

**FINAL**  
**MINUTES OF THE MEETING OF THE**  
**NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD**  
**HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)**  
**October 22, 2024**

**Directors participating:** Taylor Kopelan (Horizon); Robert Morrow (Oxford); Tom Pownall (Aetna); Adam Young (AmeriHealth); Michael Fahnce (DOBI)

**Others participating:** Dana Kelly (Horizon); Kristen Jarosz (Horizon); Angela McKeighan (Oxford); Julie Bogorad (AmeriHealth); Ava Rimal (DOBI)

**I. Call to Order**

T. Pownall called the meeting of the IHC Board to order at 10:05 A.M. He 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.

T. Pownall 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.

T. Pownall determined a quorum was present. He 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. IHC Policy Form Amendments**

M. Fahnce provided a recap of the policy form amendments discussed during the October 8, 2024 meeting. The discussion that followed focused on the hearing aid amendments, but also touched on the copay restrictions for diabetes treatment products, epinephrine auto-injector devices, and asthma inhalers. It was determined that no final decisions would be reached at the current meeting and that the discussion would be taken up again during the next regularly scheduled meeting. The carriers agreed to provide additional information concerning the current cost sharing for hearing aids and cochlear implants, the projected effects of the “cap-the-copay” legislation if implemented in a way that requires coverage of all diabetes treatment products and asthma inhaler products, as opposed to just one product, and the number of members receiving these various products. M. Fahnce confirmed the reference to capping the copays for asthma inhalers and epinephrine auto-injector devices will be removed from the HSA plan schedules as agreed upon at the last meeting. T. Pownall noted carrier concerns that this change would impact premiums after 2025 rates had already been filed.

### **III. Close of Meeting**

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

*[The meeting ended at 10:41 A.M.]*

#### **Identified Public Attendees:**

- Robert Axelrod, Oscar Garden State Insurance Company
- Brendan Peppard, Fideliscare