

**FINAL**  
**MEETING OF THE NEW JERSEY UNDER 50 MEDICARE SUPPLEMENT  
PROGRAM BOARD**  
October 1, 2020

**Board Members:**

Present – Aetna (HMO) – Jennifer Foster  
Present – UHC (Med Supp writer) – Steve Kane (Chair)  
Present – Horizon (Contracting Carrier) – Jackie Duddy  
Present – Transamerica (Med Supp writer) – Moshe Nelkin  
Present – Public Rep – Ron Ouellette  
Present – Public Rep – Pat Walsh  
Present – DOBI Rep – Fred Brinkman  
Vacant – AHIP Rep

**Staff Present:**

Ellen DeRosa, Executive Director, IHC/SEH Programs  
Chanell McDevitt, Deputy Ex. Dir., IHC/SEH Programs  
Rosaria Lenox, Managing Financial Officer, IHC/SEH Programs

**I. Call to order**

The meeting was called to order at 1:00 P.M. The meeting was held by conference call.

**II. Reinstatement of a Specific Member**

S. Kane stated that the additional information provided by Horizon, as well as Mary McGeary of SHIP, prior to the meeting clarified a number of points discussed at the September 15th meeting. He noted that the additional information indicated the member has multiple disabilities, and clearly relies on the caseworker/social worker at the dialysis center to engage in advocacy on the member's behalf.

S. Kelly, participating from Horizon, suggested that, although there was no call in March requesting reinstatement by the member, she suspects that the member may be under the impression that speaking with the social workers at the dialysis center is tantamount to speaking to Horizon. She noted that the social worker sent the invoices to the American Kidney Foundation (AKF), which was paying the premiums on the member's behalf, and seemed to assume that the AKF was paying the premium until quite a bit of time had passed, and then the AKF did not immediately request the new invoice for January and February. M. McGeary agreed that the social worker and the AKF seemed to have been communicating with one another, but did not communicate with Horizon until much later.

J. Duddy and S. Kelly stated that this member was caught up with multiple issues: quarterly billings that crossed the calendar year, the AKF change in its payment policies regarding its

payment periods, the member's heavy reliance on advocacy by the social workers, and an interruption in the usual support system by the public health emergency.

J. Duddy noted that this population now has the option of enrolling in Medicare Advantage plans, which may be helpful to them, but which M. McGeary pointed out will still leave 20% coinsurance on dialysis costs uncovered (and not eligible for Medicare Supplement coverage).

S. Kelly noted that a complaint was filed by the social worker with the DOBI on September 9th, and questioned how communication of any decision would be addressed, as well as how much time should be permitted for payment of the premium due for reinstatement. There was general agreement that Horizon's normal 31-day grace period should apply with respect to determining when the requisite premium payments must be made. M. McGeary suggested she would reach out to the social worker regarding the payment. Horizon acknowledged that it would not pay any claims unless and until the required premium is paid.

**R. Ouellette made a motion, seconded by S. Kane, directing that Horizon, the Contracting Carrier for the MSU50 Program, reinstate the coverage of the member in question upon payment of appropriate premiums within 31 days following receipt of written notice from Horizon to the member setting forth the MSU50 Board's decision, the premium due, and instructions for submission of payment. Upon roll call vote, the motion carried.**

### **III. Close of Meeting**

*The meeting adjourned at 1:35 P.M.*