

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

**Gloucester County Library
389 Wolfert Station Road
Mullica Hill, New Jersey**

October 26, 2015 – 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 Road, Mullica Hill, New Jersey on Monday, October 26, 2015 at 3:30 PM, prevailing time. Chair Slusser, **Oldmans**, presiding. The meeting was called to order at 3:37 PM.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, of Woodbury and the *Courier Post*, Cherry Hill, NJ; (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:

Bill Slusser, *Chair Oldmans Twp*
Doris Hall, **Logan**
Mike Razzo, **Pitman** (*arrived at 3:40pm*)
Bob Dickenson, **Vineland**
Bill Bittner, **Westville**
Bob Law, **Woodbury** (*arrived at 3:42pm*)

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.*
Tim Sheehan, **J.A. Montgomery**
Kathie Tyler-Schohl, *Qual-Lynx*
Debby Schiffer, *Wellness Director*

CLOSED SESSION PORTION OF MEETING

Chair Slusser 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 October 26, 2015 at 5:00 PM.

Motion by Mr. Bittner, seconded by Ms. Hall, to move to Executive Closed Session. All in favor. Motion carried.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Razze, seconded by Mr. Bittner, to reopen the public portion of the meeting. All in favor. Motion carried.

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 twelve (12) claims. Of the claims reviewed, there eight (8) Workers' Compensation, one (1) General Liability and three (3) Property PARs recommended for approval of settlement or continuing defense.

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

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there were three (3) case closed in the month of October, 2015:

<i>Dean vs. Township of Deptford</i>	<i>A Stipulation of Dismissal with Prejudice was filed.</i>
<i>Ehrler vs. Township of Elk</i>	<i>A settlement was reached and a Stipulation of Dismissal with Prejudice was filed.</i>
<i>Sagrati vs. City of Vineland</i>	<i>A Mediation Session was held and the matter was resolved with the City of Vineland contributing \$22,500.00 toward settlement.</i>

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	September	YTD
<i>Lost Time</i>	<i>1</i>	<i>21</i>
<i>Medical Only</i>	<i>28</i>	<i>158</i>
<i>Report Only</i>	<i>13</i>	<i>88</i>
<i>Total Intakes(New Claims)</i>	<i>42</i>	<i>267</i>
<i>Report Only % of Total</i>	<i>31.0%</i>	<i>33.0%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>97:03</i>	<i>88:12</i>
<i>Average Days to Report</i>	<i>5.9</i>	<i>4.7</i>

Transitional Duty Report

Ms. Tyler-Schohl presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,423
<i>Transitional Duty Days Worked</i>	1,662
<i>% of Transitional Duty Days Worked</i>	68.6%
<i>Transitional Duty Days Not Accommodated</i>	761
<i>% of Transitional Duty Days Not Accommodated</i>	31.4%

PPO Penetration Report:

Ms. Tyler-Schohl presented the monthly PPO Penetration Report

PPO Penetration Rate	September
<i>Bill Count</i>	304
<i>Original Provider Charges</i>	\$456,097
<i>Re-priced Bill Amount</i>	\$291,983
<i>Savings</i>	\$163,489
<i>% of Savings</i>	35.8%
<i>PPO Penetration Rate Bill Count Percentage</i>	97.0%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99.6%
<i>EPO Penetration Rate Bill Count Percentage</i>	83.8%
<i>EPO Penetration Rate Provider Charge Percentage</i>	73.4%

QUAL-LYNX REPORT

Lessons Learned from Losses – October

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses for October* which was included in the agenda packet.

She stated that this month the focus is Restricted Duty for employees out on workers' compensation. She noted that when an employee is out of work or on transitional duty due to a work related injury, the treating doctor will place restrictions on what they can do. She noted that what is important is that these restrictions pertain not only in the workplace but also outside the workplace when the employee is home. This is stressed when the adjusters communicate with the employee and Qual-Lynx takes it very seriously. She noted that the initial letter from the lost time adjuster has been updated to note that the restrictions placed by the doctor pertain to both inside and outside of work, 24 hours a day, 7 days a week. She noted that it also mentioned in the recorded statement, where the employee is asked if they understand the restrictions set by the doctor. The employee is also asked if they are a volunteer, has second employment or has hobbies or activities. There is also a notation on the TTD check that any false representations can result in civil or criminal penalties. She noted that when an employee is out of work, Qual-Lynx will perform a G.O.T.C.H.A. (Go Out to Check Home Activities). Not only is the investigator seeing the employee to see how they are doing, but also can look around for any signs of outside of work

activities such as is there a ladder up on the house, is there a rake with a trash can full of leaves, are there golf clubs right by the front door or messages on the refrigerator noting participation in sporting activities. These are red flags and surveillance may be in order. She noted that as members of the municipality, the members can also become a part of this investigation when you report seeing an employee out of work driving or raking leaves or participating in sporting activities.

Adjuster File Counts

Ms. Tyler-Schohl reported that the Adjuster File Count report for the month of October, 2015 was included in the agenda packet.

EJIF – T&M Engineering Services

Mr. Law stated that Christopher Gulics and some members of his staff left T&M Engineering Services. He stated that T&M has been assigned as our Environmental Engineer for the EJIF. He stated that RFQs were issued last month for Environmental Engineer services as the current contract for this service is set to expire on December 31, 2015. T&M Engineering has assured the EJIF that there will not be any changes in service.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, November 23, 2015 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

MOTION TO ADJOURN

There being no further business, Chair Slusser adjourned the October 26, 2015 meeting of the TRICO JIF Executive Claims Committee.

The meeting was adjourned at 4:49 PM.



Brenda Smith, Recording Secretary for



BILL SLUSSER, FUND CHAIR