

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

**Gloucester County Library – Mullica Hill Branch
389 Wolfert Station Rd
Mullica Hill, New Jersey**

February 24, 2014 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, New Jersey on Monday, February 24, 2014 at 3:30 PM, prevailing time. Chair Heydel, **Monroe**, presiding. The meeting was called to order at 3:30 PM.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *Today's Sunbeam*, of Salem; *Bridgeton Evening News*, of Bridgeton; and the *South Jersey Newspapers*, of Woodbury; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

Those in attendance were:

Joe Schweigart, **East Greenwich**
Kevin Heydel, **Monroe**
Greg Sawyer, **Glassboro** (*arrived 3:38pm*)
Bill Slusser, **Oldmans**
Mike Razzo, **Pitman**
Brad Campbell, **Shiloh** (*arrived 4:08pm*)
Bob Law, **Woodbury**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, **AJGRMS**
Paul A. Forlenza, Deputy Executive Director, **AJGRMS**
David S. DeWeese, Esquire, **The DeWeese Law Firm, P.C.**
Howard Spencer, **J.A. Montgomery**
Alice Lihou, **Qual-Lynx**
Karen Beatty, **QualCare**
Debby Schiffer, **Wellness Director**

CLOSED SESSION PORTION OF MEETING

Chair Heydel entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on February 24, 2014 at 5:00 PM.

Motion by Mr. Slusser seconded by Mr. Schweigart to move to Executive Closed Session. All in favor. Motion carried.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Heydel entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Slusser seconded by Mr. Schweigart to reopen the public portion of the meeting. All in favor. Motion carried.

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese reported that two (2) case(s) were closed since the last meeting. He stated that the *Estate of Leach v. Penns Grove* case settled for \$2,000,000 to Plaintiff with approval of the MEL. The *Hinkle v. Townships of Pilesgrove and Upper Pittsgrove and Borough of Woodstown* case settled with no payment to the Plaintiff.

Mr. Spencer noted that he has visited Penns Grove several times and he is working with the Borough to try and make improvements.

Mr. DeWeese asked if there were any questions. No questions were entertained.

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)*.

	January	YTD
<i>Lost Time</i>	1	1
<i>Medical Only</i>	20	20
<i>Report Only</i>	15	15
<i>Total Intakes</i>	36	36
<i>Report Only % of Total</i>	41.7%	41.78%
<i>Medical Only/Lost Time Ratio</i>	95:05	95:05
<i>Average Days to Report</i>	2.3	2.3

Transitional Duty Report

Ms. Beatty presented the self-explanatory Year-to-Date Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	275
<i>Transitional Duty Days Worked</i>	257
<i>% of Transitional Duty Days Worked</i>	93.5%
<i>Transitional Duty Days Not Accommodated</i>	18
<i>% of Transitional Duty Days Not Accommodated</i>	6.5%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report.

PPO Penetration Rate	January
<i>Bill Count</i>	260
<i>Original Provider Charges</i>	\$263,813
<i>Re-priced Bill Amount</i>	\$89,602
<i>Savings</i>	\$174,211
<i>% of Savings</i>	66.0%
<i>PPO Penetration Rate Bill Count Percentage</i>	97.7%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99.5%
<i>EPO Penetration Rate Bill Count Percentage</i>	86.9%
<i>EPO Penetration Rate Provider Charge Percentage</i>	81.8%

Ms. Beatty asked if there were any questions. No comments or questions were entertained.

QUAL-LYNX REPORTS

Lessons Learned from Losses – February

Ms. Lihou reported on the *Lessons Learned from Losses* which was included in the agenda packet.

PERSONAL PROTECTION AND SAFETY EQUIPMENT

Ms. Lihou reported that personal protection equipment and safety equipment is necessary as it is injury prevention equipment.

Ms. Lihou stated that in another JIF, an officer directing traffic during the day was struck by a vehicle. She commented that if he would have been wearing his safety vest, he might not have been struck by the vehicle.

Ms. Lihou asked the members to encourage their workers to wear their safety equipment noting “Visibility Equals Protection!” She further commented that the OSHA and PEOSHA requirements and recommendations can be found on the OSHA website.

Ms. Lihou asked if there were any questions at this time. No questions were entertained.

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

The Executive Claims Committee recommends approval of the PARs at the Executive Committee Meeting as presented in their entirety during the Closed Session portion of the *Executive Claims Meeting*.

The Committee reviewed thirteen (13) claims. Of the claims reviewed, there were five (5) Workers’ Compensation, two (2) General Liability, one (1) Auto, and five (5) Property PARs recommended for approval of settlement or continuing defense.

Chair Heydel asked if there were any questions at this time. No questions were entertained.

RECOMMENDATION TO ABANDON SUBROGATION

There were no (0) matter(s) presented for *Abandonment of Subrogation* at the Executive Committee Meeting during the Closed Session portion of the *Executive Claims Meeting*.

MISCELLANEOUS

Managed Care Workers' Compensation Audit – Mr. Forlenza reported that the final audit was emailed to the Committee members prior to today's meeting and a copy is attached to the agenda. Mr. Forlenza reminded the members that the audit was completed in conjunction with Burlco, Atlantic and 3 school JIFs. There is a breakdown of the 35 TRICO JIF claims that were sampled on page 17. He noted that there are general findings and recommendations from the auditor beginning on page 19. Mr. Forlenza stated that they narrow in on all aspects claims adjustment practices including reporting, staffing, reserving practices, etc. He noted that overall the report is very positive. There were concerns regarding Qual Lynx's software, but upgrades are in progress. Ms. Lihou commented that they have purchased a whole new system which has been implemented over the last 18 months.

Ms. Lihou stated that the auditor was extremely thorough and spent a lot of time completing this audit. She also noted that they asked intelligent questions and made recommendations on a national level. She also shared the audit with their staff so they understand it.

Mr. Forlenza noted that the Fund should seriously consider issuing an RFQ for an audit of the property and liability files sometime in 2014.

NEXT MEETING

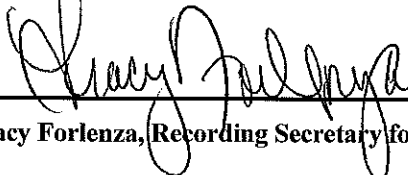
The next Executive Claims Meeting will be held on **Monday, March 24, 2014 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey**.

MOTION TO ADJOURN

There being no further business, Chair Heydel entertained a motion to adjourn the February 24, 2014 meeting of the TRICO JIF Executive Claims Committee.

Motion by Mr. Schweigart, seconded by Mr. Slusser, to adjourn the February 24, 2014 meeting of the TRICO JIF Executive Claims Review Committee. All in favor. Motion carried.

The meeting was adjourned at 4:37 PM.



Tracy Forlenza, Recording Secretary for



KEVIN HEYDEL, FUND CHAIR