

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

Via Zoom Conferencing

February 28, 2022 – 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 February 28, 2022 at 3:30 PM, prevailing time. Mike Razze, Borough of Pitman, 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:

Mike Razze, *Fund Chair, Pitman Borough*
Karen Sweeney, *Fund Secretary, Wenonah Borough*
Bob Diaz, *South Harrison Township*
Doug Hogate, *Elsinboro Boro*
Leo Selb, *Hopewell Township*...arrived after roll call
Mark Gravinese, *Harrison Township*
Marjorie Sperry, *Quinton Township*

Also present were:

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:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*

CLOSED SESSION PORTION OF MEETING

Chair Razze 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 February 28, 2022 at 5:00 PM.

Mr. Miola referenced the current report included in the agenda packet stating that the majority of the cases where a report has not been submitted are COVID related, and mainly affecting Police personal. He noted this is mostly due to Officers not being vaccinated, not wearing masks when gathering together, and not practicing social distancing.

NOC Department Listing Report

Mr. Miola noted that the Adjustors have been doing a great job identifying the claims on the attached NOC (Not Otherwise Classified) Report. When comparing the reports for liability claims, the % of claims with the NOC classification has dropped significantly, and this really helps the Loss Control team do a better job of risk analysis.

Comorbidities Report

Mr. Miola referenced an updated report, valued as of December 31, 2021, he received from Qual-Lynx to track those Worker Compensation claims where the claimant has a comorbidity (i.e. smoking, obesity, high blood pressure, etc.) He noted the reports included in the agenda prove that employees with comorbidities incur significantly higher costs than those employees without comorbidities. These comorbidities also affect their time out of work for an average of 72 day's verse 39 day, or 85% higher; for those with comorbidities; 97% higher costs per claim; and 85% higher Lost Time Days per claim. Mr. Miola noted this information is important to share with the Elected Officials to show the impact of promoting employee health through Wellness programs. He noted Debby Schiffer, Wellness Director for the TRICOJIF, will be sharing this information with the towns when she is out visiting them as it shows members the cost savings of a healthy employee and the benefits of wellness.

Auto 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

Mr. Roselli reported that at the end of January, Tammy Langsdorf's Workers' Compensation Unit had 805 lost time files (including 111 lost time COVID files). This is an average of 161 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,291 which includes both lost time and medical only files. This is an increase of 51 files from the end of December. The total number of COVID-19 claims in the unit including both lost time and medical only files is 251 which is up from 208 the previous month. Mr. Roselli noted that Chelsea Quitter resigned her position on January 28th. Bryana Suggs who has been a temp in Tammy's unit since late last spring has been hired full time to replace Ms. Quitter. Ms. Suggs has done an excellent job and Tammy feels she will do well in this position. The process to bring in a new temp for this unit has begun.

In Sue Mooney's Liability Unit, the liability adjusters' total file count is currently at 686 files. This is a decrease of 16 files from the end of December. Those 686 claim files have a total of 812 claimants attached to them and we have started to show this on the Inventory Management Report. As mentioned last month, this unit now only handles Atlantic, TRICO and BURLCO JIFs. Offers have been extended to two (2) adjuster candidates and those offers were accepted. The two (2) adjusters should start next month. This unit will then be fully staffed. Additional updates will be provided next month.

Joe Lisciandri's Property Unit has a total file count at 1,546. The unit's overall pending increased by 64 files since the end of December. Tanya Johnson began her employment with Qual Lynx on 12/13/21 and Mr. Liscandri has begun to slowly build her caseload, which is currently at 39. As her pending is increased over the next several months the other adjuster's numbers will decrease.

Mr. Roselli will continue to monitor the staff pendings and any staffing issues and keep everyone 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)*.

	January	YTD
<i>Lost Time</i>	5	5
<i>Medical Only</i>	36	36
<i>Report Only</i>	8	8
<i># of New Claims Reported</i>	51	51
<i>Average Days to Report</i>	27.3	27.3

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	276
<i>Transitional Duty Days Worked</i>	159
<i>% of Transitional Duty Days Worked</i>	58%
<i>Transitional Duty Days Not Accommodated</i>	117
<i>% of Transitional Duty Days Not Accommodated</i>	42%
<i>\$ Saved by Accommodating</i>	\$12,508
<i>\$ Lost by NOT Accommodating</i>	\$14,073

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	January
<i>Bill Count</i>	262
<i>Original Provider Charges</i>	\$677,957
<i>Re-priced Bill Amount</i>	\$154,941
<i>Savings</i>	\$523,015
<i>% of Savings</i>	77%
<i>PPO Penetration Rate Bill Count Percentage</i>	91%

<i>PPO Penetration Rate Provider Charge Percentage</i>	<i>99%</i>
<i>EPO Penetration Rate Bill Count Percentage</i>	<i>89%</i>
<i>EPO Penetration Rate Provider Charge Percentage</i>	<i>99%</i>

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

Managed Care RFP

Mr. Miola stated the Managed Care RFP Response Evaluation Committee had concluded their evaluation of the RFP responses and is recommending that Qual-Lynx (QualCare) be reappointed for a five (5) year contract, renewable annually, with a 90 day cancellation provision should their performance fail. The Evaluation Committee has asked that Fund Administrator's office carefully monitor Qual-Lynx's performance including network pricing, use of physicians & medical facilities, the use of Case Management, etc. Mr. Miola noted he is setting up monthly meetings with Qual-Lynx to stay on top of these issues.

Mr. Miola also stated earlier this month it was discovered that the company that purchased QualCare and Qual-Lynx, Enlyte, is now up for sale. He noted that his office is carefully monitoring this situation. The recommendation to reappoint Qual-Lynx will be made at the Executive Committee meeting this evening.

QUAL-LYNX STAFFING CONCERNS

Mr. Miola noted that Mr. Roselli's reported that two (2) employment offers have been extended for positions in the Liability Unit, and the Adjuster who has started has been working out well so far. It is his understanding that these candidates have a much more stable job history, as well as being local residents, as opposed to a prior candidate for one of these positions. Mr. Miola stated that his office will continue to monitor this situation on a monthly basis and will advise the Committee of any concerns.

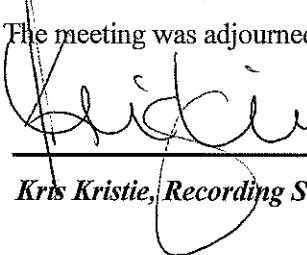
NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, March 28, 2022 at 3:30 PM** via Zoom.

MOTION TO ADJOURN

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

The meeting was adjourned at 4.51 PM.



Kris Kristie, Recording Secretary for



Karen Sweeney, Secretary