

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

**Via Zoom
February 27, 2023 – 3:00 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 27, 2023 at 3:00 PM, prevailing time. Karen Sweeney, Fund Chair, Wenonah Borough, 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 Chair, Wenonah Borough*
Mark Gravinese, **Harrison Township**
Marjorie Sperry, **Quinton Township**
Bob Diaz, **South Harrison Township**
Doug Hogate, **Elsinboro Township**
Leo Selb, **Hopewell Township**
Colette Bachich, **Washington Township**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, *RPA – A Division of Gallagher*
David DeWeese, Fund Attorney, *The DeWeese Law Firm, P.C.*
Rob Garish, Asst. Director of Public Sector,
Keith Hummel, Safety Director, *J.A. Montgomery*
Melissa Meccareilla, *Admin. Asst, J.A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Client Services Manager, *Qual-Care*
Chris Winter, CPM, Law Enforcement Risk Management Consultant
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

N/A

EXECUTIVE SESSION PORTION OF MEETING

Ms. 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 February 27, 2023 at 5:00 PM.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Sperry, seconded by Mr. Hogate to reopen the public portion of the meeting. All in favor.
Motion carried.

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

The Committee reviewed nine (9) claims. Of the claims reviewed, there were seven (7) Workers' Compensation, and two (2) Property PARs recommended for approval of settlement or continuing defense.

There were no (0) claim(s) reviewed this month that had previously been approved by Vineland.

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

2022258301

2022259151

Ms. 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 two (2) case(s) closed since the last meeting:

Gilliam v Borough of Glassboro
Cummings v Township of Lower Alloways Creek

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

EXECUTIVE DIRECTOR'S MONITORING REPORTS;

Supervisors Incident Report

Ms. Patel referenced the current report included in the agenda noting there was one (1) claim(s) where a Supervisor Investigation Report was not completed out of eighteen (18) and one (1) out of six (6) in 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 advised the Committee that the agenda only includes the summary pages of each report in order to reduce the size of the agenda and detailed reports will be provided to the Committee upon request. Ms. Patel reviewed the data from each report as follows:

Occupation Claims: Total number of claims for the TRICO JIF is 296 for all years of which 5 are still open. The total incurred for these claims is \$651,735.72. This figure does not include \$71,949.11 in recoveries.

Total number of claims for Vineland is 9 for all years of which 7 are still open. The total incurred for these claims is \$259,520.78 with zero recoveries.

Cancer Presumption Claims: Total number of claims for the TRICOJIF is 5 for all years of which 2 are still open. The total incurred for this claim is \$100,325.05 with zero recoveries.

There are no Cancer Presumption Claims for Vineland

Sexual Abuse and Molestation Claims: There are no SAM claims for the TRICOJIF.

Total number of claims for Vineland is 1 for all years of which it has closed with no total incurred or recoveries.

PTSD Claims: Total number of claims for the TRICOJIF is 14 for all years of which 12 are still open. The total incurred for these claims is \$1,024,440.00, with zero recoveries. Ms. Patel noted that the Executive Director's office is looking into providing additional resources to the police officers to help manage their stress levels and potential PTSD claims. More information will be forthcoming as the programs/policies are developed.

Total number of claims for Vineland is 2 for all years of which 2 are still open. The total incurred for these claims is \$127,611.23, with zero recoveries.

Police-Motor Vehicle Claims: Total number of claims is 32 for all years of which 11 is still open. The total incurred for these claims is \$1,853,047.87. This figure does not include \$132,942.59 in recoveries. Mr. Forlenza noted this is another area the Executive Director's office will be watching closely.

Total number of claims for Vineland is 6 for all years of which 2 are still open. The total incurred for these claims is \$61,464.42 with zero recoveries.

Co-Morbidities Report (ACM, BURLCO & TRICO): Ms. Patel reviewed the co-morbidities charts with the Committee valued as of 12/31/22; she noted that the average total cost of a claim for employees that have co-morbidities is 96% higher than those that do not have any-comorbidities. She noted the average medical and indemnity cost for employees that have co-morbidities is 109% higher than those that do not have any comorbidities. She also reviewed the average lost time days per claim is 94% higher for employees that have comorbidities than those who do not.

Sample Loss Snapshot:

Mr. Forlenza advised the Committee that an RMC utilized the quarterly loss ratio snap shot available in Origami to market the member's insurance program with a JIF competitor without his office's knowledge. This issue was reviewed with the Finance Committee last year and, as a result, his office has produced a draft revised quarterly loss ratio snap shot report which provides the member with information about their claims without giving detailed loss information. He reminded the Committee, a detail report could be requested from Qual-Lynx. Mr. Forlenza asked if the Committee approves the utilization of the new format. The Committee approved the utilization of the new format. Mr. Forlenza advised the Committee, the new format would be presented at the next Finance Committee meeting for their approval prior to implementation.

QUAL-LYNX REPORT;

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 January, Ms. Langsdorf's Workers' Compensation Unit had 722 lost time files (including 62 lost time COVID-19 files). This is an average of 145 lost time files per adjuster (based upon 5 adjusters). The total count of files in this unit is 1,073 which includes both lost time and medical only files. This is a decrease of 2 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 65 which is down from 69 the previous month. Ms. Ally McMurren remains on leave until the beginning of March.

Mr. Roselli informed the Committee that Ms. Mooney had resigned from her position as Supervisor of the Liability Unit and her last day with Qual Lynx was February 15, 2023. Mr. Roselli advised the Committee that he has stepped in to supervise the unit and Mr. Renner, who has experience as a Liability adjuster, is also assisting on the more complex liability claims. He assured the Committee, Ms. Mooney's workload will be handled using a "team" approach. In addition, another liability adjuster, Ms. Donna Crossen, has been assisting the unit and will continue to do so until a replacement is hired. Mr. Roselli also noted that just today he was told Robin Sulzer, who was the Asst. Supervisor until her retirement in November, will be returning to assist a few days a week virtually until a replacement is hired. As of right now, he is not sure of the logistics of her employment, but will advise once it is decided.

In the Liability Unit, the liability adjusters' total file count is currently at 710 files. This is a decrease of 19 files from the end of December. The 710 claim files have a total of 896 claimants attached to them. Ms. Colleen Mortellite is now permanently stationed in this unit.

Mr. Lisciandri's Property Unit has a total file count at 1,710. The unit's overall pending decreased by 14 files since the end of December. The unit had a very good month of closing files with that number at 192, but they received many new claims (185) in January.

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

MANAGED CARE REPORTS;

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)* for January 2023 and YTD.

	<i>January</i>	<i>YTD</i>
<i>Lost Time</i>	5	5
<i>Medical Only</i>	25	25
<i>Report Only</i>	20	20
<i># of New Claims Reported</i>	50	50
<i>Average Days Reported to QL</i>	3.0	3.0

Claims Report by Type

This report depicts the number of claims and average number of days to report a claim to Qual-Lynx by individual members YTD 2023.

Non-COVID Claims: 3.0 days
 COVID Claims: 3.5 days
 All Claims: 3.0 days

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report which depicts Transitional Duty use by town. The highlights for January YTD are as follows:

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	371
<i>Transitional Duty Days Worked</i>	243
<i>% of Transitional Duty Days Worked</i>	65%
<i>Transitional Duty Days Not Accommodated</i>	128
<i>% of Transitional Duty Days Not Accommodated</i>	35%
<i>\$ Saved by Accommodating</i>	\$16,314
<i>\$ Lost by NOT Accommodating</i>	\$16,627

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report which depicts the top provider services along with the number and amount of re-priced bills for January 2023.

PPO Penetration Rate	January
<i>Bill Count</i>	97
<i>Original Provider Charges</i>	\$352,760
<i>Re-priced Bill Amount</i>	\$102,478
<i>Savings</i>	\$250,282
<i>% of Savings</i>	71%

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 January 2023.

Managed Care Quick Notes

The report this month depicts scenarios when an injured employee should utilize the emergency room vs. urgent care facility. Ms. Beatty reviewed the report outlining the scenarios and cost associated with emergency room and urgent care visits. Ms. Beatty noted that the average costs are inclusive of emergency

room and urgent care visits in Atlantic, Burlington, and Gloucester, Salem and Cumberland Counties Municipal Joint Insurance Funds and pricing varies based on geographic locations.

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 he is happy with the Workers Compensation Unit, however, the Liability Unit continues to be of concern with a lot of turnover, noting losing Ms. Mooney was a blow, and he understands the unit is getting assistance, but there are still Adjusters in training in this unit as well. He noted that he is sympathetic to the situation; however, this has been ongoing for a significant amount of time. Mr. Forlenza advised the Committee that Mr. DeWeese, along with his office, will continue to monitor the situation closely.

CLAIMS AUDIT RFP EVALUATION COMMITTEE

Mr. Forlenza stated that last week he, along with Mr. DeWeese and Ms. Patel met with Qual-Lynx representatives Mr. Roselli, Ms. Long and the Claims Auditor Mr. Lynch met at Qual-Lynx to kick off the Claims Audit process.

Mr. Forlenza noted it was a great meeting and Mr. Lynch was very clear on what he will be reviewing. Mr. Forlenza noted that Mr. Lynch wanted the Executive Directors office input on what areas we have identified as concerning, and he spoke with Mr. DeWeese about understanding the litigation management process so he understood how we manage our litigated claims.

Mr. Lynch will be reviewing a list of all claims from 2018-2022, he will then identify which claims in particular he will be auditing and Qual-Lynx will give him access to those claims as part of the Audit. Mr. Forlenza noted that he would keep the Committee advised as the progress of the audit and asked if there were any questions. No questions were entertained.

RCF PARs

Mr. Forlenza informed the Committee that based upon past practice that was implemented when the Residual Claims Fund was created in 1995, Qual-Lynx adjusters present PARs to the local JIFs from which they came for claims that have been transferred to the RCF if the total incurred value on the claim is less than \$50,000. He advised that there is no written requirement that dictates this procedure. He asked the Committee for authorization to stop utilizing this procedure as the local JIF has no financial interest in the claim once it is transferred to the RCF. The Committee agreed.

NEXT MEETING

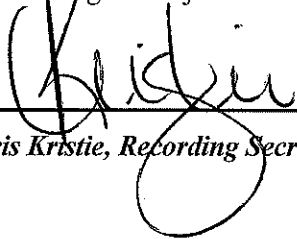
The next Executive Claims Meeting will be held on **Monday, March 27, 2023 at 3:00 PM** via Zoom

As discussed via email from Mr. Forlenza, starting in February with the new Claims Committee members, the meetings will start at 3:00 pm, with no Claims Meeting held in August. The meeting during the months of April, June, July, October, December, 2023 and January 2024 will be in person; the meetings during the months of February, March, May, September, and November will be held virtually via Zoom Conferencing.

MOTION TO ADJOURN

Ms. Sweeny asked for a motion adjourning the Executive Claims meeting. Motion by Ms. Sperry, seconded by Mr. Hogate to adjourn the meeting.

The meeting was adjourned at 4: 17 PM.



Kris Kristie, Recording Secretary for



Robert Diaz, Secretary