

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
December 10, 2024

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

Others participating: Eleanor Heck (Division of Law); Jessica Lugo (Division of Law); Ava Rimal (DOBI); Meredith Harmison (DOBI); Angela McKeighan (Oxford)

I. Call to Order

S. Kelly called the meeting of the IHC Board to order at 10:03 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 –November 22

S. Kelly presented minutes from the Board meeting on November 22, 2024.

R. Morrow made a motion, seconded by T. Pownall, to approve the November 22, 2024 minutes. By roll call vote, the motion unanimously carried.

III. Expenses

S. Kelly presented the expense report associated with public notices for a total of \$428.67.

R. Morrow made a motion, seconded by A. Young, to approve the expenses and to authorize DOBI to issue payment on the Board’s behalf. By roll call vote, the motion unanimously carried.

IV. IHC Policy Form Amendment Hearing

M. Fahncke noted that the public hearing on the policy form amendment rule proposal was held on Monday, December 9, 2024. A representative from Oscar attended the hearing but did not offer testimony. M. Fahncke indicated that DOBI has not received any written comments thus far, and that the comment period ends on December 17, 2024.

V. IHC Notice of Re-adoption of Regulations

M. Fahncke advised that the IHC Board regulations are expiring in January and the notice of re-adoption covered regulations promulgated by the IHC Board as well as those promulgated by DOBI. He noted that the re-adoption of the regulations was without amendments. S. Kelly indicated that revisions are needed to the regulations to reflect outdated provisions and to reflect statutory changes. She cited some examples of provisions that need to be revised. M. Fahncke agreed that changes are needed, but there isn't sufficient time to modify the regulations before they expire. S. Kelly asked whether the Board committees should review the regulations in 2025 or whether DOBI was initiating the review. M. Fahncke said DOBI would examine what is needed before coming up with a strategy. There was also a discussion about whether the notice of re-adoption was a rule proposal subject to public comments. S. Kelly noted that DOBI released a synopsis of the notice of re-adoption of the regulations that DOBI promulgated to the community of interested parties on December 2, 2024 with an opportunity to comment by December 6, 2024.

S. Kelly inquired whether the Board would need to vote on subchapters promulgated by both the IHC Board and DOBI. DAG Heck suggested moving into Executive Session to obtain advice from counsel.

The Board moved into Executive Session at 10:35 A.M and returned to open session at 10:45 A.M.

A. Young made a motion, seconded by R. Morrow, to re-adopt the subchapters promulgated by the IHC Board as set forth in the notice. By roll call vote, the motion unanimously carried.

VI. 2025 Meeting Dates

S. Kelly presented two sets of meeting dates for 2025 since one of the Board members had a conflict with meetings on the second Tuesday of the month:

- first Tuesday of the month: 1/7, 2/4, 3/4, 4/1, 5/6, 6/3, 7/1, 8/5, 9/2, 10/7, 11/4, 12/2
- second Tuesday of the month: 1/14, 2/11, 3/11, 4/8, 5/13, 6/10, 7/8, 8/12, 9/9, 10/14, 11/11, 12/9

A. Young suggested the Board consider having one in-person meeting each year.

S. Kelly made a motion, seconded by M. Fahncke, to approve the meeting dates for the first Tuesday of each month. By roll call vote, the motion unanimously carried.

VII. Other

S. Kelly clarified that the special IHC Board meeting scheduled for Friday, December 20, 2024 will be at 11:00 A.M. rather than 10:00 A.M. as originally discussed.

VIII. 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 10:57 A.M.]

Identified Public Attendees:

- Robert Axelrod, Oscar Garden State Insurance Company
- Brendan Peppard, Fideliscare
- Hunter Smith, Fideliscare
- Kate Shamszad, Health Care Quality Institute