

**MINUTES OF THE MEETING OF THE
NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
October 15, 2025**

Members Present:

Margaret Koller
Michael Fahncke
Kelly Fernandez
Staci Grant
Amirah Hussain
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 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.

II. Administrative Items for Review

Meeting Minutes

A. Young made a motion to approve the Meeting Minutes from September 17, 2025. This motion was seconded by S. Grant. All present voting members voted to approve. The motion carried.

III. Updates & Discussion

Review of Proposed Updates to Policy Form Documents

M. Fahncke provided an overview of the proposed amendments to the standard health benefit plan forms set forth at N.J.A.C. 11:21, Appendix, Exhibits F, G, W and Y. M. Fahncke explained that the proposed amendments reflect the new coverage mandates established by P.L. 2025, c.49 (requiring coverage for biomarker precision medical testing) and P.L. 2025, c.89 (expanding coverage requirements for orthotic and prosthetic appliances). M. Fahncke stated that the proposed amendments include additional “housekeeping” changes that address typographical, grammatical and other technical issues in the standard plan documents.

M. Fahncke also summarized changes proposed to the standard plan documents as a result of comments and suggestions received from Board members and other interested parties. M. Fahncke stated that these changes included the following:

- Amendments to the “Treatment of Diabetes” coverage provision to clarify that certain text is variable.
- Addition of language reflecting coverage for certain behavioral health crisis intervention services under P.L.2022, c.35.
- Amendments reflecting the current cost sharing requirements for hearing aids under P.L. 2023, c.275.
- Amendments to correct a typographical error in certain forms concerning which coverage is primary and which is secondary when a member becomes eligible for Medicare by reason of disability.

M. Koller asked Board Members to discuss any questions and comments regarding the proposed amendments. The Board Members indicated they had no questions and that the proposed changes were acceptable.

A public attendee, Kristen Jarosz, asked if the Board would accept additional requests for revisions to the standard plan documents; specifically, Ms. Jarosz indicated that she would like to provide suggested grammatical revisions as well as a proposed definition for “Specialist,” as the documents do not include one. M. Fahncke stated that the Board would consider additional changes that are of a technical or non-substantive nature but would not be able to consider any further substantive revisions at this point in the process. M. Fahncke confirmed that the Board could vote to approve the proposed amendments with the understanding that additional, non-substantive edits may be made once DOBI receives Ms. Jarosz’s proposed edits.

Another public attendee, Joan Fusco, provided remarks regarding operation of coverage priority involving Medicare eligibility by reason of disability. Specifically, Ms. Fusco stated that the federal rules provide that when the employer group size is less than 100, Medicare coverage is primary. M. Fahncke stated that the edits to the text in Exhibits G and Y were intended to correct

an apparent typo in those forms, which currently read, in the “Medicare Eligibility by Reason of Disability” section, “When a [Member] becomes eligible for Medicare by reason of disability, this Contract is the primary plan. This Contract is the secondary plan.” The edits to Exhibits G and Y will make that text match the corresponding provisions in the non-HMO policy forms, so that the language would be consistent. M. Fahncke further explained that the proposed change regarding this language was merely made to correct a typographical error and that the interpretation and application of policy language would not be impacted by the proposed change.

S. Grant made a motion to approve the proposed amendments. The motion was seconded by A. Young. All present voting members voted to approve. The motion carried.

M. Koller asked about a timeline regarding the adoption of the proposed changes to the standard plan documents. M. Fahncke explained that DOBI would hold a public hearing to provide the opportunity for interested parties to comment on the proposed amendments and then the Board would vote to approve a Notice of Adoption of the proposed changes, and file it with the Office of Administrative law, at its December 17, 2025 meeting.

IV. Close of Meeting

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

[The meeting adjourned at 10:28 A.M.]

Members of the public known to be in attendance:

Dana Kelly (Horizon)

Kelly Ferreira (Horizon)

Kristin Jarosz (Horizon)

Joan Fusco