

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

Via Zoom Conferencing

January 25, 2021 – 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 Zoom Conferencing on January 25, 2021 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*
Bob Diaz, *South Harrison Township*
Karen Sweeney, *Wenonah Borough*
Sue Miller, *Clayton Borough*
Carl Bagby, *Borough of Swedesboro*

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*

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 January 25, 2021 at 5:00 PM via Zoom conferencing.

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

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

Motion by Mr. Razze seconded by Ms. Sweeny 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 fifteen (15) claims. Of the claims reviewed, there were five (5) Workers' Compensation, six (6) General Liability, and four (4) Property PARs recommended for approval of settlement or continuing defense.

There were two (2) claim(s) reviewed for abandonment of subrogation attempt:

202185991

2019176598

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 two (2) cases closed since the last meeting:

Murphy v. Township of Deptford
Simone v. Township of Deptford

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)*.

	<i>Dec</i>	<i>YTD</i>
<i>Lost Time</i>	13	118
<i>Medical Only</i>	52	321
<i>Report Only</i>	30	226
<i># of New Claims Reported</i>	95	668
<i>Report Only % of Total</i>	31.6%	34%
<i>Medical Only/Lost Time Ratio</i>	80:20	73:27
<i>Average Days to Report</i>	3.6	4.0

Ms. Beatty presented a report that depicts the number of cases related to COVID-19 from January 2020 to present by town and month. The highlights of this report are as follows:

Total Cases in the TRICOJIF:	245
Indemnity:	59
Medical Only:	111
Report Only:	75

Ms. Beatty noted there was a significant uptick in claims reported for last month, and she anticipates that number to continue to climb in the next few months as she is currently getting notified of COVID claims hourly. She noted if anyone would like details on their town's cases, please contact her.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	6,226
<i>Transitional Duty Days Worked</i>	3,663
<i>% of Transitional Duty Days Worked</i>	59%
<i>Transitional Duty Days Not Accommodated</i>	2,563
<i>% of Transitional Duty Days Not Accommodated</i>	41%
<i>\$ Saved by Accommodating</i>	\$348,021
<i>\$ Lost by NOT Accommodating</i>	\$285,187

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	December
<i>Bill Count</i>	345
<i>Original Provider Charges</i>	\$328,539
<i>Re-priced Bill Amount</i>	\$104,189
<i>Savings</i>	\$224,350
<i>% of Savings</i>	60%
<i>PPO Penetration Rate Bill Count Percentage</i>	98%
<i>PPO Penetration Rate Provider Charge Percentage</i>	99%
<i>EPO Penetration Rate Bill Count Percentage</i>	97%
<i>EPO Penetration Rate Provider Charge Percentage</i>	100%

Prescription Program Summary Report

Ms. Beatty noted this is a new report which will be provided to the Committee quarterly and depicts the number of prescriptions filled and savings to the Fund from utilizing this program including: average cost per patient; average cost per script, and Opioid cost and usage, by month. The report included shows 2020 year-end results:

Script Count:	232
Utilizing Patients:	44
Billed Amount:	\$30,410
U & C Amount:	\$45,454

Total Savings YTD: \$15,044

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

QUAL-LYNX REPORT

Adjuster File Counts

Mr. Roselli reported that as of the end of December, Tammy Langsdorf's Workers' Compensation Unit had 784 lost time files (including COVID-19 lost time files). This is an average of 157 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,423 which includes both lost time and medical only files. This is an increase of 89 files from the end of November even with an excellent month of closing 242 claim files.

The total number of COVID-19 claims in the unit including both lost time and medical only files is 389 which is up from 305 the previous month. This is an increase of 84 COVID-19 claims from the end of November.

In Sue Mooney's Liability Unit, the liability adjusters' total file count is currently at 830 files. This is a decrease of 19 files from the end of November. This is an average of 198 files per adjuster (based on 4 adjusters and removing Sue Mooney's pending of 41 files).

Joe Lisciandri's Property Unit has a total file count at 1,139, which is an average of 285 files per adjuster (based upon 4 adjusters). Joe's unit remains fully staffed.

Chair Law asked if more staff is needed to address the uptick from COVID claims. Mr. Roselli stated there are currently some adjustors from other units helping out, and they feel they are in a good position as of right now. The hope is the COVID claims will start to diminish as the summer rolls in, and things will be back to normal once the vaccine starts to kick in. Mr. Miola noted he and Mr. Forlenza meet with Qual-Lynx quarterly to keep on top of the adjustor counts among other things and noted they are monitoring the situation.

Mr. Miola noted that he and Mr. Forlenza and will be meeting with Qual-Lynx to discuss potential additional compensation due to the uptick in claims resulting from the pandemic. He further commented that the contract between the Fund and Qual-Lynx does allow for additional compensation in certain circumstances.

Mr. Diaz asked as employees start to get the vaccine, what types are issues could we have with side effects since the manufactures are denying any and all liability. Mr. Forlenza noted it is his understanding according to the CDC that employers cannot require their employees to get vaccinated. So, if the employees get the vaccine, he is not sure how liable the municipality would be. Mr. DeWeese noted this was his understanding as well.

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

NEXT MEETING

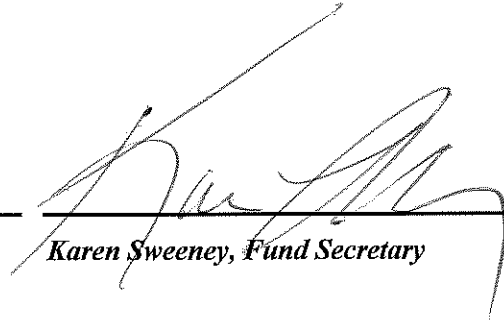
The next Executive Claims Meeting will be held on **Monday, February 22, 2021 at 3:30 PM** via Zoom Conferencing.

MOTION TO ADJOURN

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

The meeting was adjourned at 4:47 PM.

Kris Kristie, Recording Secretary for



Karen Sweeney, Fund Secretary