

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
June 11, 2024

Directors participating: Sandi Kelly (Horizon); Robert Morrow (Oxford); Colleen Picklo; Tom Pownall (Aetna); Adam Young (AmeriHealth); Michael Fahncke (DOBI)

Others participating: Tyleisha Baez and Christy Brewer (Horizon), Colleen Downey (AmeriHealth), Lindsey Wolfe (Aetna), Ava Rimal (DOBI)

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. Minutes – April 9, 2024

C. Picklo made a motion, seconded by T. Pownall to approve the April 9, 2024 meeting minutes. By roll call vote, the motion carried with M. Fahncke abstaining.

III. Good Faith Marketing Recommendations

M. Fahncke presented the good faith marketing recommendations for 2023. He noted that all four carriers (AmeriHealth, Horizon, Oxford and Oscar) submitted reports timely and they marketed in good faith. There were no questions from the Board members on any of the marketing efforts documented in the report.

A. Young recused himself from the discussion and any action taken by the Board with respect to Good Faith Marketing by AmeriHealth Insurance Company of New Jersey and AmeriHealth HMO, Inc., because of his employer’s interest in the outcome of the action.

S. Kelly made a motion, seconded by R. Morrow, to find AmeriHealth Insurance Company of New Jersey and AmeriHealth HMO, Inc. to have marketed individual standard health benefits plans in good faith during calendar year 2023. By roll call vote, the motion carried.

S. Kelly recused herself from the discussion and any action taken by the Board with respect to Good Faith Marketing by Horizon Blue Cross Blue Shield of New Jersey, because of her employer's interest in the outcome of the action.

C. Picklo made a motion, seconded by A. Young, to find Horizon Healthcare Services, Inc. to have marketed individual standard health benefits plans in good faith during calendar year 2023. By roll call vote, the motion carried.

R. Morrow made a motion, seconded by C. Picklo, to find Oscar Garden State Insurance Company to have marketed individual standard health benefits plans in good faith during calendar year 2023. By roll call vote, the motion unanimously carried.

R. Morrow recused himself from the discussion and any action taken by the Board with respect to Good Faith Marketing by Oxford Health Insurance, because of his employer's interest in the outcome of the action.

S. Kelly made a motion, seconded by T. Pownall, to find Oxford Health Insurance to have marketed individual standard health benefits plans in good faith during calendar year 2023. By roll call vote, the motion carried.

VII. Other Discussion

A. Pierre-Jacques from the New Jersey Health Care Quality Institute asked when individual enrollment information would be posted on DOBI's website. M. Fahncke responded that DOBI is waiting for data from one carrier and hopes to post current and missing historical data in the next few weeks. A. Pierre-Jacques also asked about MLR reports and M. Fahncke said that he hoped to present the 2021 and 2022 loss ratio reports to the Board at the July meeting and then post them on the website shortly thereafter.

VIII. Close of Meeting

C. Picklo made a motion, seconded by R. Morrow to adjourn the meeting. By roll call vote, the motion unanimously carried.

[The meeting ended at 10:13 A.M.]

Identified Public Attendees:

- Armonie Pierre-Jacques, New Jersey Health Care Quality Institute
- Robert Axelrod, Oscar Garden State Insurance Company