Mr. Lodics thanked the Committee for allowing this program to be added so quickly to provide to it membership during this pandemic. He asked for a motion to ratify this decision that was made earlier last month.

MOTION TO RATIFY MD LIVE IMPLEMENTATION APPROVAL

Moved:	Chairman Friedman
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

- Express Scripts - *NPF Formulary Update* - The BCIC utilizes Express Script's National Preferred Formulary (NPF). Every 6 months, Express Scripts reviews the NPF for new additions/exclusions. Beginning July 1, 2020, 47 products will be excluded from the NPF. Members prescribed these medications on or after July 1, 2020 should discuss possible

alternatives with their prescribing physicians. **Due to the COVID-19 pandemic, current users of these medications will be granted an extension and can continue to fill these prescriptions until January 2021.**

nitidine (Zantac) Withdrawal - The US Food and Drug Administration has announced they have requested manufacturers withdraw all prescriptions and over-the-counter (OTC) drugs containing ranitidine from the market. This is the latest step in an ongoing investigation of a contaminant known as N-Nitrosodimethylamine (NDMA) in ranitidine medications. ESI identified 12 BCIC members who are impacted by this withdrawal. These individuals have been sent direct communications and are recommended to discuss alternative drugs with their health care provider.

➤ *Symetra - Stop Loss COVID-19*

Employers may opt to alter their plan designs to conform to the demands caused from the recent COVID-19 outbreak. Symetra stated that they will accept plan changes such as eliminating cost-sharing for COVID-19 related charges. These charges will be recognized as a covered expense under the Stop Loss policy.

➤ **Member Communications - COVID-19 Communications**

Conner Strong and Buckelew has developed member communications to address the COVID-19 crisis. A member COVID-19 informational flyer and an MD Live telemedicine announcement flyer were electronically delivered to BCIC groups for member distribution. These flyers are attached to this agenda for review.

AMERIHEALTH - Ms. Penick reviewed the report included in the agenda which showed a high level of high claimants. She said that there was one claimant that appeared on both February and March that was adjusted. In response to Mr. Troy, Ms. Penick said she will provide reporting on the teledoc as soon as possible.

TREASURER REPORT: Mr. Troy reported he reviewed the Bill Lists and recommended payment.

MOTION TO APPROVE RESOLUTIONS 26-20, 27-20, 28-20, 29-20 & 30-20

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

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

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

CLAIMS SERVICE: Ms. Walcoff referred to two copies of letters included in the agenda that were sent out earlier regarding "Guidance Related to Employees and COVID-19 Claims. Ms. Walcoff advised she was working very closely with the Third Party Administrators to monitor the NJCE COVID claims along with the MEL COVID claims. Ms. Walcoff noted she had not seen any claims come in for Burlington County. Ms. Walcoff advised the exposure claims that have been reported by the Counties was from the correctional facilities along with EMT's. Ms. Walcoff stated

each claim was evaluated on an individual basis for compensability. Ms. Walcoff advised any claims involving employees diagnosed with COVID-19 must be reported to the excess carriers immediately. Ms. Walcoff asked if there were any questions

CLAIMS SERVICE: 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 4/1/20. Ms. Signs reviewed the claim counts and advised the County had 29, 17 which were lost time and medical only and 12 were record only claims. Ms. Sign indicated the count was higher than last year and when she reviewed there were a lot of slip and falls, mainly medical only. Ms. Signs advised the Board of Social Services had 3 claims this year compared to 2 last year, the Bridge Commission had 1 claim compared to 4 last year and the College had 3 claims for this year compared to 2 for the last year. 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 4/30/20 and advised PMA billed charges were in the amount of \$300,265. Ms. Signs indicated the final paid charges were \$128,697. Ms. Signs noted the state average of savings was 72% and the Commission's was 57%. Ms. Signs explained this was due to higher billing rates in North Jersey, and noted the PPO penetration was 98% which was excellent and higher than the state average of 93%. 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 reviewed the February to May 2020 Risk Control Activity Report which was included in the agenda. Mr. Czarnecki reported J. A. Montgomery had been researching and plan to deliver safety training via Zoom. This is currently in the development stages and the consultants are figuring out which courses are in most demand. Mr. Czarnecki advised there would be an announcement when the courses were available. In addition, Mr. Czarnecki advised J.A. Montgomery has contracted with Atlantic Training Company to provide streaming services through a link for safety videos ranging from 5 to 30 minutes for the purpose of shift briefing or tool box talks. Lastly, Mr. Czarnecki referred to copies of the numerous Safety Director Bulletins on the COVID pandemic which were included in the agenda and also e-mailed out. Mr. Czarnecki advised that concluded his report unless anyone had any questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Chairman Friedman asked if there was anyone on the telephone who wished to make a public comment.

Chairman Friedman indicated since there was no Public Comment he would move on to requesting a motion to Approve the PARS. Chairman Friedman stated he assumed the Commissioners received the packet and had an opportunity to review the claims. Chairman Friedman asked if there were any questions and if not requested a motion.

**MOTION TO APPROVE THE PARS/SAR PER THE
RECOMMENDATION OF CLAIMS COMMITTEE MEETING OF
APRIL 21, 2020**

Moved:	Chairman Friedman
Second:	Commissioner Burke
Vote:	3 Ayes, 0 Nays

Mr. Collilio of Express Scripts advised he was on the phone and indicated he would provide his report. Chairman Friedman apologized for skipping over his report. Mr. Collilio reviewed the report included in the agenda. He said that there is an increase in specialty from last year, in particular 2 cancer and 1 HAE specialty prescriptions. COVID has increased the day supply, which has increased utilization. The Commission is below the ESI BOB. He said that the mental health drugs are also increasing. In addition, he reviewed the COVID experimental drugs and vaccine update.

Chairman Friedman advised the next meeting was scheduled for June 4, 2020 at 2:00 PM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 3:02 PM

Minutes prepared by:

Cathy Dodd, Assisting Secretary

Emily Koval, Benefits