

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

Via Conference Call

May 18, 2020 – 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 via conference call on May 18, 2020 at 3:30 PM, prevailing time. Chair Law, City of Woodbury, presiding

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:

Bob Law, *Fund Chair*, **Woodbury City**
Mike Razze, *Fund Secretary*, **Pitman Borough**
Karen Sweeney, **Wenonah Borough**...*arrived after roll call*
Sue Miller, **Clayton Borough**
Bob Diaz, **South Harrison**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, Senior Risk Control Consultant, *J.A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Client Services Manager *Qual-Care*
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Doris Hall, **Logan Township**
Carl Bagby, **Borough of Swedesboro**

CLOSED SESSION PORTION OF MEETING

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 18, 2020 at 5:00 PM via conference call.

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 Law 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 four (4) claims. Of the claims reviewed, there were two (2) Workers' Compensation, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There was one (1) claim(s) reviewed for abandonment of subrogation attempts:

2019162386

Chair Law 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 zero (0) case(s) closed since the April 2020 meeting:

Mr. DeWeese asked if there were any questions. No questions were entertained.

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>	13	27
<i>Medical Only</i>	24	89
<i>Report Only</i>	36	81
<i>New Claims Reported</i>	73	197
<i>Report Only % of Total</i>	41%	49%
<i>Medical Only/Lost Time Ratio</i>	77:23	65:35
<i>Average Days to Report</i>	2.6	3.2

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,001
<i>Transitional Duty Days Worked</i>	1,121
<i>% of Transitional Duty Days Worked</i>	56%
<i>Transitional Duty Days Not Accommodated</i>	880

<i>% of Transitional Duty Days Not Accommodated</i>	44%
<i>\$ Saved by Accommodating</i>	\$126,207.15
<i>\$ Lost by NOT Accommodating</i>	\$94,367.40

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	April
<i>Bill Count</i>	241
<i>Original Provider Charges</i>	\$725,372
<i>Re-priced Bill Amount</i>	\$294,665
<i>Savings</i>	\$430,707
<i>% of Savings</i>	59%
<i>PPO Penetration Rate Bill Count Percentage</i>	94%
<i>PPO Penetration Rate Provider Charge Percentage</i>	88%
<i>EPO Penetration Rate Bill Count Percentage</i>	92%
<i>EPO Penetration Rate Provider Charge Percentage</i>	98%

Virtual Care: In response to the COVID-19 outbreak, Qual-Care introduced the Virtual Care Initiative. Virtual Care includes streamlined access to the medical providers who offer tele-medicine and tele-therapy services. Patients can be seen by physicians, safely and securely, and continue their medical treatment plan from their homes, workplaces or on the go.

Ms. Beatty noted some medical facilities are starting to schedule appointments/surgeries in anticipation of reopening soon.

Ms. Beatty noted they are receiving information daily on provider practices, including office hour changes, telehealth capabilities, and office closures. As far as treatment, she has received good feedback, whether the patient is being seen virtually or in person. Updated lists are constantly being provided so their staff has all the information they need and CDC guidelines are being practiced at all of our provider facilities. She noted they are starting to see a decline in telehealth appointments for Physical Therapy either due to patients wanting to get out, or not having the equipment at home to properly perform their exercises.

Ms. Beatty noted that with the Coronavirus outbreak, Qual-Lynx and Qual-Care staff is working from home and everyone is available to assist members. Ms. Beatty reported there have been seventeen (17) COVID-19 Cases reported in March; fifteen (15) in April,; and twelve (12) in May, most of which have been report only, and the majority of those reported out of Vineland. Ms. Beatty noted next month she will include a COVID-19 Claims report to include in the agenda.

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

QUAL-LYNX REPORT

Adjuster File Counts

The Qual-Lynx adjuster file counts for the month of April were included in the agenda packet and reviewed. Mr. Roselli noted the WC Unit had 654 lost time files. This is an average of 131 files per adjuster (based on 5 adjusters), which is a decrease of 5 lost time files from the prior month end. The total count of files in this unit is 1,007, which includes both lost time and medical only files.

The Property unit has a total of 808 files, or 202 files per adjuster (based on 3 adjusters). Mr. Roselli stated Diane Payne has now fully transitioned into the property unit to address the recent retirement of Jim Mercanto.

In the Liability Unit the file count is at 816 files, or 238 files per adjuster, which is a decrease of 39 files (based on 3 adjusters and removing Ms. Mooney's pending 100 files). Mr. Roselli stated that his office is still actively looking for an Assistant Supervisor for Ms. Mooney's unit with a few candidates being considered. Mr. Roselli noted that the search for the Assistant Supervisor has been expanded to Northern New Jersey and Philadelphia as Qual-Lynx believes this person might be able to work remotely.

Mr. Roselli asked if there were any questions. No questions were entertained.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, June 22, 2020 at 3:30 PM** more than likely as a Conference call, but the members will be notified once that is confirmed.

Mr. Forlenza explained that should the current Coronavirus situation continue over the next few weeks, he will be asking for approval via a Motion at the Executive Committee Meeting later this evening to hold both the Executive Claims Committee Meeting and the Executive Committee Meeting for June via Conference call again. The Committee agreed.

At this time, Ms. Miller asked the Committee members for their opinion on some her employee's attitude of "I'm with the JIF, so any claim of mine is covered". She questioned how the JIF can educate the employees to understand that they may have more exposure than they think, and punitive damages are not covered. The goal being to make the employees more conscientious and aware.

Mr. Roselli stated that another public entity client with which Qual Lynx works, actually charges its employees the portion of the costs of the accident that is considered their fault. Mr. Law noted he had taken the MEL Driving Training about a year ago and asked if this was addressed in that particular training, that you may be liable if found guilty in a motor vehicle accident. Mr. Garish noted it is not disclosed in that training, but he noted it could possibly be put in the training sheet, or another avenue if it is needed to reach everyone. Mr. Law stated he believes that is one place he feels it should be indicated.

Ms. Miller stated some sort of general communication should be distributed so employees understand coverage is not a given in its entirety, you do not have carte blanche insurance.

Mr. Hummel noted at the Police Command Staff; First Line Supervisor; and Line Personnel Training it is discussed in great detail the reasons they may have exposure.

Mr. Miola believes that the majority of our members understand they cannot go wild with force, or negligence. We can work it into our Managerial & Supervisory Training. Mr. Razzo agrees with this procedure, as it is always good to reinforce. The Committee agreed.

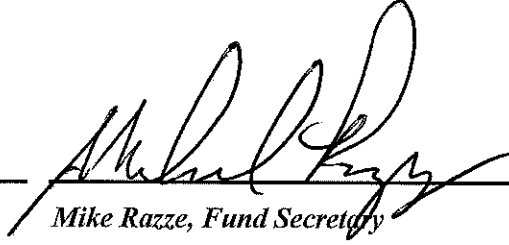
MOTION TO ADJOURN

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

The meeting was adjourned at 4:40 PM.



Kris Kristie, Recording Secretary for



Mike Razzo, Fund Secretary