

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
May 1, 2019

The May 1, 2019, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members in Attendance:

Werner Golling, WSU, COBO Chair Diana Malott, KU
Sheryl McKelvey, WSU

Members Participating by Telephone:

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

Also present at the meeting was Natalie Yoza, KBOR. Others participating by phone were Matt Brinson, UHC; Lynn Adams, FHSU; Maria Beebe, KSU; and Mary Karten, KU. Mary McDaniel-Anschutz and student members James Cox, PSU and PJ Hopfinger, KSU, were unable to attend.

Minutes

The minutes from the February 6 and February 27, 2019, meetings were approved as written.

ECI Waiver Reports

Matt Brinson provided an overview of the ECI reports.

Also, information from the February 6, 2019, SIAC meeting minutes was reviewed: Matt noted that ECI's overview stated "Currently the only outstanding issue ECI has to report on is with the Out-of-Pocket (OOP) standards that are currently set for KBOR as the ACA has changed the maximum OOP that plans can offer and be ACA compliant to \$6,350 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." Diana Malott suggested that this be tabled until a discussion is held about what changes, if any, will be made for PY 19-20 in light of UHC-SR's proposal.

After discussing possible OOP changes, the determination was made that the OOP will remain the same for the 2019/2020 plan year with each university retaining the flexibility to accept employer plans with a higher OOP by working with ECI.

ECI has analyzed all plans from the countries they review for KBOR to get an idea of what plans are offered in the marketplace to international students. ECI has not identified issues to share with the committee.

UHC Reports

Matt Brinson reviewed the UHC reports with data as of March 2019.

For the current plan, we are currently at 62% loss ratio with about 50%-55% data for the plan year. Dependents are currently at a 281% loss ratio and are projected to end up in 475% to 500% range. Hospitals and prescriptions remain the top two charge categories.

The large claim report is driven by dependent data. In plan year 2017-2018 there were two situations that were over \$1M. In the current 2018-plan year there are a number of situations that could reach a combined total of \$3M.

Sheryl McKelvey asked about a report on how many international student dependents are on the plan versus how many domestic dependents are being covered. Werner suggested looking at these numbers over the next several months to determine how we will approach the issue for the 2020-2021 plan year. Many UHC-SR clients are looking at the dependent issue. The SIAC will want as much information about dependent coverage and claims for the next meeting as considerations are made about coverage.

For prescription coverage, 2,188 enrollees are using the benefit out of the 9,412 total. The majority of prescriptions are in Tier 1. Werner Golling noted a large drop from Tier 1 to Tier 2, about \$600K. Matt Brinson will check on the large cost Tier 2 drugs that may have accounted for the large amount in 2017-2018.

Diana Malott asked if WSU had determined what they were going to use for waiver guidelines for the 2019-2020 plan. Sheryl McKelvey indicated that WSU will keep the current waiver guidelines.

Plan Year 2019-2020

1. UHC's new Plan 02 enrollment process - UHCSR will use their Payment Management System for the new plan enrollment. Original determination had been that these enrollees would be 'list' students, but with discussion of having added OPT and Academic Training students to the Payment Management System, we could use that for the new 02 students.

The students who would be eligible for this include: Emporia State School of Nursing; Fort Hays State College of Health Sciences; Kansas State School of Veterinary Medicine; KUMC Allied Health and Health Professions; University of Kansas School of Pharmacy; and Wichita State College of Health Profession.

Each university needs to identify a contact within that department so UHCSR can begin working to initiate contact to secure the information they will need to manage the plan. Diana Malott offered to work with the universities to develop information to be sent to eligible students to market the new plan and to further explain to the department contacts what their role in the process will be.

2. Status of brochures, enrollment forms, etc. - The Kansas Insurance Department has done the initial plan review and has sent questions to UHCSR, which they will turn around as quickly as possible.

Regents Health Directors Meeting

Morneau Shepell made their presentation at the Regents Health Director and Counseling Director meeting on April 26. The general consensus at that meeting was that it is a good product but it is very expensive. Each campus is in tight financial straits and a decision would have to be made by each campus, individually, and at the appropriate level of authority as Health Center and Counseling Center Directors do not have the authority to make decisions on this type of product.

Good of the Order

1. A situation involving a Wichita student who is online only was discussed. The student purchased the insurance plan without realizing being online only would disqualify her from coverage. The premium was refunded but opened the student to a penalty under ACA until she could find something in which to

enroll. Sheryl McKelvey wondered about opening the plan to local online students, or to have the plan better inform students that online students are not eligible.

The SIAC determined that the eligibility should not change. Matt Brinson noted that eligibility is addressed on second page of brochure and he will determine whether that information can be made bolder. Jim Parker indicated he directs students to the UHCSR website for information. Sheryl McKelvey noted that UHCSR Customer Service is directing inquiries back to her for more information and Jim concurred. Matt Brinson stated he would look into what types of questions were being sent back to the universities and work with Customer Service.

Sheryl McKelvey asked if there was a FAQ page on the website. Matt Brinson will ask if one can be developed. SIAC members should check the website to determine how we might be able to help simplify the language on the website. Jim Parker suggested the committee developing a list of FAQs that are consistent across the system that could be included on each health center's websites. Sheryl McKelvey offered to gather appropriate FAQs from each of the universities to compile for the website.

Werner indicated this is his last meeting as Chair and noted his appreciation for the SIAC's work and their support. He stated that the KSU representative to COBO will be the next committee Chair.

Future SIAC meetings

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

1. Wednesday, September 4, 2019
2. Wednesday, December 4, 2019