

Affiliated Physicians & Employers **Master Trust**

a NJ self-insured MEWA

October 1, 2021

Re: Affiliated Physicians and Employers Master Trust (“**APEMT**”) and
Members Health Plan New Jersey (“**MHPNJ**”)
Plan Wind Down

Dear Provider:

As you are likely aware, Affiliated Physicians and Employers Master Trust (“**APEMT**”)/Members Health Plan New Jersey (“**MHPNJ**”) is in the process of winding down and closing out its health plan operations as a result of an overwhelming amount of unanticipated COVID-19 claims, which exceeded \$19 million dollars. Our health plan was a small health plan serving the small group market and did not have the reserves necessary to withstand this unprecedented pandemic.

As a result of this financial deficiency, the Plan was forced to issue an assessment of its membership. We are in the process of collecting this assessment and anticipate being able to fully fund all claims for our members as soon as it is fully collected. We have collected or have gotten payment plans from our membership for a large portion of what we anticipated collecting. Therefore, we are releasing claims as we receive the funds and you may be receiving payments shortly as a result.

We ask that you be patient with us as our goal is to make full payment to our provider and hospital partners. Please do not balance bill our members or send them to collections as this will create an accounting issue for you once payment is made.

We appreciate your support and sincerely regret that we have been compelled to proceed in this manner.

On behalf of the Trust,

Affiliated Physicians and Employers Master Trust