

**FINAL**  
**MINUTES OF THE MEETING OF THE**  
**NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD**  
**HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)**  
**July 21, 2021**

**Members participating:** Herb Ames; Monica Aurelian (Oscar); Robert Benkert (United); Natalie Bernardi (Cigna); Chrissy Buteas; Gary Cupo; Philip Gennace (DOBI); Laura Gunn; Margaret Koller; Taylor Kopelan (Horizon); Thomas Pownall (Aetna Health); Tony Taliaferro (AmeriHealth).

**Others participating:** Ellen DeRosa, Executive Director; Chanell McDevitt, Deputy Executive Director; Rosaria Lenox, Managing Financial Officer; Jeffrey Posta, Deputy Attorney General.

**I. Call to Order**

E. DeRosa called the meeting to order at 10:00 A.M. She announced that notice of the meeting was provided to three newspapers of general circulation and the State House Press Corps, and posted at the Department of Banking and Insurance (“DOBI”), on the DOBI website, and at the Office of the Secretary of State in accordance with the Open Public Meetings Act.

E. DeRosa noted that, pursuant to P.L. 2020, c. 2, as a result of the state of emergency and public health emergency declared by Governor Murphy on March 9, 2020 through Executive Order 103, as subsequently extended,<sup>1</sup> due to the COVID-19 pandemic, the SEH Board’s regularly scheduled meeting is being held entirely telephonically rather than at the Board’s offices in Trenton. She stated that, in accordance with P.L. 2020 c. 11, electronic notice of this special meeting and the means by which the public could attend the meeting telephonically was posted on the Board’s website, and issued electronically to all known interested parties.

Members of the public were asked to identify themselves, and are listed at the end of these minutes.

**II. Public Comments**

There were no public comments.

**III. Minutes of June 16, 2021**

**G. Cupo made a motion, seconded by M. Koller, to approve the minutes of the meeting of June 16, 2021. By roll call vote, the motion carried, with L. Gunn abstaining.**

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<sup>1</sup> Due to the requirements of N.J.S.A. 26:13-3(b), which limits declaration of a Public Health Emergency by the Governor to 30 days, the Public Health Emergency established by E.O. 103 (Murphy) was continuously extended through multiple executive orders until E.O. 244 (Murphy), issued June 4, 2021, which declared the Public Health Emergency ended; however, E.O. 244 (Murphy) did not end the State of Emergency established by E.O. 103 (Murphy). Consequently, the Board continues to meet remotely, and public access is limited to telephonic means.

**IV. Report of Staff –Expense Report**

R. Lenox presented the Expense Report for July, totaling \$2,204, for actual 4Q charges from the Division of Law. She noted that these particular expenses would need to be paid through the Board's checking account, and recommended a transfer of \$2,200 from the Board's Money Market account to fund the payments.

**G. Cupo made a motion, seconded by T. Pownall, to approve the July Expense Report, and to transfer \$2,200 from the Board's Wells Fargo Money Market account to its Checking account to pay the expenses. By roll call vote, the motion carried.**

**V. SEH 1Q2021 Enrollment Report**

E. DeRosa explained that the first quarter enrollment numbers for calendar year 2021 have not been posted on the DOBI website yet, but that she thought the Board would be interested in seeing the numbers. She noted that the news is somewhat better than it had been, because there was very little difference in enrollment between the final quarter of 2020 – which stood at 295,820 lives – and enrollment in the first quarter of 2021 at 294,813 lives. She said the market may be stabilizing. Board members agreed that it will be interesting to see how the market evolves as New Jersey comes out of the pandemic, both in terms of stability in the insured market, and utilization. One Board member noted that the level-funded market seems to be enrolling many of the small groups/individuals leaving the bankrupt Members Health Plan, rather than moving to the insured market.

**VI. Public Comments**

There were no public comments.

**VII. Close of Meeting**

**H. Ames made a motion, seconded by M. Koller, to close the meeting. By roll call vote, the motion carried.**

*[The meeting adjourned at 10:15 A.M.]*

Public known to be in attendance:

- Suzanne Fitzgerald, Savoy Associates