

**STUDENT HEALTH INSURANCE  
ADVISORY COMMITTEE  
Information for February 6, 2019**

## **AGENDA**

Kansas Board of Regents  
Student Health Insurance Committee  
Kansas Board of Regents – Board Room  
Wednesday, February 6, 2019 at 12:30 p.m.

- I. Approve: Minutes from the December 17, 2018 minutes**
- II. Morneau Shepell presentation – Student Support Program**
- III. ECI Waiver Reports**
  - a. ECI waiver reports and overview of verification process
- IV. UHC’s Reports**
  - a. Updated Utilization report for data through 12/31/18
- V. Premium and benefit information for AY 19-20 (to be distributed later)**
- VI. Good of the Order**
  
- VII. Future SIAC meeting tentatively scheduled for 12:30, KBOR Board Room**
  - A. Wednesday, May 1, 2019
  - B. Wednesday, September 4, 2019
  - C. Wednesday, December 4, 2019

**KANSAS BOARD OF REGENTS**  
**Student Insurance Advisory Committee**  
MINUTES  
December 17, 2018

The December 17, 2018, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m. The meeting was originally scheduled for December 5, 2018, but was rescheduled because of the National Day of Mourning for President George H. W. Bush.

*Members in Attendance:*

Werner Golling, WSU, COBO Chair                      Diana Malott, KU  
Mary McDaniel-Anschutz, ESU

*Members Participating by Telephone:*

James Cox, PSU student                                      Karen Kirk, PSU  
Valerie Noack, KUMC                                          Jim Parker, KSU  
Carol Solko-Olliff, FHSU

Also present at the meeting were Natalie Yoza, KBOR; Chuck Olcese and Shawn Wettlaufer, KU. Others participating by phone were Camille Childers representing WSU as Sheryl McKelvey was unable to attend; Matt Brinson, Dale Burns and Rosalind Smith, UnitedHealthCare – Student Resources (UHC-SR); Jennifer Dahlquist, MHEC; and Mary Karten, KU. Student member PJ Hopfinger, KSU, was unable to attend. Jeff Foot and Jeff Crawford with LewerMark Student Insurance were also in attendance.

**Minutes**

The minutes from the September 5, 2018, meeting were approved.

**Updates From Last Meeting**

1. Telemedicine

Mental Health Telemedicine - Rosalind Smith, UHC, provided an overview of HealthiestYou which is available to all students insured by UHC-SR and for other students available for \$40 for each consultation.

Jim Parker asked if HealthiestYou would provide encounter notes to the local student health center (SHC) for follow-up, if necessary. Rosalind Smith responded that a student member who registers the account prior to the consult can elect to share their primary care physician's contact info, but the options do not include an option to refer to a SHC. The member also can print notes from the consult and share those with the SHC. Jim Parker wondered whether the SHC's would be marginalized as a result of the program and also commented that the SHC pharmacies try to provide the lowest cost drugs, as they are not in it to make a profit, but could also be funding challenged if the referrals were not to the SHC pharmacy. Rosalind Smith stated that the student will have to designate a pharmacy which can be searched by zip code and the pharmacy is not based on pricing.

Rosalind Smith provided an overview of Better Help counseling service with unlimited access available to all UHC-SR insured students and \$200/month for non-members. Mary Karten asked whether the monthly fee was based on a calendar month or if it would run for 30 days from the first day of service. Rosalind Smith will double-check and let the SIAC know.

Carol Solko-Olliff asked whether an interpreter or language-line access is available for international students and Rosalind Smith responded that UHC-SR had discussed language line availability but it is not currently available. A particular provider who speaks additional languages might be available in each state.

Rosalind Smith stated that if the student makes contact during the SHC's hours, they try to redirect to the SHC but the student could bypass that redirection by staying on the line.

Chuck Olcese asked if local resources are provided to a student in crisis, or would general 911 information or referral to the SCH be provided. Rosalind Smith responded that it would depend. During the registration process, the student is provided information that directs them to call 911 if in crisis. And, if the questionnaire completed by the student results in a non-match for services, information about the student assistance program phone number, information about additional resources and information about face-to-face therapy at the SHC or university counseling center is provided.

Chuck Olcese stated that KU was approached by a different vendor with a product that provides counselors by text, phone or email in up to 60 languages. Service would be available to faculty and staff who are working with the student to provide cultural insights and also available to RAs if they encounter a student who is having challenges for whom language difficulties may escalate issues. Rosalind Smith responded that the modalities are similar but languages other than English are not available and the student would instead build a relationship with the same counselor.

Camille Childers asked whether case management notes be available as medication might be prescribed for students who see therapists. Rosalind Smith responded that students can authorize counselor notes to be provided to a campus contact.

Chuck Olcese asked if the products would be available to international students who are outside the country and Rosalind Smith responded no, as the student has to use a counselor in the state in which the counselor is licensed.

Diana Malott commented that the insurance companies have stated that one way to help hold down costs is for the SHC's to serve as gatekeepers for student health services. Telemedicine undercuts the SHC's role and almost takes the SHC out of the picture entirely if the student elects to not share records. This could be happening now, but it could escalate with the proliferation of telemedicine products.

Mary McDaniel Anschutz agreed, stating that she is generally concerned about telemedicine products from a public health perspective. When the message is that you can call from the couch, anytime, 24/7, and get what you want, the students will take advantage of that option. Before proceeding, she stated we really need to think more about the option. Camille Childers added that it would be important to limit telemedicine access when the SHC is open. Otherwise with the easy and convenient option to call someone, the student will not bother to go to the SHC.

Jim Parker stated that KSU and KU have contracts with an after-hours nurse help-line and there may be challenges to get out of that contract. KSU has been incredibly pleased with that service, and the next day electronic notes from the encounters are provided to the SHC. KSU was able to give instructions to the helpline that were incorporated into the system. In areas where students are to access a SHC, he stated he did not know if telemedicine would be best for those students.

Chuck Olcese said a vendor with whom they have been talking would offer a price per student/per year for international students. But, a list is not maintained so that if any student called, including domestic students, as well as faculty/staff/RAs, they would be able to utilize the service. The SIAC indicated interest in hearing from that vendor at its next meeting with information tailored to campus specific populations for the counseling side.

## 2. On-line Graduate Students

Matt Brinson shared that under the UHC-SR eligibility criteria, a GTA would need to have an official workstation at any KBOR State Universities in online programs in order to be eligible for the KBOR -3 GTA/GRA program. Madi Vannaman stated that under the KBOR student insurance regulations, eligibility for the 3-G health insurance program is determined by the universities. If the graduate student meets the eligibility requirements, by holding a 50% GTA, GRA, and/or GA appointment for the requisite amount of time during the semester, they will be offered the KBOR 3-G insurance plan. UHC-SR only verifies eligibility for voluntary enrollment and not for the 3-G or international students.

### **J-1 Scholars Enrollment**

Shawn Wettlaufer asked whether a new process could be developed for J-1 scholars to enroll in the KBOR student insurance plan electronically, instead of using the current paper process, and also be provided an email link at the beginning of the new academic year to enroll.

Matt Brinson replied, yes, that a payment management system similar to the platform used for the 3G plan could be developed for scholars. The university would review the request and either approve or deny, and the scholar would receive notification to enroll and submit payment. Dale Burns stated that would require a payment manager system, but could be available in fall of 2019. A university that did not have its own electronic immigration system could use the payment link provided.

Although UHC-SR would prefer that the scholar pay for the months the scholar will be here, the system does allow for a monthly process. But, because there's a grace period each month, it will be difficult for UHC-SR to verify coverage and will present an administrative burden for customer service. And, it would require the university to approve each time the scholar applies for coverage. Shawn Wettlaufer stated that KU would instruct the scholars to sign up for the entire duration, but some only receive a monthly stipend so paying monthly might work best.

Mary Karten asked what happens when a scholar's time frame crosses plan years and what happens if the scholar pays for several months and then leaves early. Dale Burns responded that the scholar will have to reapply when the new plan year starts and UHC-SR's official policy is that no refunds will be made but, from a practical standpoint, if a university contact informed UHC that the scholar had to leave early, a refund would be processed. If the scholar had claims, no refund would be processed except for premiums in excess of claims.

Chuck Olcese asked if the same provision could be extended to allow F1 OPT students who enroll electronically. Dale Burns responded that was a great idea and UHC-SR will roll this out to J Visa scholars and OPT students.

### **ECI Waiver Report**

Matt Brinson provided an overview of the system-wide ECI reports.

### **Waiver Requirements – WSU**

Camille Childers shared that, at this point, the WSU student health insurance sub-committee has had multiple conversations with WSU general counsel about the waiver provisions and, for spring 2019, the decision is to maintain current waiver provisions. Conversations will continue as WSU evaluates the waiver provisions.

James Cox stated that a student approached him who had the misconception that she had to purchase the KBOR student insurance plan as she was not aware about the waiver provision. He asked whether a database of acceptable plans was available. Dale Burns shared the background for the waiver provisions and the difficulty of creating and maintaining a database for compliant plans. If the waiver standards that are in place are changed to allow plans that are age-rated, it will be detrimental to the KBOR student plan as healthy, young students will elect other coverage that is not comparable but is less expensive. If the other plans have truly comparable coverage, the waiver provisions will not be hurtful to the KBOR student insurance plan. Dale Burns also confirmed that if any university or universities use a different waiver provision it would be detrimental to the KBOR student insurance plan.

Diana Malott asked what impact there would be for ECI waiver processing and reporting if different waiver provisions are to be used. Dale Burns responded that ECI said they could do it, but the issue is system-wide with respect to the student premiums. If waiver standards change, healthier students will elect other, less expensive plans with benefits not comparable and that will drive the KBOR student plan rates higher. The plan will then be too costly. We are not there yet, but getting closer to that point. Reassessment of the benefits provided included in the plan would be necessary and the SHCs would need to look at the impact with respect to claim payments from the other insurance companies.

Dale Burns stated that at the next meeting, proposed rates for the upcoming year would be based on the current waiver standards being in place. UHC-SR will provide suggested changes including updating out of pocket maxes to meet federal standards. If one or more universities decide to accept age-rated, off-shore, non-rated plans, UHC-SR will have to go back to underwriting to review projected enrollment. If enrollment decline is projected, it will negatively impact rates.

### **UHC's Reports**

Matt Brinson provided an overview of the UHC reports. For the next plan year proposed premiums, the SIAC requested that UHC-SR provide student-only premiums in addition to premiums for spouse/dependent coverage.

### **Good of the Order**

Nothing was brought up.

### **Future SIAC meetings**

Future SIAC meetings tentatively scheduled for 12:30, KBOR Board Room

1. Wednesday, February 6, 2019
2. Wednesday, May 1, 2019

# Introducing My SSP: Student Support Program



**Matthew McEvoy**

Senior Director, Student Support

**Lucas Bierlein**

Director, Student Support



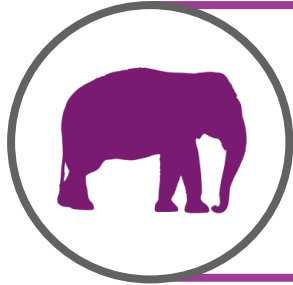
# About Morneau Shepell

- 50 years old; publicly-listed on the Toronto stock exchange
- The world's leading provider of international counseling for the past 25+ years, offering expatriate and localized support in 200+ languages and in 170 countries around the world to corporate, small business and public sector clients
- Currently providing My SSP: Student Support Program to 200+ institutions and 300,000+ students across North America, including UCLA, New York University, and Michigan State University





# Stigma is elevated among international students...



International students have **2.5X** higher Personal stigma when compared with Domestic students

...and when they do reach out, they present with higher rates of distress on almost all CCAPS-62 measures



**Social Anxiety**



**Eating Concerns**



**Academic Distress**



**Depression**



**Generalized Anxiety**

Students from  
Asia & Africa

\*Healthy Minds Network Annual Survey 2015

\*Inter- and Intra- Group differences in Presenting Concerns among International Students, Counselling Psychology Quarterly. Kawamoto, 2017 (In Press); Centre for Collegiate Mental Health

# My SSP: Student Support Program assists students who wouldn't typically seek help



Integration with on campus resources



Culturally and linguistically adapted



Secure one-way electronic transfer of records to CAPS EMR systems



Ongoing remote counseling in 60+ languages



24/7 immediate support via chat and phone



Digital content in Arabic, Chinese, English, French, Korean & Spanish

# My SSP extends an institution's reach and increases access to support



84% of users haven't previously sought on-campus counselling

52% of users haven't previously sought any on-campus support



10% of calls and chats are classified as high-risk / urgent

Top 3 presenting issues: stress, anxiety, depression



My SSP engagement:  
Evening/Weekend – 68%  
Daytime – 32%



51% of calls/chats conducted in languages other than English

69% of initial contact with SSP is via chat

# Immediate, single-session remote intervention impacts student success

For students with a *Pre* rating\* of 'Extremely Concerned' or 'Very Concerned', percentage of students who showed an improved *Post* rating following My SSP access:



Ability to stay in school

**58%**



Ability to be productive (classes, projects, exams)

**61%**



General level of concern about the issue

**65%**

\*1-5 Likert Scale (1-Not at all concerned to 5-Extremely Concerned)



**Kansas Board of Regents**

**KBOR Quarterly Meeting  
February 6, 2019**

Date of Report: January 21, 2019

**Eligibility and Waiver Audit Services  
Overview of Spring 2019 Processes**

At the request of the Kansas Board of Regents (KBOR) this document serves as an overview of the work ECI has performed for six of the seven KBOR schools: (1) University of Kansas (KU), (2) University of Kansas Medical Center (KUMC), (3) Kansas State University (KSU), (4) Emporia State University (ESU), (5) Wichita State University (WSU) for Fall 2018, and 6) Pittsburg State University (PSU) for Spring 2019. The six Universities currently utilizing ECI services are currently open for Spring 2019 waiver audit/enrollment and the campuses close at different dates in late January 2019. The attached report with data for the Spring waiver/enrollment is as of today's date, January 21, 2019. Finalized reports will not be produced until early February 2019.

Since the last report ECI has finished an analysis of the 135 countries represented by the six KBOR schools and we are currently auditing our results. Preliminary results reflect the following:

<b>Research Result</b>	<b>Number of Countries</b>
No USA Coverage	105
Unknown, website(s) unreachable	2
Possible USA Coverage	4
USA Coverage	19
USA Coverage, but may be too limited	5
<b>Grand Total</b>	<b>135</b>

Once we have finalized the report the results will be shared with the KBOR schools.

Currently the only outstanding issue ECI has to report on is with the Out-of-Pocket standards that are currently set for KBOR as the ACA has changed the maximum OOP that plans can offer and be ACA compliant to \$7,350 single/\$14,700 family in 2018. UHCSR has stated they plan to review the standards for PY 2019-20 with KBOR and prior to finalization ECI has offered to review any suggested changes any input we can offer given our work with waiver audit.

Attached are the finalized Fall 2018 Elev834 reports with results on waiver data for Spring 2019 waiver audits and, if applicable, eligibility enrollment whereas the student positively enrolled through ECI to get quicker access to UHCSR SHIP benefits or the students were default enrolled.

It has been noted by ECI staff that the number of waiver audits are significantly down, enrollment has increased (including positive enrollments so the students can access benefits sooner in the semester), and Customer Service staff have noted at staff meetings that the number of complaints via telephone and email has dropped significantly over last year and Fall 2018 as students seemed to have reconciled themselves with KBOR's firm intent to adhere to the waiver audit comparable coverage standards as set forth by KBOR.

If there is anything we can do to enhance the services offered by ECI we look forward to hearing from KBOR with input to how we can better service the KBOR schools. We appreciate your business as a partner to KBOR and United HealthCare Student Resources and are always looking for better ways to serve the schools of KBOR.

**ECI Services**



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Signature of Laura L.M. Evans, President

EMPORIA STATE UNIVERSITY  
ELEV834 STATISTICS  
ENROLLMENT AND WAIVER  
SPRING 2019  
as of January 21, 2019

DESCRIPTION	NUMBER OF STUDENTS
APPROVED WAIVERS	11
POSITIVE ENROLLMENTS	7
DEFAULT ENROLLMENTS	
DENIED WAIVERS	13
STUDENTS DEFAULT ENROLLED	Unknown
<b>TOTAL ENROLLMENT</b>	<b>Unknown</b>

**EMPORIA STATE UNIVERSITY**  
**ELEV834 STATISTICS**  
**WAIVER STATISTICS**  
**SPRING 2019**  
 as of January 21, 2019

DESCRIPTION	NUMBER OF STUDENTS
NUMBER OF SUBMITTED WAIVERS	24
NUMBER OF APPROVED WAIVERS	11
NUMBER OF DENIED WAIVERS	13
PENDING WAIVERS	0
VOIDED WAIVERS	0
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>24</b>

**WAIVER SUMMARY**

TOTAL NUMBER OF DENIALS	DESCRIPTION
6	No Preventive Care
3	Insufficient Medical Evacuation/Repatriation (MER) Benefits
2	No Prescription Drug Plan
1	Auditor could not complete audit
1	Plan Does not have Unlimited Benefits
0	Annual Deductible > \$500
0	Could not verify due to missing info
0	Could not verify with Carrier (not a PPO Provider)
0	Insurer or Plan not Licensed in Kansas
0	No IP and/or OP Mental Nervous
0	No Maternity Coverage
0	Not Active
0	Pre-existing Condition Limitation
13	TOTAL



**KANSAS STATE UNIVERSITY  
ELEV834 STATISTICS  
ENROLLMENT AND WAIVER  
SPRING 2019  
as of January 21, 2019**

<b>DESCRIPTION</b>	<b>NUMBER OF STUDENTS</b>
APPROVED WAIVERS	7
POSITIVE ENROLLMENTS	11
DEFAULT ENROLLMENTS	
DENIED WAIVERS	3
STUDENTS DEFAULT ENROLLED	Unknown
<b>TOTAL ENROLLMENT</b>	<b>Unknown</b>

**KANSAS STATE UNIVERSITY**  
**ELEV834 STATISTICS**  
**WAIVER STATISTICS**  
**SPRING 2019**  
 as of January 21, 2019

DESCRIPTION	NUMBER OF STUDENTS
NUMBER OF SUBMITTED WAIVERS	<b>13</b>
NUMBER OF APPROVED WAIVERS	7
NUMBER OF DENIED WAIVERS	3
PENDING WAIVERS	1
VOIDED WAIVERS	2
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>13</b>

**WAIVER SUMMARY**

TOTAL NUMBER OF DENIALS	DESCRIPTION
1	No Prescription Drug Plan
1	Not Active
0	Annual Deductible > \$500
0	Auditor could not complete audit
0	Could not verify due to missing info
0	Could not verify with Carrier (not a PPO Provider)
0	Insufficient Medical Evacuation/Repatriation (MER) Benefits
0	Insurer or Plan not Licensed in Kansas
0	No IP and/or OP Mental Nervous
0	No Maternity Coverage
0	No Preventive Care
0	Plan Does not have Unlimited Benefits
0	Pre-existing Condition Limitation
2	TOTAL

**UNIVERSITY OF KANSAS  
ELEV834 STATISTICS  
ENROLLMENT AND WAIVER  
SPRING 2019  
as of January 21, 2019**

<b>DESCRIPTION</b>	<b>NUMBER OF STUDENTS</b>
APPROVED WAIVERS	74
POSITIVE ENROLLMENTS	n/a
DEFAULT ENROLLMENTS	
DENIED WAIVERS	16
STUDENTS DEFAULT ENROLLED	Unknown
<b>TOTAL ENROLLMENT</b>	<b>Unknown</b>

**UNIVERSITY OF KANSAS**  
**ELEV834 STATISTICS**  
**WAIVER STATISTICS**  
**SPRING 2019**  
 as of January 21, 2019

DESCRIPTION	NUMBER OF STUDENTS
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>143</b>
NUMBER OF APPROVED WAIVERS	74
NUMBER OF DENIED WAIVERS	16
PENDING WAIVERS	53
VOIDED WAIVERS	0
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>143</b>

**WAIVER SUMMARY**

TOTAL NUMBER OF DENIALS	DESCRIPTION
5	Insufficient Medical Evacuation/Repatriation (MER) Benefits
2	Could not verify due to missing info
2	No Prescription Drug Plan
2	Not Active
1	Auditor could not complete audit
1	Insurer Not Authorized to do Business in Kansas
1	No IP and/or OP Mental Nervous
1	Plan Does not have Unlimited Benefits
1	Pre-existing Condition Limitation
0	Annual Deductible > \$500
0	Could not verify with Carrier (not a PPO Provider)
0	No Maternity Coverage
0	No Preventive Care
16	<b>TOTAL</b>

**UNIVERSITY OF KANSAS MEDICAL CENTER  
ELEV834 STATISTICS  
ENROLLMENT AND WAIVER  
SPRING 2019  
as of January 21, 2019**

<b>DESCRIPTION</b>	<b>NUMBER OF STUDENTS</b>
APPROVED WAIVERS	15
POSITIVE ENROLLMENTS	n/a
DEFAULT ENROLLMENTS	
DENIED WAIVERS	2
STUDENTS DEFAULT ENROLLED	Unknown
<b>TOTAL ENROLLMENT</b>	<b>Unknown</b>

**UNIVERSITY OF KANSAS MEDICAL CENTER**  
**ELEV834 STATISTICS**  
**WAIVER STATISTICS**  
**SPRING 2019**  
 as of January 21, 2019

DESCRIPTION	NUMBER OF STUDENTS
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>18</b>
NUMBER OF APPROVED WAIVERS	15
NUMBER OF DENIED WAIVERS	2
PENDING WAIVERS*	1
VOIDED WAIVERS	0
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>18</b>

**WAIVER SUMMARY**

TOTAL NUMBER OF DENIALS	DESCRIPTION
1	Auditor could not complete audit
1	Insurer or Plan not Licensed in Kansas
0	Annual Deductible > \$500
0	Could not verify due to missing info
0	Could not verify with Carrier (not a PPO Provider)
0	Insufficient Medical Evacuation/Repatriation (MER) Benefits
0	No IP and/or OP Mental Nervous
0	No Maternity Coverage
0	No Prescription Drug Plan
0	No Preventive Care
0	Not Active
0	Plan Does not have Unlimited Benefits
0	Pre-existing Condition Limitation
2	TOTAL

**PITTSBURG STATE UNIVERSITY  
ELEV834 STATISTICS  
ENROLLMENT AND WAIVER  
SPRING 2019  
as of January 21, 2019**

<b>DESCRIPTION</b>	<b>NUMBER OF STUDENTS</b>
APPROVED WAIVERS	3
POSITIVE ENROLLMENTS	27
DEFAULT ENROLLMENTS	
DENIED WAIVERS	
STUDENTS DEFAULT ENROLLED	Unknown
<b>TOTAL ENROLLMENT</b>	<b>Unknown</b>

**PITTSBURG STATE UNIVERSITY**  
**ELEV834 STATISTICS**  
**WAIVER STATISTICS**  
**SPRING 2019**  
 as of January 21, 2019

DESCRIPTION	NUMBER OF STUDENTS
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>3</b>
NUMBER OF APPROVED WAIVERS	3
NUMBER OF DENIED WAIVERS	0
PENDING WAIVERS	0
VOIDED WAIVERS	0
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>3</b>

**WAIVER SUMMARY**

TOTAL NUMBER OF DENIALS	DESCRIPTION
0	Annual Deductible > \$500
0	Auditor could not complete audit
0	Could not verify due to missing info
0	Could not verify with Carrier (not a PPO Provider)
0	Insufficient Medical Evacuation/Repatriation (MER) Benefits
0	Insurer or Plan not Licensed in Kansas
0	No IP and/or OP Mental Nervous
0	No Maternity Coverage
0	No Prescription Drug Plan
0	No Preventive Care
0	Not Active
0	Plan Does not have Unlimited Benefits
0	Pre-existing Condition Limitation
0	TOTAL



**WICHITA STATE UNIVERSITY  
ELEV834 STATISTICS  
ENROLLMENT AND WAIVER  
FALL 2018  
as of November 26, 2018**

<b>DESCRIPTION</b>	<b>NUMBER OF STUDENTS</b>
APPROVED WAIVERS	71
POSITIVE ENROLLMENTS	64
DEFAULT ENROLLMENTS	
DENIED WAIVERS	9
STUDENTS DEFAULT ENROLLED	Unknown
<b>TOTAL ENROLLMENT</b>	<b>Unknown</b>

**WICHITA STATE UNIVERSITY**  
**ELEV834 STATISTICS**  
**WAIVER STATISTICS**  
**FALL 2018**  
**as of November 26, 2018**

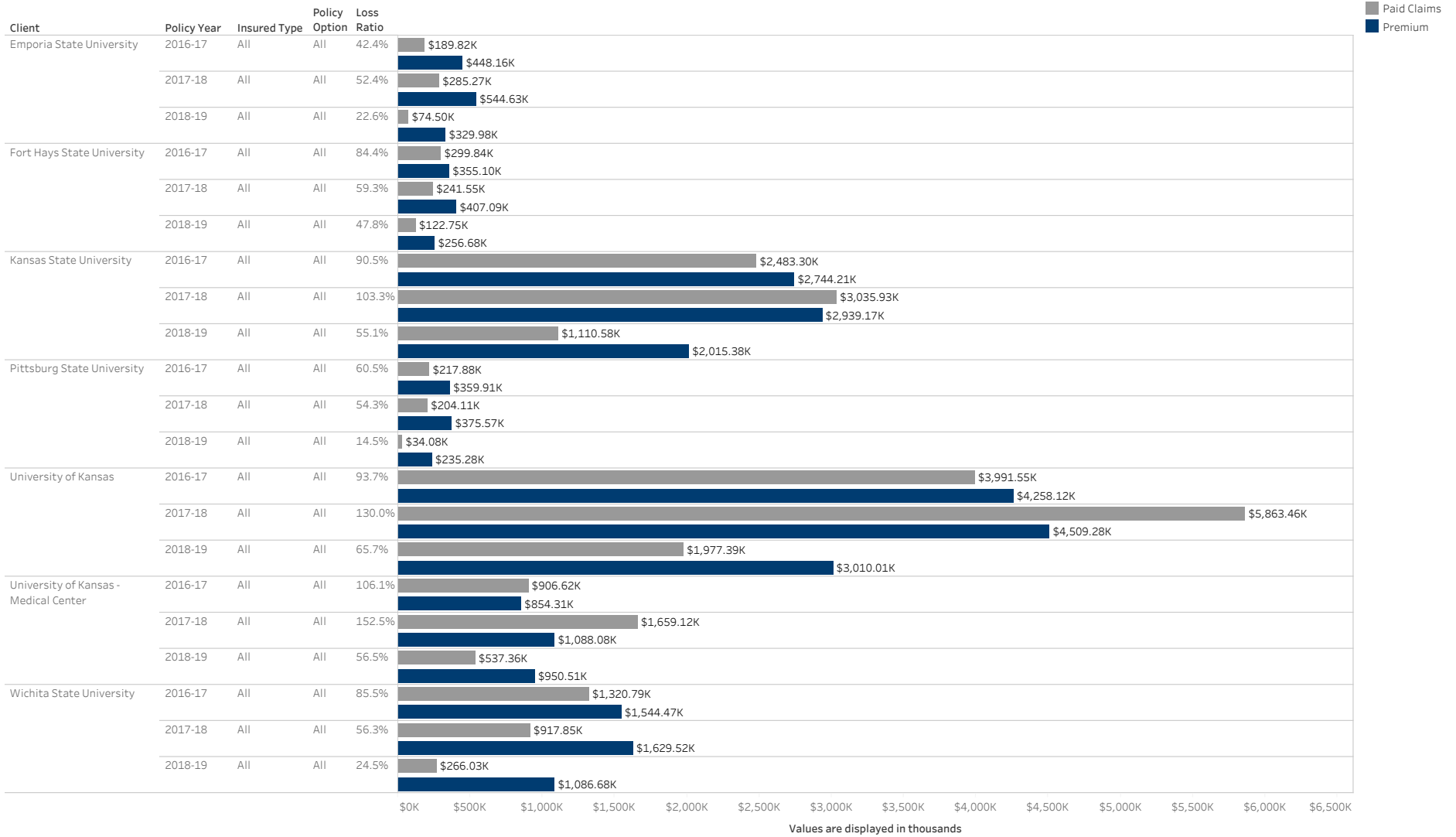
DESCRIPTION	NUMBER OF STUDENTS
NUMBER OF SUBMITTED WAIVERS	96
NUMBER OF APPROVED WAIVERS	71
NUMBER OF DENIED WAIVERS	9
PENDING WAIVERS	16
VOIDED WAIVERS	0
<b>NUMBER OF SUBMITTED WAIVERS</b>	<b>96</b>

**WAIVER SUMMARY**

TOTAL NUMBER OF DENIALS	DESCRIPTION
4	No Prescription Drug Plan
2	Could not verify due to missing info
2	Insufficient Medical Evacuation/Repatriation (MER) Benefits
1	Insurer or Plan not Licensed in Kansas
0	Annual Deductible > \$500
0	Auditor could not complete audit
0	Could not verify with Carrier (not a PPO Provider)
0	No IP and/or OP Mental Nervous
0	No Maternity Coverage
0	No Preventive Care
0	Not Active
0	Plan Does not have Unlimited Benefits
0	Pre-existing Condition Limitation
9	TOTAL

# Premium & Paid Claims as of 1/1/2019

Kansas State System (200118)



Consortium Name: Kansas State System (200118) - Claims as of 1/1/2019

Confidential Property of UnitedHealth Group. Recipient Shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.



# Kansas State System (200118)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Block: Kansas State System (200118) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:28:07 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

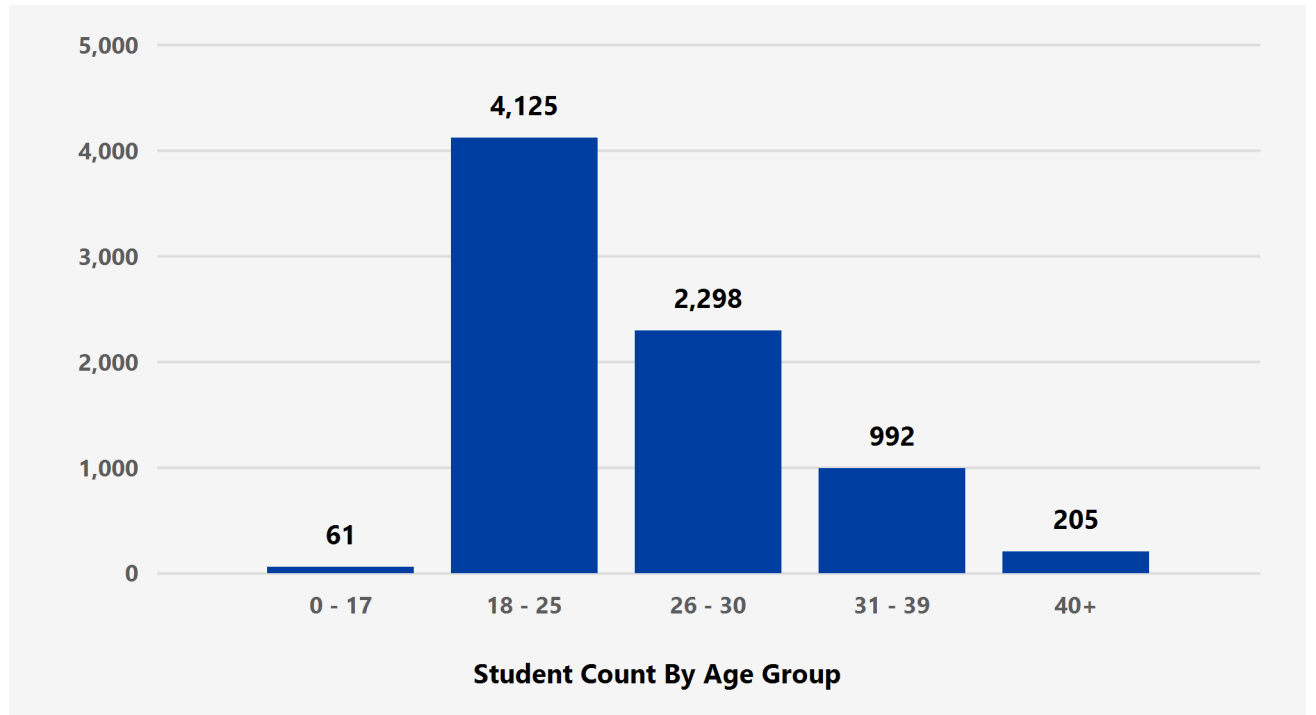
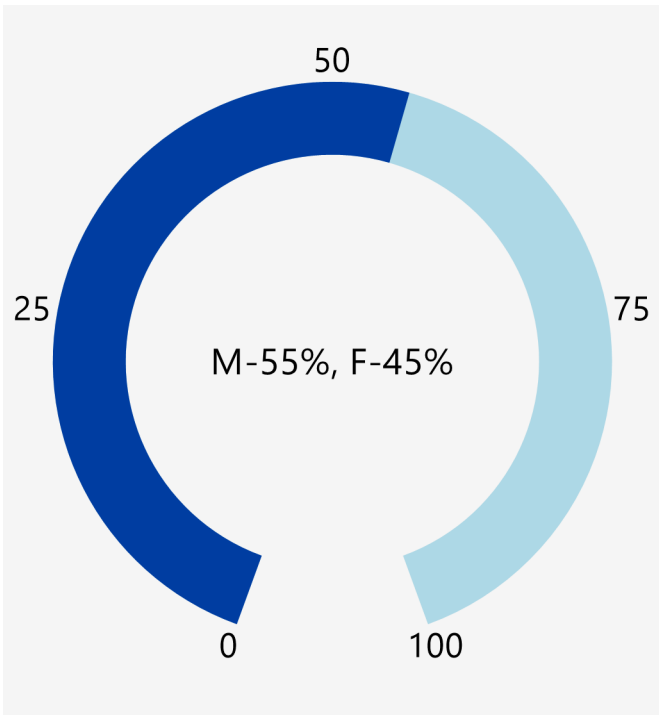
# Table of Contents

Section	Report
Overview	Demographics by Age and Gender
	Plan Experience Overview
Claims Reports	Top 10 SR Charge Categories
	Network Utilization by SR Charge Category
	Network Utilization by Cause Code Category
	Large Claims
Provider Reports	Provider Network Experience
	Top 20 Rendering Providers
Pharmacy Reports	Top 10 PBM Rx Categories
	Prescription Drug Utilization by Tier

# Demographics by Age and Gender

Total Members	Students	Spouses	Children	Student Dependent Ratio	Dependent % of Member Count
8,067	7,681	257	129	~ 19 : 1	3%

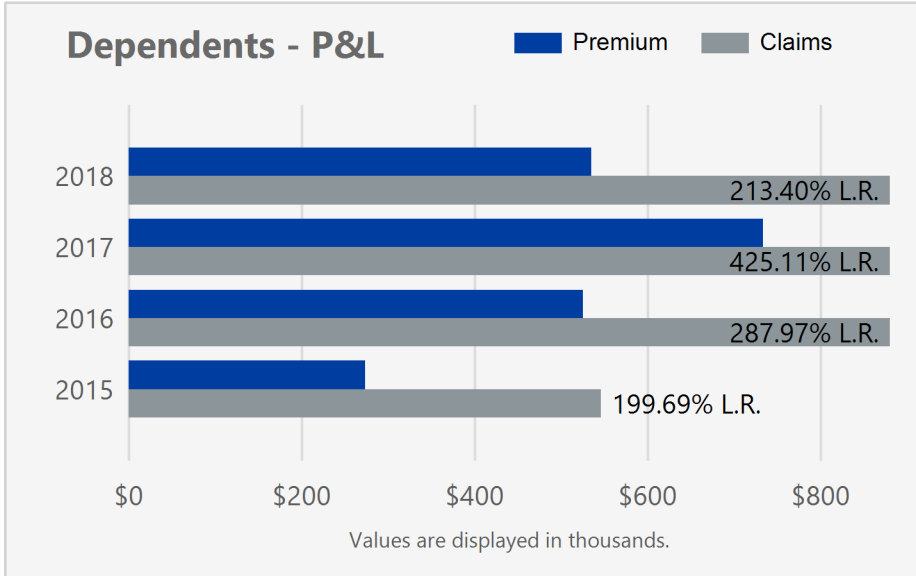
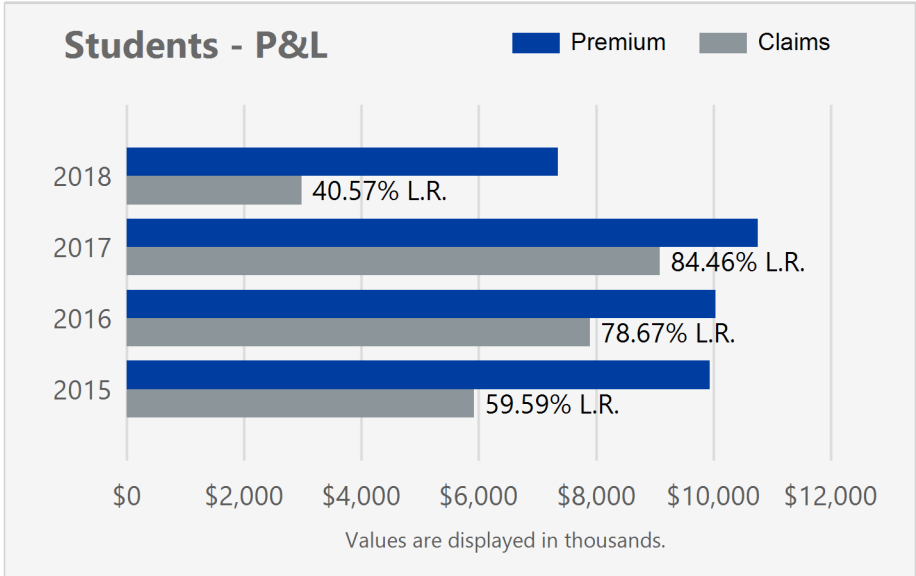
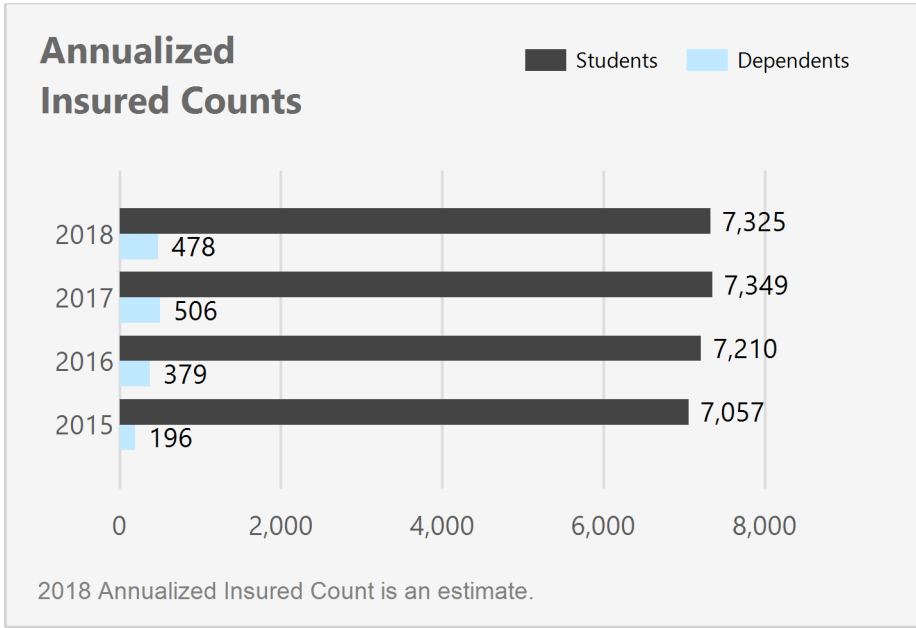
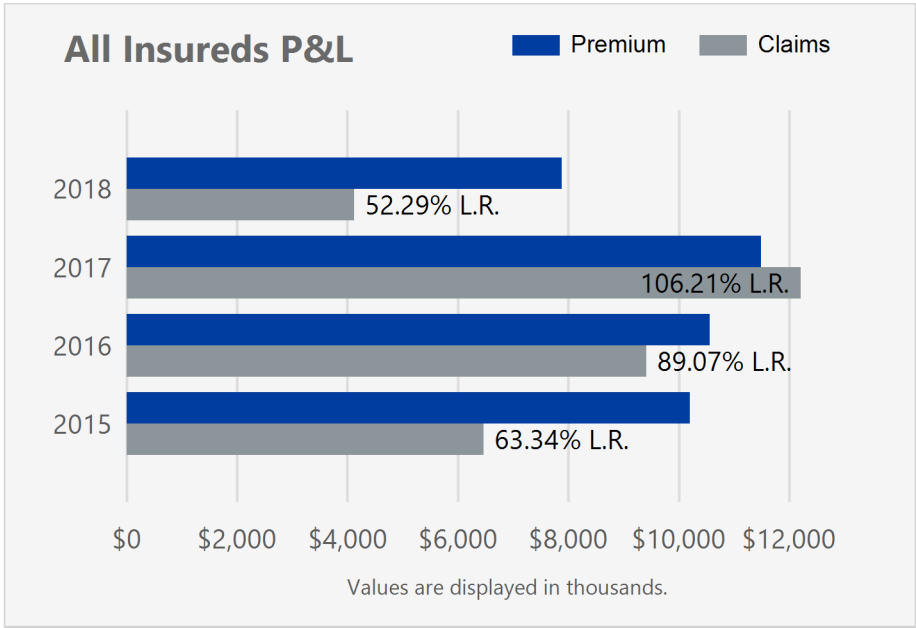
Gender Ratio		Male Students	Female Students	Average Student Age
M	F	4,216	3,464	23
55%	45%			



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# Plan Experience Overview

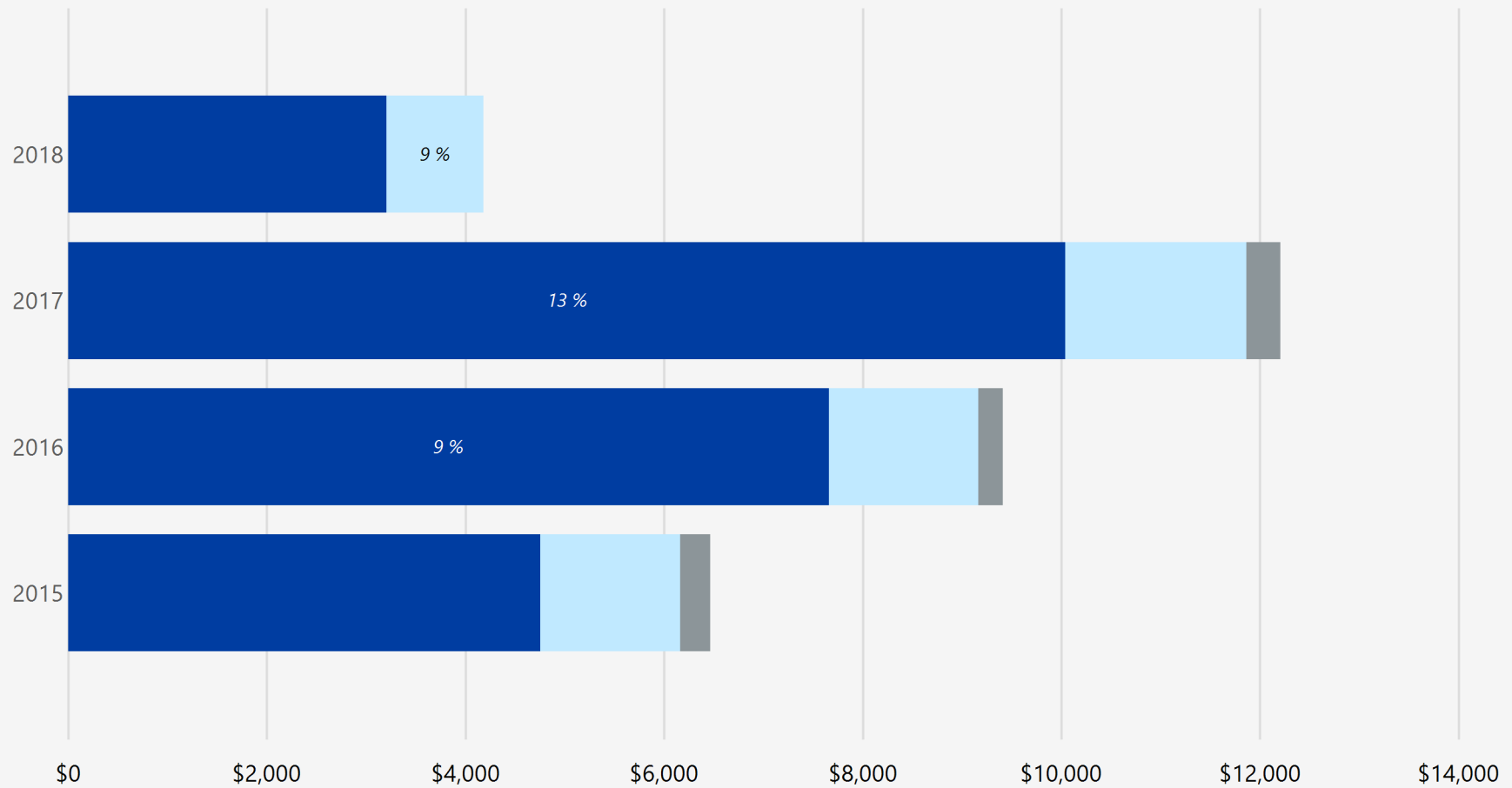


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# Plan Experience Overview (continued)

## Network Experience (Students & Dependents)

InNtwk SHC OON



Values are displayed in thousands.

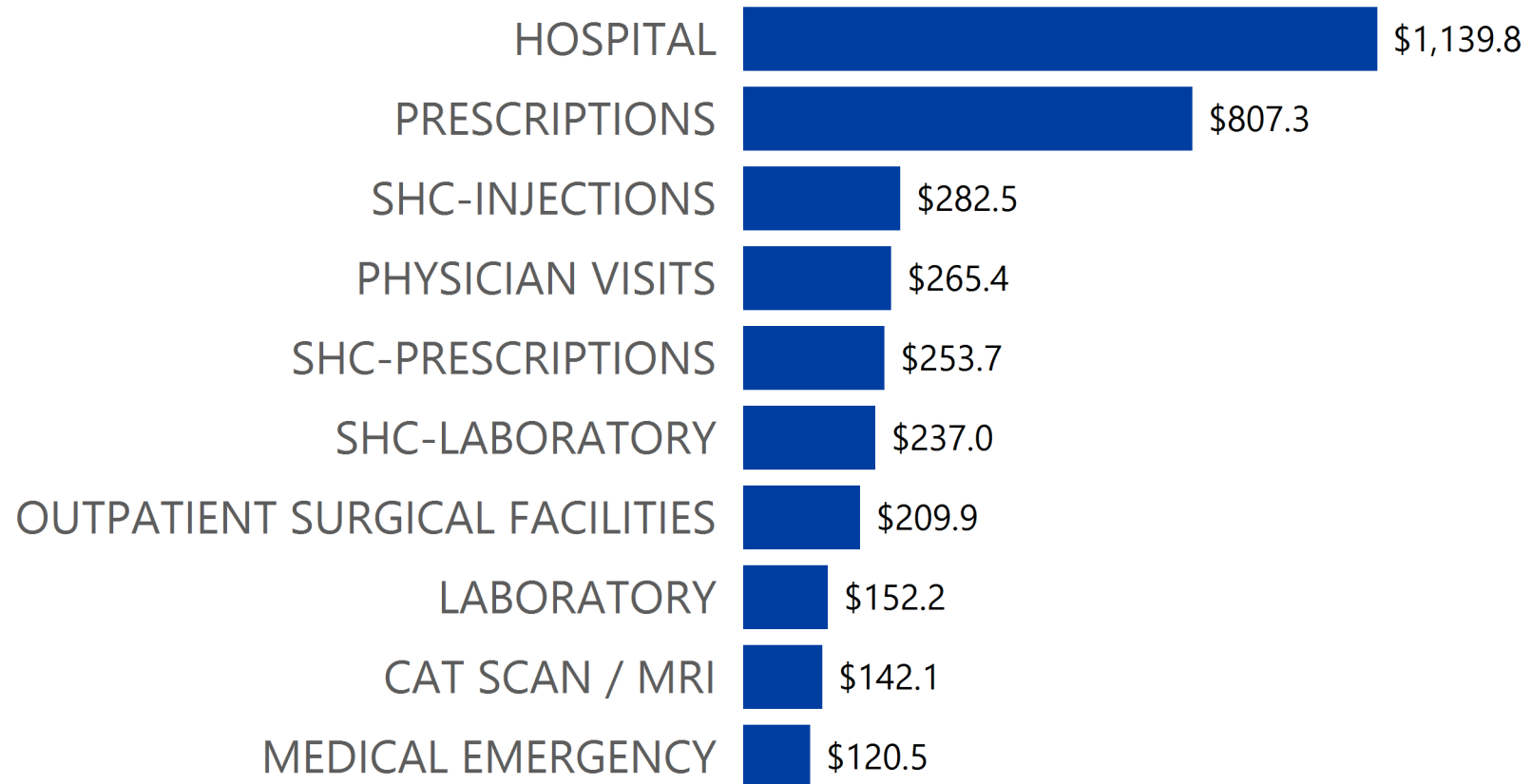
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# Top 10 SR Charge Categories

2018-19 School Year



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# Network Utilization by SR Charge Category

Charge Type	Charge Description	2017-18				2018-19			
		Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims
Inpatient-Preferred Provider	<b>Total</b>		<b>\$9,194,394</b>	<b>\$16,339</b>	<b>\$3,869,169</b>		<b>\$2,836,878</b>	<b>\$26,297</b>	<b>\$1,245,121</b>
	HOSPITAL	648	\$8,127,141	\$4,909	\$3,394,912	159	\$2,578,498	\$17,505	\$1,130,479
	INPATIENT SURGERY	167	\$443,161	\$3,153	\$221,290	42	\$107,472	\$1,660	\$52,229
	PHYSICIAN VISITS	638	\$369,880	\$4,889	\$150,119	138	\$62,928	\$5,087	\$20,545
	ANESTHETIST	123	\$165,070	\$1,872	\$80,248	31	\$47,587	\$653	\$25,582
	PROFESSIONAL FEE	215	\$27,343	\$697	\$10,979	57	\$11,979	\$887	\$3,220
	ASSISTANT SURGEON	28	\$45,283	\$260	\$4,812	6	\$5,204	\$505	\$446
	HOME HEALTH CARE	8	\$8,546	\$558	\$3,655				
	MEDICAL EMERGENCY	2	\$7,162	\$0	\$2,689	9	\$23,210	\$0	\$12,620
	INJECTIONS	3	\$807	\$0	\$466				
Outpatient-Preferred Provider	<b>Total</b>		<b>\$17,035,719</b>	<b>\$1,131,528</b>	<b>\$6,103,042</b>		<b>\$5,647,093</b>	<b>\$635,262</b>	<b>\$1,938,565</b>
	PRESCRIPTIONS	23,936	\$4,708,730	\$489,224	\$2,116,473	9,187	\$1,924,130	\$282,675	\$807,093
	OUTPATIENT SURGICAL FACILITIES	316	\$2,624,149	\$9,069	\$841,564	87	\$798,501	\$6,352	\$209,877
	PHYSICIAN VISITS	8,417	\$1,511,600	\$175,703	\$682,064	2,792	\$479,093	\$60,117	\$225,457
	LABORATORY	5,235	\$3,015,779	\$142,699	\$586,606	1,688	\$720,368	\$84,452	\$150,953
	CAT SCAN / MRI	637	\$1,434,539	\$39,818	\$487,522	231	\$487,464	\$32,789	\$141,525
	MEDICAL EMERGENCY	474	\$1,228,328	\$68,875	\$449,271	157	\$386,555	\$50,005	\$107,835
	INJECTIONS	1,476	\$350,780	\$8,651	\$193,189	696	\$156,430	\$5,652	\$85,808
	XRAYs	1,936	\$636,707	\$103,342	\$185,022	711	\$243,816	\$67,579	\$50,739
	OUTPATIENT SURGERY	893	\$623,556	\$52,581	\$184,187	285	\$189,110	\$23,253	\$54,724
	CHEMOTHERAPY	19	\$229,427	\$0	\$101,706	8	\$57,172	\$311	\$31,916
	PHYSIOTHERAPY	1,220	\$281,873	\$33,135	\$79,889	345	\$86,799	\$16,015	\$17,821
	ANESTHETIST	225	\$169,758	\$6,092	\$79,806	65	\$57,217	\$4,463	\$23,839

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		2017-18				2018-19			
Charge Type	Charge Description	Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims
Outpatient-Preferred Provider	SUPPLIES/MISC	137	\$122,269	\$2,341	\$75,234	44	\$46,611	\$1,599	\$30,037
	HOSPITAL MISCELLANEOUS	12	\$79,180	\$0	\$36,503				
	ASSISTANT SURGEON	18	\$19,045	\$0	\$4,005	5	\$13,827	\$0	\$939
	<b>Total</b>		<b>\$1,912,106</b>	<b>\$5</b>	<b>\$1,821,699</b>		<b>\$1,019,428</b>	<b>\$0</b>	<b>\$973,926</b>
Student Health Center	SHC-PRESCRIPTIONS	29	\$580,724	\$0	\$549,053	28	\$268,253	\$0	\$253,709
	SHC-LABORATORY	55	\$490,320	\$5	\$434,769	45	\$260,024	\$0	\$237,020
	SHC-INJECTIONS	30	\$432,824	\$0	\$432,824	27	\$282,471	\$0	\$282,507
	SHC-PHYSICIAN VISITS	24	\$164,871	\$0	\$164,861	26	\$78,777	\$0	\$78,777
	SHC-MISC	16	\$78,736	\$0	\$78,716	14	\$43,369	\$0	\$43,369
	SHC-PHYSIOTHERAPY	14	\$58,715	\$0	\$58,624	12	\$26,701	\$0	\$26,701
	SHC-SURGERY	23	\$44,076	\$0	\$43,885	18	\$22,753	\$0	\$22,753
	SHC-XRAYS	12	\$33,849	\$0	\$31,992	15	\$18,048	\$0	\$17,093
	SHC-PSYCHOTHERAPY	11	\$28,955	\$0	\$28,955	10	\$11,596	\$0	\$11,596
	SHC-ADJUSTMENTS	6	\$552	\$0	\$532	3	\$332	\$0	\$317
	SHC-CONSULTANT	1	\$28	\$0	\$28	2	\$80	\$0	\$10
	SHC-DENTAL	1	\$19	\$0	\$19				
	SHC-UNKNOWN	5	\$996	\$0	\$0	7	\$6,948	\$0	\$0
	GROUP LEDGER BILLING	10	(\$2,559)	\$0	(\$2,559)	3	(\$15)	\$0	(\$15)
	SHC-STATE MANDATE TAX					1	\$68	\$0	\$68
	SHC-MEDICAL EMERGENCY					1	\$22	\$0	\$22
		<b>Total</b>		<b>\$200,918</b>	<b>\$20,269</b>	<b>\$98,512</b>		<b>\$27,039</b>	<b>\$5,583</b>
Inpatient-NonPreferred Provider	HOSPITAL	42	\$132,075	\$2,668	\$80,197	11	\$16,490	\$1,715	\$9,342
	ANESTHETIST	25	\$28,763	\$11,084	\$8,045	2	\$1,960	\$1,064	\$0
	INPATIENT SURGERY	14	\$19,926	\$1,322	\$4,125	1	\$4,104	\$1,000	\$213
	PHYSICIAN VISITS	51	\$11,598	\$3,109	\$2,655	3	\$1,583	\$0	\$647
	MEDICAL EMERGENCY	1	\$2,624	\$0	\$1,889				

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		2017-18				2018-19			
Charge Type	Charge Description	Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims
Inpatient- NonPreferred Provider	REGISTERED NURSE	1	\$941	\$0	\$753				
	PROFESSIONAL FEE	58	\$4,234	\$2,087	\$625	16	\$2,507	\$1,624	\$289
	ASSISTANT SURGEON	1	\$702	\$0	\$195				
	PRESCRIPTIONS	1	\$56	\$0	\$28				
	HOME HEALTH CARE	2	\$0	\$0	\$0	1	\$395	\$180	\$0
	<b>Total</b>		<b>\$641,306</b>	<b>\$129,825</b>	<b>\$170,938</b>		<b>\$113,890</b>	<b>\$41,825</b>	<b>\$21,383</b>
Outpatient- NonPreferred Provider	PHYSICIAN VISITS	807	\$217,482	\$47,856	\$89,596	190	\$49,193	\$20,368	\$18,797
	LABORATORY	390	\$238,844	\$32,631	\$34,426	92	\$47,712	\$9,446	\$1,231
	PHYSIOTHERAPY	374	\$72,429	\$18,802	\$15,153	38	\$3,830	\$3,047	\$87
	MEDICAL EMERGENCY	10	\$14,153	\$1,253	\$6,900				
	HOSPITAL MISCELLANEOUS	3	\$11,051	\$0	\$6,611				
	PRESCRIPTIONS	23	\$3,967	\$276	\$3,692	7	\$250	\$80	\$170
	ANESTHETIST	23	\$20,343	\$7,842	\$3,355	2	\$1,813	\$1,028	\$0
	OUTPATIENT SURGERY	41	\$19,016	\$4,377	\$3,108	4	\$1,270	\$589	\$0
	CAT SCAN / MRI	82	\$19,717	\$9,462	\$2,994	32	\$5,235	\$3,868	\$621
	OUTPATIENT SURGICAL FACILITIES	4	\$8,630	\$128	\$2,493				
	XRAYS	102	\$12,735	\$6,636	\$1,835	50	\$4,518	\$3,401	\$408
	SUPPLIES/MISC	5	\$1,033	\$40	\$553				
	INJECTIONS	12	\$1,089	\$522	\$181	2	\$69	\$0	\$69
	ASSISTANT SURGEON	1	\$817	\$0	\$42				
		<b>Total</b>		<b>\$1,731</b>	<b>\$0</b>	<b>(\$11,464)</b>		<b>\$3,159</b>	<b>\$0</b>
Non Service Charges	CLAIM INTEREST	215	\$1,505	\$0	\$1,505	25	\$3,129	\$0	\$3,129
	ADJUSTMENTS	322	\$0	\$0	\$1,296	38	\$0	\$0	\$8
	STATE MANDATE TAX	4	\$218	\$0	\$218				
	MEDICAL RECORDS	1	\$9	\$0	\$9	1	\$30	\$0	\$30
	OTHER INSURANCE	57	\$0	\$0	(\$5,566)	10	\$0	\$0	(\$1,375)

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		2017-18				2018-19			
Charge Type	Charge Description	Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims
	REFUNDS	20	\$0	\$0	(\$8,925)				
	<b>Total</b>		<b>\$350,777</b>	<b>\$28,739</b>	<b>\$155,396</b>		<b>(\$5,219)</b>	<b>\$18,355</b>	<b>(\$68,591)</b>
Other Charges	OTHER	199	\$39,107	\$0	\$39,107	44	\$2,359	\$0	\$2,359
	DURABLE MED/BRACES/APPL	215	\$118,728	\$6,096	\$37,349	65	\$43,523	\$3,480	\$11,317
	AMBULANCE	50	\$55,472	\$2,103	\$27,567	10	\$10,851	\$1,028	\$5,801
	CONSULTANT	179	\$58,664	\$13,003	\$22,839	89	\$28,984	\$10,269	\$8,353
	GROUP LEDGER BILLING	2,109	\$13,841	\$0	\$17,127	951	(\$110,650)	\$0	(\$97,695)
	DENTAL	148	\$58,518	\$6,291	\$10,465	43	\$14,682	\$2,055	\$954
	URGENT CARE	15	\$6,447	\$1,246	\$941	7	\$5,031	\$1,522	\$319
<b>Total</b>			<b>\$29,336,951</b>	<b>\$1,326,705</b>	<b>\$12,207,293</b>		<b>\$9,642,268</b>	<b>\$727,322</b>	<b>\$4,122,687</b>

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# Network Utilization by Cause Code Category

Cause Code Description	2017-18						2018-19					
	Claimants	Claimed	Deductible	Paid	PPO%	OON%	Claimants	Claimed	Deductible	Paid	PPO%	OON%
LEDGER, FEES, RX	411	\$2,000,545	\$0	\$1,857,845	100.00%	0.00%	123	\$937,117	\$0	\$878,591	100.00%	0.00%
DIAGNOSTIC INFO UNAVAIL.	215	\$1,637,139	\$11,890	\$892,798	97.68%	2.32%	38	\$754,415	\$1,024	\$444,526	99.99%	0.01%
ILLNESS OF NEWBORN INFANT	49	\$957,988	\$3,673	\$507,872	100.00%	0.00%	17	\$325,029	\$1,472	\$66,489	99.91%	0.09%
NERVOUS SYS/SENSE ORGANS	846	\$1,139,884	\$51,014	\$500,850	99.15%	0.85%	265	\$324,823	\$25,055	\$89,018	100.00%	0.00%
DIGESTIVE SYSTEM	1002	\$2,708,225	\$88,824	\$895,929	98.58%	1.42%	362	\$830,182	\$60,894	\$274,806	99.46%	0.54%
MATERNITY	1333	\$2,917,077	\$71,750	\$967,534	98.95%	1.05%	421	\$890,245	\$48,013	\$280,648	100.00%	0.00%
NEOPLASMS/TUMORS	328	\$993,585	\$27,633	\$331,270	99.90%	0.10%	113	\$195,810	\$9,388	\$60,089	100.00%	0.00%
GENITOURINARY SYSTEM	1068	\$2,488,089	\$76,751	\$636,081	99.05%	0.95%	367	\$428,028	\$45,679	\$131,014	98.86%	1.14%
DISEASES OF THE BLOOD	94	\$896,207	\$5,005	\$243,483	91.64%	8.36%	18	\$39,798	\$1,612	\$29,086	100.00%	0.00%
RESPIRATORY SYSTEM	992	\$1,170,063	\$60,818	\$437,265	98.29%	1.71%	313	\$290,594	\$34,462	\$71,321	96.75%	3.25%
MENTAL DISORDERS	1554	\$1,178,458	\$107,535	\$420,954	70.75%	29.25%	527	\$226,505	\$44,325	\$74,058	92.85%	7.15%
ROUTINE WELL BABY	110	\$614,746	\$1,739	\$292,955	99.86%	0.14%	22	\$83,824	\$4,670	\$31,347	100.00%	0.00%
MUSCULOSKELETAL SYSTEM	1209	\$1,246,719	\$94,581	\$378,195	97.42%	2.58%	395	\$456,496	\$50,786	\$186,909	100.00%	0.00%
ROUTINE	1853	\$581,507	\$11,643	\$329,298	99.58%	0.42%	759	\$192,275	\$4,128	\$108,575	99.43%	0.57%
CONGENITAL ANOMALIES	53	\$406,736	\$4,009	\$170,768	100.00%	0.00%	21	\$37,194	\$1,715	\$11,862	100.00%	0.00%
FRACTURES/DISLOCATIONS	174	\$510,264	\$21,251	\$212,011	96.70%	3.30%	43	\$83,807	\$6,315	\$21,806	100.00%	0.00%
SUPERFICIAL INJURY	77	\$284,223	\$6,909	\$142,536	99.41%	0.59%	32	\$62,335	\$4,081	\$6,996	100.00%	0.00%
CIRCULATORY SYSTEM	265	\$649,394	\$19,180	\$163,502	99.97%	0.03%	98	\$388,506	\$12,905	\$164,599	100.00%	0.00%
SKIN/SUBCATANEOUS TISSUE	642	\$498,587	\$33,558	\$129,194	99.74%	0.26%	255	\$176,139	\$22,461	\$49,255	99.67%	0.33%
INTERNAL INJ/OPEN WOUND	196	\$343,294	\$28,820	\$136,285	94.28%	5.72%	70	\$99,030	\$14,710	\$29,142	94.37%	5.63%
SUICIDE/ATTEMPTED SUICIDE	6	\$97,176	\$883	\$32,537	93.63%	6.37%	0	\$0	\$0	\$0	0.00%	0.00%
SPRAINS/STRAINS	156	\$312,846	\$16,894	\$80,731	99.44%	0.56%	43	\$138,278	\$5,398	\$50,207	100.00%	0.00%
INFECTIOUS/PARASITIC	244	\$143,045	\$14,724	\$48,724	99.72%	0.28%	94	\$153,169	\$9,250	\$47,178	100.00%	0.00%

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Cause Code Description	2017-18						2018-19					
	Claimants	Claimed	Deductible	Paid	PPO%	OON%	Claimants	Claimed	Deductible	Paid	PPO%	OON%
ENDOC/NUTRIT/METAB/IMMUN	371	\$240,572	\$19,023	\$74,682	100.00%	0.00%	130	\$115,736	\$11,201	\$46,208	99.79%	0.21%
ALCOHOLISM	24	\$57,652	\$3,747	\$22,002	100.00%	0.00%	2	\$2,719	\$800	\$1,050	100.00%	0.00%
POISONING/EXTERNAL CAUSES	40	\$35,922	\$5,146	\$14,613	91.85%	8.15%	5	\$2,195	\$900	\$782	100.00%	0.00%
ALLERGY	137	\$36,974	\$8,744	\$13,292	100.00%	0.00%	34	\$10,185	\$3,158	\$3,215	100.00%	0.00%
DENTAL	21	\$32,125	\$6,731	\$11,208	72.06%	27.94%	8	\$5,752	\$2,095	\$961	0.00%	100.00%
FOREIGN BODY/BURNS	13	\$21,077	\$1,182	\$3,838	65.65%	34.35%	3	\$1,893	\$883	\$246	100.00%	0.00%
COMPLICATION OF PREGNANCY	1	\$6,130	\$300	\$2,353	100.00%	0.00%	1	\$69	\$0	\$44	100.00%	0.00%
A.I.D.S.	14	\$8,218	\$1,095	\$2,303	96.46%	3.54%	2	\$1,553	\$449	\$151	100.00%	0.00%
TMJ AND SKELETAL IRREGULA	3	\$838	\$376	\$190	100.00%	0.00%	2	\$1,382	\$25	\$1,004	100.00%	0.00%
DRUG ABUSE	1	\$87	\$25	\$43	100.00%	0.00%	7	\$5,234	\$1,350	\$951	100.00%	0.00%
SYMPTOMS/ILL-DEFINED COND, PBM-RX	11918	\$5,177,155	\$521,251	\$2,254,164	99.87%	0.13%	4493	\$2,407,932	\$298,120	\$960,555	100.00%	0.00%

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# Large Claims - \$25,000 Threshold

2017-18				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	5/8/2018	T85618A - BREAKDOWN OTH INTRL PROS DEVC IMPL GFT INIT ENC	\$1,269,347	\$751,982
Dependent	4/25/2018	P284 - OTHER APNEA OF NEWBORN	\$927,442	\$495,734
Dependent	2/9/2018	G935 - COMPRESSION OF BRAIN	\$421,422	\$244,177
Dependent	4/25/2018	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$225,441	\$114,764
Dependent	4/30/2018	Q250 - PATENT DUCTUS ARTERIOSUS	\$142,287	\$95,024
Dependent	10/2/2017	00010 - PBM CLAIMS	\$88,128	\$61,493
Dependent	11/13/2017	00010 - PBM CLAIMS	\$82,156	\$59,209
Dependent	1/13/2018	J219 - ACUTE BRONCHIOLITIS UNSPECIFIED	\$57,504	\$32,780
Student	2/12/2018	D61818 - OTHER PANCYTOPENIA	\$831,399	\$233,763
Student	12/27/2017	C498 - MALIGNANT NEOPLASM OVERLAP SITES CONN SOFT TISS	\$262,119	\$164,956
Student	7/31/2017	J90 - PLEURAL EFFUSION NOT ELSEWHERE CLASSIFIED	\$291,276	\$150,031
Student	11/12/2017	T1490XA - INJURY UNSPECIFIED INITIAL ENCOUNTER	\$155,396	\$94,935
Student	8/2/2017	00010 - PBM CLAIMS	\$115,561	\$89,525
Student	8/15/2017	00010 - PBM CLAIMS	\$116,518	\$86,673
Student	9/7/2017	N179 - ACUTE KIDNEY FAILURE UNSPECIFIED	\$836,254	\$83,566
Student	1/4/2018	00010 - PBM CLAIMS	\$111,901	\$83,360
Student	2/20/2018	00010 - PBM CLAIMS	\$94,197	\$69,032
Student	8/2/2017	N2889 - OTHER SPECIFIED DISORDERS OF KIDNEY AND URETER	\$81,397	\$68,130

2018-19				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/27/2018	T8501XA - BREAKDOWN VENTRICULAR INTRACRAN SHUNT INIT ENC	\$743,648	\$442,041
Dependent	8/27/2018	Z982 - PRESENCE OF CEREBROSPINAL FLUID DRAINAGE DEVICE	\$319,925	\$113,800
Dependent	8/3/2018	M0820 - JUVENILE RA WITH SYSTEMIC ONSET UNSPECIFIED SITE	\$170,853	\$110,339
Dependent	9/12/2018	P229 - RESPIRATORY DISTRESS OF NEWBORN UNSPECIFIED	\$300,968	\$62,951
Dependent	8/7/2018	00010 - PBM CLAIMS	\$46,400	\$30,698
Dependent	8/3/2018	D709 - NEUTROPENIA UNSPECIFIED	\$33,650	\$27,178
Student	8/2/2018	I2782 - CHRONIC PULMONARY EMBOLISM	\$265,299	\$122,454
Student	3/27/2018	O280 - ABNORM HEMATOLOGICAL FIND ANTENATAL SCR MOTHER	\$122,796	\$60,755
Student	8/4/2018	C549 - MALIGNANT NEOPLASM OF CORPUS UTERI UNSPECIFIED	\$91,815	\$43,179
Student	8/6/2018	00010 - PBM CLAIMS	\$47,515	\$33,270
Student	9/20/2018	00010 - PBM CLAIMS	\$49,108	\$32,281
Student	8/28/2018	00010 - PBM CLAIMS	\$46,400	\$30,636
Student	8/6/2018	00010 - PBM CLAIMS	\$46,323	\$28,720
Student	9/5/2018	00010 - PBM CLAIMS	\$41,604	\$26,931

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## 2017-18

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	8/15/2017	K5080 - CROHNS DISEASE SMALL & LARGE INTESTINE W/O COMP	\$232,313	\$68,127
Student	8/21/2017	00010 - PBM CLAIMS	\$82,693	\$57,920
Student	9/9/2017	00010 - PBM CLAIMS	\$78,625	\$57,789
Student	3/20/2018	S82892A - OTH FRACTURE LT LOWER LEG INIT ENC CLOS FRACTURE	\$96,320	\$57,480
Student	8/3/2017	00010 - PBM CLAIMS	\$92,377	\$56,779
Student	10/10/2017	00010 - PBM CLAIMS	\$71,485	\$52,763
Student	9/11/2017	00010 - PBM CLAIMS	\$69,632	\$52,349
Student	8/3/2017	K5090 - CROHNS DISEASE UNS WITHOUT COMPLICATIONS	\$178,224	\$51,491
Student	1/30/2018	S72322A - DSPL TRNS FX SHAFT LT FEMUR INITIAL ENC CLOS FX	\$63,386	\$48,100
Student	9/7/2017	00010 - PBM CLAIMS	\$64,803	\$47,520
Student	4/30/2018	Q251 - COARCTATION OF AORTA	\$94,562	\$46,683
Student	8/23/2017	T8611 - KIDNEY TRANSPLANT REJECTION	\$135,264	\$46,053
Student	11/22/2017	00010 - PBM CLAIMS	\$62,533	\$43,885
Student	10/18/2017	00010 - PBM CLAIMS	\$60,110	\$42,247
Student	9/2/2017	00010 - PBM CLAIMS	\$59,751	\$41,750
Student	8/30/2017	00010 - PBM CLAIMS	\$50,178	\$36,466
Student	8/3/2017	G43711 - CHRONIC MIGRAINE W/O AURA INTRACT W/STAT MIGR	\$109,528	\$36,036
Student	9/4/2017	00010 - PBM CLAIMS	\$44,815	\$34,211
Student	8/8/2017	D352 - BENIGN NEOPLASM OF PITUITARY GLAND	\$87,950	\$34,124
Student	1/10/2018	F509 - EATING DISORDER UNSPECIFIED	\$65,551	\$32,817
Student	4/28/2018	T1491XA - SUICIDE ATTEMPT INITIAL ENCOUNTER	\$97,175	\$32,529
Student	9/25/2017	M47817 - SPONDYLOSIS W/O MYELOPATH/RADICULPATHY LS RGN	\$153,757	\$31,617
Student	9/20/2017	00010 - PBM CLAIMS	\$39,013	\$30,051

Block: Kansas State System (200118) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:28:07 PM

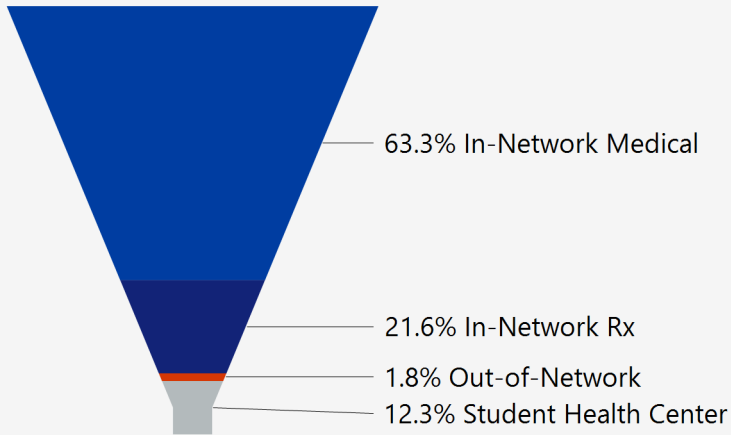
Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

2017-18

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	9/18/2017	K50811 - CROHNS DZ SMALL & LARGE INTEST W/RECTAL BLEED	\$55,989	\$29,098
Student	8/3/2017	S8991XA - UNS INJURY RT LOWER LEG INITIAL ENCOUNTER	\$43,535	\$28,719
Student	2/4/2018	R45851 - SUICIDAL IDEATIONS	\$57,009	\$28,391
Student	3/21/2018	L0291 - CUTANEOUS ABSCESS UNSPECIFIED	\$208,033	\$26,833
Student	12/2/2017	N202 - CALCULUS OF KIDNEY WITH CALCULUS OF URETER	\$46,633	\$26,343
Student	9/11/2017	00010 - PBM CLAIMS	\$37,834	\$26,076
Student	10/18/2017	I129 - HYPERTENSIVE CKD W/STAGE 1-4 CKD OR UNS CKD	\$33,803	\$25,662
Student	12/26/2017	M5126 - OTH INTERVERTEBRAL DISC DISPLACEMENT LUMBAR RGN	\$53,795	\$25,193

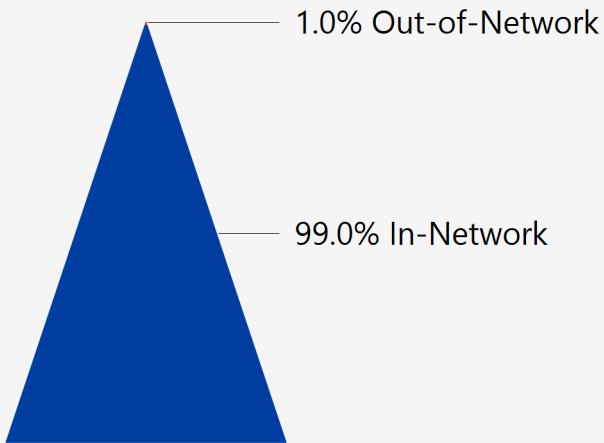
# Provider Network Experience

Prior Three Years - Paid Claims



School Year	Paid Claims	INN Medical	INN Rx	SHC	OON
2016-17	\$9,409,801	64.5%	19.3%	12.5%	1.7%
2017-18	\$12,207,293	64.4%	21.9%	10.4%	2.2%
2018-19	\$4,122,687	57.6%	25.7%	17.5%	0.8%

2018-19 Paid Claims  
Excludes Rx, SHC and Uncategorized



	Paid Claims	INN	OON	Claim Count	INN	OON
Admissions	\$469,809	98.4%	1.6%	67	97.0%	3.0%
Physician Visits	\$265,446	92.7%	7.3%	3,123	93.8%	6.2%
All Other Medical	\$1,673,042	99.7%	0.3%	4,810	94.8%	5.2%
Prescriptions	\$807,264	100.0%	0.0%	9,194	99.9%	0.1%
SHC and Uncategorized	\$907,128			1,495		

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# Top 20 Rendering Providers

2018-19 School Year

Provider Name (Last 4 Digits of TaxID)	Paid Claims	INN	OON	Claimant Count	INN	OON
LUCILE SALTER PACKARD CHILDREN'S HO (3859)	\$439,639	100.0%	0.0%	1	100.0%	0.0%
VIA CHRISTI HOSPITAL MANHATTAN INC (6704)	\$265,621	100.0%	0.0%	94	100.0%	0.0%
LAWRENCE MEMORIAL HOSPITAL (3703)	\$251,341	100.0%	0.0%	147	100.0%	0.0%
UNIVERSITY OF KANSAS HOSPITAL AUTHO (2402)	\$216,841	100.0%	0.0%	61	100.0%	0.0%
CHILDREN'S MERCY HOSPITAL (5373)	\$137,599	100.0%	0.0%	10	100.0%	0.0%
MIDWEST DIVISON - OPRMC LLC (3116)	\$135,724	100.0%	0.0%	5	100.0%	0.0%
UCSD MEDICAL CENTER (9494)	\$117,396	100.0%	0.0%	1	100.0%	0.0%
CEDARS-SINAI MEDICAL CENTER (4600)	\$104,295	100.0%	0.0%	2	100.0%	0.0%
WESLEY MEDICAL CENTER LLC (2545)	\$62,440	100.0%	0.0%	30	100.0%	0.0%
HAYS MEDICAL CENTER INC (9088)	\$50,712	100.0%	0.0%	14	100.0%	0.0%
MEMORIAL HOSPITAL FOR CANCER AND AL (4082)	\$38,532	100.0%	0.0%	1	100.0%	0.0%
STORMONT-VAIL HEALTHCARE INC (3789)	\$25,357	75.1%	24.9%	5	80.0%	20.0%
SHAWNEE MISSION MEDICAL CENTER INC (7331)	\$23,930	100.0%	0.0%	6	100.0%	0.0%
TEXAS HEALTH HARRIS METHODIST HOSPI (8857)	\$20,567	100.0%	0.0%	1	100.0%	0.0%
VIA CHRISTI HOSPITAL PITTSBURG INC (3778)	\$20,233	100.0%	0.0%	7	100.0%	0.0%
VIA CHRISTI HOSPITALS WICHITA INC (2106)	\$16,833	100.0%	0.0%	5	100.0%	0.0%
MANHATTAN SURGICAL HOSPITAL LLC (2466)	\$14,686	100.0%	0.0%	8	100.0%	0.0%
LUCILE SALTER PACKARD CHILDREN'S HO (9066)	\$14,365	100.0%	0.0%	1	100.0%	0.0%
KATIE SUTTON (3427)	\$12,240	100.0%	0.0%	15	100.0%	0.0%
EMILY RIGGS (6616)	\$12,152	100.0%	0.0%	18	100.0%	0.0%

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# Top 10 PBM Rx Categories

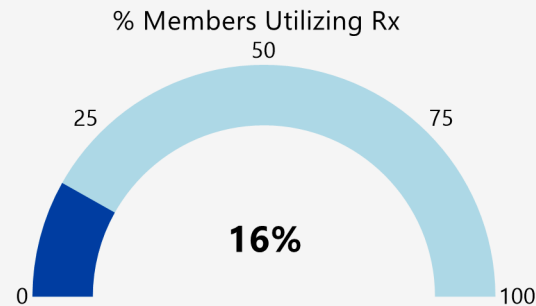
## RX Demographics

Total Members

**8,067**

Members Utilizing Rx

**1,622**



## Top Drugs by Prescription Count

Drug Name	Tier	Script Count	Claimant Count	Co Pay	Paid Claims
AMPHETAMINE/DEXTROAMPHETAMINE	1	151	50	\$2,141	\$4,866
AMPHETAMINE/DEXTROAMPHETAMINE	1	140	50	\$1,620	\$4,794
SERTRALINE HCL	1	109	28	\$938	\$14
VYVANSE	2	108	30	\$10,575	\$15,863
ESCITALOPRAM OXALATE	1	90	29	\$840	\$39
AMOXICILLIN	1	32	28	\$137	\$0
PREDNISONE	1	32	24	\$126	\$17
HYDROCODONE/ACETAMINOPHEN	1	28	27	\$89	\$13
AZITHROMYCIN	1	27	25	\$268	\$17
AZITHROMYCIN	1	25	24	\$287	\$9

## Top Rx Drugs by Paid Claims

Drug Name	Tier	Claimant Count	Co Pay	Paid Claims
TECFIDERA	2	2	\$12,638	<b>\$61,342</b>
HUMIRA PEN	2	5	\$20,358	<b>\$56,908</b>
GILENYA	3	1	\$6,325	<b>\$33,275</b>
TALTZ	3	1	\$6,325	<b>\$30,962</b>
PROMACTA	3	1	\$6,350	<b>\$26,934</b>
SIMPONI	2	1	\$6,175	<b>\$25,186</b>
SIMPONI	2	1	\$6,326	<b>\$19,808</b>
TRUVADA	3	6	\$12,610	<b>\$18,915</b>
HUMIRA PEN	2	1	\$6,044	<b>\$18,102</b>
STELARA	2	1	\$3,254	<b>\$17,495</b>

## Top Therapeutic Classes by Claimant Count

Therapeutic Class	Claimant Count	Co Pay	Paid Claims
SYSTEMIC CONTRACEPTIVES	145	\$880	\$17,281
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	132	\$7,588	\$6,873
SYSTEMIC CONTRACEPTIVES	108	\$728	\$16,012
SYSTEMIC CONTRACEPTIVES	96	\$103	\$11,441
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	91	\$2,616	\$1,657
AMPHETAMINE PREPARATIONS	80	\$13,766	\$36,275
GLUCOCORTICOIDS	66	\$2,290	\$14,337
AMPHETAMINE PREPARATIONS	61	\$5,325	\$22,501
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	52	\$2,338	\$1,685
PENICILLINS	48	\$478	\$80

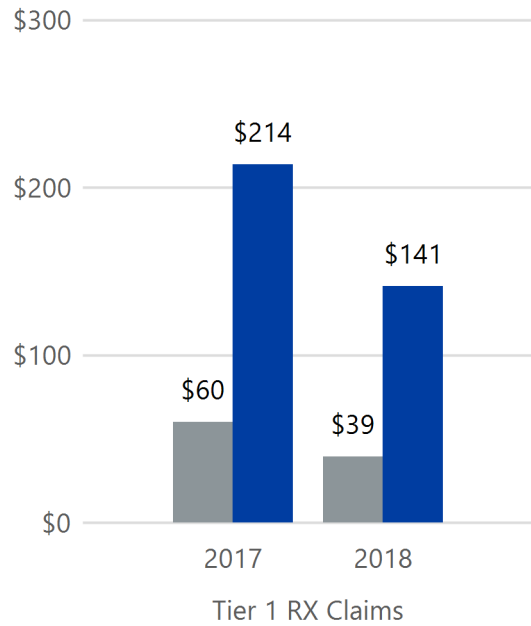
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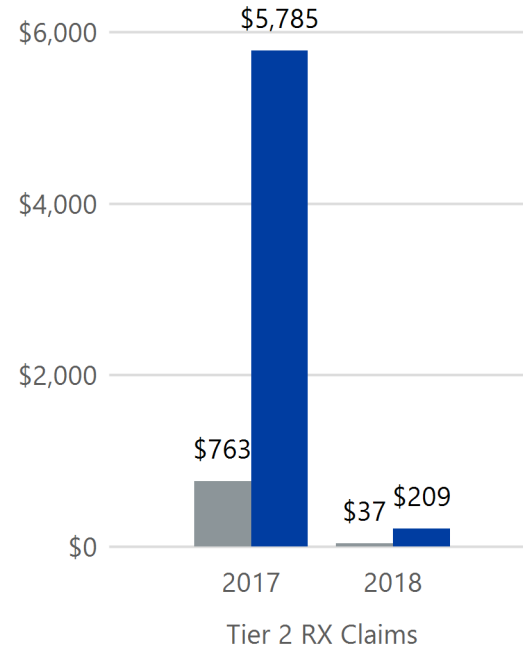
# Prescription Drug Utilization by Tier

## Utilization per Claimant

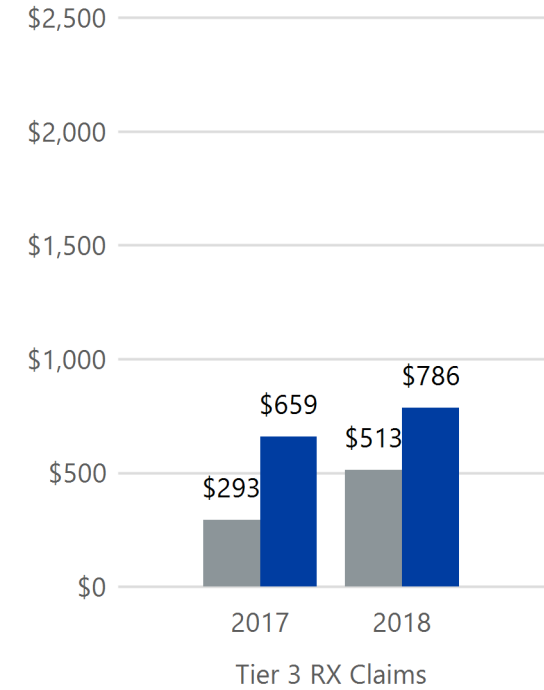
■ Copay ■ Paid Claims



■ Copay ■ Paid Claims



■ Copay ■ Paid Claims



	2017-18			2018-19		
	Claimant Count	Copay	Paid Claims	Claimant Count	Copay	Paid Claims
Tier 1	2,573	\$152,469	\$595,909	1,521	\$59,831	\$255,738
Tier 2	310	\$180,723	\$1,043,887	200	\$118,149	\$334,797
Tier 3	355	\$152,799	\$469,612	221	\$103,567	\$228,846
Student Health Center*	29	\$0	\$549,053	28	\$0	\$253,709

\*Count of ledger batches for ledger-billed schools.

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# Emporia State University (197) (COL)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Client: Emporia State University (197) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:46:40 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

# Large Claims - \$25,000 Threshold

## 2017-18

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	1/30/2018	S72322A - DSPL TRNS FX SHAFT LT FEMUR INITIAL ENC CLOS FX	\$63,386	\$48,100

## 2018-19

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		





# Fort Hays State University (2005) (COL)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Client: Fort Hays State University (2005) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 2:45:56 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

# Large Claims - \$25,000 Threshold

## 2017-18

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	8/3/2017	S8991XA - UNS INJURY RT LOWER LEG INITIAL ENCOUNTER	\$43,535	\$28,719

## 2018-19

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		



# Kansas State University (470) (COL)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Client: Kansas State University (470) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:50:02 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

# Large Claims - \$25,000 Threshold

2017-18				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	12/27/2017	C498 - MALIGNANT NEOPLASM OVERLAP SITES CONN SOFT TISS	\$262,119	\$164,956
Student	11/12/2017	T1490XA - INJURY UNSPECIFIED INITIAL ENCOUNTER	\$155,396	\$94,935
Student	9/7/2017	N179 - ACUTE KIDNEY FAILURE UNSPECIFIED	\$836,254	\$83,566
Student	8/3/2017	00010 - PBM CLAIMS	\$92,377	\$56,779
Student	8/23/2017	T8611 - KIDNEY TRANSPLANT REJECTION	\$135,264	\$46,053
Student	11/22/2017	00010 - PBM CLAIMS	\$62,533	\$43,885
Student	10/18/2017	00010 - PBM CLAIMS	\$60,110	\$42,247
Student	9/4/2017	00010 - PBM CLAIMS	\$44,815	\$34,211
Student	8/8/2017	D352 - BENIGN NEOPLASM OF PITUITARY GLAND	\$87,950	\$34,124
Student	9/18/2017	K50811 - CROHNS DZ SMALL & LARGE INTEST W/RECTAL BLEED	\$55,989	\$29,098
Student	12/2/2017	N202 - CALCULUS OF KIDNEY WITH CALCULUS OF URETER	\$46,633	\$26,343
Student	10/18/2017	I129 - HYPERTENSIVE CKD W/STAGE 1-4 CKD OR UNS CKD	\$33,803	\$25,662
Student	12/26/2017	M5126 - OTH INTERVERTEBRAL DISC DISPLACEMENT LUMBAR RGN	\$53,795	\$25,193

2018-19				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/3/2018	M0820 - JUVENILE RA WITH SYSTEMIC ONSET UNSPECIFIED SITE	\$170,853	\$110,339
Student	8/4/2018	C549 - MALIGNANT NEOPLASM OF CORPUS UTERI UNSPECIFIED	\$91,815	\$43,179
Student	8/6/2018	00010 - PBM CLAIMS	\$46,323	\$28,720
Student	9/5/2018	00010 - PBM CLAIMS	\$41,604	\$26,931

Client: Kansas State University (470) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:50:02 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.



# Pittsburg State University (2009) (COL)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Client: Pittsburg State University (2009) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 2:39:04 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

# Large Claims - \$25,000 Threshold

2017-18

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	8/30/2017	00010 - PBM CLAIMS	\$50,178	\$36,466

2018-19

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		

Client: Pittsburg State University (2009) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 2:39:04 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.



# University of Kansas (471) (COL)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Client: University of Kansas (471) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:52:37 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

# Large Claims - \$25,000 Threshold

2017-18				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	5/8/2018	T85618A - BREAKDOWN OTH INTRL PROS DEVC IMPL GFT INIT ENC	\$1,269,347	\$751,982
Dependent	4/25/2018	P284 - OTHER APNEA OF NEWBORN	\$927,442	\$495,734
Dependent	2/9/2018	G935 - COMPRESSION OF BRAIN	\$421,422	\$244,177
Dependent	4/25/2018	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$225,441	\$114,764
Dependent	4/30/2018	Q250 - PATENT DUCTUS ARTERIOSUS	\$142,287	\$95,024
Student	2/12/2018	D61818 - OTHER PANCYTOPENIA	\$831,399	\$233,763
Student	8/2/2017	00010 - PBM CLAIMS	\$115,561	\$89,525
Student	1/4/2018	00010 - PBM CLAIMS	\$111,901	\$83,360
Student	2/20/2018	00010 - PBM CLAIMS	\$94,197	\$69,032
Student	8/15/2017	K5080 - CROHNS DISEASE SMALL & LARGE INTESTINE W/O COMP	\$232,313	\$68,127
Student	8/21/2017	00010 - PBM CLAIMS	\$82,693	\$57,920
Student	3/20/2018	S82892A - OTH FRACTURE LT LOWER LEG INIT ENC CLOS FRACTURE	\$96,320	\$57,480
Student	10/10/2017	00010 - PBM CLAIMS	\$71,485	\$52,763
Student	9/11/2017	00010 - PBM CLAIMS	\$69,632	\$52,349
Student	8/3/2017	K5090 - CROHNS DISEASE UNS WITHOUT COMPLICATIONS	\$178,224	\$51,491
Student	9/2/2017	00010 - PBM CLAIMS	\$59,751	\$41,750
Student	8/3/2017	G43711 - CHRONIC MIGRAINE W/O AURA INTRACT W/STAT MIGR	\$109,528	\$36,036
Student	9/25/2017	M47817 - SPONDYLOSIS W/O MYELOPATH/RADICULPATHY LS RGN	\$153,757	\$31,617

2018-19				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/27/2018	T8501XA - BREAKDOWN VENTRICULAR INTRACRAN SHUNT INIT ENC	\$743,648	\$442,041
Dependent	8/27/2018	Z982 - PRESENCE OF CEREBROSPINAL FLUID DRAINAGE DEVICE	\$319,925	\$113,800
Dependent	9/12/2018	P229 - RESPIRATORY DISTRESS OF NEWBORN UNSPECIFIED	\$300,968	\$62,951
Dependent	8/3/2018	D709 - NEUTROPENIA UNSPECIFIED	\$33,650	\$27,178
Student	3/27/2018	O280 - ABNORM HEMATOLOGICAL FIND ANTENATAL SCR MOTHER	\$122,796	\$60,755
Student	9/20/2018	00010 - PBM CLAIMS	\$49,108	\$32,281

Client: University of Kansas (471) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:52:37 PM

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2017-18

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	9/20/2017	00010 - PBM CLAIMS	\$39,013	\$30,051
Student	2/4/2018	R45851 - SUICIDAL IDEATIONS	\$57,009	\$28,391

Client: University of Kansas (471) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:52:37 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.



# University of Kansas - Medical Center (2070) (COL)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Client: University of Kansas - Medical Center (2070) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 2:49:28 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

# Large Claims - \$25,000 Threshold

2017-18				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	10/2/2017	00010 - PBM CLAIMS	\$88,128	\$61,493
Dependent	11/13/2017	00010 - PBM CLAIMS	\$82,156	\$59,209
Dependent	1/13/2018	J219 - ACUTE BRONCHIOLITIS UNSPECIFIED	\$57,504	\$32,780
Student	7/31/2017	J90 - PLEURAL EFFUSION NOT ELSEWHERE CLASSIFIED	\$291,276	\$150,031
Student	8/15/2017	00010 - PBM CLAIMS	\$116,518	\$86,673
Student	9/9/2017	00010 - PBM CLAIMS	\$78,625	\$57,789
Student	9/7/2017	00010 - PBM CLAIMS	\$64,803	\$47,520
Student	1/10/2018	F509 - EATING DISORDER UNSPECIFIED	\$65,551	\$32,817
Student	4/28/2018	T1491XA - SUICIDE ATTEMPT INITIAL ENCOUNTER	\$97,175	\$32,529
Student	3/21/2018	L0291 - CUTANEOUS ABSCESS UNSPECIFIED	\$208,033	\$26,833
Student	9/11/2017	00010 - PBM CLAIMS	\$37,834	\$26,076

2018-19				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/7/2018	00010 - PBM CLAIMS	\$46,400	\$30,698
Student	8/2/2018	I2782 - CHRONIC PULMONARY EMBOLISM	\$265,299	\$122,454
Student	8/6/2018	00010 - PBM CLAIMS	\$47,515	\$33,270
Student	8/28/2018	00010 - PBM CLAIMS	\$46,400	\$30,636



# Wichita State University (180) (COL)

2018-19 School Year  
Utilization as of December 2018

 UnitedHealthcare® | StudentResources

Client: Wichita State University (180) (COL) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:43:08 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

# Large Claims - \$25,000 Threshold

## 2017-18

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	8/2/2017	N2889 - OTHER SPECIFIED DISORDERS OF KIDNEY AND URETER	\$81,397	\$68,130
Student	4/30/2018	Q251 - COARCTATION OF AORTA	\$94,562	\$46,683

## 2018-19

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		

Block: Kansas State System (200118) - School Year: 2018 - Claims as of December 2018 - Report Execution Time: 1/22/2019 1:28:07 PM

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