

**MINUTES OF THE MEETING OF THE
NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
July 16, 2025**

Members Present:

Margaret Koller
Michael Fahncke
Gary Cupo
Kelly Fernandez
Staci Grant
Amirah Hussain
Kathy Hempstead
Adam Young

Others:

Jeffrey Posta (DAG)
Jessica Lugo (DAG)
John Rossakis (DOBI)

I. Call to Order

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

M. Koller 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.

M. Koller 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 are identified at the end of these minutes.

II. Public Comments

J. Fusco inquired as to whether publication of meeting notices in printed media, such as newspapers, is still a legal requirement under the Open Public Meetings Act.

M. Fahncke stated that it was his understanding that a law impacting notice requirements has been enacted, and that he would ascertain the specific requirements and next steps in implementing the changes to the open public meeting notice requirements to share with the Board.

III. Administrative Items for Review

Meeting Minutes

A. Young made a motion to approve the Meeting Minutes from June 18, 2025. This motion was seconded by K. Hempstead. All present voting members voted to approve, with A. Hussain and G. Cupo abstaining, as they were not present at the June 18, 2025 meeting. The motion carried.

Invoices for Payment

M. Koller made a motion to approve payment of the invoice for legal services from the New Jersey Department of Law and Public Safety, Division of Law, in the amount of \$2,199 for the fourth quarter of Fiscal Year 2025. The motion was seconded by K. Hempstead. All present voting members voted to approve. The motion carried.

IV. Updates & Discussion

M. Koller reminded meeting attendees that the Board's annual meeting will be taking place in September and encouraged the Board to engage in conversation to reflect on enrollment and the overall progress of the small employer health market during the upcoming meeting. M. Koller requested the input of Board members regarding continued challenges seen in the field at the upcoming meeting.

S. Grant stated that she agreed with M. Koller's idea, especially since the annual meeting will be in-person.

K. Hempstead stated that she recently read a news article regarding legal loopholes related to PEOs, which can lead to adverse selection in the market. K. Hempstead indicated that she would send the article to M. Koller to circulate to Board members.

M. Koller stated that she would work with M. Fahncke to create an outline of issues and discussion points to be used at the upcoming annual meeting in September.

V. Close of Meeting

M. Koller made a motion to adjourn the meeting. M. Fahncke seconded the motion. All voting members present voted yes. The motion carried.

[The meeting adjourned at 10:19 A.M.]

Members of the public known to be in attendance:

Dana Kelly (Horizon)

Kelly Ferreira (Horizon)

Kristin Jarosz (Horizon)

Theresa Sullivan (Horizon)

Joan Fusco