

SELF-INSURANCE FUND COMMISSION OF THE CITY OF HOBOKEN

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RAVINDER S. BHALLA
Mayor



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

MINUTES OF THE WEDNESDAY, FEBRUARY 28, 2018 MEETING

Meeting called to order at 6:04 p.m.

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

ROLL CALL: Commissioner Landolfi, Commissioner Russo and Chairman Marks 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 DECEMBER 27, 2017 MEETING:

Commissioner Landolfi made a motion to approve the minutes with a second from Chairman Marks and both members in favor.

APPROVAL OF THE MINUTES OF THE JANUARY 31, 2017 MEETING:

Commissioner Russo made a motion to approve the minutes with a second from Chairman Marks and both members in favor.

CLAIMS REVIEW:

Mike Atkinson provided two handouts to the Commission with the annual aggregate stop loss results. There were a couple of claimants that hit the stop loss cap. The maximum exposure was exceeded with one more month of claims to go. Fairview is working with UMR to have the City reimbursed. RMTS Nationwide may want to perform an eligibility audit to ensure UMR processed all claims and that may take months to do. We will not have the exact dollar amount that we can expect until this is all worked out. Mike Atkinson spoke with Penny of UMR who advised all claims have been put through and we are up to date. As of February we have a ninety-day window to get everything in and clock starts on March 1st. Once February is done we will know exactly where we are. Fairview will monitor and advise us. Mike Atkinson provided a spec sheet to Commissioner Landolfi.

Second Annual Aggregate Report is what UMR paid to Sun Life. Currently paid through month of January.

Commissioner Landolfi asked about CSR fees. Discussion ensued as to whether the CSR fees are in the Service Agreement with UMR. Discussion on monies owed to UMR; run out processing fees; and check fee for banking.

Commissioner Landolfi said she needs clarification on 'Implementation Credit.' Discussion on \$20,000 charged if agreement was terminated and that UMR had reduced original administrative fee per employee. Mike Atkinson mentioned to Commissioner Landolfi if she wants to meet next week on this, he would make himself available to review.

Commissioner Landolfi reviewed the city's Cumulative Self Insurance Activity which does not include the Horizon money owed to the City. She advised that we have encumbered penalty fee – run out fee and CSR fees and total includes possible balance.

NEW BUSINESS:

- Commissioner Russo discussed employee complaints such as: “new insurance is killing us” or doctors not in network. Commissioner is asking employee to give him names of doctors so we can have IAA work on same.
- Chairman Marks discussed Actuary numbers for 2018 and the significant escalation in price. We also spent a lot more than the Actuary predicated last year. Chair advised we have met with the unions a couple of times and we are again meeting with them this Friday to discuss Chapter 78 and clarification of state law on disability and family leave. Commission discussed having items in writing for employees in order to educate on same.
- Fairview will work on obtaining provider payment report from UMR.
- Chair asked Mike Atkinson if he could look into claims related to opioid treatment and the figures on employee/retiree dependency. Chairman is looking for some knowledge on how much the city is spending on the opioid epidemic. Commissioner Russo asked if we are looking at number of opioid prescriptions or treatment. Discussion ensued. Fairview to work on providing commission with numbers/dollars and cases on same.
- Mike Atkinson advised Fairview has prepared plan design options for the commission along with a re-hire provision.

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

Meeting was adjourned at 6:32p.m.