

UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – April 15, 2020
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
10:00 AM

Meeting was called to order by Executive Director. Executive Director read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present
Claudia Martins	Present
Laura Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash <i>(via teleconference)</i>
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze <i>(via teleconference)</i> Wayne Ring <i>(via teleconference)</i>
	PERMA Risk Management Services Robyn Walcoff <i>(via teleconference)</i> Jen Conicella <i>(via teleconference)</i>
Managed Care Services	First MCO Suzanne Rajsteter <i>(via teleconference)</i>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC Robin Racioppi <i>(via teleconference)</i>
Treasurer	Bibi Taylor <i>(via teleconference)</i>
Attorney	Bruce Bergen, Esq.
Safety	J.A. Montgomery Risk Control Glenn Prince <i>(via teleconference)</i> T&M Associates Mark Worthington <i>(via teleconference)</i>

ALSO PRESENT:

Terry Pacheco, Union County *(via teleconference)*
Cathy Dodd, PERMA Risk Management Services *(via teleconference)*

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MARCH 18, 2020

Executive Director noted the closed minutes were e-mailed to the Commissioners prior to the meeting for review.

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF MARCH 18, 2020

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported since the last meeting all in-person meetings were cancelled, however he is still continuing to work on the health and safety plans for the County from a distance.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee did not meet prior to the Commission Meeting and there was one PAR which would be presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had one action item.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of March was included in the agenda. Executive Director advised there was 1 certificate issued during the month of March.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE was scheduled to meet again on April 23, 2020 at 9:30, their new start time. Executive Director advised the meeting would be available through teleconference. Executive Director stated the June meeting was currently scheduled for Thursday, June 25, 2020 at 12:00 PM. Executive Director indicated this year marked the 10th anniversary of The Fund's inception which began with two County members and had grown to ten members. Executive Director reported the Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a central Jersey venue. Executive Director noted a venue was not confirmed yet due the pandemic situation and more information would follow.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the February Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,652,649 as of February 29, 2020. Executive Director referred to Line 10 of the report, "Investment

in Joint Venture” and indicated \$2,067,110 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$7,425,406.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. As of February 29, 2020 the Fund had a surplus of \$15,621,323. Executive Director referred to line 7, “Dividend” and noted the NJCE released dividends in the amount of \$3,607,551. Executive Director noted the cash amount was \$28,078,339. Executive Director asked if anyone had any questions regarding the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of February 29, 2020 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission.

COVID-19: Executive Director referred to copies of information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Executive Director advised this correspondence was e-mailed to everyone and recommended sharing the documents with the staff.

Ms. Wagner advised they did share the information from the Cyber Task Force with their staff. In response to Executive Director’s inquiry regarding the cyber incident, Ms. Wagner reported she did receive a final report and there were no issues, however, she did not have an opportunity to review the report in detail. She noted there was no evidence of any exploitation of information and the event was considered closed.

In response to Executive Director’s inquiry about the vendor, Mr. Bergen responded they have not responded to his last two e-mails asking them to provide further information. Mr. Berger advised his file is still open, however it was their move.

Executive Director reported the NJCE website, <https://njce.org/> included resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

MAY MEETING: Executive Director advised the Commission was not scheduled to meet in May and the next meeting was scheduled for June 17, 2020. Executive Director hoped the June meeting could be an in-person meeting.

Executive Director advised that concluded his report unless anyone had any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Ms. Taylor recommended payment of the April Bill List, Resolution 19-20 which was included in the agenda.

MOTION TO APPROVE RESOLUTION 19-20 APRIL BILL LIST

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

Executive Director advised the monthly Treasurer reports were included in the agenda.

ATTORNEY: Mr. Bergen advised he did not have anything to report.

CLAIM SERVICE: Executive Director referred to two memorandums regarding COVID-19 Claims which were included in the agenda. Executive Director asked Ms. Walcoff to provide an overview of the COVID-19 claims. Ms. Walcoff advised she only had 2 out of 10 county reports and was following up for the others. Ms. Walcoff stated the reports she did receive were related to correctional facilities including exposures and positive claims.

Ms. Walcoff reported she had been in touch with all of the TPA's as the excess carrier wanted every positive claim reported to them immediately. Ms. Walcoff indicated each claim would be evaluated on an individual basis. Ms. Walcoff reported working with defense counsel a chart was created for adjusters to use as a guideline for the type of exposure and the compensability rationale.

Ms. Guze advised the majority of the claims she received was from corrections, but very fortunate they were no hospitalizations. Ms. Guze noted that those who were positive and quarantined are now returning to work. Ms. Guze advised she was submitting a weekly report to Amerihealth and was told they would submit the positive claims to Safety National.

Executive Director asked if anyone had any questions on COVID-19.

CLAIMS SERVICE: Ms. Guze reported for the month of March there were 28 claims reported, 3 claim were denied, 1 was report only, 2 were closed and 18 were COVID related. Ms. Guze noted of those 18 claims there were no hospitalizations. Ms. Guze advised as of Monday, there were 46 claims, 4 COVID reported to D&H and there were many more in the First Managed Care System. As of April 10th Union County had 10 positive cases. Ms. Guze advised that concluded her report unless there were any questions.

MANAGED CARE: Ms. Rajsteter advised First MCO's reports were included in the agenda. Ms. Rajsteter reviewed the Case Management Monthly Activity Report for the month of March as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
March	42	33	4	37	89.19%

Ms. Rajsteter reviewed the Medical Savings Report for the month of March as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
March	\$ 116,225	\$ 41,441	\$ 74,783	64%	208	200	96%

In response to Executive Director's inquiry, Ms. Rajsteter advised they were using telemedicine, referring out Med Express and contractors that can test. Ms. Guze reported that Union County had requested that all telemedicine COVID patients use Clarke Urgent Care. Ms. Rajsteter advised she would check with her office to make sure their notes reflected Clarke Urgent Care. Ms. Rajsteter concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for March – April was included in the agenda. Mr. Prince referred to copies of the numerous Safety Director Bulletins on the COVID pandemic which were included in the agenda and noted they were also sent out electronically. Mr. Prince stated all of the bulletins were also posted on the NJCE website. Mr. Prince reported all of the in person training classes were cancelled until May 18th, and at the time a decision would be made depending on the Executive Order from the Governor. Mr. Prince referred to a memo which was included in the agenda regarding the pressures at the Correctional Facilities and the importance of reporting any claims involving COVID-19 work related exposure and claims involving employees diagnosed with COVID-19. Mr. Prince advised that concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Mr. Bergen advised there was no one from the public at the meeting place.

CLOSED SESSION: Executive Director advised there was a need for a closed session. Commission Attorney stated that pursuant to the provisions of the Open Public Meetings Act, a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. Commission Attorney then read the below statement which was included in the agenda.

N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claim number 9053.

The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

MOTION TO RETURN TO OPEN SESSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

**MOTION TO APPROVE THE PAR AS DISCUSSED IN EXECUTIVE
SESSION**

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

MEETING ADJOURNED: 10:26 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary