

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

**Via Zoom Conferencing
July 25, 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 July 25, 2022 at 3:30 PM, prevailing time. Michael Razze, Fund Chair, 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**
Marjorie Sperry, **Quinton Township**
Bob Law, **Woodbury City**

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, AIDA, *Pooling Administrator, RPA – A Division of Gallagher*
David DeWeese, Fund Attorney, *The DeWeese Law Firm, P.C.*
Keith Hummel, Safety Director, *J.A. Montgomery*
Rob Garish, Assistant Director of Public Sector, *J.A. Montgomery*
Keith Hummel, Safety Director, *J.A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Account Manager, *Qual-Care*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Chris Winter, CPM, Law Enforcement Risk Management Consultant

Those unable to attend:

Mark Gravinese, **Harrison Township**

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 July 27, 2022 at 4:00 PM.

Motion by Ms. Sweeney, seconded by Ms. Sperry 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 Ms. Sperry 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 four (4) Workers' Compensation, one (1) Auto Liability, and five (5) Property PARs recommended for approval of settlement or continuing defense.

There were six (6) claims reviewed this month that had previously been approved by Vineland:

2020184130
2021234434
001229702
2022259891
2022268163
2021235147

There were four (4) claims reviewed for abandonment of subrogation attempt since the last meeting:

2020208422
2021210440
2021232463
2020207965

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 two (2) case(s) closed since the last meeting, both with no payment to the plaintiff:

Sykes v. City of Vineland
Chinn v. Township of Deptford

EXECUTIVE DIRECTOR'S MONITORING REPORTS

Supervisors Incident Report

Ms. Patel referenced the current report included in the agenda noting there were seven (7) cases where a Supervisor Investigation Report was not completed out of sixteen (16) not inclusive of Vineland

Ms. Patel indicated the report is sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town. Ms. Patel reiterated the importance of completing the Accident Investigation Reports. Ms. Patel asked if there any questions. Mr. Diaz requested clarification of the term *Absorption Ingestion or Inhalation* highlighted on the report. Mr. Roselli indicated it is most likely smoke inhalation, or some sort of fumes.

Quarterly Reports

Ms. Patel advised the committee that the Executive Directors office is working with Qual-Lynx and she and Mr. Forlenza have met with them several times in an attempt to stream line the monthly report to develop a new report format which is more comprehensive yet easy to understand and read. Hopefully, these reports will be provided in the next quarter.

QUAL-LYNX REPORT

Adjuster File Counts

Mr. Roselli referenced his OPEN/CLOSED Analysis reports included in the agenda. He explained that these reports are basically two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster.

At the end of June, Ms. Langsdorf's Workers' Compensation Unit had 711 lost time files (including 57 lost time COVID-19 files). This is an average of 143 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,114 which includes both lost time and medical only files. This is an increase of 42 files from the end of May. The total number of COVID-19 claims in the unit including both lost time and medical only files is 114 which is up from 107 the previous month. Ms. Leonard is on leave for the next 6-7 weeks. Her claims are being managed in the interim by Ms. Langsdorf and her Assistant Supervisor, Ms. Tomasello. Ms. Langsdorf is currently conducting interviews with temps to fill the open spot vacated when Ms. Suggs was promoted.

In Ms. Mooney's Liability Unit, the liability adjusters' total file count is currently at 810 files. This is an increase of 20 files from the end of May. Those 810 claim files have a total of 946 claimants attached to them. Ms. Mooney remains on leave, with that initial day on leave being 4/19/22. We have enlisted the help of another Liability Manager in our Company to handle Ms. Mooney's 67 files while she is out and to train Ms. Mauceri and Ms. Petrosch. We are also getting claims handling help from an experienced liability adjuster from another unit.

Mr. Lisciandri's Property Unit has a total file count at 1,457. The unit's overall pending increased by 38 files since the end of May. Ms. Johnson continues to take on more claims and Mr. Lisciandri is extremely happy with her progress.

Mr. Roselli stated that as in years past, that in order to handle the influx of claims due to summer activities, Ms. Langsdorf's unit will receive assistance from one of the "school units" that sees a slowdown in claims activity during the summer months.

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>June</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>40</i>

<i>Medical Only</i>	24	124
<i>Report Only</i>	14	78
<i># of New Claims Reported</i>	40	245
<i>Average Days Reported to QL</i>	4.9	13.0

Claims Report by Type

Ms. Beatty explained that this number may start to pick up due to COVID claims on the rise again and the amount of time it takes to track all of those exposed and potential additional positive claims.

COVID Claims Reported this month: 1
 Days to Report – Non-COVID Claims: 3.1 days
 Days to Report COVID Claims: 8 days

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,583
<i>Transitional Duty Days Worked</i>	1,771
<i>% of Transitional Duty Days Worked</i>	69%
<i>Transitional Duty Days Not Accommodated</i>	812
<i>% of Transitional Duty Days Not Accommodated</i>	31%
<i>\$ Saved by Accommodating</i>	\$171,159
<i>\$ Lost by NOT Accommodating</i>	\$103,150

Ms. Beatty also reviewed the transitional duties that can be assigned for various positions within the municipalities with the Committee.

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	June
<i>Bill Count</i>	190
<i>Original Provider Charges</i>	\$192,610
<i>Re-priced Bill Amount</i>	\$77,961
<i>Savings</i>	\$114,648
<i>% of Savings</i>	60%
<i>PPO Penetration Rate Bill Count Percentage</i>	97%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97%
<i>EPO Penetration Rate Bill Count Percentage</i>	96%
<i>EPO Penetration Rate Provider Charge Percentage</i>	97%

Top 10 Providers by Specialty: This report breaks down our top 10 providers by specialty e.g. Anesthesia/Pain Management, Facility, and MRI/Radiology as these are the heaviest expenses the Fund incurs.

Nurse Case Assignment Report: This report depicts the number of open cases each Nurse Case Manager carried for each month to date, along with how many cases were closed for the current month, and how many cases were opened for the current month. The attached report depicts the information through June 2022.

Managed Care Quick Notes

This is a new report which reviews a claim depicting the positive impact an assigned Managed Care Nurse can have on a claim by monitoring all aspects of the case. Ms. Beatty reviewed the case with the membership.

Prescription Benefit management Program

This report depicts by month the savings incurred by utilizing the Prescription Benefit Program. This report is broken down by Script Count, Billed Amount, U&C Amount, Generic Utilization %, Cost per patient, Cost per Script, Opioid Cost %, and Opioid Script %. The Year to Date savings total from January 1, 2022 to present utilizing this program is \$14,954 or 47% based on 95 prescriptions filled.

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza indicated that Mr. Roselli's staffing update provided earlier in the meeting is an accurate depiction of the current staffing situation at Qual-Lynx. He noted that Mr. DeWeese's office, as well as his office, continue to monitor the situation and will advise the Committee of any concerns.

CLAIMS AUDIT

Mr. Forlenza informed the Committee that he and Ms. Patel are actively working on revising and updating the Claims Audit RFP that was used previously. The goal is to have the RFP be issued in August and responses to be received in September. Mr. Forlenza asked if the Committee has any questions. No questions were entertained.

Mr. Forlenza requested Fund Professionals with the exception of the Fund Solicitor and the Executive Directors office to jump off the Zoom call, and he confirmed all had disconnected, so the Committee could discuss Qual Lynx's current contract structure and proposed changes to the contract format, as well as the Technology Risk Services Directors 2023 Contract Proposal.

CLAIMS TPA-2023 CONTRACT PROPOSAL

Mr. Forlenza indicated Qual-Lynx has provided a contract format for the Fund's consideration which would move from a min/max configuration to a flat fee arrangement. He noted that his office is reviewing the proposal internally and it will be discussed in greater detail by the Finance Committee in early September. Mr. Forlenza advised the Committee that he will continue to update the Committee as these discussions continue.

TECHNOLOGY RISK SERVICES DIRECTOR 2023 CONTRACT PROPOSAL

Mr. Forlenza noted that each year as part of the Budget process, a request is sent out to all of the Fund Professionals asking them to please provide us with their budget proposal for the upcoming year, which usually includes a fee increase of 2-3%. This year, a request was received from Mr. Romero, Technology Risk Services Director, for a 28% increase for 2023. Mr. Forlenza noted Mr. Romero has been a provider to the Fund since March 2019 and his current contract with the TRICO JIF is for \$90,288 annually; with the requested increase, it would bring his contracted rate for 2023 up to \$115,569.

Mr. Forlenza noted it is difficult for him to justify this requested increase based on the information Mr. Romero provided to him. He then explained why to the members. A lengthy discussion ensued in regards to what services the MEL Cyber JIF will be providing. The membership also discussed the viability of issuing an RFP for a technology firm and whether this should be done by the TRICO JIF only or in conjunction with the ACM and BURLCO JIF's.

Mr. Forlenza noted both the BURLCO and ACM JIF's have authorized RFP's in conjunction with the TRICO JIF, should this committee approve that, noting the ACMJIF does not currently utilize Mr. Romero, or have a firm that acts in the capacity as Mr. Romero. The ACM JIF had advertised for a firm for approximately 5 weeks and received six (6) responses, none of which were not the right fit at this point.

Mr. Forlenza noted we would need authorization from the members in regards to the direction they would like to proceed with this request. After a brief discussion, the membership indicated they would authorize the issuance of an RFP for technology risk related services leaving the discretion to Mr. Forlenza if he wants to incorporate these services for the ACM & BURLCO JIFs into the RFP.

Mr. Forlenza stated that he will ask for a motion to authorize the Executive Director's office to issue an RFP for technology related risk management services and, at his discretion, inclusive of the ACM & BURLCO JIFs who are seeking these same services. He stated that he would have discussions with Mr. Romero on the direction the JIF(s) are taking. The Committee agreed.

Mr. Law asked if Mr. Romero would be able to submit an RFQ, should he decide he wanted to lower his requested 28% increase. Mr. Forlenza responded absolutely.

With that said, Chair Razze asked for a Motion to Authorize the Executive Directors office to issue a Request for Proposal for the position of Technology Risk Services Director with the discretion to engage the Atlantic and Burlington County Municipal Joint Insurance Funds as part of the RFP process.

Motion by Mr. Diaz, seconded by Ms. Sweeney, to approve the issuance of an RFP for Technology Risk Services Director as presented by Mr. Forlenza. All in Favor. Motion carried by unanimous vote.

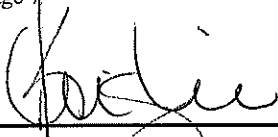
NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, September 26, 2022 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.


MOTION TO ADJOURN

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

The meeting was adjourned at 5:41 PM.



Kris Kristie, Recording Secretary for



Karen Sweeney, Secretary