

SELF-INSURANCE FUND COMMISSION OF THE CITY OF HOBOKEN

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DAWN ZIMMER
Mayor



Stephen D. Marks, Chairman
Linda Landolfi, Commissioner
Michael Russo, Commissioner

MINUTES OF THE WEDNESDAY, NOVEMBER 29, 2017 MEETING

Meeting called to order at 6:00 p.m.

The Open Public Meeting Act statement was read by the Chairman.

ROLL CALL: Commissioner Landolfi, Commissioner Russo and Chairman Marks all present.

ALSO PRESENT: Patrick Wherry, Assistant Business Administrator, City of Hoboken; Mike Atkinson of the Benefits Department - Fairview Insurance Agency Associates; and Daisy Amado commission secretary.

APPROVAL OF THE MINUTES OF THE SEPTEMBER 27, 2017 MEETING:

Commissioner Russo moved to approve the minutes with a second from Commissioner Landolfi and all members present in favor.

APPROVAL OF THE 2018 MEETING DATES:

Commissioner Landolfi moved to accept the 2018 meeting dates with a second from Commissioner Russo and all members present in favor.

CLAIMS REVIEW:

Commissioner Landolfi reviewed the City of Hoboken's Cumulative Self Insurance Activity handout prepared by Chris Baldwin of the Finance Department which includes the stop loss payment, administrative and savings fees through October 2017. Commissioner Landolfi provided sheet with amounts to Mike Atkinson and asked him to work on obtaining outstanding monies due to the City. Linda discussed the estimated run rate through the end of the year and the remaining balance.

Mike Atkinson went over the stop loss payments and provided the Commission with two handouts: 1) Annual Aggregate Stop Loss Results and 2) Stop Loss 50 Percent Report and discussion ensued on same.

COMMISSIONER LANDOLFI'S SYNOPSIS OF CALL WITH UMR

Linda provided the Commission with a list of UMR Claims paid from August 2016 through July 2017 showing in-network and out-of-network claims. Linda advised we have too many insureds going out of network. We do not encourage enough in-network usage and this is an ongoing issue the City needs to address. Per Commissioner Russo, when we were sold this plan, UMR said they would actively seek out those out-of-network providers, he said it was even discussed at a Council meeting. Per Mike Atkinson, moving to IAA would be a positive move, as

they are transparent, will treat us right and he recommends we go with them beginning January 1st. Commissioner Russo stated he thinks it is also the right move for the City. Commissioner Landolfi concerned the move would be disruptive to employees and January 1st is too soon. She is also concerned with network coverage.

Linda provided a Comparison of Costs UMR vs. IAA for Selected Claims and commission reviewed and discussed. Linda stated we need to start working with the Unions on plans maintenance. Mike Atkinson mentioned how Fairview created two new plan designs for another Township with 119 employees, 80 of which are active, and how the employees really liked it.

Chairman Marks stated he would like to explore a health savings account for our employees and he wants Fairview to look into it as it is tax free and the City saves and employees save. Discussion ensued.

Discussion on disruption analysis. Mike Atkinson will prepare interpretative memo and Commission will review at a special meeting the Commission will have on Wednesday, December 6th at 5pm.

Discussion on the possibility of a Hoboken Network in the future.

Patrick Wherry bought up the possibility of moving with Sun Life now since RMTS and IAA do not work together. Discussion ensued as to the savings, etc.

MOTION was made for the Commission not to renew with RMTS and to contract Sun Life
Commissioner Russo motioned, with a second from Commissioner Landolfi and all three members present in favor.

CPT CODES REQUESTED AT AUGUST MEETING

Mike Atkinson said he would bring with him next week.

REPORT ON IAA VISIT – not discussed.

HORIZON PROPOSAL – FOLLOW-UP

Mike Atkinson will email administrative services to Commissioners.

NEW BUSINESS:

- Self-Insurance for prescription in 2018, vision and dental coverage. Mike Atkinson will look into it and report back next week.

Commissioner Russo moved to adjourn the meeting with a second from Commissioner Landolfi and all members in favor.

Meeting was adjourned at 7:10 p.m.