

**FINAL**  
**MINUTES OF THE MEETING OF THE**  
**NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD**  
**May 17, 2023**

**Members participating:** Herbert Ames; Alison Birzon (Cigna); Jess Bowker (Oscar Garden State); Phil Gennace (DOBI); Margaret Koller; Taylor Kopelan (Horizon); Robert Morrow (United); Thomas Pownall (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**

S. Fitzgerald thanked E. DeRosa for the support provided through the years and wished her the best in retirement.

**III. Minutes – April 19, 2023**

**B. Morrow made a motion, seconded by J. Bowker, to approve the Open Session minutes of the meeting of April 19, 2023 without amendments. By roll call vote, the motion carried, with P. Gennace abstaining.**

**IV. Executive Director Report**

*Expense Report*

E. DeRosa presented an expense report with charges totaling \$9,264.00 from the Division of Law for 2Q23 and 3Q23. She explained that upon receipt of the 3Q23 bill she noticed a charge for 2Q23 that the Board had not received and thus had not paid. She said she requested and received a copy of that prior invoice.

**M. Koller made a motion, seconded by H. Ames, to approve the payment of \$9,264 for the Division of Law charges for 2Q23 and 3Q23. By roll call vote, the motion unanimously carried.**

Since the Board's accounts at Well Fargo were closed and funds deposited into the SEH Board account at the Department, E. DeRosa said she would request that the fiscal team at the Department issue a check using the Board's funds to pay the charges.

#### *Underwriting Guidelines*

E. DeRosa reported that the underwriting guidelines posted on the SEH Board's website were updated.

#### **V. Policy Form Committee**

E. DeRosa noted that while the SEH Board had a policy forms committee in the early years of the program, the committee had not been constituted for many years. With her upcoming retirement, she asked if the Board wished to constitute a policy forms committee. In response to an inquiry regarding the role of the committee, E. DeRosa explained that the expertise the carriers use for their own policy forms work was invaluable to her while she drafted amendments. Policy form drafting skills are essential to the maintenance of compliant standard health benefits plans.

T. Kopelan volunteered Horizon and A. Young volunteered AmeriHealth. P. Gennace said the Department would support work on policy forms.

#### **VI. Transition Update**

M. Koller expressed gratitude to E. DeRosa for her leadership and expertise. She said the Board will continue to meet to continue to perform the responsibilities with which the legislature charged the Board. Members of the Board will be asked to participate on committees and otherwise in various roles.

M. Koller reported she and vice chairperson T. Pownall have met with E. DeRosa regarding the transition and that such discussions continue. She thanked P. Gennace for his assurance of the Department's commitment to the continued support of the role of the Board.

#### **VII. Public Comments**

S. Fitzgerald again thanked E. DeRosa for being a resource. J. Fusco remarked that E. DeRosa was a "rock" and provided information and clarification for multiple issues the brokers faced.

#### **VIII. Close of Meeting**

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

*[The meeting adjourned at 10:37 A.M.]*

Public known to be in attendance:

Suzanne Fitzgerald, Savoy Associates  
Joan Fusco