

FINAL
MINUTES OF THE MEETING OF THE
NEW JERSEY INDIVIDUAL HEALTH COVERAGE PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
September 2, 2025

Directors participating: Sandi Kelly (Horizon); Angela McKeighan (Oxford); Tom Pownall (Aetna); Adam Young (AmeriHealth); Michael Fahncke (DOBI)

Others participating: Jeff Posta (Division of Law); Jessica Lugo (Division of Law); Kristen Jarosz (Horizon); Christy Brewer (Horizon), John Rossakis (DOBI), Julie Bogorad (AmeriHealth)

I. Call to Order

S. Kelly called the meeting of the IHC Board to order at 10:02 A.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 – August 5, 2025

S. Kelly noted a correction on the August 5 draft meeting minutes, where she inadvertently voted to approve the June 3, 2025 minutes but was absent. The minutes for the August 5, 2025 meeting as presented to the Board reflect that she abstained from the vote.

A. Young made a motion, seconded by T. Pownall, to approve the August 5, 2025 minutes. By roll call vote, the motion unanimously carried.

III. Policy Forms Discussion

M. Fahncke noted two carriers provided written comments on proposed edits to the policy forms and DOBI is working on draft revisions. S. Kelly noted that in order to get the forms approved before the end of the year, the Board would like to review the draft changes in advance of the October Board meeting, for discussion and potential rule proposal at that meeting. K. Jarosz noted that once the policy forms are adopted, carriers need additional time to implement the contract changes. S. Kelly added that the Board’s past practice was to use April 1 as the deadline for carriers to issue contracts/riders.

IV. Close of Meeting

S. Kelly made a motion, seconded by A. McKeighan, to adjourn the meeting. By roll call vote, the motion unanimously carried.

[The meeting ended at 10:10 A.M.]

Identified Public Attendees:

- Emily Schmitz, Oscar Garden State Insurance Company
- Kristen Heckert, Centene