

**FINAL**  
**MINUTES OF THE MEETING OF THE**  
**NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD**  
**AT THE OFFICES OF THE**  
**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**TRENTON, NEW JERSEY**  
**August 9, 2016**

**Directors participating:** Sandi Kelly (Horizon); Lisa Levine (United/Oxford); Tom Pownall (Aetna); Brendan Peppard (DOBI); Tony Taliaferro (AmeriHealth)

**Others participating:** Ellen DeRosa, Executive Director; Eleanor Heck, Deputy Attorney General; Ryan Schaffer, Deputy Attorney General

**I. Call to Order**

E. DeRosa called the meeting of the IHC Board to order at 10:05 A.M. E. DeRosa announced that notice of the meeting had been published in three newspapers of general circulation and posted at the Department of Banking and Insurance (“DOBI”), on the DOBI website, at the Office of the Secretary of State, and submitted to the State House Press Corps, in accordance with the Open Public Meetings Act. A quorum was present. She stated that voting would be by roll call because some directors were participating by phone.

**II. Review of Minutes**

**T. Taliaferro made a motion, seconded by B. Peppard, to approve the minutes of the open session of the meeting of July 12, 2016. By roll call vote, the motion carried.**

**III. Report of Staff**

*Expense Report*

E. DeRosa presented the expense report for August, totaling \$71,821.54, for legal fees, salaries and fringe, as well as costs for a public notice for the rule proposal. E. DeRosa recommended a transfer of \$72,000 from the Board’s Money Market account to its checking account to pay the expenses.

**S. Kelly made a motion, seconded by T. Pownall, to approve payment of the expenses reported, and the transfer of \$72,000 from the Board’s Wells Fargo Money Market account to its Wells Fargo checking account to pay the operating expenses. By roll call vote, the motion carried.**

*Good Faith Marketing Reports*

E. DeRosa reported that both Cigna and Oxford responded to the requests for additional information regarding their efforts to market individual plans in 2015. She said staff reviewed the materials against the requirements in the regulation and staff recommends that the reports submitted by both carriers be approved.

### Cigna

E. DeRosa said that in addition to the application previously submitted, Cigna submitted screen shots of webpages that address the availability of individual coverage in New Jersey. Cigna also provided materials from the fulfillment kit. She said the staff recommendation is to approve the report.

**T. Pownall made a motion, seconded by B. Peppard, to approve the 2015 good faith marketing report submitted by Cigna. By roll call vote, the motion carried.**

L. Levine recused herself from consideration of the Oxford good faith marketing report due to a conflict of interest arising from her representation of Oxford on the IHC Board.

### Oxford

E. DeRosa said that in addition to the application previously submitted, Oxford submitted the 2015 website that displays the New Jersey individual plans. Oxford provided product summaries as well as the SBCs for individual plans along with the rate sheets. Oxford also provided some general Oxford materials that would apply to the individual market as well as other New Jersey markets. E. DeRosa said the staff recommendation is to approve the report.

**S. Kelly made a motion, seconded by T. Taliaferro, to approve the 2015 good faith marketing report submitted by Oxford. By roll call vote, the motion carried.**

### **IV. Close of meeting**

**B. Peppard made a motion, seconded by T. Taliaferro, to adjourn the meeting. By roll call vote, the motion carried.**

*[The meeting ended at 10:15 A.M.]*