

Under 50 Plan Board Meeting - Wednesday, February 5, 1997

Bob King, NJ DOBI

Bob Vehec, NJ DOBI

Michael Malloy, NJ DOBI

Debbie Breslin, CHIME

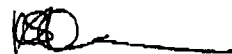
Cathy St. John, Prudential

Tom Rinaldi, BCBS of New Jersey

Rebecca Smart, Mutual of Omaha

Victor Shulman, Public Member

Kara Navarro, Bankers Life & Casualty Co.

**1. Introductions**

Tom Rinaldi, BC/BS - Director of Medigap Operations and Support. Tom will serve as BC/BS representative to the Board, and is responsible for the operation of this program.

Fran Smith, DOBI Legislative Liason. Fran will replace Mark Buro, effective February 18, 1997.

Rebecca Smart, Mutual of Omaha. Rebecca will replace Pat Carmody on this Board. Mutual of Omaha will continue to serve on this Board.

2. January 2, 1997 Minutes

Christina Bosch (BC/BS) had requested an amendment to the minutes of this conference call. This was discussed, and the minutes will not be changed at this time. The minutes as drafted reflect what was actually discussed on the conference call. Should additional discussion be required, this should be added to the agenda in a future meeting.

3. Results of Program

Don Curry is replacing Pam Miller for Marketing of the Under 50 Plan. He is the Vice President of BC/BS Senior Market Division.

Debbie Cieslik and Christina Bosch will continue as legal counsel.

Tom reported that 63 members have enrolled to date. 350-400 kits were mailed out in December. There is no backlog on applications, and the turnaround is only a couple of days for issuance of policies once an application is received.

Debbie
Debbie reported that some of the sentiment she's hearing from the public is that the cost of the coverage is high, and that is why the enrollment is not occurring.

Debbie reported that the notification piece was mailed mid-December to the 250 people who had inquired at CHIME. The 25 organizations identified by CHIME that offer information or services to disabled individuals were notified, and the press release went out in December. Updated information is being presented to each county CHIME office.

Calls are being referred to the 800 number at BC/BS. There seems to be a problem with some of the customer service representative response on this line. Tom will investigate this, and will report back on any problems and solutions he finds.

4. Open Issues

Books and Records - Tom will provide sample reports to Bob Vehec and Kara. We will then review them and meet with Kevin O'Leary to determine whether additional information will be needed for record keeping.

Appointments

Mutual of Omaha - will continue on the Board, and will serve as Secretary, starting with our next meeting.

Cigna - Leon will reach out to Jeff Ritter for a resignation, and DOBI will find a replacement.

Prudential - plans to withdraw, and be replaced by United HealthCare. Leon will be asked to reach out to United HealthCare.

5. Annual Meeting

Wednesday, June 11, 1997, 10 A.M. at New Jersey Department of Banking and Insurance, 12th floor conference room.