

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
November 12, 2024

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

Others participating: Eleanor Heck (Division of Law); Tyleisha Baez (Horizon); Christy Brewer (Horizon); Angela McKeighan (Oxford); Ava Rimal (DOBI); Meredith Harmison (DOBI)

I. Call to Order

S. Kelly called the meeting of the IHC Board to order at 10:04 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 Minutes – 10/8/24 and 10/22/24

R. Morrow expressed concern that the draft minutes did not contain the substantive arguments on the policy form draft amendments. A. Young added it was important to have a record that certain carriers objected to the draft changes. M. Fahncke noted his view that the meeting minutes do not need to include a significant level of detail on the discussion, but rather should outline the discussion more generally. The Board agreed to pend the vote on both sets of draft minutes and the minutes will be revised to incorporate important details.

III. Expenses

S. Kelly presented the expense report totaling \$1,807.14 which included two bills from the Attorney General's office and one from the Star Ledger for a public notice. She also asked the Board to authorize payment for \$7,053.94 in legal fees that were approved at the April meeting but were never paid by Treasury. S. Kelly mentioned that she is still seeking clarification on \$496 in legal fees from the Attorney General’s office.

R. Morrow made a motion, seconded by T. Pownall to approve the expense report totaling \$1,807.14 and to authorize DOBI to initiate payment from Treasury for these expenses as well as the \$7,053.94 in legal fees that were approved in April. By roll call vote, the motion unanimously carried.

IV. IHC Policy Form Amendments

M. Fahncke presented the results of the DOBI request to carriers on the cost and member impact of changes in the IHC policy forms if “cap the copay” legislation applied to all insulin and asthma inhalers and if hearing aids are paid at the PCP cost share. He noted that the carriers generally reported the cost impact to be immaterial. S. Kelly noted that one carrier estimated an impact of \$8.5 to \$17.5 million if the cap the copay applies to all insulin and asthma inhalers and that the 2025 rates did not contemplate this additional financial impact. M. Fahncke noted that there is no documented legislative intent to limit the cap the copay restrictions to only one product for insulin and asthma inhalers.

The Board discussed the need for a special IHC Board meeting to vote on the draft policy forms and agreed that November 19, 2024 at 10 A.M. would enable the Board to propose the forms, allow for an expedited comment period and hearing, and adopt the amendments at either the December 10, 2024 meeting or at a special meeting later in December if needed. M. Fahncke will send the revised policy form amendments to the Board for its review prior to the meeting.

V. Other

- HINT Form - S. Kelly advised that DOBI released the revised individual HINT form to capture changes needed for CMS Edge reporting by carriers on November 7, 2024. She raised a concern about the intended effective date of November 1, 2024 and that carriers need significant lead time to not only update the paper application, but to modify their on-line enrollment systems to capture the additional data. T. Pownall expressed similar concerns since all carriers are in the same position.
- Star Ledger – M. Fahncke noted a question about the impact on public notices for the Star Ledger as they are ceasing print production in 2025. This will require further analysis.

VI. Close of Meeting

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

[The meeting ended at 10:59 A.M.]

Identified Public Attendees:

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