

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

**Gloucester County Library, Mullica Hill
April 24, 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 at the Gloucester County Library, Mullica Hill, NJ on April 24, 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*
Bob Diaz, *South Harrison Township*
Doug Hogate, *Elsinboro Township*
Leo Selb, *Hopewell 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*
Karla Allamby, Account Rep, *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*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Client Services Manager, *Qual-Care*
Chris Winter, CPM, Law Enforcement Risk Management Consultant

Those unable to attend:

Mark Gravinese, *Harrison Township*
Marjorie Sperry, *Quinton Township*
Colette Bachich, *Washington Township*
Debby Schiffer, Wellness Director, *Targeting Wellness*
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, *RPA – A Division of Gallagher*

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 April 24, 2023 at 5:00 PM.

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

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

There were five (5) claim(s) reviewed this month that had previously been approved by Vineland.

2023298062
2020198419
2023288136
2021211405
2019168984

There was zero (0) claim(s) reviewed for abandonment of subrogation attempt since the last meeting

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:

Grant v. Borough of Glassboro
Hernandez Estate v. Township of Lower Alloways Creek

Lastly, Mr. DeWeese stated there is a proposed *Memorandum of Understanding* (MOU) between municipal police departments and Ascenda, which is circulating amongst some Gloucester County municipalities. It relates to providing mental health experts who will respond to calls for service with participating Police Department's Officers for assistance related to suicides, mental health checks, welfare checks, etc. Mr. DeWeese noted, what appears to have happened is Gloucester County entered into a common contract with Ascenda to provide mental health experts to local participating police departments to assist with these types of incidents. Ascenda is now requesting that municipalities enter into this *Memorandum of Understanding* which was recently provided to the Executive Director's office. Mr. DeWeese noted some concerns he has with the current *Memorandum of Understanding*.

He noted he is not sure how many municipalities have already executed the MOU to date; however, he will discuss it again at the 5:00 pm Executive Committee meeting so everyone is aware. Mr. DeWeese noted one of the issues is the MOU is an agreement between Ascenda and the municipal Police Department. Police Departments are not "entities" so they cannot enter into contracts or agreements so the agreement would need to be between the municipality and Ascenda as authorized by Resolution authorizing the appropriate municipal officials to execute the MOU. Mr. DeWeese notes another issue is the MOU does not adequately address the insurance and liability issues. He noted that the contract between Gloucester County and Ascenda addresses insurance and liability

issues for the County indicating that Ascenda will provide Certificates of Insurance and name the County as the additional insured; however, the MOU does not provide the same protections to the participating municipalities. Mr. DeWeese strongly recommended that the Municipal Solicitors review and edit the MOU to be certain the municipality has the appropriate protection in place. Mr. DeWeese stated that Municipal Solicitors are welcome to reach out to him in regards to these issues and he will be happy to assist them.

A discussion ensued. Mr. Winter suggested emailing a notice to all members highlighting his concerns and noted this may be a good topic to discuss at the upcoming Police Ad-Hoc meetings. Mr. Winter noted he can also inquire of the Police Chiefs when he is out on his visits.

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

EXECUTIVE DIRECTOR's MONITORING REPORTS;

Supervisors Incident Report

Mr. Forlenza referenced the current report included in the agenda noting there were two (2) cases where a Supervisor's Investigation Report was not completed out of twenty-one (21) incidents, which is very good, and there were no incidents in Vineland where a Supervisors Incident report was not completed, so that is excellent.

Mr. Forlenza reminded the Committee that 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.

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. He reviewed the reports in detail, noting a new Liability Manager had been hired and was starting today. Mr. Roselli stated that once he gets settled in over the next few months, he will ask him to attend a Claims Committee Meeting to be introduced. He also indicated that a new Senior Liability Adjuster had been hired as well and had started on April 10, 2023.

For details, please see referenced report attached.

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 March 2023 and YTD.

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	5	17
<i>Medical Only</i>	20	68
<i>Report Only</i>	18	58

<i># of New Claims Reported</i>	<i>43</i>	<i>141</i>
<i>Average Days Reported to QL</i>	<i>3.5</i>	<i>9.0</i>

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: 3.5 days
 COVID Claims: 0 days
 All Claims: 3.5 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	<i>1,029</i>
<i>Transitional Duty Days Worked</i>	<i>580</i>
<i>% of Transitional Duty Days Worked</i>	<i>56%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>449</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>44%</i>
<i>\$ Saved by Accommodating</i>	<i>\$55,375</i>
<i>\$ Lost by NOT Accommodating</i>	<i>\$58,118</i>

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 March 2023.

PPO Penetration Rate	March
<i>Bill Count</i>	<i>270</i>
<i>Original Provider Charges</i>	<i>\$450,494</i>
<i>Re-priced Bill Amount</i>	<i>\$214,483</i>
<i>Savings</i>	<i>\$236,010</i>
<i>% of Savings</i>	<i>52%</i>

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 March 2023.

Managed Care Quick Notes: This report depicts a claim scenario where comorbidities impacted recovery of the Claimant. Ms. Beatty noted the Claimant suffered complications due to unknown

comorbidities, which were discovered at the time of the claim. The Claimant's recovery will be prolonged due to several comorbidities.

AUTOMOBILE REPAIR PROGRAM

Mr. Forlenza referenced an email included in the agenda from Mr. Leo Petetti at 1st Alert Appraisals indicating that major insurers have increased their Auto Body Repair labor rate. Mr. Petetti noted in his email he will utilize the NJM's labor rate for JIF member's vehicles going forward, which equates to a \$2.00 difference per hour, going from \$54.00 per hour labor rate to \$56.00 per hour labor rate.

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

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 he was happy to see an experienced Adjuster had been hired, as well as a Manager for the Liability unit, but he is hoping they will have a clear understanding of Title 59. Mr. Forlenza noted Mr. DeWeese will be meeting with the Adjusters to educate them on that Statute. Mr. Forlenza advised the Committee that he along with Mr. DeWeese will continue to monitor the situation.

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

CLAIMS AUDIT

Mr. Forlenza noted that Mr. Lynch from NorthShore Consulting has started the audit which includes an analysis of claims files as well as a review of adjuster training efforts, ongoing education, and adjuster file counts. He is reviewing these items in the Liability, Property, and Workers Compensation Unit to be sure the adjusters are staying on diaries and have the ability to adjust the file. He noted that limits on the number of files is important, which is one of the reasons why the Fund has stringent file count guidelines built into its Professional Services Contract with Qual-Lynx. Mr. Forlenza noted Mr. Lynch is looking at close to 600 files.

Mr. Forlenza asked Mr. Roselli if he has heard anything from Mr. Lynch, as he has reached out to his office several times in regards to questions on various procedures. Mr. Roselli noted he has not heard anything since the last report which was good, but will keep the Committee advised as to the progress of the audit. Mr. Forlenza noted he is expecting a complete draft report by the end of June.

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

NEXT MEETING

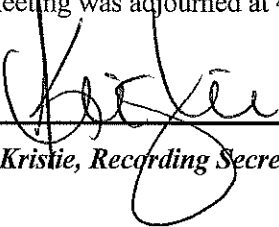
The next Executive Claims Meeting will be held on **Monday, May 22, 2023 at 3:30 PM** via Zoom

At the time of these minutes there had been a decision made by the Claims Committee members to move the start time of the meeting back to 3:30pm.

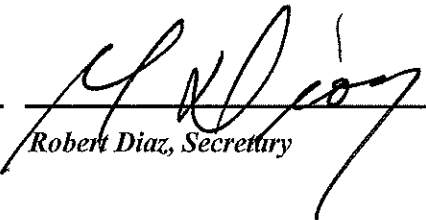
MOTION TO ADJOURN

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

The meeting was adjourned at 4: 39 PM.



Kris Kristie, Recording Secretary for



Robert Diaz, Secretary