

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
January 11, 2022

Directors participating: Philip Gennace (DOBI); Sandi Kelly (Horizon); Robert Morrow (United); Colleen Picklo; Thomas Pownall (Aetna), Tony Taliaferro (AmeriHealth).

Others participating: Ellen DeRosa, Executive Director; Chanell McDevitt, Deputy Executive Director; Rosaria Lenox, Managing Financial Officer; Eleanor Heck, Deputy Attorney General.

I. Call to Order

E. DeRosa called the meeting of the IHC Board to order at 10:00 A.M. She announced that notice of the meeting had been posted at the Department of Banking and Insurance (“DOBI”), on the DOBI website, at the Office of the Secretary of State, submitted to the State House Press Corps, and published in three newspapers of general circulation in accordance with the Open Public Meetings Act.

E. DeRosa noted that, pursuant to P.L. 2020, c. 2, as a result of the public health emergency and state of emergency declared by Governor Murphy on March 9, 2020 through Executive Order 103, subsequently extended,¹ due to the COVID-19 pandemic, the IHC Board’s regularly scheduled meeting was being held telephonically, and not at the Board’s offices in Trenton. She stated that, in accordance with P.L. 2020 c. 11, electronic notice of the meeting and the means by which the public could attend the meeting telephonically was posted on the Board’s website, and issued electronically to all known interested parties.

E. DeRosa determined a quorum was present. She stated that voting would be by roll call.

Members of the public were asked to identify themselves; public attendees, if any, are identified at the end of these minutes.

II. Resignation and Vacancies

E. DeRosa informed Board members that Joseph Camargo resigned from his position as a public representative last week, effective immediately, and she stated that he will be missed, noting that he had been a Board member for several years, and active with New Jersey’s health insurance reforms for many years before, from his time when he was employed by Horizon and represented that company on the Marketing Committee, and later as a broker in the community. When asked how the Board would fill this position, she explained that she reports vacancies to the DOBI, which will bring it to the attention of the Governor’s Appointments Office, noting that the current vacancies on the Board are all for positions appointed by the Governor, with the advice and consent of the Senate..

¹ Due to the requirements of N.J.S.A. 26:13-3(b), which limits declaration of a Public Health Emergency by the Governor to 30 days, the Public Health Emergency established by E.O. 103 (Murphy) was continuously extended through multiple executive orders until E.O. 244 (Murphy), issued June 4, 2021, which declared the Public Health Emergency ended; however, E.O. 244 (Murphy) did not end the State of Emergency established by E.O. 103 (Murphy). Consequently, the Board continues to meet remotely, and public access is limited to telephonic means.

III. Minutes – December 14, 2021

T. Taliaferro made a motion, seconded by C. Picklo, to approve the minutes of the meeting of December 14, 2021 without amendment. By roll call vote, the motion carried.

IV. Report of Staff – Expense Report; Reinsurance Program (1332 Waiver)

Expense Report

R. Lenox presented the expense report for January 2022, totaling \$18,552.25, which included the IHC Board's portion of staff salaries and other shared expenses payable to the Small Employer Health Benefits (SEH) Program at \$12,004.85, and expenses from WithumSmith+Brown (WSB) for FY2021 audit activity at \$6,547.40. R. Lenox stated that the Board can approve an internal transfer by the DOBI fiscal office of the amount due from the IHC Board's DOBI account to the SEH Board's DOBI account for the salaries and shared expenses, but should pay WSB directly. She recommended a transfer of \$6,547.40 from the Board's Wells Fargo Money Market account to its Wells Fargo Checking account to pay the WSB expenses.

S. Kelly made a motion, seconded by T. Pownall, to: approve the expenses; pay the shared salaries and other shared expenses via a transfer by the DOBI of \$12,004.85 from the IHC Board's account to the SEH Board's account within the DOBI; and, make a transfer of \$6,547.40 from the Board's Money Market account to its Checking account at Wells Fargo for the purpose of paying the remaining January expenses.

Reinsurance Program

E. DeRosa stated she received a series of questions from multiple carriers that she is going through and has already shared with the DOBI. She stated these questions would help in guiding the discussion for the upcoming group meeting to assure that specific information requested is addressed. She indicated that she has suggested several meeting dates to the DOBI, and that she and P. Gennace are in discussions. She said she hopes for a Microsoft Teams Meeting prior to the end of January, before the PY2021 agreed-upon procedure (AUP) is initiated by WSB.

E. DeRosa noted that, in addition to planning the meeting, she will be issuing a notice this week to carriers for submission of the 4QCY2021 reinsurance data through Data Motion, with additional data submissions for 2021 expected in early February.

V. Loss Ratio Report

E. DeRosa stated she put this topic on the agenda in the event the DOBI was ready to discuss it, but that DOBI's actuaries indicated they are still waiting on some information. She stated she believed the report would be ready for the Board's scheduled February meeting.

VI. Other Business – 2021 Enrollment Reports; Limited Geographic Plans (Value Access)

2021 Enrollment Data for the Individual Market

S. Kelly asked if there is any update on the posting of IHC enrollment data for any portion of calendar year 2021, noting that the enrollment data currently stops with the fourth quarter of 2020. P. Gennace stated that the DOBI is continuing to consider how to coordinate and display the data reports of Get Covered NJ and the IHC Board. S. Kelly queried whether it made sense to have the

IHC program at least display off-Exchange information, and P. Gennace indicated this is something under consideration.

Limited Geographic Plans (Horizon's Value Access Plans)

T. Taliaferro asked whether the Board needed to have follow-up discussion regarding the issues raised at the December meeting about the Value Access plans and purchasers who subsequently relocate outside of the geographic service area of those plans. He noted he had anticipated receiving a written overview of the scenario to share with his company, but had not as yet. E. DeRosa acknowledged she intends to send a written overview, but that there have been continued discussions with the DOBI, and that DOBI is considering additional requested information submitted by Horizon.

VII. Close of Meeting

S. Kelly made a motion, seconded by C. Picklo, to adjourn the meeting. By roll call vote, the motion carried.

[The meeting ended at 10:25 A.M.]

Identified Public Attendees:

Robert Axelrod, Oscar Garden State Health Ins. Corp.²

² Robert Axelrod is a member of the Small Employer Health Benefits Program Board of Directors, as are several of the Directors on the IHC Board; however, there was not a quorum of the SEH Board present, and all discussions and actions at the meeting concerned the specific public business of the IHC Board.