

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
November 22, 2024

Directors participating: Sandi Kelly (Horizon); Robert Morrow (Oxford); Tom Pownall (Aetna); Julie Bograd (AmeriHealth); Michael Fahncke (DOBI); Colleen Picklo (public member)

Others participating: Phil Gennace (DOBI); Eleanor Heck (Division of Law); Jessica Lugo (Division of Law); Tyleisha Baez (Horizon); Kristen Jarosz (Horizon); Ava Rimal (DOBI)

I. Call to Order

S. Kelly called the meeting of the IHC Board to order at 12:05 P.M. 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, submitted to the State House Press Corps, and published in two newspapers of general circulation in accordance with the Open Public Meetings Act.

S. Kelly stated that 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.

S. Kelly determined a quorum was present. She stated that voting would be by roll call.

Members of the public were asked to identify themselves; public attendees, if any, are identified at the end of these minutes.

II. Draft Minutes – October 8, October 22, and November 12

S. Kelly presented revised draft minutes for the meetings on October 8, 2024 and October 22, 2024 as well as minutes from the meeting on November 12, 2024.

C. Picklo made a motion, seconded by T. Pownall, to approve the October 8, 2024 minutes. By roll call vote, the motion unanimously carried.

T. Pownall made a motion, seconded by R. Morrow, to approve the October 22, 2024 minutes. By roll call vote, the motion carried, with C. Picklo abstaining.

S. Kelly made a motion, seconded by T. Pownall, to approve the November 12, 2024 minutes. By roll call vote, the motion carried, with C. Picklo abstaining.

III. IHC Policy Form Amendments

M. Fahncke noted that the only change to the draft policy forms since the last version was to include language expressly indicating that the epinephrine auto injector device coverage and copayment restriction provisions applied to at least one device. He noted that the forms add a reference to the “hospital at home” program to the definition of “Inpatient” in the definitions section of the forms, reflecting another statutory enactment, and remove hearing aids from the DME cost sharing provisions. He also confirmed the forms reflect statutory language providing

that the cost sharing restrictions do not apply to certain HSA plans. He noted that the Department released Bulletin 24-16, which articulates the Department's position that the "cap the copay" legislation applies to all insulin and asthma inhaler products, rather than a single product. R. Morrow mentioned that the bulletin refers to "a" singular product in its reference to coverage of short-acting, intermediate-acting, rapid-acting, long acting and pre-mixed insulin products. M. Fahnce indicated that the coverage described in the policy forms is consistent with the DOBI Bulletin. T. Pownall asked what cost share should apply to a cochlear implant that is done as an outpatient surgical procedure. M. Fahnce suggested that if there were additional comments or clarifications needed, comments could be made during the 20-day public comment period. P. Gennace added that the Board had draft forms for quite some time, as far back to 2023, and that there was adequate time for review.

M. Fahnce made a motion, seconded by C. Picklo, to propose the policy form amendments, subject to approval by the Governor's office, and the motion carried, with R. Morrow noting Oxford's approval is for procedural purposes and S. Kelly noting she approves, but with a note on the record that Horizon objects to the policy form amendments.

M. Fahnce will provide notice of a public hearing on the policy form proposal on December 9, 2024. An additional Board meeting was scheduled for December 20, 2024 at 10 A.M. to review the public comments, if any, and vote to adopt the policy forms. The regularly scheduled Board meeting on December 10, 2024 at 10 A.M. will still be held.

IV. Other

S. Kelly informed the Board of R. Morrow's resignation due to a role change and she thanked him for his years of service. Further discussion will be needed on the seat designated to Oxford.

V. Close of Meeting

T. Pownall made a motion, seconded by R. Morrow to adjourn the meeting. By roll call vote, the motion unanimously carried.

[The meeting ended at 12:34 P.M.]

Identified Public Attendees:

- Robert Axelrod, Oscar Garden State Insurance Company