

# 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, JUNE 28, 2017 MEETING

Meeting called to order at 6:02 p.m.

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

**ROLL CALL:** Commissioner Landolfi and Chairman Marks both present.  
Commissioner Russo absent.

**ALSO PRESENT:** Patrick Wherry, Assistant Business Administrator; Quentin W. Wiest, former Business Administrator; Ryan Graham of Fairview Insurance Agency; and Daisy Amado commission secretary.

### **APPROVAL OF THE MINUTES OF THE MAY 31, 2017 MEETING:**

*Commissioner Landolfi moved to approve the minutes with a second from Chairman Marks and both members present in favor.*

**CLAIMS REVIEW:** Commission reviewed the Cumulative Self Insurance Activity handout prepared by Chris Baldwin of the Finance Department through 06/23/17 for UMR and through 06/25/17 for Horizon.

Patrick Wherry inquired on working capital for Horizon. Discussion ensued on Horizon claims and the City receiving letters and being billed. Commissioner Landolfi will send Ryan Graham a copy of one of the letters received. Ryan will reach out to Horizon tomorrow on same.

Discussion on CRS fees for April, May or June. We are up to \$9 million in claims year to date. UMR should provide a list of claimants past 50% of the \$250,000. Nationwide will reimburse on individual claims above the stop loss for the period. Commission is requesting three standard monthly reports on the following: 1) High Monthly Claimants 2) Out of Network Claims 3) Claimants close to individual stop loss.

### **TPA INTERVIEW DISCUSSIONS:**

Discussion ensued as to most advantageous TPAs as far as 1) pricing, 2) customer service, 3) from a network cost and coverage standpoint and 4) best presentation. Further discussions resulted in connection to administration fees/run out fees; negotiated savings; savings plan issues; and renegotiating TPA practices. The re-pricing agent is Reliant for some of the potential TPA firms. Fairview will send email to Reliant and inquire if they charge access fee or savings based upon UCR or billed claims.

Commissioner Landolfi asked if references were contacted for TPAs that interviewed, Ryan advised Fairview called and all references were positive.

Commission discussed difference between secondary and out of network plans. Our stop loss carrier, Nationwide contract is up on December 1<sup>st</sup>.

Commission wants a questionnaire sent to TPAs with the following questions: 1) The top three New Jersey public entities that your company currently processes medical claims for; 2) number of employees within those entities; 3) current administration fees for the top three entities; 4) are savings or access fees based upon UCR or billed 5) turn-around time for processing of claims; and 6) what is the longest turn-around time ever on a claim. There will be a further review of questionnaire prior to its distribution.

Discussion on the possibility of renewing current TPA on a month to month basis and having monthly meetings regarding in-depth claims analysis on in network, shared savings, true out of network costs, and analysis on claimants over \$50,000. Ryan Graham will follow up with TPA.

**NEW BUSINESS:**

Chairman inquired about employee's reimbursement for gym memberships. Ryan Graham will check with UMR.

*Both members present unanimously agreed to adjourn the meeting.*

**Meeting was adjourned at 7:06 p.m.**