

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
August 10, 2021

Directors participating: Joseph Camargo; Philip Gennace (DOBI); Taylor Kopelan (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 change in 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. Minutes – June 8, 2021

C. Picklo made a motion, seconded by T. Taliaferro, to approve the minutes of the meeting of June 8, 2021 with amendments. By roll call vote, the motion carried.

III. Report of Staff – Expense Report

R. Lenox presented the expense report for August 2021, totaling \$101,494.36. She explained that the total included the Board’s portion of staff salaries for June and July, as well as fringe for FY21, payable to the Small Employer Health Benefits (SEH) Program, and Division of Law expenses

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.

attributable to Board activities. She 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 would need to transfer \$4,000 from the Board's Wells Fargo Money Market account to its Checking account for the purposes of issuing a check to the Division of Law.

T. Pownall made a motion, seconded by C. Picklo, to approve the payment of the shared salaries and fringe, via a transfer by the DOBI of \$97,371.36 from the IHC Board's account to the SEH Board's account within the DOBI, and to approve the payment of the remaining \$4,123.00 in expenses from the Board's Wells Fargo Checking account following a transfer of \$4,000 from the Board's Wells Fargo Money Market account to its Checking account. By roll call vote, the motion carried.

IV. Reinsurance Program

E. DeRosa provided a brief update on the reinsurance requests, stating that the second quarter requests were significantly higher than the first quarter, and were running ahead of the second quarter reinsurance requests from last year, with the 1Q request totaling \$24,912,972.11, while 2Q was at \$80,159,580.68. She provided the following comparison:

Reins Requests	CY2020	CY2021
Q1	\$20,496,959.54	\$24,912,972.11
Q2	\$60,949,018.96	\$80,159,580.68

V. Close of Meeting

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

[The meeting ended at 10:15 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 actions taken were for the benefit of the IHC Board.