

JIF CLAIMS COORDINATORS TRAINING SEMINAR



Presented by:

**Chris Roselli, Patty Davidson,
Joe Lisciandri & Barbara MacLean**

QUAL-LYNX STAFF

- Claims:
 - Intake
 - Investigation
 - Claim Adjudication
 - Payments
- Managed Care:
 - Intake
 - Nurse Case Management
 - Network



CLAIMS SUPPORT



- Claims Coordinator
- Claims Personnel
- Fund Administrator
- Expert Defense Panel
- Fund Attorney
- Risk Management Consultant



MULTIPLE LINES OF COVERAGE



Qual-Lynx handles multiple lines of coverage:

- Property: damage to municipal vehicles, equipment, or buildings.
- General Liability: bodily injury or property damage to a third party.
- Automobile Liability: bodily injury or property damage to a third party.
- Workers' Compensation: your employees' work related injury claims.

ROLE OF THE CLAIMS COORDINATOR



ROLE OF THE CLAIMS COORDINATOR

The Claims Coordinator has the following responsibilities:

- Coordinate prompt reporting of all claims within the municipality.
- Maintain supply of claim forms.
- Serve as a liaison between the municipality, TPA, and the MCO.
- Direct injured employees to Panel Physician for initial medical evaluation. Follow-up with employee/claims adjuster/supervisor/ nurse case manager, as needed to track the progress of the claim.
- Direct supervisors to “Incident Reports” on the JIF website; encourage completion within reasonable timeframe and transmit all reports as indicated.
- Maintain records on all claims submitted.
- Early, accurate claim reporting is essential to controlling the costs associated with your Workers’ Compensation, Liability and Property Damage programs.

CLAIMS COORDINATOR SURVEY RESULTS: HANDBOOK

77% Currently USE the Claims Coordinator Handbook for:

57%

Procedural Question

21%

Anytime I Have a Claim

22%

Other:
Contact Info, Forms, New CC, Deductibles

23% Currently DO NOT USE the Handbook. Why?

61%

Contact Qual-Lynx Directly

9%

Already Familiar with All Claims Procedures

30%

Other:
Don't know where it is; Didn't know we had Handbook; Contacts RMC or Administrator

78 out of 104 Municipalities Responded

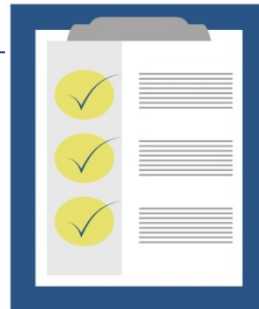
CLAIMS COORDINATOR SURVEY RESULTS: HANDBOOK

Continue to Maintain Handbook?

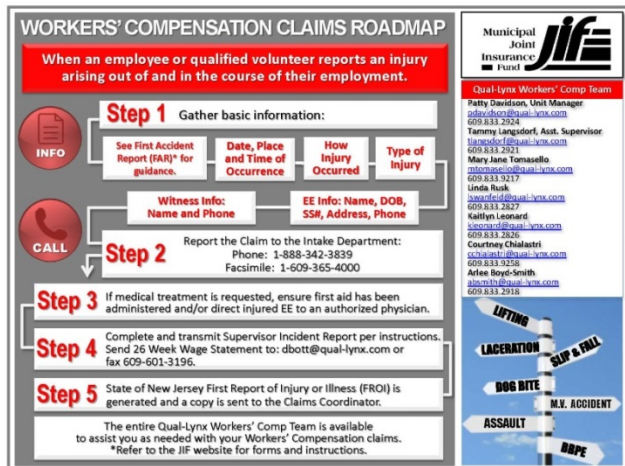
83% Yes
17% No

Suggestions for Improvement: (14 of 78 Commented)

- Include page where all abbreviations used on charts & forms are defined .
- Stream-lined version with basic, easy to find information would be better.
- Having access to both the hard copy and electronically would be beneficial.
- Hard copies are always good for continuity of government, in case there is a major incident and we do not have access to computers or the internet.
- Maybe issue updates, not the whole book..... may cut down on costs.
- I like the hard copy because I write notes in the margins on the pages.
- Handbook is helpful to new coordinators.



CLAIMS COORDINATOR SURVEY RESULTS: ROAD MAPS



**96% said Road Maps
Would Be Useful in
Reporting Claims**

Do we still need the Handbook if we introduce the Roadmaps?

31% Yes

68% No

How to Improve Road Maps?

- Include deductibles.
- Provide links to forms on website.
- List most up-to-date email contacts.
- List all pertinent information with person contact information.
- Would have to work through it to determine what improvements were needed.

CLAIMS COORDINATOR SURVEY RESULTS: REPORTING PROCESS

Are You Currently Using any Forms Available on the JIF Website to Report Your Claims?

88% Yes
12% No

How Can we Make the Claims Reporting Process Easier?

(18 of 78 Commented)

- It is pretty efficient currently.
- I don't know if there is anything; direct communication with a representative is the easiest way to report a claim.
- I do not utilize the form, sometimes I just email with the document attached which seems sufficient.
- It would be great to be able to submit the fillable forms instead of saving them and emailing them as attachments – but still need to print a hard copy for my files.
- Having a fillable form for First Report of Claim for workers comp would be helpful.
- Reporting claims is a difficult process. It takes way too long for the claims to be received and assigned.
- Keep information up to date for reporting, i.e. telephone numbers and fax numbers.
- Staff is always helpful and that makes it easier.

PROPERTY

DAMAGE TO OWNED PROPERTY & VEHICLES (INCLUDING CONTENTS AND EQUIPMENT)

Vehicle Damage

Windstorm

FIRE

CRIME

VANDALISM



\$1000
Deductible

FIRST PARTY PROPERTY CLAIMS

- Fire, theft, vandalism, wind damage, lightning, flood.
- Automobile physical damage (your vehicles).
- Any damage to insured property (i.e., owned buildings, contents, lighting, bleachers, park equipment, clothing, communications devices, fire rescue equipment, etc.).
- Damage to backhoes or other off road equipment.
- Boiler and machinery losses.
- Damage to watercraft.
- Theft of funds.



EQUIPMENT BREAKDOWN CLAIMS

AKA BOILER & MACHINERY

- Qual-Lynx staff will alert you when a claim may fall within this coverage.
- The Qual-Lynx adjuster will place the Boiler and Machinery Carrier on notice for you. The Carrier is Zurich, North American(NA).
- You will be contacted by an adjuster from Zurich.
- Qual-Lynx will maintain an open file so you may always contact the QL adjuster to discuss.
- Claims that may fall within coverage could be a mechanical breakdowns to equipment or artificial power surge damages.



\$5000
Deductible

EQUIPMENT BREAKDOWN CLAIMS

AKA BOILER & MACHINERY

- Electrical Systems.
 - Short Circuit.
- Air Conditioning & Refrigeration.
 - Equipment breakdown.
- Boilers & Pressure Vessels.
 - Explosion and breakdown.
- Computers & Communications (telephone equip.).
 - Power surges, interruption and electrical fluctuations .
- Mechanical Breakdown.
 - Pumps, compressors, motors, conveyers, and more.



PROPERTY POINTERS



- Report the claim as soon as possible.
 - Even non-emergency claims should be reported.
 - Enables the proper protection of the damaged and undamaged property involved in the loss.
 - Quick reporting can assist in preserving any evidence that may exist to determine causation and for subrogation.
- Provide as much information at the outset of the claim as possible.
 - For example, knowing where a municipal vehicle is located and whether it is accruing storage can keep costs down.

COMMON COVERAGE EXCLUSIONS

- Long term events (rust, rotted materials, **mold, pollution/contamination**).
- Roadways, sidewalks, pavements.
- Trees, bushes and shrubs.
- General cleanup of streets, or extra costs related to increased curbside pick up of residents' debris.
- Lawns, land, land improvements and ball fields.

AUTO PHYSICAL DAMAGE

Comprehensive

ACV*

Collision

**\$1000
Deductible**



*JIF does not cover
damage to
volunteer autos!*

***Fire Trucks and Ambulances are valued at the lesser of Replacement Cost
or the Stated Value reported to the JIF in the Statement of Values.**

WHAT DO YOU DO?

- Report the claim to Qual-Lynx at the earliest opportunity.
- The following is needed to start a claim:
 - a description of the loss
 - the location of the loss
 - the date of loss
 - contact person with contact information
- Mitigate damages (start clean up, board up).
- Timing is very important - delays can cost money and in some cases, coverage.
- Protect involved equipment. It may be evidence!



PROPERTY CLAIMS ROADMAP

When there is damage to a vehicle, building or equipment owned by the Municipality, this is a 1st Party Property Claim.



Step 1

Complete Property Acord form found @ the JIF website and email to the Property Unit Supervisor. Please include at least the following 4 pieces of information.

Date of Loss

Description

Location

Contact



Step 2

Mitigate damages by cleaning up water or boarding up windows. Delays can cost money and in some cases coverage. Protect involved equipment, it may be evidence.

Step 3

Remove vehicles from establishments charging storage fees. Take pictures **BEFORE** anything is discarded.

Step 4

Save Receipts – Save Evidence – Save Agreements. This can help with proving the claim and with Subrogation.

Step 5

Qual-Lynx will handle the claim to conclusion and following for any Subrogation/Salvage Potential.



Contact Information

Property Unit Supervisor:

Joe Lisciandri

jlisciandri@qual-lynx.com

609.601.3191

Deductibles:

Buildings/Contents: \$1,000

Vehicles: \$1,000

Boiler and Machinery: \$5,000



PLEASE REMEMBER

- Keep all receipts - invoices, purchase orders and rental agreements.
- Evidence/spoliation.
- Take photos of anything about to be repaired/discarded.
- If uncertain about the next step, please contact our office.



VEHICLES AND SALVAGE

**PLEASE TAKE ALL DAMAGED VEHICLES BACK
TO A SECURED YARD OWNED BY THE MUNICIPALITY.**

- If the vehicle is drivable, it is not much of an issue. The vehicle can be driven to an auto body shop for an estimate and potentially still be in use.
- If the vehicle is not drivable, it should not be taken to an auto body shop where it may accrue storage. Your choice of repairer should have no issues coming to you for an inspection.
- If it is totaled, it is where it should be, and will remain there until the highest bidder for the salvage comes to pick it up.
- If not totaled, the repairing shop will likely not charge for the tow (depending on vehicle size and condition).

WHAT HAPPENS NEXT?

- Qual-Lynx will set up the claim. You will receive an acknowledgement letter from QL with the name of adjuster and claim number.
- The adjuster will contact the insured for more details, address coverage, assign a vehicle appraiser, field adjuster, or expert.
- Once the claim has been settled and the insured has received payment, the adjuster may follow for subrogation proceeds if there is a negligent third party that contributed to or caused the loss to occur.
- If it appears that the claim will exceed the JIF limits, Qual-Lynx will place the MEL TPA on notice.

MEL EXCESS PROPERTY TPA

YORK RISK SERVICES GROUP

- If the claim exceeds the JIF Self-Insured Retention(SIR) of \$100,000, the handling of the claim is transferred from Qual-Lynx to York.
 - York will handle the claim unless it goes over the MEL's SIR of an additional \$400,000 or \$500,000 total between the JIF level and MEL level.
- An adjuster from York will contact you and be the point of contact going forward.
- If the claim exceeds the MEL's SIR of \$500,000, the handling of the claim will be transferred to the MEL's Excess Carrier, Zurich North American(NA).
- An adjuster from Zurich's claims TPA, VeriClaim will contact you and be the point of contact going forward.
- You may always contact Qual-Lynx staff with any questions or issues about the process.

CATASTROPHIC CLAIMS

IMMEDIATE REPORTING IS CRITICAL

- Secure the property involved considering the safety of employees, residents, etc.
- Contact an Emergency Service Provider to prevent further damages or secure a building. The MEL Website www.njmel.org provides a list of qualified emergency service providers. However, the member is not obligated to select a vendor from the list.
- Report the claim to Qual-Lynx who will then report the claim to the designated Property Adjuster on the MEL level. The MEL TPA will then handle the claim.
- For a catastrophic event, such as Hurricanes Irene and Sandy, you should contact FEMA no matter how small the claim may be. FEMA website is www.FEMA.gov and phone number is 800-621-3362.



THINGS TO THINK ABOUT



- Do you have a plan in place?
 - Please visit [Ready.Gov/Business](https://www.ready.gov/business) or [Ready.Gov/Hurricanes](https://www.ready.gov/hurricanes)
- Remember, we are normally aware of hurricanes for weeks. Nor'easters do not have that kind of warning!
- What important documents are you storing? Are they stored properly?
- How about your computers/communication systems?
 - What can you do to protect them?
 - Lightning protection in place?
 - Back them up and take info home
- Does your generator have the capability to run the portions of the building you will need it to run?
 - Is it running properly?
- Flood policy required for any of your buildings?
- Regular maintenance can prevent large exposures

CYBER CLAIMS



CYBER ATTACKS AGAINST NJ LOCAL GOVERNMENT ARE INCREASING



What do you do if you've been attacked?

CYBER INCIDENT ROADMAP

You expect or know of a cyber incident.

The clock is ticking to avoid further damage to you and your stakeholders.



Step 1 Report to Claims Administrator

Step 2 Call XL Catlin 24/7 Breach Hotline at **(855) 566-4724** and they will triage your incident.

XL Catlin Cyber Claims Specialist steps in to manage the claim for you

When needed, your Cyber Claims Specialist will engage an XL preapproved expert cyber attorney

In addition to their duties, the attorney will engage any other needed experts



Your Cyber Claims Team will walk you through every step of responding to the incident and offer assistance and take actions on your behalf as necessary.

Municipal
Joint
Insurance
Fund



Other Considerations

XL Catlin online cyber portal:

www.cyberriskconnect.com

Access Code: 10448

MEL Coverage Bulletin 18-25

Fund Attorney: David DeWeese
(609) 522-5599

Claims Administrator: Qual-Lynx
Joe Lisciandri (609) 833-2090



PROPERTY CONTACT INFORMATION

Joe Lisciandri, Property Claims Supervisor
Qual-Lynx
100 Decadon Drive
Egg Harbor Township, NJ 08234
Direct Dial Office - 609-601-3191
Cell Phone - 609-402-5218
Property Dedicated Fax 609-601-3192

jlisciandri@qual-lynx.com

- | | | |
|--|--------------|--|
| •Eileen Stasuk, Senior Property Adjuster | 609-833-2091 | estasuk@qual-lynx.com |
| •Jim Mercanto, Property Adjuster | 609-833-2922 | jmercanto@qual-lynx.com |
| •Doris Moore, Property Adjuster | 609-833-2903 | dmoore@qual-lynx.com |

AUTO LIABILITY



Any Motor Vehicle Accident involving an insured vehicle which results in bodily injury and/or property damage to others or to a pedestrian.

AUTO LIABILITY

- Municipal vehicle accident that causes:
 - Injury to others.
 - Damage to another's vehicle.
 - Damage to property of others.

Damage to municipal vehicle and employee injuries are reported separately.



Claims reporting covered in GL next

Refer to JIF Coverage Documents for complete description of coverage

GENERAL LIABILITY CLAIMS

- Trips/slips/falls resulting in injury to member of the public.
- Damage to someone's property.
- Police cases; excessive force, false arrest, wrongful detention.
- Highway accidents not involving an insured vehicle (i.e. pothole claims, motor vehicle accidents due to weather or alleged road conditions).
- Improper signage or view obstructions.



WHAT DO YOU DO?

- Gather information at the scene.
- Report the claim to Qual-Lynx at the earliest opportunity.
- The following is needed to start a claim:
 - a description of the loss.
 - the location of the loss.
 - the date of loss.
 - contact person with contact information.
- Mitigate damages (start clean up, board up).
- Timing is very important - delays can cost money and in some cases, a proper defense.
- Never admit liability.
- Simply advise that you will send the claim into our insurance company.



LIABILITY CLAIMS ROADMAP

When someone is Claiming Damage or Injury Resulting from the Action/Inaction of the Municipality.



Step 1

Notice of Claim received by the municipality. Complete Liability ACORD form found @ the JIF website.

Step 2

Forward Notice of Claim and Liability ACORD form by email to Liability Unit Supervisor and Fund Solicitor with a copy to the Claims Coordinator.

Step 3

Qual-Lynx's assigned adjuster forwards the Tort Claims Act Questionnaire (TCQ) to claimant/attorney with a copy to Claims Coordinator/Fund Solicitor.

Step 4

Completed TCQ received from claimant/attorney by Qual-Lynx w/copy provided to Claims Coordinator/Fund Solicitor.

Step 5

If Municipal Clerk is served with Summons & Complaint forward it to the Claims Coordinator. Claims Coordinator shall send it to Liability Unit Supervisor and Fund Solicitor.

Step 6

Fund Solicitor will copy Claims Coordinator on defense counsel assignment letter. Defense counsel and Qual-Lynx adjuster will be listed as contacts.

Qual-Lynx Liability Adjusters

Liability Unit Supervisor:

Barbara Maclean

bmaclean@qual-lynx.com

609.833.2916

Liability Unit Assistant Supervisor:

Susan Mooney

smooney@qual-lynx.com

609.833.2902

Fund Solicitor:

David DeWeese

david@deweese-lawfirm.com

609.522.5599



The entire Claims team will walk you through every step of the claims process and take actions on your behalf if necessary.

EMPLOYMENT PRACTICES LIABILITY

PUBLIC OFFICIALS LIABILITY

Employment Practices Liability

Allegations of:

- Sexual Harassment
- Hostile work environment



Public Officials Liability

Allegations of:

- Wrongful acts
- Zoning Issues
- Land Use



EPL/POL CLAIMS ROADMAP

Employment Practices Liability and Public Officials Liability Claims and Potential Claims



Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that it has been received.

Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.



Qual-Lynx Liability Adjusters

Liability Unit Supervisor:

Barbara Maclean

bmaclean@qual-lynx.com

609.833.2916

Liability Unit Assistant Supervisor:

Susan Mooney

smooney@qual-lynx.com

609.833.2902

Fund Solicitor:

David DeWeese

david@deweese-lawfirm.com

609.522.5599

LIABILITY CONTACT INFORMATION

Barbara Maclean, Liability Supervisor

Qual-Lynx

100 Decadon Drive

Egg Harbor Township, NJ 08234

Direct Dial Office – 609-833-2173

Liability Dedicated Fax – 609-601-3188

bmaclean@qual-lynx.com

Susan Mooney, Asst. Liability Unit Supervisor 609-833-2902

smooney@qual-lynx.com

Sandy Kellerman, Liability Adjuster 609-833-2911

skellerman@qual-lynx.com

Diane Payne, Liability Adjuster 609-833-2202

dpayne@qual-lynx.com

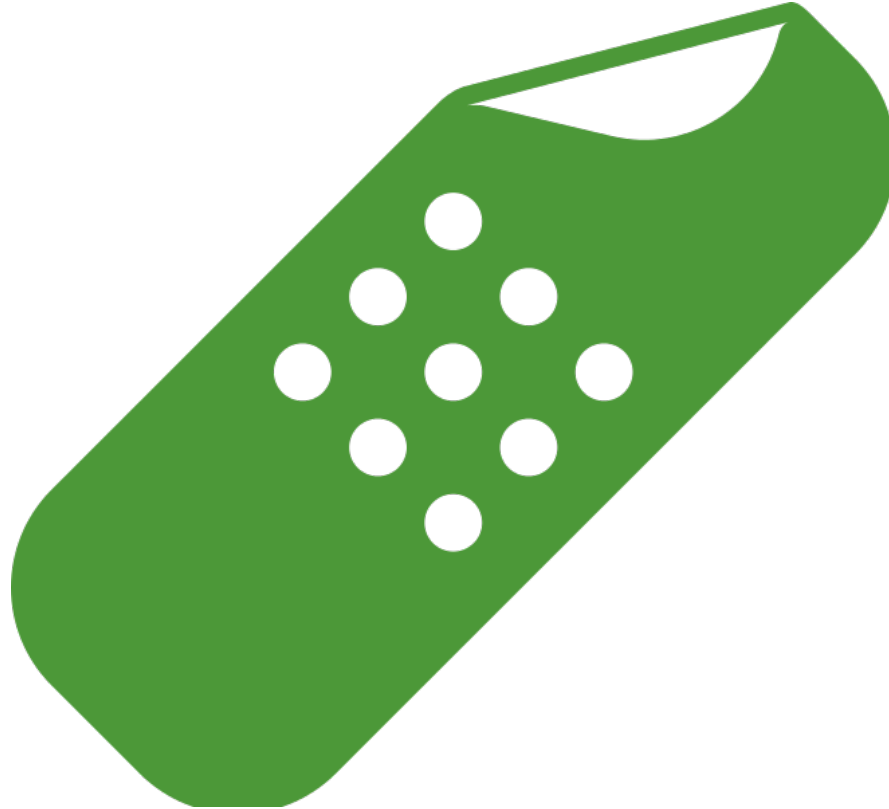
William Kissane, Liability Adjuster 609-833-9266

wkissane@qual-lynx.com

Angela Sabato, Liability Adjuster 609-833-2927

asabato@qual-lynx.com

WORKERS' COMPENSATION WORK RELATED INJURY/ILLNESS



JIF provides the maximum WC benefits allowed by law!

SOCIAL LEGISLATION

- The New Jersey Workers' Compensation Act was passed in 1911 and has been amended over the years.
- Workers' compensation is a system created by the New Jersey Legislature that provides benefits to workers' who are injured or who contract an occupational disease while working.
- Workers' compensation is a “no fault” system. As a result, an injured worker is entitled to benefits under the Act regardless of his own negligence or that of a co-employee.

WORKERS COMPENSATION STATUTORY BENEFITS

- Any injury to one of your employees arising out of and in the course of their employment for which medical treatment is required.*
- Any injury to a police, fire or rescue volunteer, or other qualified volunteer as defined in the New Jersey Workers Compensation Act that arises out of and in the course of their public duty for which medical treatment is required.*
- Any alleged occupational exposure (injury occurring over a period of time as opposed to a traumatic injury).

*If employee refuses medical treatment submit the claim as a “Report Only”.

WORKERS' COMPENSATION BENEFITS

There are only three remedies in the NJ system of compensation: medical benefits, temporary disability benefits and permanent disability benefits.

- **MEDICAL TREATMENT**
 - Provide treatment with MCO panel physicians until employee is either discharged or reaches maximum medical improvement (MMI).
- **TEMPORARY TOTAL DISABILITY (TTD) – Wage Replacement.**

TTD rates:

 - 2018 Maximum \$903.00 Minimum \$241.00
 - 2017 Maximum \$896.00 Minimum \$239.00
- **PERMANENT DISABILITY - EITHER PARTIAL (PPD) OR TOTAL (PTD)**
 - Depending on nature of injury, extent of treatment, and residual loss of function, a percentage of disability will be negotiated between all involved parties (injured worker, TPA/JIF, attorneys, and/or the judge).
 - Settlements are paid (within JIF authority) with approval from Qual-Lynx.

WORKERS' COMPENSATION: COMPENSABILITY

- A claim that has been deemed work related and accepted is a compensable claim.
- To establish compensability, the adjuster investigates:
 - An employment relationship.
 - An accident which “**arose out of and in the course of**” employment.
 - Causal relationship of an injury or medical condition to an incident or exposure at the work place.
- In NJ, an employer takes an employee “as is” with all ailments and infirmities (pre-existing issues).

N.J.S.A. 34:15

WORKERS' COMPENSATION SERVICES

MANAGED CARE

- Intake and Initial Direction of Care
- 24/7 Claims Reporting Triage
- Medical Case Management
- QualCare Provider Network Access
- Medical Bill Review and Repricing
- Out-of-Network Rate Negotiation (MCCI)

CLAIMS

- Claim Management
- Proprietary Claim Information Systems
- Fraud Investigation Program
- Litigation Management
- Transitional Duty Program
- Subrogation
- Federal and State Reporting

ROLES



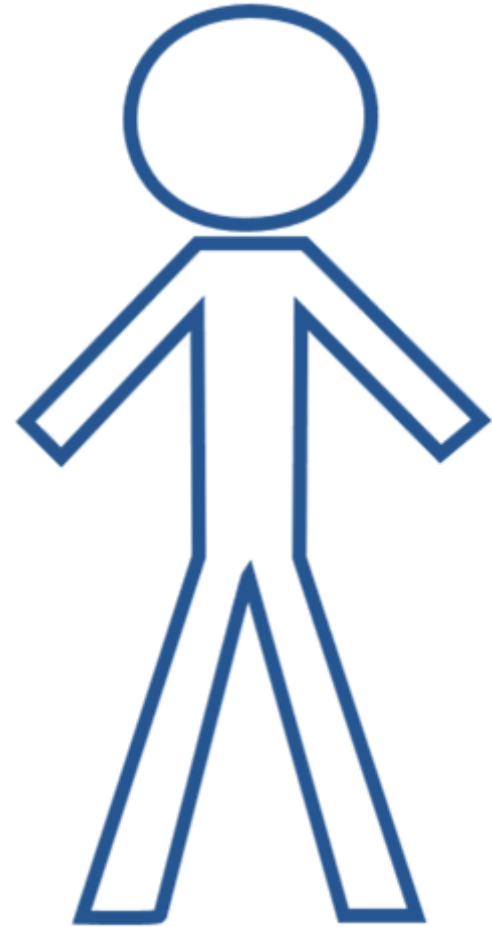
All roles have to work together!

There are certain requirements for individual roles; however, sometimes the roles overlap.



ROLES

- Role of the Employee
- Role of the Supervisor
- Role of the Claims Coordinator
- Role of the Intake Coordinator
- Role of the Nurse Case Manager
- Role of the Treating Provider(s)
- Role of the Adjuster



TIMELY REPORTING IS KEY

In Workers' Comp the Clock and Calendar are the Enemy
Success is Based on Good Communication



- Injuries are best reported and attended to early.
- Claims reported more than three (3) days after the injury result in higher costs.
- Immediate care from an appropriate provider equals quicker recoveries. This translates into less lost time and lower indemnity and medical costs. This enables our Nurse Case Managers to direct care to one of our EPO Providers.
- Late reporting can lead to injuries becoming worse over time, complicating treatment and causing extra expense.
- Late reporting makes it more difficult to determine whether the injury occurred on the job.
- Late reporting jeopardizes the timely and thorough investigation of the claim.

HOW DO I REPORT A WORKERS' COMPENSATION CLAIM TO QUAL-LYNX?

- Telephone
 - Workers' Compensation: **888-342-3839**
- Facsimile
 - Workers' Compensation: 1-609-365-4000
- If you receive a Claim Petition, immediately send it to Patty Davidson at Qual-Lynx!



WORKERS' COMPENSATION CLAIMS ROADMAP

When an employee or qualified volunteer reports an injury arising out of and in the course of their employment.



Step 1 Gather basic information:

See First Accident Report (FAR)* for guidance.

Date, Place and Time of Occurrence

How Injury Occurred

Type of Injury

Witness Info: Name and Phone

EE Info: Name, DOB, SS#, Address, Phone



Step 2

Report the Claim to the Intake Department:
Phone: 1-888-342-3839
Facsimile: 1-609-365-4000

Step 3

If medical treatment is requested, ensure first aid has been administered and/or direct injured EE to an authorized physician.

Step 4

Complete and transmit Supervisor Incident Report per instructions. Send 26 Week Wage Statement to: dbott@qual-lynx.com or fax 609-601-3196.

Step 5

State of New Jersey First Report of Injury or Illness (FROI) is generated and a copy is sent to the Claims Coordinator.

The entire Qual-Lynx Workers' Comp Team is available to assist you as needed with your Workers' Compensation claims.
*Refer to the JIF website for forms and instructions.

Municipal
Joint
Insurance
Fund



Qual-Lynx Workers' Comp Team

Patty Davidson, Unit Manager

pdavidson@qual-lynx.com

609.833.2924

Tammy Langsdorf, Asst. Supervisor

tlangsdorf@qual-lynx.com

609.833.2921

Mary Jane Tomasello

mtomasello@qual-lynx.com

609.833.9217

Linda Rusk

lswanfeld@qual-lynx.com

609.833.2827

Kaitlyn Leonard

kleonard@qual-lynx.com

609.833.2826

Courtney Chialastri

cchialastri@qual-lynx.com

609.833.9258

Arlee Boyd-Smith

absmith@qual-lynx.com

609.833.2918

LIFTING

LACERATION

SLIP & FALL

DOG BITE

M.V. ACCIDENT

ASSAULT

BBPE

INTAKE PROCESS

- After calling 888-342-3839, the Intake Coordinator determines who the caller is and identifies if the claim is report only or if treatment is required.
- The Intake Coordinator interviews the caller to obtain the necessary information to complete the State of NJ First Report of Injury or Illness (FROI).

The toll-free number is available 24 hours a day, 7 days a week!

REPORT ONLY

- Report all incidents no matter how minor.
- Indicate “Refused Medical Treatment”.
- Tell employee that they MUST inform you if they later decide they need to see a doctor.
- Qual-Lynx will maintain a “suspense” file in case a claim for benefits later develops.

REPORT ONLY vs. INCIDENT

- **REPORT ONLY CLAIMS**

- If the claim is for reporting purposes only, the information is entered into our systems and a claim file is generated with a Qual-Lynx claim number.

- **MEDICAL ONLY OR LOST TIME (INDEMNITY) CLAIMS**

- The Intake Coordinator consults the MCO Nurse Case Manager Team Leader or Supervisor and/or the TPA Supervisor for direction of care.
- If the injured worker has trauma to their head, a NCM talks to the injured party to complete a head injury checklist. This is a 13-point questionnaire to determine if the claimant should be directed to the ER or to an Occupational Medicine Provider.
- Once care is directed, the Intake Coordinator schedules the employee and forwards an authorization and DDI to the provider.
- The Clinical Support Staff or NCM follows-up with the provider after the appointment to obtain the medical records and determine if further treatment is needed. The records are provided to the Adjuster for review.

WHEN AN EMPLOYEE IS INJURED

- After calling the Intake Department to report the claim and managed care intake process is complete, a claim number is generated and the claim is put in my Workflow.
- I (or my Assistant Supervisor) review the claim and assign an adjuster.
- Tell the injured employee they will hear from an MCO representative to discuss medical care, or the TPA (an adjuster or supervisor), or both.

DO NOT USE THE EMERGENCY ROOM *UNLESS EMERGENCY TREATMENT IS REQUIRED*

Examples of Emergencies

***If serious or
catastrophic injury
call 911***

- Unconsciousness
- Head Injury
- Profuse bleeding
- Unstable vital signs
- Inability to move an extremity
- Smoke inhalation
- Eye trauma



We recommend the use of Urgent Cares when possible.

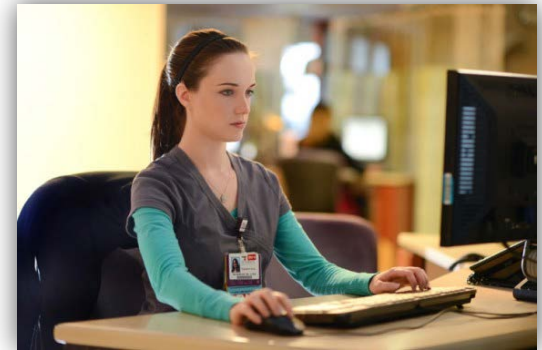
[Refer to the JIF Website > Claims tab, for a list of Urgent Care providers.](#)

NURSE CASE MANAGEMENT TRIGGERS

- Claims involving loss of 8 or more days from work.
- Claims involving a transitional duty designation for more than 21 days.
- Claims involving causality or any other initial “red flag”.
- Claims involving a repeat workers’ compensation claimant (case by case basis).
- Claims where an MRI or other significant study is ordered, where a nurse case manager was not previously assigned.
- Claims not meeting any of the above criteria but at the direction of the JIF or Claims Adjuster/Supervisor.

ROLE OF THE NURSE CASE MANAGER

- Communication
 - Provide updated treatment plan and work status to Adjuster and Employer after every visit.
 - Communicate with Injured Worker and Provider about appointments, plan of care and work status.
 - Direct Clinical Support Staff to schedule appointments, therapy, or diagnostic testing for authorized services.
 - Review cases with Adjuster at scheduled Large Loss Meetings or Roundtable Discussions.



ROLE OF THE CLINICAL SUPPORT STAFF

- Clinical Support Staff provide support to the Nursing Team and Medical Only Adjusters by performing necessary clerical duties.
 - Schedules medical appointments.
 - Schedules initial physical therapy evaluation.
 - Schedules diagnostic studies.
 - Obtains and distributes medical notes and diagnostic reports.
 - Enters pre-authorizations for when treatment is authorized by the NCM or Medical Only Adjuster.
 - Faxes pre-cert and Duty Determination Instruction (DDI) form to providers.

EPO – EXCLUSIVE PROVIDER ORGANIZATION

- We have the largest provider network in New Jersey.
- What do we hope to accomplish?
 - Best of the best docs and facilities.
 - Preferred pricing.
 - Preferred service.
 - Providers Knowledgeable about Workers' Compensation.
 - Communication.
 - Outcomes/Savings.
 - Quicker Return to Work.
 - Lower Cost.



ROLE OF THE WC CLAIMS ADJUSTER

- Once the claim is assigned, the adjuster must:
 - Contact the injured employee (for Lost Time cases only), employer, and nurse case manager or medical provider within 48 hours
 - Secure factual information to determine “compensability”
 - Review file for possible subrogation
 - Monitor medical treatment with assistance from a MCO representative to pursue a timely return to work, address causal relationship issues, and final discharge or MMI
 - Explore the possibility of transitional duty with the municipality
 - If employee is out of work, adjuster will verify the employee’s wages and obtain a 26 week wage statement. Once wages are verified, the adjuster will process wage replacement (TTD) checks, payable as directed by the employer
 - Adjuster will secure an increase in payment authority (if more than \$10K is needed) from the JIF Executive Committee to pay all benefits, expenses, and legal associated with the claim
 - Monitor litigation if a claim petition is filed

EMPLOYER CONTACT

- Verify injured employee's job description.
- Confirm date of hire.
- Confirm work schedule/number of hours worked per week.
- Did the injured employee lose any time from work? If yes, what was the first day out of work?
- Has the injured employee returned to work?
- Does the municipality have transitional duty available?
- Confirm the dates of disability and wages.
- Obtain 26 week wage statement (date of injury back 26 weeks).
- Has the injured worker had any prior work injuries?
- Keep employer/insured updated on medical status.



EMPLOYEE CONTACT

- Verify to whom the injured employee reported the work injury
- Obtain employee's medical history
- If claim was reported late, why?
- Confirm facts of the incident; how occurred; where occurred; any witnesses
- Injuries received and mechanics of injury
- QuestConfirm employment
- Question on previous injuries
- Does the injured employee have a second job or any side jobs?
- Confirm the name and address of the employee's family physician
- Does the employee have any questions?

A photograph of a two-page document, likely a claim form or questionnaire, with various fields and checkboxes. The document is titled "Employee Injury Claim Form" and includes sections for "Employee Information", "Incident Information", and "Medical Information". Some sections are highlighted in yellow.

ROLE OF THE SUPERVISOR

- Maintain contact with the injured employee by periodically contacting them and express support.
- The main reason injured employees retain lawyers is because they are uncertain of their benefits or concerned that they are not receiving adequate medical treatment.
- Determine the “root cause” of the accident.

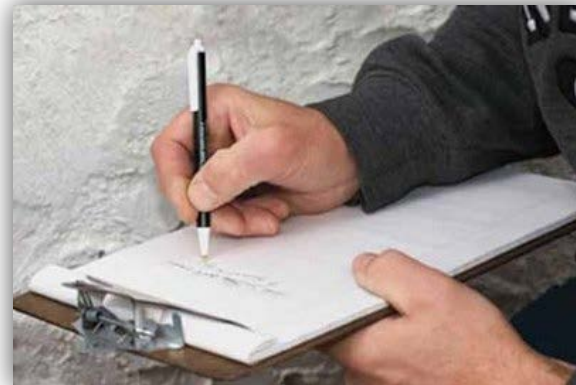
SUPERVISOR'S INCIDENT REPORT

ROOT CAUSE ANALYSIS

- Immediately have the Supervisor's Incident Report completed.
- Make certain the injured employee provides a detailed description of how the injury occurred:
 - Slip/Trip – what caused the fall; ice, water, waxed surface, electric cord, raised sidewalk, etc.?
 - Fall from height – ladder, truck, height?
 - Fall forward, backward, strike body part; which body parts?
 - Defective equipment?
 - Where did injury occur (employer's premises or private/ commercial venue)?

SUPERVISOR'S INCIDENT REPORT

- Did the supervisor physically inspect the location of injury?
- Any unsafe or unusual hazards present?
- Did employee alter equipment being used?
- Evidence of horseplay, intoxication, drug use?
- Was employer provided safety equipment in use? If yes, was it being used properly?
- Any suspicions about how the accident/injury occurred?
- Are you satisfied the accident/injury occurred as the employee described?



RED FLAGS



- Reported Late
- Specific Details Cannot Be Recalled
- Accident Not Witnessed
- Secondary Employment
- Incident Occurs Following Day(s) Off
- Witness Accounts Inconsistent With Employee's Version
- Fails To Attend Appointments
- Not Home When Tried To Be Reached or During GOTCHA Calls

[Refer to the JIF Website > Operating Documents, for a sample Transitional Duty policy](#)



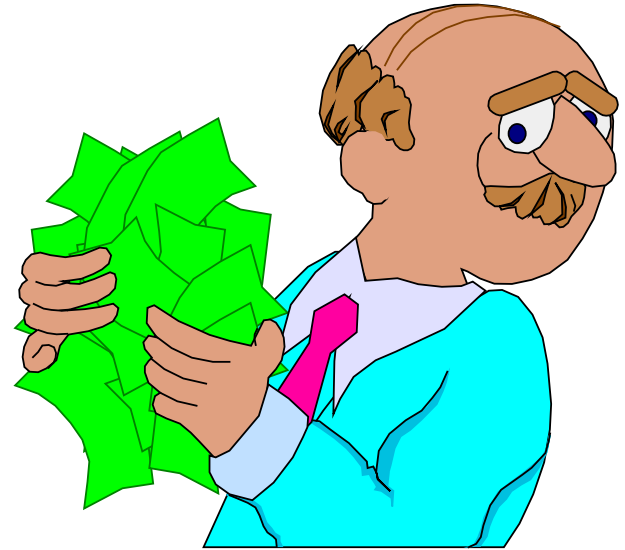
TRANSITIONAL DUTY

Studies have shown that many injured employees are capable of assuming their full responsibilities at an earlier date if they start a transitional plan before reaching MMI

- Nurses and Adjusters remind providers of availability
- Doctor evaluates the injured worker for capability and sets forth work restrictions
- Employer is notified
- Employer determines availability
- Second Effort
- Employer informs employee outlining alternative duty and sets a time for re-evaluation (not open-ended)
- Employee re-evaluated at next provider visit
- Transitional duty either continues or the employee is returned to full duty

ABOUT TRANSITIONAL DUTY

- Serves as a “bridge” to full duty.
- Cuts down on need for replacement employees.
- Has positive psychological effects.



Pays off for you and employee

Repeated studies have shown that the longer a worker is off the job, the less likely it is that he or she will ever come back.

MORE ABOUT TRANSITIONAL DUTY

- Transitional Duty Policy.
- Educate supervisors, employees, physicians, and claims adjusters.
- Spell out “temporary” nature of assignment.
- Have physician describe physical limitations.



Work with your safety and claims professionals to develop your modified duty or early return to work program.

G.O.T.C.H.A.

GO OUT TO CHECK HOME ACTIVITIES

- This investigative tool is invaluable in terms of cost containment. Investigators conduct unannounced, personal visits to each “lost time” claimant if the injured worker is out of work more than 14 days (or three weeks after surgery).
- The opportunity to interview injured workers in their homes provides us with detailed information to support telephonic investigation. These visits confirm or deny the existence of malingering or fraudulent activity, and often highlight other factors that may inhibit a claimant’s timely return to work. In addition, a GOTCHA visit can lead to surveillance, if warranted.

G.O.T.C.H.A. PROGRAM

GO OUT TO CHECK HOME ACTIVITIES

- Backup verification of treatment, therapy, or surgery schedules.
- Visits heighten the employee's awareness that their recovery and their claim are being monitored.
- Investigator can detect "red flags" at home, which may not be apparent when personal contact has been made under other circumstances.
- Visits strengthen the network of contact and reassures the claimant that the employer cares about his/her recovery and return to work.
- Unannounced visits may encourage an employee on the verge of recovery to get into the "return to work" mind set.

Surveillance will be ordered, if necessary.

MAXIMUM MEDICAL IMPROVEMENT

- Maximum medical improvement (MMI): Concept is when an employee is as fully restored as the nature of the injury will allow.
- Alternate terms for MMI include “medical plateau,” “as good as you’re going to get” (not cured, not healed, not good as new – none of those things), “employee’s condition is not expected to improve any further.”
- MMI is very important. It is the bright line that takes us from medical and temporary disability issues to permanency issues.
- MMI on Day One does not mean MMI on Day 120.
- The MMI opinion from the treating physician is only good on the date it was given.

LITIGATION

- WHAT IS A CLAIM PETITION?
- PERMANENCY EVALUATION.
- JUDGE OF WORKERS' COMPENSATION.
- SETTLEMENTS:
 - ORDER APPROVING SETTLEMENT
 - SECTION 20 DISMISSAL
- Once award is paid, file will be closed.
- Employee has 2 years from date of last benefit payment to reopen, unless dismissed.



IF A CLAIM PETITION IS FILED



- If the Member receives a Claim Petition (CP) it should be immediately forwarded to Patty Davidson via email pdavidson@qual-lynx.com or facsimile 609-601-3164.
- If a CP is filed, the adjuster will notify the Fund Commissioner to advise of the CP and to confirm work status.
- Adjuster will send CP, copy of the file, and an assignment letter directly to a panel approved defense counsel who will file the appropriate answer.
- Adjuster will maintain contact with defense attorney for claim resolution (additional investigation, permanency evaluations, settlement negotiations).
- Adjuster will secure appropriate authority from the JIF Executive Committee for settlements beyond its' authority level.

CLAIM PETITION: SAMPLE

State of New Jersey Department of Labor and Workforce Development Division of Workers' Compensation PO Box 381 Trenton, New Jersey 08625-0381 WC-365 8/26/2015		EMPLOYEE CLAIM PETITION <input type="checkbox"/> NEW FILING <input type="checkbox"/> AMENDED FILING		Case No.: _____ Vicinage: _____ <small>**please enter above only if filing an Amended Claim**</small>	
---	--	---	--	---	--

PETITIONER	SOCIAL SECURITY NUMBER: _____ <input type="checkbox"/> SSN Not Available NAME: _____ ADDRESS: _____ DATE OF BIRTH: _____ SEX: _____ <input type="checkbox"/> A guardian or other representative is filing on behalf of the petitioner. See Supplemental Page for details.	ATTORNEY FOR PETITIONER	TAX IDENTIFICATION NUMBER: _____ NAME: _____ ADDRESS: _____ TELEPHONE NUMBER: _____ FAX NUMBER: _____
-------------------	---	--------------------------------	--

EMPLOYER	NAME: _____ IF EMPLOYER IS KNOWN BY DIFFERENT NAME, PLEASE INDICATE HERE: _____ ADDRESS: _____ INDICATE THE STATUS OF THE EMPLOYER: <input type="checkbox"/> INSURED <input type="checkbox"/> UNINSURED <input type="checkbox"/> SELF-INSURED (PRIVATE) <input type="checkbox"/> SELF-INSURED (GOVT. AGENCY) <input type="checkbox"/> If uninsured, individual corporate officers, or others, are also named as respondent(s). See Supplemental Page for details.	INSURANCE CARRIER or SELF-INSURED ENTITY	NAME: _____ ADDRESS: _____ CARRIER CLAIM NUMBER: _____ PERIOD OF COVERAGE: FROM: _____ TO: _____ <input type="checkbox"/> See Supplemental Page for additional carriers
-----------------	--	---	---

TO THE DIVISION OF WORKERS' COMPENSATION - INJURY AND EMPLOYMENT DETAILS:

Date of Accident or Last Exposure:	Occupational Disease: <input type="checkbox"/> YES <input type="checkbox"/> NO	If Occupational Disease Give Periods of Exposure:
Where Injury Occurred (incl. town and county):	How Injury Occurred:	
DESCRIBE EXTENT AND CHARACTER OF INJURY: If there has been amputation or disability to any member or impairment of any physical function, explain fully:		
Date Stopped Work:	Date Returned to Work:	Date Injury Reported:
Gross Wages \$	Wage Period:	Rate of Temp. Compensation: \$
Weeks of Temp. Disability paid:		Temporary Disability Paid: \$
Permanent Disability Paid: \$		Occupation and Type of Work:
Employer Furnished Medical Aid: <input type="checkbox"/> YES <input type="checkbox"/> NO		

☐ Demand is hereby made for answers to standard occupational disease interrogatories. [N.J.A.C. 12:235-3.8(f)]

☐ Demand is hereby made for all records of medical treatment, examinations and diagnostic studies. [N.J.A.C. 12:235-3.8 (c)]

Are you Medicare eligible or a Medicare beneficiary? ☐ YES ☐ NO

Were you eligible for Medicaid benefits at the time of the work injury? ☐ YES ☐ NO

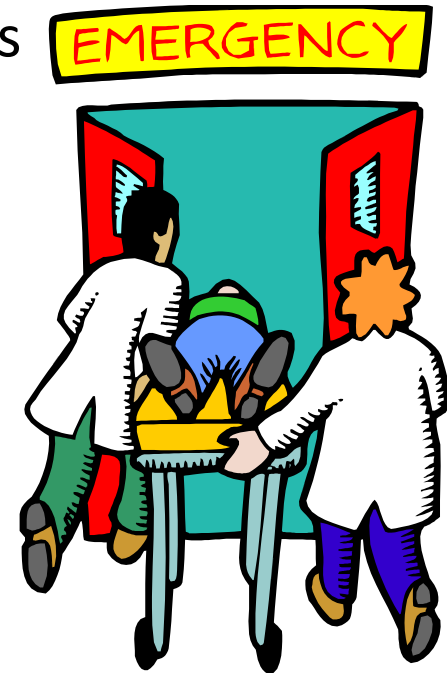
Did you become eligible for Medicaid benefits after the work injury? ☐ YES ☐ NO

WHEN DOES A WORKERS' COMP CASE END?

- If no Claim Petition is filed:
 - Confirm all authorized treatment has concluded.
 - MMI obtained.
 - RTW established and employee is back at work or unable to work due to permanent restrictions.
 - All outstanding medical bills that Qual-Lynx has received have been paid.
 - Confirm there is no potential for subrogation.
 - File is then closed (the injured employee has two years from the date of last benefit to reopen their claim).
- If a Claim Petition is filed: litigation commences.

RECORDING AND REPORTING: OCCUPATIONAL INJURIES AND ILLNESSES OSHA 300

- All public employers must maintain records of all work-related injuries or illnesses
- Report all fatalities or employee hospitalization within 8 hours
- **(800) 624-1644**



Contact JIF Safety Director for additional details or assistance.

HELPFUL HINTS



- Be sure to keep a copy of all information sent to Scibal to Qual-Lynx
- Whenever an employee approaches you regarding workers compensation benefits for an alleged injury, immediately report the claim to Qual-Lynx using the toll free telephone number and complete the Supervisor's Incident Report. Reporting the claim to Qual-Lynx does not automatically make the employee eligible for benefits.
- Any time you feel there are questionable circumstances surrounding the claim, contact Qual-Lynx immediately.
- Call in Workers Compensation claims to Qual-Lynx as quickly as possible (preferably the day they are reported to you), whether treatment is needed or not.
- If there is an accident (near miss) involving one of your employees which does not require medical care, a Supervisor's Incident Report should still be completed and kept at the municipality for record purposes.

COMMUNICATION

- ✓ Employee
- ✓ Adjuster
- ✓ Nurse Case Manager
- ✓ Treating Provider(s)
- ✓ Clinical Support Staff
- ✓ Claims Coordinator
- ✓ Supervisor



We're all in this together!



EMERGENCY CLAIM REPORTING PROCEDURES

QUAL-LYNX
100 Decadon Drive
Egg Harbor Township, NJ 08234
TELEPHONE: 609-653-8400

IN AN EMERGENCY CONTACT QUAL-LYNX IMMEDIATELY

PROCEDURE FOR EMERGENCIES WHICH OCCUR AFTER NORMAL BUSINESS HOURS:

CALL QUAL-LYNX: 609-653-8400 OR 800-367-0138

OUR SERVICE WILL CONTACT THE DESIGNATED QUAL-LYNX MANAGEMENT PERSONNEL TO RESPOND TO ALL EMERGENCY CALLS. HAVE CONTACT NAME AND TELEPHONE NUMBER AVAILABLE FOR RETURN CALL.

EMERGENCY PROPERTY CLAIMS NUMBER:
Cell 609-402-5218

QUAL-LYNX WORKERS' COMPENSATION CLAIMS REPORTING AND EMERGENCY REPORTING PROCEDURE:

Report ALL worker's compensation claims requiring medical treatment as soon as possible by calling your dedicated QUAL-LYNX HOTLINE:

1-888-342-3839

Do not delay in reporting the claim, even if you do not have all necessary information. After the First Report of Injury is taken, the First Report representative will ask the caller if they need to speak to the nurse on call. If so, the First Report representative will ask the caller for a number where they can be reached and will page the nurse. The nurse will call the First Report representative and obtain all pertinent information and call you back to review the process for assigning a nurse case manager and how we will obtain follow up for the injured worker. The nurse will also answer any questions you may have.

For **EMERGENCIES**, ask for the 24-hour nurse on call. As part of the **After Hours** services, there is a nurse on call 24 hours a day, 7 days a week. The nurse is available to speak to the caller in the event of a catastrophic injury. The nurse will be paged and you will receive a return telephone call. Have a contact name and telephone number available.

QUAL-LYNX WC CONTACT

100 Decadon Drive, Egg Harbor Township, NJ 08234

Patty Davidson, WC Unit Manager

pdavidson@qual-lynx.com

609-833-2924

Tammy Langsdorf, WC Assistant Supervisor

tlangsdorf@qual-lynx.com

609-833-2921

QUAL-LYNX MCO CONTACT

100 Decadon Drive, Egg Harbor Township, NJ 08234

Karen Beatty, Client Services Manager

kbeatty@qual-lynx.com 609-365-4999

Peggy Holmes, NCM Team Manager

pholmes@qual-lynx.com 877-822-9368

Russ Bayer, NCM Team Supervisor

rbayer@qual-lynx.com 877-822-9368

QUESTIONS?



PROPERTY CLAIMS ROADMAP

When there is damage to a vehicle, building or equipment owned by the Municipality, this is a 1st Party Property Claim.



Step 1

Complete Property Acord form found @ the JIF website and email to the Property Unit Supervisor. Please include at least the following 4 pieces of information.

Date of Loss

Description

Location

Contact



Step 2

Mitigate damages by cleaning up water or boarding up windows. Delays can cost money and in some cases coverage. Protect involved equipment, it may be evidence.

Step 3

Remove vehicles from establishments charging storage fees. Take pictures **BEFORE** anything is discarded.

Step 4

Save Receipts – Save Evidence – Save Agreements. This can help with proving the claim and with Subrogation.

Step 5

Qual-Lynx will handle the claim to conclusion and following for any Subrogation/Salvage Potential.



Contact Information

Property Unit Supervisor:

Joe Lisciandri

jisciandri@qual-lynx.com

609.833.2090

Fund Solicitor:

David DeWeese

david@deweese-lawfirm.com

609.522.5599



LINKING YOU TO QUALITY CLAIM SERVICES

LIABILITY CLAIMS ROADMAP

When someone is Claiming Damage or Injury Resulting from the Action/Inaction of the Municipality.



Step 1

Notice of Claim received by the municipality. Complete Liability ACORD form found @ the JIF website.

Step 2

Forward Notice of Claim and Liability ACORD form by email to Liability Unit Supervisor and Fund Solicitor with a copy to the Claims Coordinator.

Step 3

Qual-Lynx's assigned adjuster forwards the Tort Claims Act Questionnaire (TCQ) to claimant/attorney with a copy to Claims Coordinator/Fund Solicitor.

Step 4

Completed TCQ received from claimant/attorney by Qual-Lynx w/copy provided to Claims Coordinator/Fund Solicitor.

Step 5

If Municipal Clerk is served with Summons & Complaint forward it to the Claims Coordinator. Claims Coordinator shall send it to Liability Unit Supervisor and Fund Solicitor.

Step 6

Fund Solicitor will copy Claims Coordinator on defense counsel assignment letter. Defense counsel and Qual-Lynx adjuster will be listed as contacts.

Qual-Lynx Liability Adjusters

Liability Unit Supervisor:

Barbara Maclean

bmaclean@qual-lynx.com

609.833.2916

Liability Unit Assistant Supervisor:

Susan Mooney

smooney@qual-lynx.com

609.833.2902

Fund Solicitor:

David DeWeese

david@deweese-lawfirm.com

609.522.5599



The entire Claims team will walk you through every step of the claims process and take actions on your behalf if necessary.

EPL/POL CLAIMS ROADMAP

Employment Practices Liability and Public Officials Liability Claims and Potential Claims



Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that it has been received.

Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.



Qual-Lynx Liability Adjusters

Liability Unit Supervisor:

Barbara Maclean

bmaclean@qual-lynx.com

609.833.2916

Liability Unit Assistant Supervisor:

Susan Mooney

smooney@qual-lynx.com

609.833.2902

Fund Solicitor:

David DeWeese

david@deweese-lawfirm.com

609.522.5599

WORKERS' COMPENSATION CLAIMS ROADMAP

When an employee or qualified volunteer reports an injury arising out of and in the course of their employment.



Step 1 Gather basic information:

See First Accident Report (FAR)* for guidance.

Date, Place and Time of Occurrence

How Injury Occurred

Type of Injury

Witness Info: Name and Phone

EE Info: Name, DOB, SS#, Address, Phone



Step 2

Report the Claim to the Intake Department:
Phone: 1-888-342-3839
Facsimile: 1-609-365-4000

Step 3

If medical treatment is requested, ensure first aid has been administered and/or direct injured EE to an authorized physician.

Step 4

Complete and transmit Supervisor Incident Report per instructions. Send 26 Week Wage Statement to: dbott@qual-lynx.com or fax 609-601-3196.

Step 5

State of New Jersey First Report of Injury or Illness (FROI) is generated and a copy is sent to the Claims Coordinator.

The entire Qual-Lynx Workers' Comp Team is available to assist you as needed with your Workers' Compensation claims.
*Refer to the JIF website for forms and instructions.



Qual-Lynx Workers' Comp Team

Patty Davidson, Unit Manager

pdavidson@qual-lynx.com

609.833.2924

Tammy Langsdorf, Asst. Supervisor

tlangsdorf@qual-lynx.com

609.833.2921

Mary Jane Tomasello

mtomasello@qual-lynx.com

609.833.9217

Linda Rusk

lswanfeld@qual-lynx.com

609.833.2827

Kaitlyn Leonard

kleonard@qual-lynx.com

609.833.2826

Courtney Chialastri

cchialastri@qual-lynx.com

609.833.9258

Arlee Boyd-Smith

absmith@qual-lynx.com

609.833.2918

LIFTING

LACERATION

SLIP & FALL

DOG BITE

M.V. ACCIDENT

ASSAULT

BBPE

LINKING YOU TO QUALITY CLAIM SERVICES