

**MINUTES OF THE MEETING OF THE
NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
December 18, 2024 (AMENDED)***

Members Present:

Kelly Fernandez
Gary Cupo
Phil Gennace
Staci Grant
Kathy Hempstead
Amirah Hussain
Margaret Koller
Taylor Kopelan
Adam Young

Others:

Jeffrey Posta (DAG)
Jessica Lugo (DAG)
Ava Rimal (DOBI)
Meredith Harmison (DOBI)

I. Call to Order

M. Koller called the meeting to order at 10:02 A.M.

II. Public Comments

A. Pierre Jacques asked when the enrollment data and the medical loss ratio report for the small group market will be uploaded to the Department's website.

P. Gennace responded that the enrollment data is being prepared and will be uploaded to the website soon. With regard to the loss ratio report, he said that the Department intends to bring the medical loss ratio report to the Board in early 2025, and it will be subsequently posted on the Department's website.

III. Review and Discussion of Administrative Items

Meeting Minutes

K. Fernandez made a motion to approve the Meeting Minutes from November 22, 2024, with no suggested edits. This motion was seconded by A. Young. K. Fernandez, P. Gennace, S. Grant, K.

* As amended, these Minutes accurately reflect the capacity in which attendees participated in the meeting (i.e., as a Board member or as a member of the general public).

Hempstead, B. Morrow, M. Koller, T. Kopelan, and A. Young voted to approve. G. Cupo, A. Hussain abstained from the vote, as Ms. Hussain did not attend the previous meeting.

Invoices for Payment

G. Cupo motioned to approve the following invoices from NJ Advance Media for payment:

Invoice for \$79.24 dated November 19, 2024

Invoice for \$198.74 dated November 26, 2024

The motion was seconded by S. Grant. All present members voted to approve.

2025 Meeting Schedule

Board members opened discussion about the 2025 meeting schedule.

Board members discussed the possibility of meeting on a video platform instead of on a teleconference call. P. Gennace indicated that the Department would discuss the feasibility of this proposal with the Attorney General's Office.

K. Hempstead motioned for the Board to meet on the third Wednesday of every month at 10 a.m. Although most meetings will be held via teleconference, per current practice, the Board plans to convene two meetings this year in person, including the March 19th meeting and the September 17th meeting, which is also the annual meeting. Should the agenda not be sufficient to warrant in person travel to the March meeting, a decision may be made to transition back to a telephone meeting.

S. Grant seconded the motion. All present members voted to approve.

IV. Update & Discussion of Policy Form Adoption

P. Gennace indicated that no comments were received at the public hearing.

S. Grant asked P. Gennace if the Board is allowed to ask questions or propose/suggest amendments after the public comment period for the policy forms has expired.

P. Gennace responded that the amendments cannot be modified because the comment period has expired and that any additional amendment to the forms can be considered in the future.

K. Fernandez asked what forum members should utilize when expressing concerns over form amendments.

P. Gennace explained that the updated forms were first introduced in spring 2024. The newly constituted Board was convened in October, which accelerated the timeline for discussions

because the policy forms needed to be approved by December 31, 2024. P. Gennace explained that, with the newly seated Board, in the future there will be additional time for review and discussion of the policy forms.

G. Cupo made a motion to approve the Notice of Adoption. A. Young seconded. All present members voted to approve.

V. Close of Meeting

T. Kopelan made a motion to adjourn the meeting. K. Fernandez seconded the motion. All voting members present voted yes. The motion carried.

[The meeting adjourned at 10:42 A.M.]

Public known to be in attendance:

Chuck Cerniglia (UnitedHealthcare)

Armonie Pierre Jacques (NJ Health Care Quality Institute)

Kristen Jarosz (Horizon)

Theresa Sullivan (Horizon)