

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

Via Zoom Conferencing

March 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 March 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 Township*
Leo Selb, *Hopewell Township*
Mark Gravinese, *Harrison Township*
Marjorie Sperry, *Quinton Township*

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.*
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:

N/A

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 March 28, 2022 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Sweeney, seconded by Mr. Diaz, 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 ten (10) claims. Of the claims reviewed, there were six (6) Workers' Compensation, two (2) Auto, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claims reviewed this month that had previously been approved by Vineland:

There were two (2) claims reviewed for abandonment of subrogation attempt since the last meeting:

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Chair Razze 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 (4) case(s) closed since the last meeting:

Lyons v. Township of Deptford
Gries v. Township of Franklin
McKeever v. Township of Monroe
Belcher & Mann v. Township of Washington

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. 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 was only one (1) claim this month without a Supervisors Incident Report filed, and that is a significant improvement.

QUAL-LYNX REPORT

Adjuster File Counts

Mr. Roselli reported that at the end of February, Tammy Langsdorf's Workers' Compensation Unit had 731 lost time files (including 79 lost time COVID-19 files). This is an average of 146 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,181 which includes both lost time and medical only files. This is a decrease of 109 files from the end of January. The total number of COVID-19 claims in the unit including both lost time and medical only files is 188 which is down from 251 the previous month. A reminder that Chelsea Quitter resigned her position on January 28th. Ms. Langsdorf continues to build the pending of Bryana Suggs and Kate Wozniak. The process to bring in a new temp for this unit is ongoing.

In Sue Mooney's Liability Unit, the liability adjusters' total file count is currently at 723 files. This is an increase of 38 files from the end of January. Those 723 claim files have a total of 858 claimants attached to them. A reminder that this unit only handles Atlantic, TRICO and BURLCO JIFs. Stacey Mauceri started in Ms. Mooney's unit in February and she is very encouraged by her progress at this early stage. Christin Petrosch started on March 14th.

Joe Liscandri's Property Unit has a total file count at 1,508. The unit's overall pending increased by 23 files since the end of January. Tanya Johnson began her employment on 12/13/21 and Mr. Liscandri has begun to slowly build her caseload, which is currently at 91. It should also be noted that Mr. Liscandri is also very pleased with Ms. Johnson's progress at this point.

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

Mr. Miola stated it had been two months since the Workers Compensation unit lost an Adjuster and he asked why it was taking so long to start to fill this position. He asked Mr. Roselli who is in charge of this process. Mr. Roselli explained the Supervisor first needs to submit a requisition and it took Ms. Langsdorf about 3 weeks to complete the process, so that started a bit of a delay, but it takes some time to get candidates in and interviewed. He then stated this is done through their company Enlyte, not Cigna. Mr. Miola stated he is waiting on a response to his email inquiring about the issue with losing two very experienced adjusters in the Liability unit who have been replaced with Trainees who have no claims experience. He explained that he feels some "adjuster swapping" between units may be in order, but he will wait for a response. Mr. Roselli explained that was not his call to make, so once he receives a response and instruction he will respond.

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

2021 Annual Report

Mr. Roselli referenced his 2021 Annual Report included in the agenda packet, noting it was also emailed out earlier this week to the Committee. Mr. Roselli reported in the Workers Compensation Unit COVID related claims were the top cause of claims stemming from the pandemic. In regards to the Property claims, Hurricane Ida claims lead the numbers as the 2nd costliest weather event in the history of the MEL program. In regards to the liability Unit, besides the Auto and General Liability claims, OPRA requests in 2021 were at an all-time high as well.

In July, it was announced that Coventry finalized its acquisition of QualCare Alliance Networks, Inc.

Mr. Roselli reported that with the continuance of COVID, employees were making the transition of working from home, which at first for some was a difficult transition, however, now everyone feels it is ideal and gives them flexibility to work. There are currently no discussion to return to working in an office.

Mr. Roselli then noted that during this past year, several reports were created to help monitor specific situations including: PTSD Claims, Police Related MVA Claims; Cancer Presumption Law Claims, Cyber Related Claims, etc.

Mr. Roselli reported that as of 12/31/21, there were 879 claims received for all lines of coverage, with 318 still open. In regards to total paid, Workers Compensation claims leads with almost \$1.1 million paid out on these claims, with the Police having the highest number of claims at 146 and a total incurred of \$1.1 million. In regards to Liability Claims, Police lead in cost with a total of \$344,266 paid out, or an average of \$605.00 per claim. In regards to Property claims, Street Maintenance lead in the number of claims (47) but the Police lead again in the total paid out at \$250,569, or \$6,111 per claim. There was a total of 95 COVID related claims, with a total paid out of \$287,539.

Next, Ms. Beatty reported that the Managed Care program has key components in handling the TRICO JIF, including: Provider Network Access, 24/7 claim reporting and triage; Field Case Management Medical Bill Review and repricing, etc.

The Provider Network is made up of over 100 hospitals, 200 ambulatory surgical centers, 160 occupational medicine and urgent care providers, 345 rehab facilities and more than 40,000 physicians and ancillary providers that are contracted to provide services at a discounted rate. Qual-Lynx has saved the TRICO JIF \$15,914,630 over the last five years and these saving are attributed to utilizing the Provider Network and EPO Network Penetration, among other things and has achieved an average Network Penetration rate of 95% for the TRICOJIF over the last 5 years.

In regards to occupational medicine or urgent care, an average saving of \$2,400 per visit was saved, and in regards to the Prescription Benefit Program a saving of \$12,133 was saved based on 186 scripts filled, with an 88% of generic utilization.

Lastly, in regards to the Nurse Case Management program, it is designed to assure that injured workers receive quality medical care, occupational health, rehabilitative services and behavioral health care in a cost effective environment. Providers recognize the importance of communicating with our nurses and often call the nurse during or immediately after an appointment to share information. Nurse case managers identify comorbidities that may impact the outcome of claims by collecting information from the claimant upon assignment of a new claim. They review the claimant history and medical notes to identify any noted comorbidities, and the claimant's file is noted if a comorbidity is identified. The comorbidity report, provided quarterly, summarizes the information which demonstrates the increased lost time and cost of claims when a comorbidity exists and shows the value of the JIF's wellness program.

Ms. Beatty explained Nurse Case Managers notify treating providers that transitional duty is available. Providers are instructed to complete a duty determination instruction (DDI) form which identifies the employee's physical capabilities, which is then sent to the Claims Coordinator so that they can identify opportunities for the injured worker to safely return to work while continuing treatment. Qual-Lynx Nurses and Adjusters work closely together to identify missed opportunities. A second effort to reach out to the Fund Commissioner occurs when transitional duty is not accommodated. Over the past five years TRICO JIF members have accommodated 62% of the available transitional duty days. Use of transitional duty contributes to employees returning to full duty faster, increases employee morale, and reduces the cost of

Workers' Compensation claims. Cost reductions include total temporary disability (TTD), cost of replacing an employee or training other employees, and reduced claim petitions awards.

Qual-Lynx is committed to the continued growth and success of our cost containment initiatives. Together with the TRICO JIF we will continue to identify and explore strategies to maximize cost containment opportunities and improve service delivery.

MANAGED CARE REPORT

Due to time restraints, Ms. Beatty's reports were tabled until the Executive Committee meeting later this evening

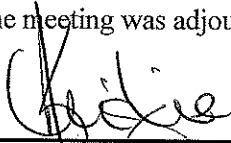
NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, April 25, 2022 at 3:30 PM** at the Deptford Community Center, Westville, NJ


MOTION TO ADJOURN

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

The meeting was adjourned at 4.58 PM.



Kris Kristie, Recording Secretary for



Karen Sweeney, Secretary