

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

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

July 21, 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 the Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, New Jersey on Monday, July 21, 2014 at 3:30 PM, prevailing time. Chair Heydel, **Monroe**, presiding. The meeting was called to order at 3:41 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 Township**
Kevin Heydel, **Monroe Township**
Karen Sweeney, **Wenonah Borough**
Bob Law, **Woodbury City**

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.*
Patty Davidson, *Qual-Lynx*
Diane Lefever, *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 July 24, 2014 at 4:00 PM.

Motion by Mr. Law 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. Law 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 two (2) cases have been closed since the last meeting.

Closed Cases	Result
<i>Guim v. Twp of Monroe</i>	<i>Settled with \$59,000 payment to the Plaintiff</i>
<i>Dawoud v. Twp of Washington</i>	<i>Settled with no payment based upon the lack of a dangerous condition, notice and jurisdiction.</i>

General Liability Status Quarterly Report

Mr. DeWeese noted that there are 30 active General Liability claims. If any member would like a copy of their claims, please contact him. He asked that if you do share with your governing body, please do so in closed session only since these are cases still in litigation.

Subrogation Summary Files Status Quarterly Report

Mr. DeWeese stated that collections efforts are being made on \$961,731.84 of judgments on 39 files against third parties. He reported that last month subrogation was \$18,353.15 and YTD is \$118,828.60.

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)*.

	June	YTD
<i>Lost Time</i>	2	7
<i>Medical Only</i>	16	101
<i>Report Only</i>	7	43
<i>Total Intakes(New Claims Reported)</i>	25	151
<i>Report Only % of Total</i>	28.0%	28.5%
<i>Medical Only to Lost Time Ratio</i>	89:11	93:07
<i>Average Days to Report</i>	1.0	1.9

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>	1,920
<i>Transitional Duty Days Worked</i>	1,397
<i>% of Transitional Duty Days Worked</i>	72.8%
<i>Transitional Duty Days Not Accommodated</i>	523
<i>% of Transitional Duty Days Not Accommodated</i>	27.2%

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>June</i>
<i>Total Cases Assigned in month</i>	287
<i>Total Cases Closed in month</i>	63
<i>Total Active in month</i>	56

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report.

PPO Penetration Rate	June
<i>Bill Count</i>	140
<i>Original Provider Charges</i>	\$128,282
<i>Re-priced Bill Amount</i>	\$65,703
<i>Savings</i>	\$62,579
<i>% of Savings</i>	48.8%
<i>PPO Penetration Rate Bill Count Percentage</i>	91.4%
<i>PPO Penetration Rate Provider Charge Percentage</i>	91.3%
<i>EPO Penetration Rate Bill Count Percentage</i>	77.5%
<i>EPO Penetration Rate Provider Charge Percentage</i>	86.9%

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

QUAL-LYNX REPORTS

Lessons Learned from Losses – July

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

MEL POL/EPL Corner

Ms. Davidson reported that the MEL resolved 7 claims on behalf of 7 JIFs. Total MEL payments amounted to \$1,938,506. There are 53 open claims with 3 from the TRICO JIF which have now been resolved. The significant claims arise out of EPL disputes alleging C.E.P.A. violations, improper terminations or failure to promote, hostile work environment, sexual harassment, failure to accommodate, retaliation and discrimination.

Ms. Davidson noted that on behalf of the TRICO JIF, one claim was resolved in the first quarter for a total payment by the MEL of \$47,097. The claim was for Franklin Twp; Plaintiff alleged improperly terminated in violation of CEPA. Claim settled for \$15,000 and defense costs were \$32,000.

Ms. Davidson 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 seventeen (17) claims. Of the claims reviewed, there twelve (12) Workers' Compensation, two (2) General Liability, and three (3) 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 was one (1) matter(s) presented for *Abandonment of Subrogation*.

<i>Qual-Lynx File#</i>	<i>Amount</i>
X05991	\$50,000

REGULATION REGARDING PAYMENT AUTHORITY

Mr. Forlenza reported that at the last Claims Meeting a discussion occurred regarding the current payment authority granted to Qual-Lynx. He noted that the current payment authority of \$5,000 has been in place since the Fund began and was originally based upon state regulatory requirements. Mr. Forlenza noted that following the last claims audit, the Auditor recommended that the Fund consider increasing the authority. Mr. Forlenza noted that based upon this recommendation, Mr. DeWeese researched the State Regulations and noted that the \$5,000 authority limit has been removed from the regulations. Mr. Forlenza then asked the Committee if they want to consider increasing the authority limit to a figure above \$5,000.

Ms. Davidson noted that the increase in authority limit would allow more time for the claims to develop prior to presenting them to the Claims Review Committee for approval. In addition, it would allow her adjusters to pay medical bills and indemnity payments, instead of in some situations having to put off payment of one thing to pay the other pending approval from the Fund. Mr. DeWeese noted that the regulations still require that the Claims Adjuster “details the claim and sets forth the reasons supporting the payment” for all claims paid under the authority level be presented on a monthly basis to the membership for approval. Mr. Forlenza stated that representatives from his office, Qual-Lynx, and Mr. DeWeese would meet and discuss the best way to proceed and update the Committee in September.

NEXT MEETING

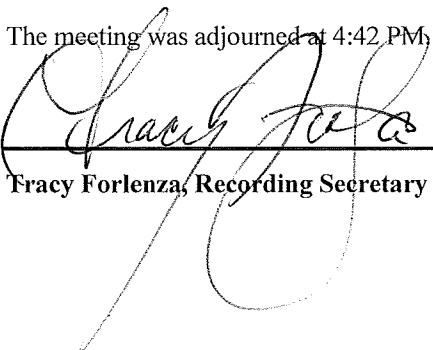
The next Executive Claims Meeting will be held on **Monday, September 22, 2014 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

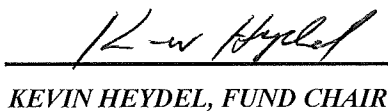
MOTION TO ADJOURN

There being no further business, Chair Heydel entertained a motion to adjourn the July 21, 2014 meeting of the TRICO JIF Executive Claims Committee.

Motion by Mr. Schweigart, seconded by Mr. Law, to adjourn the July 21, 2014 meeting of the TRICO JIF Executive Claims Review Committee. All in favor. Motion carried.

The meeting was adjourned at 4:42 PM.


Tracy Forlenza, Recording Secretary for


KEVIN HEYDEL, FUND CHAIR