

**FINAL**  
**MINUTES OF THE MEETING OF THE**  
**NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD**  
**AT THE OFFICES OF THE**  
**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**TRENTON, NEW JERSEY**  
**April 20, 2017**

**Directors participating:** Mary Beaumont; Sandi Kelly (Horizon); Ulysses Lee (United/Oxford); Brendan Peppard (DOBI); Ryan Petrizzi (AmeriHealth); Colleen Picklo; Tom Pownall (Aetna);

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

**I. Call to Order**

E. DeRosa called the meeting of the IHC Board to order at 1:00 P.M., noting that the meeting was in place of the regularly scheduled meeting of April 11, 2017, and was rescheduled to allow the Board to consider action on regulations in a more timely manner. She announced that notice of the meeting had been posted at the Department of Banking and Insurance (“DOBI”), on the DOBI website, at the Office of the Secretary of State, and submitted to the State House Press Corps, in accordance with the Open Public Meetings Act. A quorum was present. She stated that voting would be by roll call because some directors were participating by phone.

**II. Review of Minutes – *March 20, 2017***

**M. Beaumont made a motion, seconded by B. Peppard, to approve the minutes of the meeting of March 20, 2017. By roll call vote, the motion carried, with T. Pownall abstaining.**

**III. Report of Staff – *Expense Report***

R. Lenox presented the expense report for April, totaling \$11,325.19, related to expenses for salaries and fringe, public notices, and maintenance of the Great Plains software. R. Lenox explained that the Board would need to transfer \$11,500 from its Money Market account to pay the expenses if approved.

**C. Picklo made a motion, seconded by S. Kelly, to approve payment of the expenses reported, and the transfer of \$11,500 from the Board’s Wells Fargo Money Market account to its Wells Fargo checking account to pay the operating expenses. By roll call vote, the motion carried.**

**IV. Draft Notice of Adoption of the policy form amendments to implement P.L. 2017, c. 28 (Substance Use Disorder)**

E. DeRosa presented a draft notice of adoption of amendments to the IHC policy forms to comply with P.L. 2017, c. 28. She stated that a public hearing was held on April 11, 2017 as required for proposed amendments to policy forms, but that no one came to the public hearing. She explained that written comments were submitted by one commenter by the April 18, 2017

comment deadline. She further explained that the commenter had two comments, one expressing support for the Board's proposal, and the second suggesting that the 48-hour notice required of facilities be expanded to allow "as soon thereafter as the exigencies of the situation allow." E. DeRosa summarized the draft response to that comment as being that the 48-hour notice requirement is set forth in statute at P.L. 2017, c. 28 and therefore no change could be made to the notice requirement.

The question arose as to whether the New Jersey Association of Health Plans (NJAHF) had submitted comments, and E. DeRosa explained that the NJAHF did not submit questions or comments in response to the IHC Board's rule proposal, but had submitted many questions about implementation of P.L. 2017, c. 28 generally to the DOBI, because the law applies across several lines of business. She stated that the DOBI would be providing guidance, as appropriate.

**S. Kelly made a motion, seconded by B. Peppard, to approve the draft of the adoption of the changes previously proposed with the comments and responses as presented. By roll call vote, the motion carried.**

E. DeRosa explained that the adoption will have to go through the normal approval process before reaching the Office of Administrative Law, but that she would let everyone know as soon as that occurred, and that she would release a bulletin with a rider that carriers may use to incorporate the adopted amendments into the standard plan text.

#### **V. Financial Disclosures**

E. DeRosa reminded Board members that financial disclosures for special state officers are due by May 15<sup>th</sup>. She encouraged all members to use the online ethics training, and to have evidence of the training forwarded to Betty Ng. Betty Ng, the DOBI Ethics Officer, joined the meeting, and explained that, for representatives that sit on both the IHC and SEH Boards, it is sufficient to submit the financial disclosure statements only once annually. She suggested that Board members should take the online ethics training, in order to be up-to-date, but that it is not necessary for anyone who already submitted their forms with an older training date to try to change or resubmit forms this year, unless and until asked to do so by the Ethics Commission.

#### **VI. Federal Market Stabilization Rules**

The question arose as to whether the Board needs to make any changes to its rules or policy forms with respect to the finalization of the federal market stabilization rules. It was agreed that all should review the rules again, and discuss at the next board meeting.

#### **VII. Close of meeting**

**R. Petrizzi made a motion, seconded by B. Peppard, to adjourn the meeting. By roll call vote, the motion carried.**

*[The meeting ended at 1:30 P.M.]*