

**MINUTES OF THE MEETING OF THE  
NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD  
April 19, 2023**

**Members participating:** Herbert Ames; Alison Birzon (Cigna); Jess Bowker (Oscar Garden State); Gary Cupo; Margaret Koller; Taylor Kopelan (Horizon); Robert Morrow (United); Lindsey Wolfe (Aetna Health); Adam Young (AmeriHealth).

**Others participating:** Ellen DeRosa, Executive Director; 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.

She stated that notice of the 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. E. DeRosa determined that a quorum was present, and that voting would be by roll call.

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

**II. Public Comments**

No members of the public attended.

**III. Minutes – March 15, 2023**

**G. Cupo made a motion, seconded by R. Morrow, to approve the Open Session minutes of the meeting of March 15, 2023 without amendments. By roll call vote, the motion carried.**

**IV. Underwriting Guidelines**

E. DeRosa referred to Advisory Bulletin 10-SEH-04 and the associated underwriting guidelines posted on the Board’s website. During the March meeting, Board members agreed to review the Bulletin and the posted guidelines so the Board could discuss the continued appropriateness of the guidance at this meeting.

A. Young stated AmeriHealth determined that the guidance issued in 2010 remained appropriate and that there had not been material changes to the AmeriHealth guidelines, as posted. R. Morrow and T. Kopelan reported that there have not been material changes to the guidelines for their companies. J. Bowker advised that Oscar would submit guidelines to be posted. The Board agreed that the 2010 guidance continues to be necessary and appropriate.

Upon receipt of the Oscar guidelines, E. DeRosa said that she would submit them to the webmaster for posting and at that time would remove the guidelines for Aetna and Cigna since those companies have withdrawn from the SEH market.

**V. Other Business**

E. DeRosa advised the Board that she will retire as of June 1. She reported that she has been discussing transition plans with the chairs of the SEH and IHC Boards.

M. Koller noted that the Boards will be working to ensure continued operations and will be coordinating, as necessary, with the Department. She indicated she anticipated that more details would be available in May.

**VI. Public Comments**

No members of the public attended.

**VII. Close of Meeting**

**G. Cupo made a motion, seconded by A. Young, to adjourn the meeting. By roll call vote, the motion carried unanimously.**

*[The meeting adjourned at 10:29 A.M.]*

Public known to be in attendance:

None