

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

**Pitman Municipal Building  
110 S Broadway  
Pitman, NJ**

**December 17, 2018 – 2:30 PM**

***EXECUTIVE CLAIMS MEETING MINUTES***

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The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Pitman Municipal Building, 110 S Broadway, Pitman, NJ on December 17, 2018 at 2:30 PM, prevailing time. Chair Campbell, Borough of Shiloh, presiding. The meeting was called to order at 2:31 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:

Brad Campbell, *Fund Chair, City of Shiloh*  
Bob Law, *Fund Secretary, Woodbury City*  
Sue Miller, **Clayton Borough**  
John Washington, **Penns Grove Borough**  
Karen Sweeney, **Wenonah Borough**  
Mike Razzo, **Pitman Borough**

Also present were:

Paul Forlenza, Deputy Executive Director, *AJGRMS*  
Kris Kristie, Sr. Account Rep, *AJGRMS*  
David DeWeese, *The DeWeese Law Firm, P.C.*  
Keith Hummel, *J.A. Montgomery*  
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**

***CLOSED SESSION PORTION OF MEETING***

Chair Campbell 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 December 17, 2018 at 4:00 PM.

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

**REOPEN PUBLIC PORTION OF THE MEETING**

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

Motion by Mr. Razze seconded by Ms. Miller, 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 eight (8) claims. Of the claims reviewed, there were four (4) Workers' Compensation, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claim(s) 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 two (2) case(s) closed since the November, 2018 meeting:

*Van Wyk, a minor, v. City of Vineland*  
*Boychuck Estate v Township of Monroe*

**MANAGED CARE REPORT**

***Lost Time v. Medical Only Cases***

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

	November	YTD
<i>Lost Time</i>	1	57
<i>Medical Only</i>	17	194
<i>Report Only</i>	5	119
<i>New Claims Reported</i>	23	370
<i>Report Only % of Total</i>	27.1%	32.2%
<i>Medical Only/Lost Time Ratio</i>	94:06	77:23
<i>Average Days to Report</i>	2.2	4.6

***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	7,033
<i>Transitional Duty Days Worked</i>	5,099
<i>% of Transitional Duty Days Worked</i>	72.5%
<i>Transitional Duty Days Not Accommodated</i>	1,934
<i>% of Transitional Duty Days Not Accommodated</i>	27.5%

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>November</b>
<i>Bill Count</i>	218
<i>Original Provider Charges</i>	\$343,354
<i>Re-priced Bill Amount</i>	\$100,960
<i>Savings</i>	\$242,394
<i>% of Savings</i>	70.6%
<i>PPO Penetration Rate Bill Count Percentage</i>	96.3%
<i>PPO Penetration Rate Provider Charge Percentage</i>	96.1%
<i>EPO Penetration Rate Bill Count Percentage</i>	94.7%
<i>EPO Penetration Rate Provider Charge Percentage</i>	94.6%

Ms. Beatty referenced a handout which is a new OBG Report that depicts guidelines for normal cost, time out of work, medical expenses, etc. for certain types of workers compensation claims. She explained one column depicts average claims costs for a claimant with a specific type of injury with no comorbidities, and the other column for the same type of claim wherein the claimant has comorbidities including hypertension, smoking, and obesity. Ms. Beatty then highlighted the increase in each category as a result of the employee's underlying health conditions.

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 November 2018 is included in the agenda packet.

Mr. Roselli noted that Ms. Lansgdorf is still the Unit Supervisor for Workers Compensation on an interim basis and she is currently down one (1) Adjuster. The Liability Unit is also currently short one (1) adjuster.

Mr. Forlenza asked if Mr. Roselli could include a Medical Only File count column in his report going forward and possibly break out the total number of claims per JIF. Mr. Roselli noted he would look into this request.

***CLAIMS AUDIT***

The Qual-Lynx and Qual-Care professionals left the meeting at this time as a discussion ensued in regards to the Claims Audit performed by North Shore Risk Consulting. Mr. Forlenza mentioned he had emailed a copy of the Audit to the Committee for their review on December 10, 2018.

Mr. Forlenza noted that overall; the Auditors were very complementary of Qual Lynx and the adjusting unit assigned to the ACM, BURLCO, & TRICO JIFs. The Auditors were very impressed with subrogation efforts and the Fund's Litigation Management Guidelines, and the working relationship between Qual-Lynx and Mr. DeWeese's office.

They complimented Qual-Lynx on their timeliness of handling Workers Compensation Claims, their initial review of the Claims, and the investigation performed on each claim. Mr. Forlenza noted he didn't feel that North Shore's scoring process was fair; i.e.; a 3.5 out of 5 seems just OK to us, but is actually a

rather high score to North Shore. Mr. Forlenza asked North Shore to add language to their Executive Summary explaining their scoring system.

Mr. Forlenza mentioned that North Shore questioned the value of the GOTCHA Program which is understandable as there aren't a lot of tangible results to report. North Shore suggested the possibility of expanding the use of the surveillance program rather than GOTCHA. He noted Qual-Lynx will be providing the annual 2018 GOTCHA Report shortly and the Committee can review and discuss if it is a Program they want to keep going into 2019.

Mr. Forlenza wrapped up the discussion by stating that the Audit notes some concerns with IVOS and it not being used to its full capabilities. In addition, concern is noted regarding the length of time it is taking to fill the open Adjuster positions, though Qual-Lynx is actively looking for replacements. Overall, the Auditors were very impressed. Once the BURLCO and ACM JIFs have an opportunity to review their reports, Mr. Forlenza will schedule either a conference call or face to face meeting between North Shore and representatives of each JIF so that North Shore can address any questions from the members. Once that is complete, he will send the reports to Qual-Lynx asking that they respond to any recommendations that were mentioned in the Audit. The Committee agreed with this approach.

#### ***VINALAND CITY TPA***

Mr. Forlenza reminded the Committee that Vineland was considering using a different TPA, Franklin Adjusting, to adjust claims within their SIR effective January 1, 2019. In response, he had provided the City with various questionnaires that needed to be completed by Franklin so the firm could be vetted by the JIF, MEL, and Reinsurers. He noted that he followed up with Mr. Dickenson after receiving no response to the questionnaires from either the City or Franklin Adjusters. Mr. Dickenson recently responded that the City will not be using Franklin Adjusters and will remain with Qual Lynx.

#### ***REVISED TORT CLAIMS QUESTIONNAIRE REMINDERS***

Mr. Forlenza noted that most towns had responded and submitted their resolutions adopting the Fund's revised Tort Claims Questionnaires; however, for those few towns that had not, a reminder email was sent by Mr. DeWeese's office on December 10, 2018. Most responded that the Resolutions were on this month's meeting agendas and would be submitted thereafter.

As of the completion of these minutes, we are still waiting on Tort Claim Questionnaire's from Upper Pittsgrove and Deptford.


#### ***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, January 28, 2019 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.

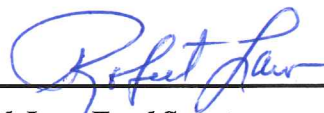
#### ***MOTION TO ADJOURN***

Chair Campbell asked for a motion adjourned the Executive Claims meeting. Motion by Mr. Law, seconded by Mr. Razze, to adjourn the meeting.

The meeting was adjourned at 3:35 PM.



**Kris Kristie, Recording Secretary for**



**Bob Law, Fund Secretary**