

New Jersey State Health Benefits Program
Plan Design Committee
Open Session Minutes
July 23, 2025

Adequate notice of this meeting has been provided through the annual notice of the schedule of regular meetings of the Commission filed with and prominently posted in the offices of the Secretary of State. The 2025 annual meeting schedule was mailed to the Secretary of State on December 17, 2024, and Star Ledger and the Trenton Times on December 17, 2024. The annual meeting schedule was posted to the Division website on December 17, 2024.

The meeting of the State Health Benefits Commission of New Jersey was called to order on Wednesday, July 23, 2025 at Department of Pensions and Benefits in Trenton.

The text of Resolution A (Closed Session) and Resolution B (Executive Session) were read in their entirety in the event that the Commission desires, at any point in the meeting, to approve a motion to go into Closed or Executive session.

Darlene Brigante took Roll Call and established that a quorum was present.

Board Members:

Michael Zanyor, Co-Chair

John Megariotis

Tariq Shabazz

Justin Zimmerman

Kevin Lyons

Steve Tully

Patrick Nowlan

David Krueger

Andrea Spalla

Kim Walker

Kia King

Adam Liebttag

Darlene Brigante, Secretary

Also Present:

Jon Pipas, AON

Joseph Tappe, AON

Becky Searles, AON

Connie Chen, AON

AON Presentation:

Aon presented the SHBP State and Local Government Rate Setting Analysis for Plan Year 2026, discussing the 2026 premium rate setting. Aon stated the premium rates increased from the rates that were set last summer for 2025.

The main drivers of this increase on the state side are updated experience, outpatient services and utilization, prescription drug increases, increased GLP-1 utilization, trend assumptions, and medical increases. Patrick Nowlan asked that Aon provide the prices per procedure year over year.

The main drivers of this increase on the local side are inflation in the cost per service and the margin included in the premium rates.

Aon stated that rates previously set were too low and the State is now playing catch up. The 3 data points that are taken into account when setting a trend assumption is Aon's industry, their internal guidance, and vendor and experience trend recommendations.

Adam Liebttag suggested that the plans should be disaggregated, each one should have its individual rate based off what the plan is worth. Aon stated if that were to take place that it would introduce volatility year over year between the plans as the population would get really small.

Connie Chen touched base on the active plan benchmarking. The higher cost is driven by the following factors; average age, average actuarial value, and differences in utilization.

Annual Resolution:

Michael Zanyor made a motion to table this discussion until the next meeting. All voted in favor.

Super Conciliation Update:

Andrea Spalla and Quincy met with Dean Burrell. Mr. Burrell provided 2 dates for the end of August.

Andrea Spalla made a motion to enter Executive Session to discuss new or old business. John Megariotis seconded the motion; all voted in favor. The meeting was adjourned during Executive Session.

Respectfully submitted,



Kelly Fields
Acting Secretary
State Health Benefits Commission