

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

**Gloucester County Library
389 Wolfert Station Rd.
Mullica Hill, NJ**

May 21, 2018 – 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 on Monday, May 21, 2018 at 3:30 PM, prevailing time. Acting Chair Law, **Woodbury City**, presiding. The meeting was called to order at 3:35 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 Mullica Hill 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:

Sue Miller, **Clayton Borough**
Bob Law, **Woodbury City**
Karen Sweeney, **Wenonah Borough**
Mike Razze, **Pitman Borough**....arrived 3:40pm
John Washington, **Penns Grove Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director
Paul Forlenza, Deputy Executive Director
Kris Kristie, Sr. Account Rep, **AJGRMS**
David DeWeese, *The DeWeese Law Firm, P.C.*
Rob Garish, *J.A. Montgomery*
Chris Roselli, *Qual-Lynx*
Karen Beatty, *Qual-Care*
Debby Schiffer, *Wellness Director*

Those unable to attend:

Doris Hall, **Logan Township**
Brad Campbell, *Chair*, **Shiloh Borough**

CLOSED SESSION PORTION OF MEETING

Acting Chair Law 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 May 21, 2018 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Razze seconded by Ms. Sweeney, 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 were six (6) Workers' Compensation, and six (6) Property PARs recommended for approval of settlement or continuing defense.

There was one (1) claim reviewed for abandonment of subrogation attempt.

Chair Campbell 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 no cases closed in the month of May 2018:

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	April	YTD
<i>Lost Time</i>	5	25
<i>Medical Only</i>	24	62
<i>Report Only</i>	10	44
<i>New Claims Reported</i>	39	141
<i>Report Only % of Total</i>	25.6%	33.6%
<i>Medical Only/Lost Time Ratio</i>	83:27	71:29
<i>Average Days to Report</i>	5.2	2.9

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,540
<i>Transitional Duty Days Worked</i>	1,803
<i>% of Transitional Duty Days Worked</i>	71.0%
<i>Transitional Duty Days Not Accommodated</i>	737
<i>% of Transitional Duty Days Not Accommodated</i>	29.0%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	April
<i>Bill Count</i>	216
<i>Original Provider Charges</i>	\$233,111
<i>Re-priced Bill Amount</i>	\$72,865
<i>Savings</i>	\$160,246
<i>% of Savings</i>	68.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	97.2%
<i>PPO Penetration Rate Provider Charge Percentage</i>	98.4%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	99.4%

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

QUAL-LYNX REPORT

Adjuster File Counts

Mr. Roselli reported that the Adjuster File Count report for the month of May 2018 is included in the agenda packet. He noted the Liability Unit is currently looking to hire an Adjuster as they have just had a resignation and that Ms. Davidson's unit is also looking to hire one more Adjuster.

2017 Annual Report

Mr. Roselli presented the Qual-Lynx 2017 Annual Report to the Committee members and highlighted the following:

- There were 952 new claims received in 2017, with a total of 945 closed in 2017.
- For years 2013-2017, 88.4% of all claims have been closed, with only 497 remaining open.
- For years 2013-2017 approximately \$1.1 million has been recovered through subrogation and salvage recovery for the TRICO JIF.
- "Monday morning claims" for Workers Compensation. There really aren't more "Monday morning claims". Most Workers Compensation claims, over the last 5 years, are reported on Wednesday.
- Act of Crime is the most expensive type of claim (police interacting with resisting suspects).
- Of the different types of property claims, claims involving vehicles for Paid Fire Departments have the least amount of claims, but are the most expensive by far.

Ms. Beatty presented the Managed Care section of the report to the Committee and highlighted the following:

- The Surgical Center reimbursement rate is approximately \$3,000 per bill.
- Utilizing Urgent Care/Occupational Health facilities rather than ER's generates a 92% savings, or, on average, \$2,187.31 per visit. 70% of initial treatment visits are at an Urgent Care facility.
- The Provider Liaison has helped with pricing negotiations, speaks with providers, recruits Drs. for the network, goes on office visits, and has been a tremendous asset all around.
- In regards to Physical therapy, the sooner a patient gets in the better. The JIF has established a very specific list of physical therapists.
- The TRICOJIF has saved \$9,405,089 over the last five years after applying the QualCare Provider Network discounts.
- For years 2013-2017, 59% of the available transitional duty days have been accommodated by TRICOJIF members, and translates to a savings of \$250,496.

- In regards to the Opioid Restriction Initiative, QualCare takes the recent changes in legislation very seriously and has put into place additional internal protocols in regards to dispensing Opioids.

CLAIMS AUDIT

Mr. Forlenza reminded the Committee that the Claims Audit RFP, seeking proposals to complete a claims audit for all lines of coverage, was released on April 11, 2018, with responses due back by 11:00 AM on May 4, 2018. He noted that he received two (2) responses. Mr. Forlenza noted he has some concerns with both of the submissions, and will be discussing with Mr. DeWeese prior to setting up a review meeting.

Mr. Forlenza then stated that a representative from this Committee was needed to meet with representatives from BURLCO and ACM to review and score the RFP responses. Mr. Razze had previously volunteered. Mr. Forlenza noted he will email the responses to the Committee to review and will hold a meeting via conference call. Details are to follow, with hopes of an appointment at the June Executive Committee meeting.

EPL, LIABILITY, and WORKERS COMPENSATION RFQ

Mr. Forlenza stated that the Fund will be undertaking the EPL, Liability, and Workers Compensation Defense Panel RFQ this year. He stated that his office will be looking for authorization at the May Executive Committee meeting so he and Mr. DeWeese can start the process early and finished up in a timely manner. Mr. DeWeese indicated that the Fund does not undertake an RFQ for the EPL Defense Panel members as the appointment of the attorneys to defend EPL and POL claims is the responsibility of Summit Risk.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, June 25, 2018 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ

MOTION TO ADJOURN

Acting Chair Law asked for a motion adjourned the Executive Claims meeting. Motion by Ms. Miller, seconded by Ms. Sweeney, to adjourn the meeting.

The meeting was adjourned at 4:22 PM.



Kris Kristie, Recording Secretary for



Bob Law, Fund Secretary