

**MINUTES OF THE MEETING OF THE
NEW JERSEY SMALL EMPLOYER HEALTH BENEFITS PROGRAM BOARD
HELD TELEPHONICALLY PURSUANT TO EXECUTIVE ORDER 103 (MURPHY)
March 19, 2025**

Members Present:

Kelly Fernandez
Gary Cupo
Michael Fahncke
Staci Grant
Kathy Hempstead
Margaret Koller
Taylor Kopelan
Adam Young

Others:

Jeffrey Posta (DAG)
Jessica Lugo (DAG)
Meredith Harmison (DOBI)

I. Call to Order

M. Koller called the meeting 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.

M. Koller 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.

M. Koller 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. Public Comments

A. Pierre Jacques asked when the 2023 medical loss ratio report for the small group market will be uploaded to the Department’s website. M. Fahncke responded that he will follow up on his request to upload the 2023 medical loss report onto the Department’s website.

A. Young asked when the 2025 Small Employer Health Benefits Program forms will be uploaded to the Department's website. M. Fahncke explained that the Department was working to get the policy forms posted.

III. Administrative Items for Review

Meeting Minutes

G. Cupo made a motion to approve the Meeting Minutes from February 19, 2025. This motion was seconded by A. Young. All present voting members voted to approve. The motion carried.

Invoices for Payment

In response to Board questions about the format of the invoice for legal services submitted to the Board by the New Jersey Department of Law and Public Safety, M. Fahncke advised that the amount due and under consideration from the legal services invoice was \$4,242. The Board agreed to proceed with a vote on payment of the legal services invoice based on that information but requested that legal service invoices presented at future meetings clarify the balance due aside from the cumulative total.

S. Grant motioned to approve the legal services invoice from the New Jersey Department of Law and Public Safety in the amount of \$4,242 for the second quarter of 2025. All present members voted to approve. The motion carried.

IV. Updates & Discussion

K. Jarosz asked whether the 2025 Small Employer Health Benefits Program forms that included the new out of pocket caps on cost sharing distinguished between preventative and non-preventative services, which has an impact on whether the service is applied to the enrollee's deductible.

M. Fahncke requested that K. Jarosz submit the question to the Department in writing and indicated the Department will provide a response as soon as possible.

The Board discussed how the answer to K. Jarosz's question would get relayed to the other Board members. The Board determined that this was a time sensitive situation, and that the Department's response would be sent to all Board members, and that the Board would include on the agenda at the next meeting.

K. Fernandez made a motion to adjourn the meeting. K. Hempstead seconded the motion. All voting members present voted yes. The motion carried.

[The meeting adjourned at 10:35 A.M.]

Public known to be in attendance:

Armonie Pierre Jacques (NJ Health Care Quality Institute)

Kelly Ferreira (Horizon)

Dana Kelly (Horizon)

Theresa Sullivan (Horizon)

Kristin Jarosz (Horizon)