

**KANSAS BOARD OF REGENTS**  
**Student Insurance Advisory Committee**  
MINUTES  
September 4, 2024

The September 4, 2024, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

*Members Participating by Video Conference Call:*

Jeff DeWitt, KU COBO rep, Chair	Matt Anderson, KUMC
Ella Burrows, FHSU student	Aaron Coffey, WSU
Kiera Pulliam, PSU	Carol Solko-Olliff, FHSU
Morgan Swartzlander, KU	Tabatha Tafoya, ESU
Jennifer Williams, KSU	Madi Vannaman, KBOR

Also participating were Matt Brinson, Jim Lester and Traci Martin, UHCSR; and John Yeary, Gage Rohlif and Becky Pottebaum, KBOR. PSU student Jonah Sandford was not able to attend.

**Introduction**

Jeff DeWitt, KU's Chief Financial Officer and Executive Vice Chancellor for Finance; Tabatha Tafoya, ESU's assistant director of Human Resources; Jonah Sandford, PSU student and Ella Burrows, FHSU student, were welcomed to the SIAC.

**Minutes**

Carol Solko-Olliff moved to approve the December 6, 2023, and May 1, 2024, minutes. Following the second by Jennifer Williams, the motion carried.

**ECI Waiver Reports**

Matt Brinson explained the ECI waiver process and referenced the ECI waiver reports with information about international and other students who are required to have health insurance for six of the campuses. Jeff DeWitt asked how many students waive out of the plan, noting that the bigger the pool is the better insurance cost and benefits are available. Matt Brinson replied that it varies by university. For Plan Year 2022-23 there were 6,112 students enrolled. The annualized count for Plan Year 2023-24 currently reflects that there are 5,611 students enrolled. Jim Lester stated that the international student count is around 3,000.

Jeff DeWitt asked about comparable coverage information with the federal exchange. Matt Brinson responded that the UHC SR plan has low deductibles, lower copays for prescription drugs, and waiver of deductibles for physician visits at most of the Student Health Centers. The plan is a gold level plan, so benefits and premiums are extremely competitive.

**UHC SR Quarterly Reports**

Jim Lester reviewed highlights from the UHC SR quarterly reports. Although all premiums for PY 23-24 have been received, the payout of claims generally runs 18 months after the PY closes. Current student enrollment is down 8% from PY 22-23, and much of that is driven by international students year over year. (Of the 5,611 annualized students enrolled in PY 23-24, 2,202 are in Option 3, the graduate student plan and 2,844 are in Option 4, the international student plan.)

Jim Lester reviewed plan experience, profit and loss (P&L), that reflects premiums versus paid claims. Generally, an 80% Loss Ratio is the target for student insurance plans. Early indicators are PY 23-24 may have about the same Loss Ratio as PY 22-23, around 63%, and UHC SR will continue to monitor that as claims are paid out.

Jeff DeWitt asked what the “sweet spot” is for UHC SR’s Loss Ratio to have a positive impact on premiums. Jim Lester replied that with the target being 80%; anything above that will result in rate increases taking into consideration trends and how much the target is exceeded. If the trend is 8% and the Loss Ratio is in the low 70s, the plan should be able to maintain premiums; if less than that, a reduction of rates or enhancement of benefits can be considered. Jim Lester confirmed Jeff DeWitt’s statement that it is fair to expect a discussion about better rates or benefits in the renewal based on what the data is currently showing.

Aaron Coffey asked whether the dependent loss ratio is always high because they are truly voluntary coverage. Jim Lester agreed and stated that is reflected in other comparably sized student plans.

Aaron Coffey commented that dependent participation is 2%, but usage per person is 7 times that of students, and asked how that is beneficial to most students in the plan. He noted competing states’ rates can be much lower and that impacts international student perception of our offerings. Jim Lester replied that dependents tend to drive up the loss ratio on any plan. UHC SR has found that clients like to include dependent coverage in their plans. For single students, it doesn’t benefit them, but for those needing dependent coverage it does. He recalled that KBOR made the decision to include dependent coverage for all Plan Options except for Option 1. Matt Brinson added that other UHC SR clients removed dependents one year and that did not go well. Pushback from graduate and international students resulted in adding back dependent coverage. It’s a balancing act and most UHC SR clients with graduate and international students do offer dependent coverage.

Jim Lester provided highlights from the rest of the quarterly report noting that prescription drug claim amounts are always at the top of the list and generally run 20-25% of total claims paid; Tier 2 prescriptions are always where most of the utilization falls with high dollar prescriptions in that tier.

Aaron Coffey asked about the impact Medicaid expansion in 2026 will have on student plans or whether that covers a different type of drug for which pricing can be negotiated. Jim Lester replied that Medicaid’s target audience is different from students. While there may be some trickle-down impact because of pressure on manufacturers there will not be a large impact on the student business.

Tabatha Tafoya asked if any of the large claims would be “lasered” out for pricing purposes. Jim Lester replied that UHC SR will look for patterns. If there is a pattern, then the claim(s) will not be pulled, otherwise those claims will be minimized for pricing impact.

Jeff DeWitt asked whether student insurance is seeing a more normal period (pre-COVID). Jim Lester responded that it took three years to get here but, across UHC SR’s book of business, there is normalizing with enrollment and claims to pre-COVID levels.

Jeff DeWitt asked whether the student population has a high level of vaccinations. Jim Lester stated that not so much post-COVID, with the younger campus population, as those vaccinations are no longer required.

Jeff DeWitt asked about the timeframe for plan renewal information. Matt Brinson responded that UHC SR will want to look at PY 24-25 enrollment information as late as possible and to be able to look at run out and premiums/claims through the end of October. They should be able to provide renewal information in early November. Any PY 25-26 renewal information approved by the Board of Regents has to go through the Kansas Department of Insurance, so providing that information as quickly as possible is beneficial.

Jeff DeWitt asked if UHC SR would provide information from peer universities so we can see how we compare especially with GTAs and international students, and comparative information with the federal

exchange. Jeff DeWitt volunteered to provide a listing of peer universities. Morgan Swartzlander also requested comparison costs for dependents on the open market. She indicated that at KU it would be extremely challenging to remove dependents and that reducing dependent costs is a concern. Matt Brinson replied that UHC SR will provide that type of information but noted that the exchange information can be confusing because subsidies are offered, and every individual has a different option. But from a plan benefit perspective, for gold level plans, UHC SR can look at annual charges but there will be unknowns (subsidies).

### **Good of the Order**

1. Megan Miller, KSU – a doctoral student is currently enrolled in Option 3, for graduate students, but will not have an appointment this summer. Can that student enroll in Option 1 if the student is not enrolled in classes during the summer? Several SIAC representatives noted that under Option 3, the graduate student has a “continuation privilege” for a maximum of up to three months due to loss of appointment.

- Jennifer Williams, KSU, noted that the Option 3 policy allows 90-day coverage and asked if that is a one-time option. Jim Lester responded that it is Plan Policy Year specific and is available immediately following the semester in which that student loses eligibility.

2. Aaron Coffey, WSU, asked whether it possible to imbed a dental plan into Options 2, 3 and 4. The dental plan is currently a stand-alone plan that has very low enrollment. Gage Rohlf will review the statutes that authorize KBOR to offer student insurance to see if dental insurance can be considered for inclusion.

3. Jennifer Williams, KSU – asked if UHC SR could increase the number of days the payment link is available for Option 3 students as they often have to wait for funds to be available. The graduate students would like the link to be active throughout the enrollment period, which is most likely not feasible, but an extension from the current five-day window would be appreciated. Matt Brinson replied that he will discuss this with UHC SR’s Partner Center team to see if the period can be extended beyond five days. [After the meeting, Jim Lester provided the following response: It was confirmed that the payment link is open for the period for which the link was sent. So, for example, for the Fall, the link would be good until the cutoff date, which would have been 10/1/24. If the issue is Monthly, that link is set to expire 5 days after the date for which it is issued. Given the short coverage period for monthly, that length of time is unfortunately not something that can be changed.]

4. Outstanding item from the May 2024 meeting: Option 3 disenrollment notification  
Maria Beebe, K-State, shared concerns impacting international students who are graduate students enrolled in Option 3. Some of those students paid premiums by bank transfer and, for unknown reasons, the banks blocked the transfers leading to UHC SR dropping the students from coverage. UHCSR may have sent notifications to students through federal mail, but those letters are sometimes not received by students. K-State was not notified at that time and was therefore unable to assist the students. Because the university premium contribution is paid late in the semester, K-State was not aware of this issue until that time. Matt Brinson requested an example of an impacted student so that UHC SR’s enrollment eligibility team can research this further.

Matt Brinson confirmed that UHC SR will continue to send letters, and that the eligibility team will now monitor bank returns that do not go through. When those circumstances arise, the eligibility team will either reach out to the campus contact or share that information with Matt who will reach out to the campus contact to try to assist.

### **Future SIAC meetings**

Future SIAC meetings tentatively scheduled for 12:30 (unless otherwise stated below):

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- A. Wednesday, December 4, 2024
- B. Wednesday, February 5, 2025
- C. Wednesday, May 7, 2025