

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

**Via Zoom
March 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 March 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**

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*
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
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Colette Bachich, **Washington Township**

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 March 27, 2023 at 5:00 PM.

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

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 February, Ms. Langsdorf's Workers' Compensation Unit had 721 lost time files (including 60 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 1,089 which includes both lost time and medical only files. This is an increase of 16 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 67 which is up from 65 the previous month.

In the Liability Unit, the liability adjusters' total file count is currently at 702 files. This is a decrease of 8 files from the end of January. The 702 claim files have a total of 890 claimants attached to them. As you know, Ms. Susan Mooney resigned at the end of January and her last day was February 15th. Mr. Roselli noted that he is overseeing the unit until a replacement is found and receives assistance of other Liability Claims Managers at Qual-Lynx. Ms. Robin Sultzer will be returning part-time until replacements for Ms. Mooney and an Assistant Supervisor/Senior Level Adjuster are found. Ms. Colleen Mortellite is now permanently stationed in this unit. Mr. Roselli noted an offer has been extended and accepted for an Assistant Supervisor and they will start in April.

Mr. Lisciandri's Property Unit has a total file count at 1,562. The unit's overall pending decreased by 63 files since the end of January due to a very good month of closing files with 151 files closed in February. That is two good months in a row after closing 192 files in January.

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

Annual Report

Mr. Roselli directed the Committee to pages 13-34 which includes the 2022 Annual Report. He then briefly reviewed each of the following items from his report:

- Total 2022 Claims Received and Closed as of 12/31/22
- Total 2022 Paid and Recovered by Line of Coverage as of 12/31/22
- Top 5 Departments Reporting Liability Claims in 2022
- Top 5 Departments Reporting Property Claims in 2022
- Top 5 Departments Reporting Workers Compensation Claims in 2022
- Top 5 Body Parts Injured in 2022 Listed by Total Incurred
- Top 5 Claim Causes in 2022 Listed by Total Incurred

Ms. Beatty reviewed the following highlights from the managed care section of the report.

- Managed Care Program
- TRICO JIF 5 Year Savings
- TRICO JIF QualCare Provider Network and EPO Penetration Rates
- 2022 TRICO JIF Emergency Room/Occupational Medicine/ Urgent Care Cost Comparison
- Prescription Benefit Program Summary- 2022
- TRICO JIF Nurse Case Management
- Transitional Duty

MANAGED CARE REPORTS;

Lost Time v. Medical Only Cases

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

	February	YTD
<i>Lost Time</i>	2	8
<i>Medical Only</i>	20	46
<i>Report Only</i>	20	37
<i># of New Claims Reported</i>	43	92
<i>Average Days Reported to QL</i>	22.4	12.0

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: 24.2 days
 COVID Claims: 3.2 days
 All Claims: 22.8 days

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	656
<i>Transitional Duty Days Worked</i>	340
<i>% of Transitional Duty Days Worked</i>	52%
<i>Transitional Duty Days Not Accommodated</i>	316
<i>% of Transitional Duty Days Not Accommodated</i>	48%
<i>\$ Saved by Accommodating</i>	\$27,805
<i>\$ Lost by NOT Accommodating</i>	\$42,277

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 February 2023.

PPO Penetration Rate	February
<i>Bill Count</i>	296
<i>Original Provider Charges</i>	\$306,424
<i>Re-priced Bill Amount</i>	\$100,519
<i>Savings</i>	\$205,905

<i>% of Savings</i>	67%
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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 February 2023.

Managed Care Quick Notes: This report explains what an Exclusive Provider Organization (EPO) is and the specialties included in the EPO. Ms. Beatty reviewed the positive financial impact of utilizing the EPO network.

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 overall is positive news. He noted that he is hopeful that the candidates recently interviewed for open positions within the unit will be a good fit as it is important to secure qualified candidates for these openings, but there is still ongoing concern involving the turnover in the Liability Unit. Mr. Forlenza advised the Committee that he, along with Mr. DeWeese, will continue to monitor the situation.

CLAIMS AUDIT

Mr. Forlenza noted that Mr. Lynch from NorthShore Consulting will be reviewing adjuster training, ongoing education, and file counts while performing the Claims Audit. He will be reviewing these items in the Liability and Workers Compensation Unit to be sure the adjusters are staying on diaries and have the ability to adjust the file, which is one of the reasons why we have stringent file count guidelines built into our Professional Services Contract with Qual-Lynx. We want to be sure the adjusters are not overburdened with hundreds of files on their desk.

Mr. Forlenza stated that he, along with Mr. DeWeese and Ms. Patel reviewed a list of approximately 600 files that will be subject to the Claims Audit that Mr. Lynch had selected. After reviewing that list, there was a handful of claims that were questioned, though Mr. Lynch was able to justify. There were also about 10 other claims that were quite unique with a lot of "moving parts" which we asked Mr. Lynch to review.

Mr. Forlenza asked Mr. Roselli if Mr. Lynch has started his review of these claims. Mr. Roselli noted NorthShore has had full access to their files for a couple of weeks; however, he is not sure if they have started the Audit yet. He stated he and Ms. Long have a conference call scheduled for tomorrow with Mr. Lynch's team so he will keep the Committee advised as to the progress of the audit. He then asked if there were any questions. No questions were entertained.

NEXT MEETING


The next Executive Claims Meeting will be held on **Monday, April 24, 2023 at 3:00 PM** in person at the Gloucester County Library, Mullica Hill.

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: 39 PM.

Kris Kristie, Recording Secretary for



Robert Diaz, Secretary