

**MINUTES OF THE MEETING OF THE  
NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD  
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)  
August 20, 2025**

**Members Present:**

Margaret Koller  
Michael Fahncke  
Gary Cupo  
Taylor Kopelan  
Kelly Fernandez  
Staci Grant  
Amirah Hussain<sup>1</sup>  
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 10:03 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.

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 noted that the notice requirements for meetings subject to the Open Public Meetings Act has changed, however, upon consultation with counsel, the Board has confirmed that it is in full compliance with the updated legal requirements.

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.

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<sup>1</sup> A. Hussain joined the meeting late and was not in attendance when the meeting was called to order.

## **II. Administrative Items for Review**

### **Meeting Minutes**

G. Cupo made a motion to approve the Meeting Minutes from July 16, 2025. This motion was seconded by A. Young. All present voting members voted to approve,<sup>2</sup> with T. Kopelan abstaining, as he was not present at the July 16, 2025, meeting. The motion carried.

## **III. Updates & Discussion**

### **Annual Meeting**

M. Koller reminded meeting attendees that the Board's annual meeting will be held in-person on September 17, 2025. She noted that additional details regarding the location of the meeting will be disseminated as soon as possible.

M. Koller stated that during the upcoming annual meeting, the Board plans to engage in discussion regarding enrollment and related issues in the small employer health market, as well as the status of implementation of last year's legislation. M. Koller requested that Board members participate by providing input regarding market trends and feedback from employers.

M. Koller requested that K. Hempstead discuss trends in other state markets, including the use of ICHRA<sup>3</sup>. K. Hempstead agreed, confirming that she intended to participate in the conversation at the upcoming annual meeting.

M. Koller stated that she intends to work with M. Fahncke to organize materials to present at the upcoming meeting relating to updates in market trends and the status of the implementation of last year's legislation, followed by additional discussion by K. Hempstead regarding trends in other state markets, followed by a question-and-answer segment.

M. Koller asked M. Fahncke if participants would be able to attend the annual meeting remotely, and further, whether the Board is required to offer a remote attendance option if the posted meeting notice indicates the meeting will be in-person.

M. Fahncke stated that the posted meeting notice indicates that members can join telephonically, therefore, the meeting should have a call-in line. M. Fahncke further stated that he will confirm the details regarding the meeting space and logistics and disseminate them to the Board as soon as possible.

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<sup>2</sup> A. Hussain was not present at the time the Board voted to approve this motion and therefore did not participate in the vote.

<sup>3</sup> ICHRA stands for "Individual Coverage Health Reimbursement Arrangement."

M. Koller asked the Board members to indicate whether they plan to attend the meeting in-person or remotely. G. Cupo stated that he would not be able to attend the meeting in-person. Other Board members indicated that they plan to attend in-person.

K. Hempstead asked how long the annual meeting will be. M. Koller responded that the notice stated the meeting will take place from 10:00am to 11:00am, but it may last longer. M. Koller asked whether the meeting notice will need to be amended and re-posted if the meeting is intended to last for more than the scheduled one-hour timeslot.

K. Hempstead requested that the Board provide an option for participants to join the meeting via video-conference in addition to telephonically, so that those not able to attend in-person may benefit from the planned discussion as much as possible.

M. Fahncke responded that if the Board would like to add an option for participants to join via video-conference, he believed it would need to repost the notification for the annual meeting to include additional information regarding attendance via video-conference software. He indicated that he would inquire as to the ability of the Board to do so at this stage and provide additional information accordingly.

#### Plan Modifications and Policy Form Revisions

S. Grant asked whether the Board was aware of any carrier that has filed for plan modifications as a result of the passage of P.L. 2023, c.194. M. Fahncke stated that he does not believe so.

A. Young stated that he is aware that some carriers filed for plan modifications, within the parameters set by the new law.

A. Young asked whether the Board needs to revise its policy forms as a result of recent legal updates.

M. Fahncke indicated that he believed the forms would need to be updated to incorporate the biomarker coverage mandate as well as changes to the coverage requirements for prosthetics and orthotics.

#### Board Composition

M. Koller sought confirmation that the Board would not need to conduct elections during the annual meeting because of changes to the Board composition resulting from recent legislation.

M. Fahncke confirmed that M. Koller is correct. He stated that under the new law, the Board is composed of ex-officio members, or their designees, and members appointed by the Governor.

### Miscellaneous

M. Koller alerted meeting participants that due to technological issues, she would need to re-circulate the automatic meeting invites sent via email to applicable parties.

### **IV. Close of Meeting**

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

[The meeting adjourned at 10:25 A.M.]

Members of the public known to be in attendance:

Dana Kelly (Horizon)

Kelly Ferreira (Horizon)

Kristin Jarosz (Horizon)

Sandra Araujo (Horizon)

Armonie Pierre Jacques (NJ Health Care Quality Institute)

Joan Fusco