

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
December 20, 2024

Directors participating: Sandi Kelly (Horizon); Angela McKeighan (Oxford); Tom Pownall (Aetna); A. Young (AmeriHealth); Michael Fahncke (DOBI); Colleen Picklo

Others participating: Eleanor Heck (Division of Law); Ava Rimal (DOBI); Theresa Sullivan (Horizon); Christy Brewer (Horizon)

I. Call to Order

S. Kelly called the meeting of the IHC Board to order at 11:04 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 – *December 10 open session and December 10 executive session*

T. Pownall made a motion, seconded by A. Young, to approve the December 10, 2024 minutes. By roll call vote, the motion carried with C. Picklo abstaining.

A. Young made a motion, seconded by T. Pownall to approve the December 10, 2024 Executive Session minutes. By roll call vote, the motion carried with C. Picklo abstaining.

III. Expenses

S. Kelly presented the expense report associated with public notices for a total of \$60.63.

S. Kelly made a motion, seconded by C. Picklo, 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 Adoption

M. Fahncke noted that the draft policy form amendments were proposed on November 22, 2024 and the public hearing was held on December 9, 2024. He reported that no comments were received. The Board reviewed the draft adoption notice and T. Pownall indicated that the effective date should be January 1, 2025 and the operative date should be April 1, 2025 consistent with past practice.

A. Young made a motion, seconded by T. Pownall, to approve the revised notice of adoption of the policy form amendments for a January 1, 2025 effective date, with an operative date of April 1, 2025. By roll call vote, the motion unanimously carried.

V. Compliance and Variability Rider

S. Kelly advised that representatives from Horizon and AmeriHealth would work together to draft the compliance and variability rider for the January 1, 2025 changes to give carriers an option to send riders, rather than full policy forms, to their customers no later than the operative date of April 1, 2025. S. Kelly will release the compliance and variability rider, once completed, on behalf on the Board to all carriers issuing plans in NJ.

VI. Other

S. Kelly advised that the 2025 meeting dates occurring on the first Tuesday of the month were filed with the newspapers. The next meeting is January 7, 2025 at 10 A.M.

VII. Close of Meeting

M. Fahncke made a motion, seconded by A. Young to adjourn the meeting. By roll call vote, the motion unanimously carried.

[The meeting ended at 11:22 A.M.]

Identified Public Attendees: None