

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

**Via Zoom Conferencing**

**December 20, 2021 – 3:30 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 via Zoom Conferencing on December 20, 2021 at 3:30 PM, prevailing time. Karen Sweeney, Borough of Wenonah, 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:

Karen Sweeney, *Fund Secretary, Wenonah Borough*  
Carl Bagby, *Borough of Swedesboro*  
Bob Diaz, *South Harrison Township*  
Sue Miller, *Clayton Borough*  
Kevin Clour, *Lower Alloways Creek*

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*  
Kamini Patel, MBA, CIC, CPCU, *Program Administrator, RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Keith Hummel, Safety Director, *J.A. Montgomery*  
Rob Garish, Senior Risk Control Consultant, *J.A. Montgomery*  
Chris Roselli, Account Manager, *Qual-Lynx*  
Karen Beatty, Account Manager, *Qual-Care*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Chris Winter, *Law Enforcement Risk Management Consultant*

Those unable to attend:

Mike Razze, *Fund Chair, Pitman Borough*  
Mark Gravinese, *Harrison Township*

**CLOSED SESSION PORTION OF MEETING**

Acting Chair Sweeney 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 20, 2021 at 5:00 PM.

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

**REOPEN PUBLIC PORTION OF THE MEETING**

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

Motion by Ms. Miller, seconded by Mr. Clour 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 six (6) claims. Of the claims reviewed, there were four (4) Workers' Compensation, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were no (0) claims reviewed this month that had previously been approved by Vineland:

There were five (5) claims reviewed for abandonment of subrogation attempt:

2020191130  
MLT-2020195500  
2020217793  
2019165164  
MLT-2020197

Acting Chair Sweeney 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 three (3) case(s) closed since the last meeting in November.

*Hassan and Roberson v. Borough of Glassboro*  
*Alvarado v. Borough of Penns Grove*  
*Shute v. Township of Pennsville*

***Vacant Property Registration and Fee Ordinances Bulletin***

Mr. DeWeese referenced a Bulletin in the agenda that he had sent to all members via email earlier this month. He stated that at previous Retreats and Executive Committee meetings, he has discussed his concerns with the Vacant Property Registration and Fee Ordinances some members have adopted.

Mr. DeWeese noted he is starting to see claims challenging these ordinances and the fees charged. He stated the risk to your municipality is significant because if you have been collecting these exorbitant fees for some time and these plaintiffs are successful in the litigation, you will need to pay that money back. On top of that, he noted there could be coverage issues as well.

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

## ***EXECUTIVE DIRECTOR's MONITORING REPORTS***

### ***Supervisory Investigation Reports***

Mr. Miola reminded the Committee that after noticing on the PARs that Accident Investigation Reports are not being completed by all towns, he requested a report from Qual-Lynx, which is now received on a monthly basis, depicting those claims where a *Supervisors Incident Report* was not received when the claim was reported. Mr. Miola believes that these reports are a valuable tool when investigating accidents. He noted he has requested this report be included in the monthly Claims Committee agenda to hopefully raise awareness of the need to complete these reports. Mr. Miola stated that his office sends this report to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town to discuss the importance of completing the Accident Investigation Report. He noted there were only two (2) claims this month without a Supervisors Incident Report filed, so there is already a significant improvement.

### ***Repair Shop Program***

Mr. Miola stated this program seems to be running smoothly and noted there are no new updates at this time.

## ***QUAL-LYNX REPORT***

### ***Adjuster File Counts***

At the end of November, Tammy Langsdorf's Workers' Compensation Unit had 708 lost time files (including 68 lost time COVID-19 files). This is an average of 142 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,174 which includes both lost time and medical only files. This is a decrease of 48 files from the end of October. The total number of COVID-19 claims in the unit including both lost time and medical only files is 101. This unit is now fully staffed and Tammy is slowly building Kate Wozniak's pending. She had 144 files at the end of November.

In Sue Mooney's Liability Unit, the liability adjusters' total file count is currently at 810 files. This is a decrease of 147 files from the end of October. Mr. Roselli noted that Qual Lynx has removed two (2) non-RPA accounts from this unit as of the end of November. Qual Lynx has also hired an adjuster to fill a position open since October 1, 2021. That person, Cynthia Poole, is slated to start December 13, 2021. Mr. Roselli was also recently advised by their legal department that in accordance with FMLA guidelines they are now permitted to hire a replacement for the adjuster that was on leave. He noted that they are actively recruiting to fill this open position.

Joe Lisciandri's Property Unit has a total file count at 1,396, which is high due to Hurricane Ida. Mr. Roselli noted that not all claims associated with that storm are "active" files. The unit's overall pending

decreased by 15 files since the end of October. He further noted that Qual Lynx recently extended an offer to Tanya Johnson to fill the 4<sup>th</sup> adjuster position. She is slated to begin on December 13, 2021.

Mr. Roselli noted he will continue to monitor the staff pending's and any staffing issues and keep the Fund apprised of any circumstances that may affect these numbers.

Mr. Roselli asked if there were any questions at this time. No questions were entertained.

**MANAGED CARE REPORT**

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

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

	<i>November</i>	<i>YTD</i>
<i>Lost Time</i>	7	100
<i>Medical Only</i>	13	229
<i>Report Only</i>	19	193
<i># of New Claims Reported</i>	39	530
<i>Average Days to Report</i>	10.4	4.3

Ms. Beatty noted the Average Days to Report is running a bit high due to the COVID claims and how long it takes to contact trace to confirm who may have been exposed and potential additional claims, and it seems these claims are on the rise again with the new variant. Ms. Beatty presented another report which broke out and depicted the number of Indemnity, Medical only, and Report only Claims for both COVID related and Non COVID related claims for the month of November 2021 and Year to Date 2021.

November 2021 COVID Related Average Days to Report: 29.8

November 2021 Non COVID Related Average Days to Report: 10.4

***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>	5,307
<i>Transitional Duty Days Worked</i>	3,091
<i>% of Transitional Duty Days Worked</i>	58%
<i>Transitional Duty Days Not Accommodated</i>	2,216
<i>% of Transitional Duty Days Not Accommodated</i>	42%
<i>\$ Saved by Accommodating</i>	\$265,538
<i>\$ Lost by NOT Accommodating</i>	\$249,854

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>November</b>
<i>Bill Count</i>	256
<i>Original Provider Charges</i>	\$815,481
<i>Re-priced Bill Amount</i>	\$316,427
<i>Savings</i>	\$499,054
<i>% of Savings</i>	61%
<i>PPO Penetration Rate Bill Count Percentage</i>	85%
<i>PPO Penetration Rate Provider Charge Percentage</i>	93%
<i>EPO Penetration Rate Bill Count Percentage</i>	83%
<i>EPO Penetration Rate Provider Charge Percentage</i>	72%

***Representatives from Qual Lynx & Qual Care were asked to leave the meeting at this time***

***Managed Care RFP***

Mr. Forlenza reminded the committee that we are in year 5 of our 5 year contract with QualCare for our Managed Care Services, thus an RFP was released in October where a total of three (3) responses were received in response to the Managed Care RFP. Those responses received were from QualCare, MedLogix, and ICS. Mr. Forlenza noted a meeting took place last week with representatives from the ACM, BURLCO and TRICO JIFs to review the responses and make recommendations to the Fund at the December meeting. He noted that his office prepared spread sheets outlining potential cost over the next 5 years as well other information included in the responses that are germane to the Committee's discussions and an initial inclination from that Committee is to move to a new Managed Care company sometime next year.

Mr. Forlenza stated his office is in the process of undergoing a due diligence process. We have asked QualCare for a proposed 2 month extension of their existing contract, through February 28, 2022 to give his office as well as the review committee thorough review of the RFP's and continue with the due diligence process. Should the decision be made to appoint a new Managed Care company, this will also give us time to notify all of the necessary professionals, as well as the member towns, and to be sure the new company is ready to take on all of the new responsibilities. Lastly, Mr. Forlenza noted that QualCare is aware of this and are being cooperative as we go through this process.

Mr. Forlenza noted a motion to extend the existing contract with QualCare for an additional 2 months through February 28, 2022 will need to be recommended for approval at the Executive Committee Meeting later this evening. Mr. DeWeese stated it would be fine to ask for a Motion for this approval as recommended by the Claims Committee at the Executive Committee meeting in open session.

***QUAL-LYNX STAFFING CONCERNS***

Mr. Forlenza reminded the Committee that Qual-Lynx has been purchased by a company named Coventry, effective January 1, 2022. Mr. Forlenza noted that his office as well as some of the other Executive

Director's around the State have some concerns as Coventry is a managed care company that was interested in the purchasing QualCare due to their network. He noted that Coventry does not own any other adjusting firms. As a result, he requested a meeting with Coventry to discuss his concerns in detail, which took place last Thursday with the owners, as well as other Executive Directors from around the State. A good discussion was had in regards to Coventry's approach and goals and Mr. Forlenza believes that Coventry understands the concerns of the Executive Directors. Though Coventry did not commit to anything in particular, they have committed to providing those at the meeting with a timeline, after the first of the year, describing what they will be doing with the Qual-Lynx operation. It was made very clear we had the highest respect for Qual-Lynx and their Adjusters and want to be sure they are continued to be provided with all of the resources they need for their operation.

Mr. Miola reiterated it was made very clear the relationship with Qual-Lynx needs to be preserved and if Coventry decides to spin Qual Lynx off, we want the opportunity to have a roll in that decision process. He noted we are monitoring this situation very closely. He noted there has been some concern on their hiring of Adjusters as the newest hire only has 2 years' experience in adjusting private auto claims and lives in Arizona, so there will be some training concerns. It has been made clear to them to look for another adjuster who has more experience in our type of claims and we need to be kept apprised of this process.

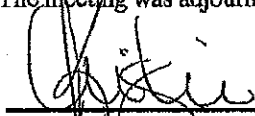
***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, January 24, 2022 at 3:30 PM** at the Deptford Community Center or TBD.

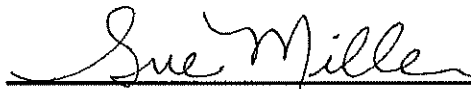
***MOTION TO ADJOURN***

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

The meeting was adjourned at 4.45 PM.



*Kris Kriste, Recording Secretary for*



*Sue Miller, Acting Secretary*