

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

**May 22, 2023 – 3:00 PM**

Via Zoom Conferencing  
***EXECUTIVE CLAIMS MEETING MINUTES***

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The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Zoom on May 22, 2023 at 3:00 PM, prevailing time. Robert Diaz, Fund Secretary, South Harrison Township, 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:

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***  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, ***RPA – A Division of Gallagher***  
Kris Kristie, Sr. Account Rep, ***RPA – A Division of Gallagher***  
Scott DeWeese, Fund Attorney, ***The DeWeese Law Firm, P.C.***  
Keith Hummel, Safety Director, ***J.A. Montgomery***  
Dominic Spaventa, Liability Supervisor, ***Qual-Lynx***  
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:

Karen Sweeney, ***Fund Chair, Wenonah Borough***  
Mark Gravinese, **Harrison Township**  
Marjorie Sperry, **Quinton Township**

***EXECUTIVE SESSION PORTION OF MEETING***

Mr. Diaz 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 May 22, 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***

Mr. Diaz 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.

***SOLICITOR'S REPORT FOR OPEN SESSION;***

***Closed Cases***

Mr. DeWeese noted that there were three (3) case(s) closed since the last meeting:

*Failbisch v. Township of Franklin*  
*Nissan Motor Acceptance Corp v Township of Monroe*  
*Stone and Piorkowsky v Township of West Deptford*

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 nine (9) and all of the incidents for Vineland had an Incident Report completed for all nine (9) claims for April.

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 299 for all years of which eight (8) are still open. The total incurred for these claims is \$696,035.72. This figure does not include \$71,949.11 in recoveries.

Total number of claims for Vineland is nine (9) for all years of which seven (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 five (5) for all years of which two (2) are still open. The total incurred for these claims is \$100,320.05 with zero recoveries.

There are no Cancer Presumption Claims for Vineland

***Sexual Abuse and Molestation Claims:*** There are no SAM claims for the TRICO JIF.

Total number of claims for Vineland is one (1) for all years, which has closed with no total incurred costs or recoveries.

**PTSD Claims:** Total number of claims for the TRICOJIF is eighteen (18) for all years of which thirteen (13) are still open. The total incurred for these claims is \$1,027,355.00, 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 seven (7) for all years of which five (5) are still open. The total incurred for these claims is \$156,345.27, with zero recoveries.

**Police-Motor Vehicle Claims:** Total number of claims is 32 for all years 1991-2021, valued as of March 31, 2023, with a total incurred of approximately \$9 million. Ms. Patel noted this is another area the Executive Director's office will be watching closely.

Total number of claims for Vineland is six (6) for all years. The total incurred for these claims is \$59,218.85 with zero recoveries.

**Co-Morbidities Report (ACM, BURLCO & TRICO):** Ms. Patel reviewed the co-morbidities charts with the Committee for the period of 12/01/2019 to 03/31/2023; she noted that the average total cost of a claim for employees that have co-morbidities is 67% higher than those that do not have any-comorbidities. She noted the average medical and indemnity cost for employees that have co-morbidities is 83% higher than those that do not have any comorbidities. She also reviewed the average lost time days per claim is 77% higher for employees that have comorbidities than those who do not.

**MISC/NOC Department Listing Analysis:** Ms. Patel reported this report was created to help identify if claims are being categorized properly or as NOC (Not Otherwise Classified). She noted, it was important to have claims properly classified to identify trends and areas of focus for loss control. She indicated that in 2023 there were zero (0) claims classified under the NOC category.

**RPA MELJIF Accidental Disability Pension (ADP) Claims:** Ms. Patel stated this is a new report which depicts ADP Claims which were active following the issuance of a directive by the NJ Division of Pensions on February 28, 2021. The net incurred for all 3 JIF's is approximately \$10 million, with the TRICO JIF holding just under half of that amount. She indicated the Executive Director's office as well as the Municipal Excess Liability Joint Insurance Fund (MEL) will be monitoring the impact of the regulatory change and its associated cost.

**Subrogation Reports:**

Ms. Patel referenced a subrogation report which depicted \$150,126.02 in recoveries as of the first quarter in 2023 for the TRICO JIF, and \$91,025.24 in first quarter recoveries for Vineland.

Ms. Patel asked if there were any questions on any of the 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. Mr. Roselli reviewed the report in detail with Committee. In addition, Mr. Roselli noted at this time Qual-Lynx is fully staffed. Mr. Roselli let the Committee know that David DeWeese will be providing a presentation on Title 59 sometime in mid-June.

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 April 2023 and YTD.

	<i>April</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>17</i>
<i>Medical Only</i>	<i>18</i>	<i>86</i>
<i>Report Only</i>	<i>19</i>	<i>76</i>
<i># of New Claims Reported</i>	<i>38</i>	<i>180</i>
<i>Average Days Reported to QL</i>	<i>3.4</i>	<i>7.7</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: 13.6 days  
 COVID Claims: 3.2 days  
 All Claims: 13.3 days

**Transitional Duty Report**

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

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	<i>1,440</i>
<i>Transitional Duty Days Worked</i>	<i>879</i>
<i>% of Transitional Duty Days Worked</i>	<i>61%</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>561</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>39%</i>
<i>\$ Saved by Accommodating</i>	<i>\$83,316</i>
<i>\$ Lost by NOT Accommodating</i>	<i>\$72,865</i>

Ms. Beatty also provided a report which gave examples of Transitional Duty Assignments by departments.

**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 April 2023.

<b>PPO Penetration Rate</b>	<b>April</b>
<i>Bill Count</i>	220
<i>Original Provider Charges</i>	\$297,888
<i>Re-priced Bill Amount</i>	\$106,183
<i>Savings</i>	\$191,705
<i>% of Savings</i>	64%

**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 April 2023.

**Prescription Benefit Report:** This report depicts the first quarter statistics for the Prescription Benefit Management Program. Ms. Beatty reviewed the report with the committee outlining the first quarter’s total script count, utilizing patients count, opioid cost percentage, opioid script percentage, generic utilization percentage, cost per patient and cost per script.

**Managed Care Quick Notes:** Ms. Beatty reminded the members of the Managed Care “quick notes”. She then reviewed an example where the claimant had no comorbidities, however, he had previous surgery that made recovery take longer.

***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, and is happy the Liability Unit is finally fully staffed. He noted concerns with lack of knowledge of Title 59 in the liability unit at this time and let the Committee know that David DeWeese has been contacted and will be giving a presentation on Title 59 sometime in mid-June.

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

***CLAIMS AUDIT***

Mr. Forlenza advised the Committee, the Claims Audit is ongoing. He indicated that he along with Ms. Patel and Mr. DeWeese recently met with the individuals at North Shore Consulting to review the progress of the claims audit. Currently, the claims audit for BURLCO and TRICO JIFs are now

complete and North Shore Consulting is currently working on ACM JIF claims files, with draft reports to be expected sometime in June.

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

***NEXT MEETING***

A discussion ensued in regards to the start time of the TRICO Executive Claims Committee meeting, as there were timing concerns prior, and allowing enough time to transition to the 5:00 pm Executive Committee Meeting.

The Committee agreed to move the start time of the meeting back to 3:30pm, and remove Ms. Beatty's Managed Care Reports, as well as Mr. DeWeese's Closed Cases reports from the Executive Claims Committee agenda as they both state the same information as reported at the Executive Committee Meeting. The Committee felt this will help manage the time of the Executive Claims Committee better.

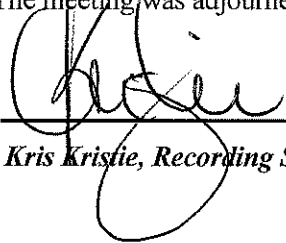
Mr. Forlenza noted that he would seek authorization at the Executive Committee meeting later today to re-advertiser the start time of the Executive Claims Review committee for the remainder of the year.

With that said, the next Executive Claims Meeting will be held on **Monday, June 26, 2023 at 3:30 PM** at the Gloucester County Library, Mullica Hill.

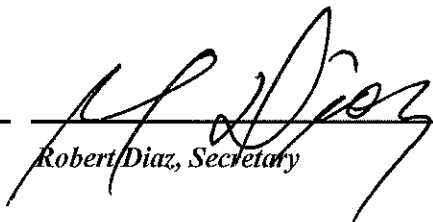
***MOTION TO ADJOURN***

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

The meeting was adjourned at 4: 28 PM.



*Kris Kristie, Recording Secretary for*



*Robert Diaz, Secretary*