

**MINUTES OF THE MEETING OF THE  
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD  
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)  
November 1, 2023**

**Directors participating:** Sandi Kelly (Horizon); Robert Morrow (Oxford); Colleen Picklo; Tom Pownall (Aetna); Adam Young (AmeriHealth), Phil Gennace (DOBI).

**Others participating:** Eleanor Heck, Deputy Attorney General.

**I. Call to Order**

S. Kelly called the meeting of the IHC Board to order at 10:02 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 two newspapers of general circulation in accordance with the Open Public Meetings Act.

S. Kelly stated that 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.

S. Kelly 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. Draft Policy Form Amendments**

P. Gennace noted that he received comments on the policy form amendments from four carriers. The substantive change from the prior version of the policy form amendments was the removal of the cap on copay provisions for insulin, asthma inhalers and epinephrine devices and the related diabetes provision for a January 1, 2024 effective date. He did note that DOBI may want to implement these changes prior to January 1, 2025 and will address that at a later time.

P. Gennace commented that the Medicare provisions were not modified to retain the anti-duplication language or the incontestability provision that is being deleted, but could be discussed for a future change. A. Young inquired about his requested change with regard to virtual primary care and P. Gennace stated that this too can be looked at in the future. P. Gennace pointed out other minor corrections for consistency between the forms. S. Kelly noted one change needed on Appendix B, the HMO form, to remove a reference to a standard health benefits rider that was overlooked. A. Young suggested we start the policy form discussion mid-year next year to allow more time for review and discussion.

**P. Gennace made a motion, seconded by A. Young, to approve the revised draft policy form amendments with the noted change to Appendix B (HMO), to proceed with a filing to the Office of Administrative Law and to schedule a hearing. By roll call vote, the motion unanimously carried.**

P. Gennace indicated that DOBI intends to move quickly to submit this to OAL, which will initiate the 20 day public comment period and hearing. He suggested that we may need a special Board meeting prior to the regularly scheduled meeting on December 12, 2023 to discuss comments received and adopt the policy form amendments. Board members will hold November 28, 2023 at 10:00 a.m. as a tentative date and time for the meeting.

### **III. Other Board Discussion**

Reinsurance Payment – A. Young asked if DOBI was on track to issue reinsurance payments and P. Gennace responded they are expected today.

### **IV. Close of Meeting**

**S. Kelly made a motion, seconded by A. Young, to adjourn the meeting. By roll call vote, the motion unanimously carried.**

*[The meeting ended at 10:23 A.M.]*

### **Identified Public Attendees:**

- Robert Axelrod, Oscar Garden State Health Ins. Corp.<sup>1</sup>
- Cathy Grason, Oscar Garden State Health Ins. Corp
- Brendan Peppard, Fideliscare of New Jersey
- Sheri Ferguson, Fideliscare of New Jersey

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<sup>1</sup> Oscar 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.