

**STUDENT HEALTH INSURANCE
ADVISORY COMMITTEE
Information for September 1, 2021**

AGENDA

Kansas Board of Regents
Student Health Insurance Committee
Conference Call or attend in person at
Emporia State University Plumb Hall, Suite 202 Conference Room
Wednesday, September 1, 2021, at 12:30 p.m.

- I. Approve: Minutes from the May 5, 2021**
- II. Welcome new student members:** David Schulte, treasurer for FHSU Student Government Association, and Hollie Hall, KU Graduate Student Body Vice President 2021-2022
- III. Plan Renewal for Plan Year 22-23 – UHC-SR**
 - a. WSU Student Government Insurance Proposal**
- IV. ECI Waiver Reports**
- V. Quarterly Reports – UHC-SR**
- VI. Good of the Order**
- VII. Future SIAC meeting tentatively scheduled for 12:30**
 - A. Wednesday, December 1, 2021
 - B. Wednesday, February 2, 2022
 - C. Wednesday, May 4, 2022
 - D. Wednesday, December 7, 2022

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
May 5, 2021

The May 5, 2021, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members Participating by Video Conference Call:

Doug Ball, PSU, COBO rep, Chair
Chelsea Dowell, KSU
Sheryl McKelvey, WSU
Carol Solko-Olliff, FHSU

Matt Anderson, KUMC
Mary McDaniel-Anschutz, ESU
Amber Roberts Graham, KU
Karen Worley, PSU

Also participating were Dale Burns, Matt Brinson and Traci Martin, UHC-SR; Jennifer Dahlquist and Jo Ellen Spencer, MHEC; Julene Miller, KBOR; Melissa Cole, KU; and Sharon Maike and James Roush, KSU. Students Suraj Shankar, KUMC, and Brayden Soper, ESU, were unable to attend.

Minutes

The minutes from the February 3, 2021, meeting were approved.

Introduction

Jennifer Dahlquist, MHEC, introduced a new team member, Jo Ellen Spencer who will be assisting Jennifer with MHEC Care as the student insurance manager. Jo Ellen has years of experience working at Cigna where she had several higher education clients.

ECI Waiver Report

Amber Roberts Graham asked about the “Students withdrawn, disapproved or dropped” information and what “withdrawn” means. Dale Burns will get information from ECI and will suggest that a key to define terms be provided for the report.

UHC-SR Reports

Matt Brinson provided highlights about information in the reports. Enrollment is down slightly, for both students and dependents. PY 19-20, 95% loss ratio, with 20-21 about halfway complete at a 57% loss ratio (students at 47% and dependents at 235%, reflecting large dependent claims over \$100,000).

Good of the Order

1. Melissa Cole asked about emails from UHC-SR to enrolled students in Option 3 (graduate student plan) at the end of the spring semester informing them that coverage will end May 31st. The email causes confusion as students who will not be working in the summer are re-enrolling online when they are not eligible and should, instead, apply for continuation coverage. Dale Burns and Matt Brinson will review the emails sent to Option 3 enrollees and send an updated draft to the SIAC for review.
2. Sheryl McKelvey asked about summer semester coverage for international students not enrolled in classes and whether they will be allowed to enroll online. Currently, if an international student wants to enroll, WSU sends that info to UHC and the student receives a payment link. Dale Burns said their online enrollment system, if turned on, would require enrollment status to be confirmed. He indicated they will look into this further to see what options might be available. Carol Solko-Olliff indicated that FHSU charges summer and spring semester premiums together for their international students.
3. Traci Martin stated that the PY 21-22 plan materials have been posted to the UHC-SR university web pages. The enrollment links will go live June 18th for those who will directly enroll as ID cards are not

sent out until 30 days of the effective date. If there is a need to have the links go live earlier, reach out to Traci with information about that need. The Qualifying Life Event (QLE) form is being revised and will be emailed to the universities once finalized. The QLE form is not posted online, as the universities are responsible for providing the form to qualified students.

4. Madi Vannaman asked about PY 22-23 and the possibility of having an earlier renewal discussion as it was beneficial for the universities for PY 21-22. Dale Burns indicated UHC-SR would like to continue with the earlier process as it made things smoother and quicker. UHC expects to have the information for the September 2021 meeting and will work toward having things wrapped up by the end of the year as the benefits that accrued to the KBOR universities and UHC-SR were realized. Amber Roberts Graham stated KU saw huge benefits in having the process streamlined and the ability to more timely communicate information to students. Chelsea Dowell and Sheryl McKelvey echoed the positive benefits.

Future SIAC meetings

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

- A. Wednesday, September 1, 2021
- B. Wednesday, December 1, 2021



Student Insurance Proposal – Responsible Use of Insurance Dollars



PURPOSE:

Rising health insurance costs pose an imminent problem that impacts students across many KBOR campuses. In recent years the percent increase to premiums have risen by double digits (see table 1), and if gone unchecked, we will effectively price students out of our plans and force them into less than adequate ones. This proposal serves to present viable solutions to curb the increase and benefit the greatest number of students.

ABSTRACT:

The Khan and Gumbs Administration of Wichita State University Student Government Association (SGA) recognizes the need for all students to have access to adequate and affordable health care. The current plans offered by KBOR meets the Minimum Essential Coverage (MEC) and are also considered Gold tier plans by the Affordable Care Act (ACA) standards for health insurance, but are slowly becoming less and less affordable. In recent years we have had percent increases in the double digits with the 2020 – 2021 school year seeing a 27.54% increase (see table 1). Previously we saw a 16.25% increase. Such increases are unsustainable and if continued, will price students out of having adequate health insurance. Thus, the Khan and Gumbs Administration has made it a mission this year to address the issue of student health insurance and make sure that it is sustainable for years to come.

RELEVANCE AND BACKGROUND:

Currently, insurance for KBOR universities operates on one plan for all students across the entire system. All students who wish or are required to have insurance buy into the same plan. Within the plan, there are four options with two risk groups. One risk group is for students whose education requires health insurance or is a perk of their employment on campus (options 2, 3, and 4). The other risk group is for students who do not qualify for any of the other options and voluntarily buys into the plan (option 1). According to the Insurance Count by Rate and Option document, as of April 1st, 2021, there is an overall total of 6,915 individuals enrolled across all KBOR schools participating in the plan with 1,243 individuals coming from WSU. Costs for the 2021 – 2022 plan year saw a 9% increase. Previous years saw increases as high as 27.54%. Of the 6,915 individuals currently on the plan, 3,637 of them are on options 2 and 4 which means they are required by policy to have health insurance. Options 2 and 4 include health science and international students respectively. Option 3 is for Graduate Teaching Assistants, Graduate Assistants, Graduate Research Assistants, and Graduate Staff Assistants. Option 3 enrollees have their plans subsidized by the university by 75% meaning they only pay 25% of the plan’s costs. 2,794 individuals are on option 3 for the 2020 – 2021 plan year. Option 1 is considered the "Voluntary" Plan. This means that any student that qualifies can enroll. This covers students that may have aged out of their parent's plan, lost coverage with an employer plan, or have not had insurance at all and now wishes to purchase. Currently, 609 individuals are enrolled in option 1 with 61 of them being from WSU. Also included in all options are any spouses, children, or other dependents of the students.

In line with the ACA, insurance companies are required to pay back the bulk of their premiums in claims. This is known as the Medical Loss Ratio (MLR), which is currently at 80%. If an insurance company spends less than 80% of their premiums in claims for any plan year, they will be required to provide a rebate to the plan’s participants for the difference. UHCSR follows this guideline, and all their plans are underwritten to 80% in order maintain compliance with the ACA. Thus, any changes to insurance premiums are indicative of UHCSR's goal to stay as close as possible to an 80% MLR. Below are the historical rates for the KBOR insurance plan from the [February 7, 2018](#), meeting; Additional data points have been collated from relevant proposal documents and assessment studies.

Table 1: Historical rates changes

Policy Year	Annual Rate	\$ Change	% Change
2013 – 2014	\$1285.00	N/A	N/A
2014 – 2015	\$1489.00	+\$204	15.88%
2015 – 2016	\$1407.00	-\$82	-5.51%
2016 – 2017	\$1392.00	-\$15	-1.07%

2017 – 2018	\$1464.00	+\$72	5.17%
2018 – 2019	\$1702.00	+\$238	16.25%
2019 – 2020	\$1772.00	+\$70	3.95%
2020 – 2021	\$2260.00	+\$488	27.54%
2021 – 2022	\$2463.00	+\$204	9.00%

Only the 2015-2016 and 2016-2017 plan years observed a decrease in insurance premiums. Every other plan year has undergone cumulative and substantial increases. Even with these increases, UHCSR experienced losses in the 2017-2018 and 2018-2019 plan years. Both years saw loss ratios (LR) above 107% (see pages 6 and 7). Loss ratio is defined as the percent of premiums paid out in claims, and this number does not take into account the administration fees behind the plans. The 2019-2020 plan year saw a loss ratio of 94.43%, and with administration fees being an average of 5% of premiums, UHCSR barely broke even. For the 2020-2021 plan year, the LR is currently at 57.07% as of April 1st, 2021. This number is expected to go up drastically as more claims are processed throughout the summer.

POSITION STATEMENT AND IMPLEMENTATION:

One common point of discussion seen throughout our research is the issue of the high LR for dependents. Based on data since 2015, every year saw the LR for dependents top 100% with the 2017-2018 and 2018-2019 plan years being over 400% (see pages 8 and 9). This means for every \$1 a dependent brings in, \$4 was paid out in claims. The difference is made up by other students on the plan. Furthermore, during the [May 6, 2020](#), SIAC meeting, Matt Brinson, a UHCSR representative stated that “dependent utilization has historically been a driver when looking at pricing, as dependent claims have been significant.” Below are historical utilization rates for plans from the [December 4, 2019](#), SIAC meeting.

Table 2: Plan Utilization – students

Plan Year	% Utilizing the Plan
2015 – 2016	66%
2016 – 2017	67%
2017 – 2018	69%
2018 – 2019	70%

Table 3: Plan Utilization – dependents

Plan Year	% Utilizing the Plan
2015 – 2016	100%
2016 – 2017	92%
2017 – 2018	96%
2018 – 2019	97%

Proposals have been brought forth to which KBOR could remove all dependents from plans which would be in line with recent regulatory changes. However, we believe all students and their families have a right to adequate health care and thus cannot support such a proposal. We also cannot deny the upward pressure dependents pose to insurance premiums due to both their high utilization rate and overall loss ratio. To ensure that all students and their families will continue to have access to adequate healthcare as well as sustainably keep costs down for students, we have proposed solutions with the following premise. To make the current options primarily for students only and create new options for their dependents. Such solutions have been proposed before. For more details, please refer to pages 6 and 7.

Proposed model for KBOR:

Proposal 1

1. In the current 4 options, allow students to enroll themselves only.
2. If a student has dependents they wish to enroll, which includes spouses and children, both the student and all dependents must enroll in corresponding options 5-8.
 - a. Options 1-4 will be for students who wish to enroll themselves.
 - b. Options 5-8 will be for students who have dependents they wish to enroll as well.
 - c. Risk groups is the population of individuals who will be considered as one when rates are decided for the next plan year.

Table 4: Proposed risk groups for proposal 1:

Risk groups	Students in risk groups	Corresponding plan option(s)
1	Students only from the current option 1	1
2	Students only from the current options 2,3,4	2,3,4
3	Students with dependents currently eligible for option 1	5
4	Students with dependents currently eligible for options 2,3,4	6,7,8

Proposal 2

1. Allow both students and their spouses to maintain their current eligibility in their respective options.
2. Create an option 5 for all children and other dependents.
 - a. Option 5 will be for all dependents that are not spouses. An example of this can be seen on page 6 under alternate quotes.
 - b. Risk groups is the population of individuals who will be considered as one when rates are decided for the next plan year.

Table 5: Proposed risk groups for proposal 2:

Risk groups	Students in risk groups	Corresponding plan option(s)
1	Students and their spouses current eligible for option 1	1
2	Students and their spouses current eligible 2,3,4	2,3,4
3	All children and other dependents that are not spouses	5

*anyone who is not lawfully married to a student will not be considered spouses under this proposal

POSSIBLE CONCERNS:

The implementation of such a proposal will not come without consequences. Those negatively impacted will be students with dependents that are primarily children. Based on enrollment data from April 1st, 2021, we have 215 spouses and 181 children and dependents. At Wichita State, we have 19 spouses and 12 children on the plan. According to the Insurance Count by Rate and Option document, total enrollment for KBOR and Wichita State is 6,915 and 1,243 respectively. If this proposal is adopted, premiums for those with dependents will go up drastically and this must be taken into consideration. For historical examples of dependents having their own plan or being removed entirely, please refer to pages 6 and 7 respectively. For the most accurate information on how rates will be impacted, UHCSR must underwrite this for the 2022-2023 plan year. Even with such concerns, students who may not be able to afford the KBOR plan can shop online at [healthcare.gov](https://www.healthcare.gov) to find a plan that suits them. They can also utilize their school's health services, call [healthcare.gov](https://www.healthcare.gov) at 1-800-318-2596, or contact insurance companies directly with questions. Furthermore, many students may be eligible for federal subsidies for their health insurance based on their income levels.

ADENDUM:

On August 4th we contacted UHCSR and Senior Vice President Dale Burns confirmed that if the KBOR schools supported a change to dependent enrollment in the student insurance plan, it is possible to underwrite dependent-only plans.

SUMMARY:

With the current issue of premiums for student insurance rising year over year, action must be taken. The primary driver of such increases are the dependents enrolled in the plan. This proposal addresses the issue of dependent enrollment to make sure students are not left shouldering the costs. Proposal 1 allows all students to enroll in their current plan options. If a student wishes to also enroll their dependent, which can include spouses, children, etc., both the student and their dependents must enroll in a separate option. Take for instance a family consisting of one student, their spouse, and two children. If the student wishes to enroll only themselves, they will be eligible for the current options 1-4. As soon as their spouse or children wishes to join the insurance plan, the student along with whoever wishes to join must switch over the corresponding options 5-8. For proposal 2, all students and their spouses will maintain their current eligibility in their respective options 1-4. All children and other dependents will be placed into a separate risk group under a new option 5. This means if a student has one spouse and one child, the student and the spouse can enroll in the same option while the child has to be on a separate option.



Kansas State System

Proposal 1

Version #: 2

Administrator	UHCSR
Account #	200118
Option #	1
Policy Effective Date	08/01/2018
Administrator	UHCSR
PPO Network	UHC Choice Plus

Date of Proposal:	1/25/2018
State:	Kansas
Actuarial Value:	0.00%
Metallic Level:	

2017 - 2018 Policy Year			2018 - 2019 Policy Year						
	Net	Gross	Net	Projected PPACA Fees				Gross	% Change
				PCORI	Insurer Fee	Reinsurer Fee	Add'l Prem Tax		
Basic									
Student	\$ 1,439.58	\$ 1,464.00	\$ 1,793.18	\$ 1.01	\$ 46.85	\$ -	\$ 0.96	\$ 1,842.00	25.82%
Spouse	\$ 1,439.58	\$ 1,464.00	\$ 1,793.18	\$ 1.01	\$ 46.85	\$ -	\$ 0.96	\$ 1,842.00	25.82%
Each Child	\$ 1,439.58	\$ 1,464.00	\$ 1,793.18	\$ 1.01	\$ 46.85	\$ -	\$ 0.96	\$ 1,842.00	25.82%
All Children	\$ 2,879.15	\$ 2,928.00	\$ 3,586.36	\$ 2.02	\$ 93.70	\$ -	\$ 1.92	\$ 3,684.00	25.82%
All Dependents	\$ 4,318.73	\$ 4,392.00	\$ 5,379.54	\$ 3.03	\$ 140.55	\$ -	\$ 2.88	\$ 5,526.00	25.82%

NOTE: The rates quoted are applicable to the plan design attached. UnitedHealthcare reserves the right to adjust the rates and/or fees (i) in the event of any changes in federal, state or other applicable legislation or regulation; (ii) in the event of any changes in Plan design required by the applicable regulatory authority (i.e. mandated benefits) or by the Policyholder; and (iii) as otherwise permitted in our policy.

The rates quoted here are based on the following assumptions, Modifications and / or Alternate Quotes. Changes to the assumptions may result in an adjustment to rates or revocation of the quote.

1. No changes in benefits, eligibility or enrollment process, unless noted below
2. Assumes a duplication of the 2017-18 policy year benefits, except as noted below
3. Includes all benefits as mandated by the state of Kansas
4. Above rate include broker commission of 0.5% for MHEC
5. Above rates do not include any administrative fees payable to the University/College
6. Services and procedures provided at the SHC are based on those in effect for the 2017 - 2018 policy year. Any removal or addition of services and procedures require Underwriting review and approval prior to finalization of terms.
7. The rates above are based upon no more than a 6% increase in SHC fees/reimbursement from the 2017-18 policy year to the 2018-19 policy year.

Bid Version 2 1/25/2018

Modifications:

1. Requested Alternate Quotes added

Bid Version 1 11/30/2017

Modifications:

1. None

Alternate Quotes

1. To offer one plan where the Student and Spouse are underwritten together and the Each Child/All Children underwritten on their would result in the following 2018-19 Policy Year rates.....

Student	\$1,706	16.53%
Spouse	\$1,706	16.53%
Each Child	\$8,288	466.12%
All Children	\$16,576	466.12%

*Please note the above alternate quote is dependent on regulatory authority approval

Additional Alternate Quotes added 1/25/2018

1. To change the Out-of-Pocket Maximums from 'Preferred Provider: \$6,350 (Per Insured Person, Per Policy Year)/\$12,700 (For all Insured in a Family, Per Policy Year) / Out-of-Network: \$20,000 (Per Insured Person, Per Policy Year)/\$40,000 (For all Insureds in a Family, Per Policy Year)' to 'Preferred Provider: \$6,600 (Per Insured Person, Per Policy Year)/\$13,200 (For all Insured in a Family, Per Policy Year) / Out-of-Network: \$20,000 (Per Insured Person, Per Policy Year)/\$40,000 (For all Insureds in a Family, Per Policy Year)' = -\$2.00 decrease to the proposed Gross student rate above.
2. To change the Out-of-Pocket Maximums from 'Preferred Provider: \$6,350 (Per Insured Person, Per Policy Year)/\$12,700 (For all Insured in a Family, Per Policy Year) / Out-of-Network: \$20,000 (Per Insured Person, Per Policy Year)/\$40,000 (For all Insureds in a Family, Per Policy Year)' to 'Preferred Provider: \$7,150 (Per Insured Person, Per Policy Year)/\$14,300 (For all Insured in a Family, Per Policy Year) / Out-of-Network: \$20,000 (Per Insured Person, Per Policy Year)/\$40,000 (For all Insureds in a Family, Per Policy Year)' = -\$5.00 decrease to the proposed Gross student rate above.
3. To change the Per Insured Person, Per Policy Year Deductible from '\$300 Preferred Provider/\$600 Out-of-Network Provider' to '\$500 Preferred Provider/\$1,000 Out-of-Network Provider' = -\$35.00 decrease to the proposed Gross student rate above.
4. To change the Prescription Drug benefit Tier 1 Copay per Prescription from '\$15' to '\$25' and change the Out-of-Network Copay per Prescription for Generic Drug from '\$20' to '\$30' = -\$13.00 decrease to the proposed Gross student rate above.
5. To change the Medical Emergency Expenses Copay per Visit from '\$100' to '\$250' = -\$8.00 decrease to the proposed Gross student rate above.
6. To change the Inpatient Room & Board Expense benefit from '80% of Preferred Allowance/60% of Usual and Customary Charges' to '80% of Preferred Allowance after \$250 Copay per Hospital Confinement/%60 of Usual and Customary Charges after \$250 Copay per Hospital Confinement' = -\$11.00 decrease to the proposed Gross student rate above.

Proposed Rates & Benefits



Client Name	Kansas Board of Regents	Proposal #	1
Administrator	UHCSR	Version #	1
Account #	200118	Date of Proposal	1/24/2020
Option #	1/2/3/4	State	Kansas
Policy Effective Date	8/1/2020	Actuarial Value	0.00%
Administrator	UHCSR	Metallic Level	Pending
PPO Network	UHC Choice Plus		

	Option 1			Option 2, 3, 4		
	2019-2020 Policy Year	2020-2021 Policy Year	% Change	2019-2020 Policy Year	2020-2021 Policy Year	% Change
Basic	Gross	Gross		Gross	Gross	
Student	\$3,643.00	\$4,997.00	37.17%	\$1,772.00	\$2,431.00	37.19%
Spouse	\$3,643.00	\$4,997.00	37.17%	\$1,772.00	\$2,431.00	37.19%
Each Child	\$3,643.00	\$4,997.00	37.17%	\$1,772.00	\$2,431.00	37.19%
All Children	\$7,286.00	\$9,994.00	37.17%	\$3,544.00	\$4,862.00	37.19%
All Dependents	\$10,929.00	\$14,991.00	37.17%	\$5,316.00	\$7,293.00	37.19%

	Option 1		Option 2, 3, 4	
	2020-2021 Policy Year		2020-2021 Policy Year	
Basic	Gross	% Change	Gross	% Change
Student Only – NO DEPENDENTS	\$4,364.22	19.80%	\$2,122	19.80%

NOTE: The rates quoted are applicable to the plan design attached. UnitedHealthcare reserves the right to adjust the rates and/or fees (i) in the event of any changes in federal, state or other applicable legislation or regulation; (ii) in the event of any changes in Plan design required by the applicable regulatory authority (i.e. mandated benefits) or by the Policyholder; and (iii) as otherwise permitted in our policy.

Bid Proposal: 1 Version: 1 Date: 1/24/2020

Modifications:

1. Truvada has been changed from subject to a copay to being paid with no copay, coinsurance or deductible being applicable.
2. The following Prescription Drug programs have been added to the plan: Prior Authorization and Step Therapy.

Alternate Quotes:

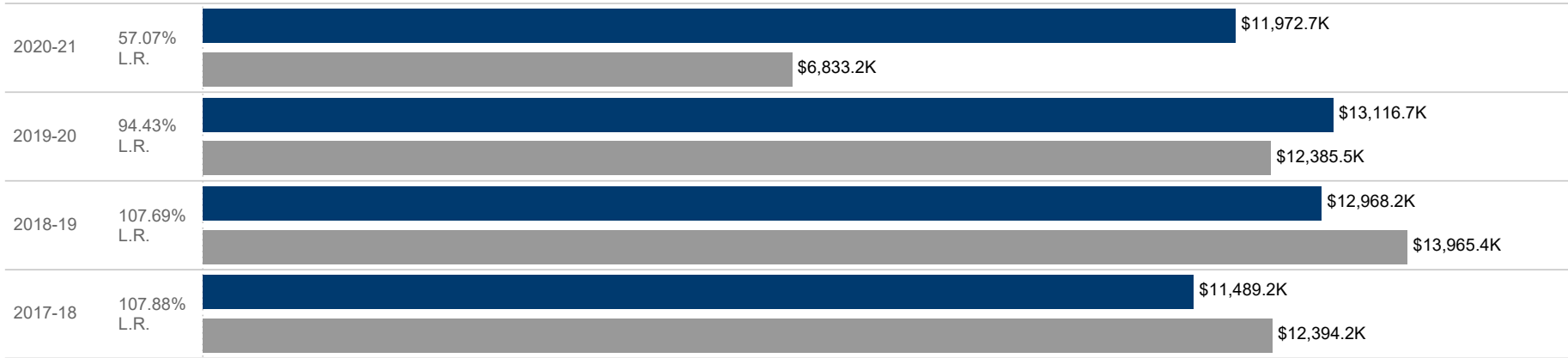
1. Increase the Rx copays (outside the SHC) to \$30/50% -\$15.00
2. 3 tier at \$30/40%/60% -\$21.00
3. Increase the OOP max to highest level, \$8,200 Single/\$16,400 Family -\$79.00
4. Implement a waiver for undergrad students

This would result in a single rate for eligible students at annual rate of \$2,248 per student. This is a -55.02% of the 2020/21 proposed -1 voluntary rates and a -7.52% off of the 2020/21 proposed hard waiver rates for options -2, -3 and -4

Plan Experience Overview

All Insureds P&L

■ Premium ■ Paid Claims

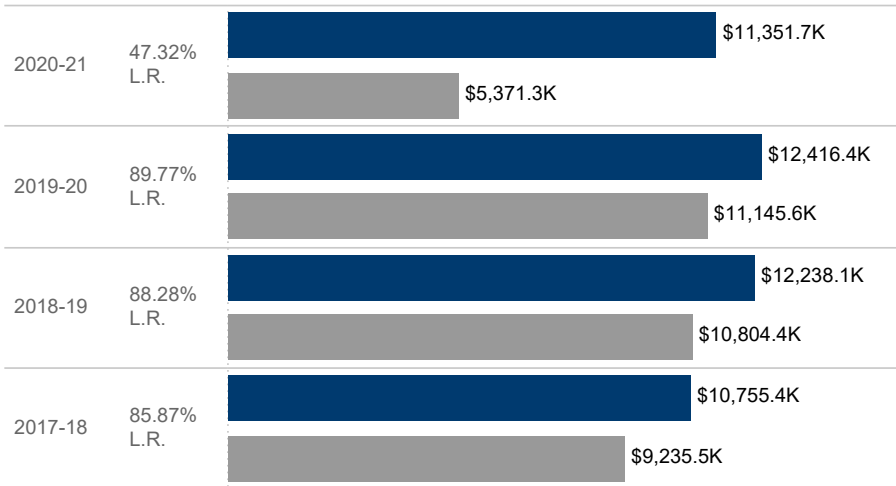


Values are displayed in thousands

The premium reported includes all of the following taxes and fees: Premium tax, PPACA Patient-centered Outcomes Research Institute (PCORI) fee, PPACA reinsurance fee and the PPACA health insurance tax (HIT). Also included in the premium is all outside broker commissions (if applicable.)

Students - P&L

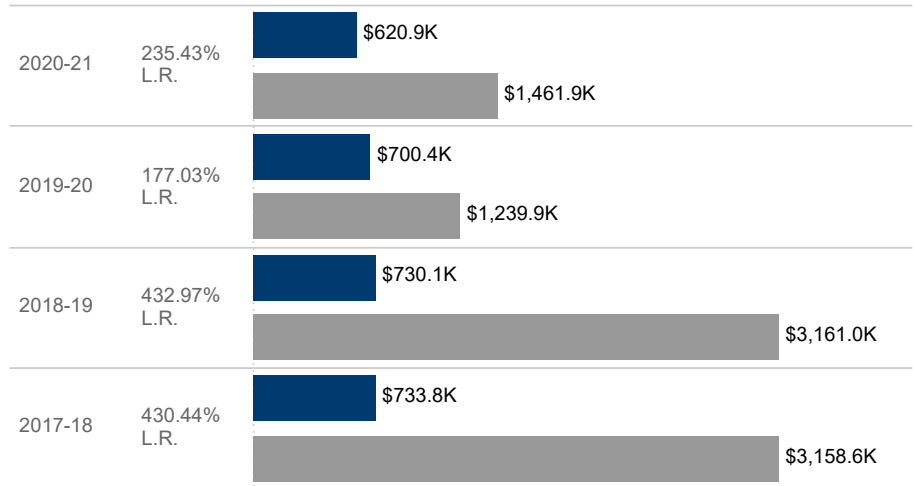
■ Premium ■ Paid Claims



Values are displayed in thousands

Dependents - P&L

■ Premium ■ Paid Claims

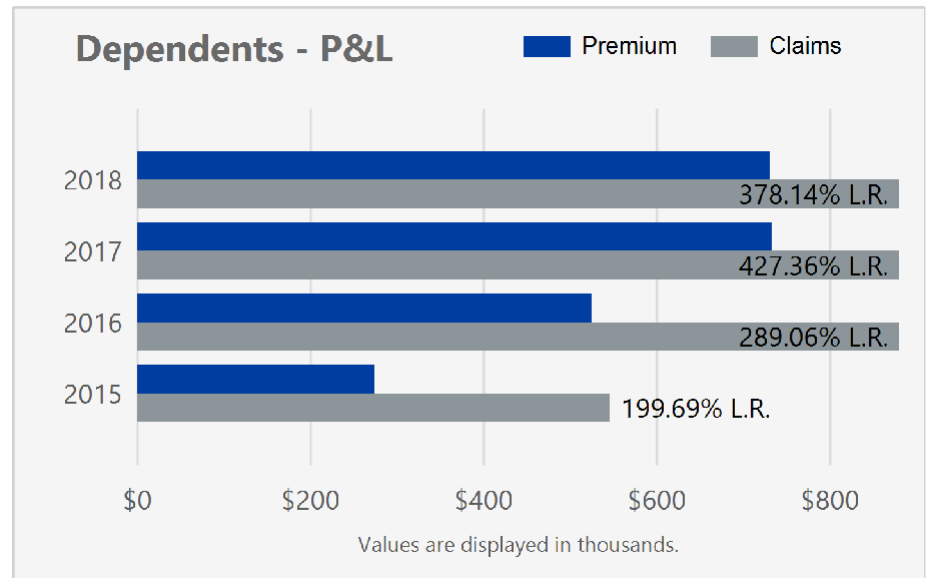
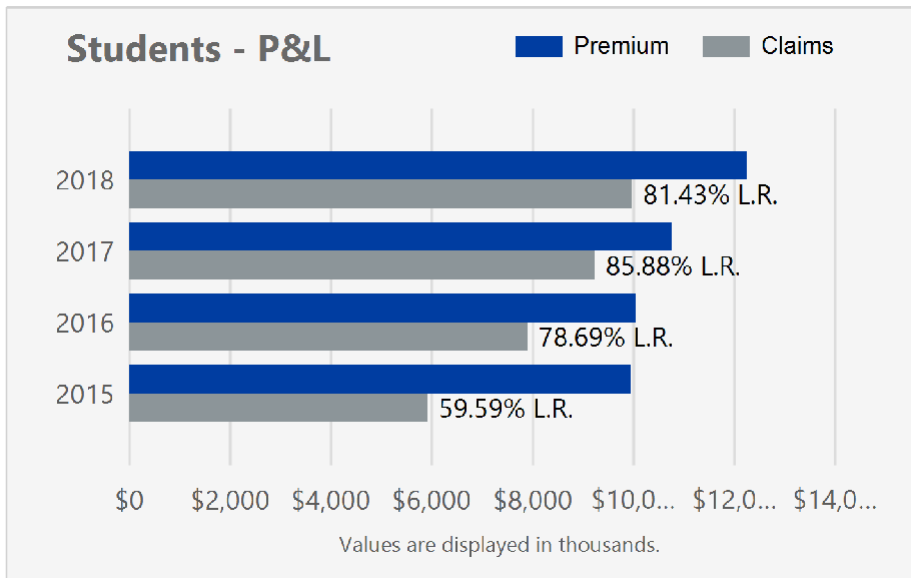
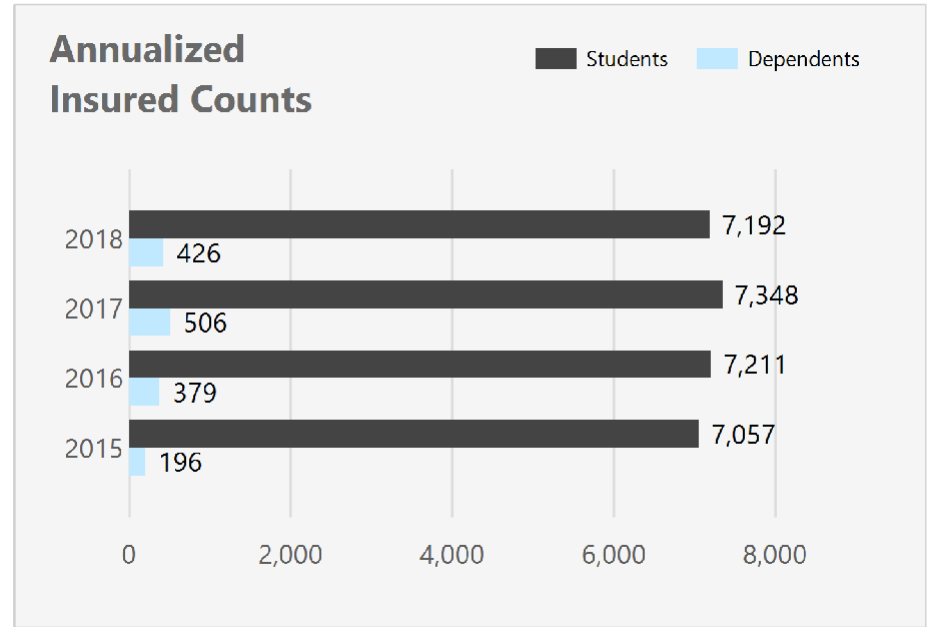
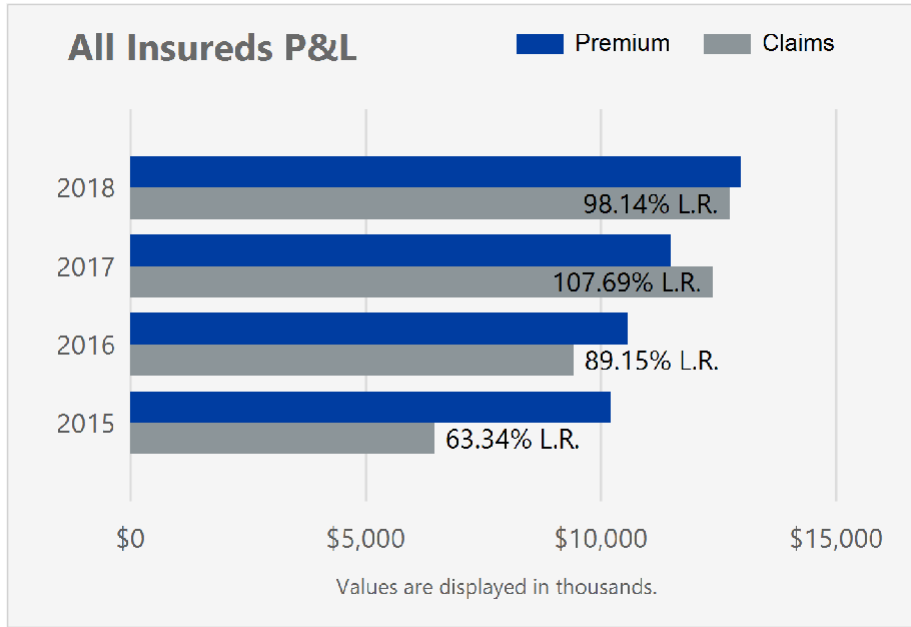


Values are displayed in thousands

Kansas State System (200118) - Utilization as of April 1, 2021
 Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

Plan Experience Overview

*Outstanding claims exists during time of report execution



Block: Kansas State System (200118) - School Year: 2018 - Claims as of July 2019 - Report Execution Time: 8/19/2019 3:36:37 PM. Outstanding claims
 Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

Insured Count by Rate Type and Option

Kansas State System (200118)

Policy Year 2020-21

Data as of April 1, 2021

Client Name (Number)	Rate Type	Option				Grand Total
		1	2	3	4	
Emporia State University (197)	Student	10	6	57	153	222
	Spouse	1	1			2
	All Dependents			4		4
	Total	11	7	61	153	228
Fort Hays State University (2005)	Student	22	10		108	140
	Spouse		1			1
	Each Child		1			1
	Total	22	12		108	142
Kansas State University (470)	Student	124	122	908	495	1,615
	Spouse	3	7	48	2	60
	Each Child		4	12	1	17
	All Children			3		3
	All Dependents	3		8	3	14
	Total	130	133	978	501	1,707
Pittsburg State University (2009)	Student	23	5	45	170	241
	Spouse	1	1			2
	Each Child		3		1	4
	Total	24	9	45	171	247
University of Kansas - Medical Center (2070)	Student	44	454	107	22	618
	Spouse	1	33	5	1	40
	Each Child		17		2	19
	All Children		6			6
	All Dependents	3	12			15
	Total	48	522	112	25	698
University of Kansas (471)	Student	294	104	1,152	968	2,486
	Spouse	8	5	75	4	91
	Each Child	7	3	25	8	41
	All Children				3	3
	All Dependents	5		25	10	40
	Total	314	112	1,273	990	2,654
Wichita State University (180)	Student	58	99	314	780	1,212
	Spouse	3	6	7	3	19
	Each Child		4	5	3	12
	Total	61	109	326	786	1,243
# of Unique Members*		609	903	2,794	2,734	6,915

*# of Unique Members reflects the number of unique insureds whom enrolled on the plan. Example: If a member enrolls in Option 3 for the Fall and Option 4 for the Summer - they will appear in the count for both Option 3 and Option 4, but only be counted once in the Grand Total column. Therefore the Grand Total only reflects unique insureds and may be slightly less than if you add up all the options together.

Kansas State System (200118) - Insured Counts as of April 1, 2021

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Kansas Board of Regents

KBOR Quarterly Meeting

**Eligibility and Waiver Audit Services
Overview of Fall 2021 Processes**

Date of Report: August 9, 2021

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), and (6) Pittsburg State University (PSU). The six Universities currently utilizing ECI services have concluded the Fall waiver/ enrollment period. The attached report with data for Fall 2021 reflects final Fall audit and enrollment data as of the date of this report.

For Fall 2021, the waiver/enrollment processes have proceeded normally for audits, enrollment if applicable, and Customer Service.

Attached are the finalized Fall 2021 Elev834 reports with present results on waiver data for Fall 2021 waiver audits and, if applicable, eligibility enrollment. ECI does not report on monthly enrollments and special handling or dependent enrollment.

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 the Kansas Board of Regents.

ECI Services

Waiver Statistics Report

Definitions Key

Definitions Key	
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	Students who selected to enroll in SHIP* by submitting the on-line enrollment form
DENIED WAIVERS - PENDING ENROLLMENT	Students will be enrolled on SHIP* due to waivers being denied
DEFAULT ENROLLED PAID (ACTIVE)	Student that did not submit a waiver or positively enroll on the insurance plan so are automatically enrolled on SHIP*
APPROVED WAIVERS	Student submitted waiver was approved
DENIED WAIVERS	Student submitted waiver was denied
PENDING WAIVERS	Student submitted waiver is in the process of being audited
VOIDED WAIVERS	School requested to void the waiver for reasons such as student dropped out of school or waiver was submitted in error
STUDENTS WITHDRAWN FROM PROCESS	Student has been removed from the eligibility process at the school's request for reasons such as 1) student dropped below the number of hours, 2) student dropped out of school,3) student is on another school plan (i.e., a graduate plan such as GTA/GRA/GA)
STUDENTS DROPPED FROM SHIP	Student has been dropped from SHIP* as the school's request or student has a subsequently approved waiver after they were enrolled on SHIP*
STUDENTS WHO ARE DISAPPROVED FROM SHIP	Student enrolled on SHIP (possibly in error) and enrollment hasn't been activated at the carrier
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	Student has submitted a waiver that was approved/denied. At a later date the student drops out of school or has been withdrawn from school for other reasons.
STUDENTS WITH DENIED WAIVERS AND ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	Student that has an approved waiver on file, but subsequently enrolls on SHIP*, but student is not yet Active on carrier's system.

* SHIP = Student Health Insurance Plan

Kansas Board of Regents

University of Kansas

Statistics Report
Fall 2021

August 5, 2021

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	45
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	4
STUDENTS WHO DID NOTHING	1926
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	1975

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	28
DENIED WAIVERS	4
PENDING WAIVERS	5
VOIDED WAIVERS	1
NUMBER OF SUBMITTED WAIVERS	38

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	7
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	7
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	14

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-4
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-4

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	1975
WAIVERS PROCESSED	38
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	14
STUDENTS WITH MULTIPLE RESULTS	-4
TOTAL NUMBER STUDENTS RECEIVED	2023

Wichita State University

Statistics Report Fall 2021

August 5, 2021

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	68
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	6
STUDENTS WHO DID NOTHING	1048
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	1122

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	31
DENIED WAIVERS	6
PENDING WAIVERS	1
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	38

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	7
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	1
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	8

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-6
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-6

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	1122
WAIVERS PROCESSED	38
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	8
STUDENTS WITH MULTIPLE RESULTS	-6
TOTAL NUMBER STUDENTS RECEIVED	1162

Kansas State University

Statistics Report Fall 2021

August 5, 2021

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	2
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	702
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	704

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	6
DENIED WAIVERS	0
PENDING WAIVERS	2
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	8

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	0
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	0

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	0
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	0

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	704
WAIVERS PROCESSED	8
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	712

Emporia State University

Statistics Report Fall 2021

August 5, 2021

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	7
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	125
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	132

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	5
DENIED WAIVERS	0
PENDING WAIVERS	1
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	6

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	15
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	15

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	0
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	0

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	132
WAIVERS PROCESSED	6
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	15
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	153

Pittsburg State University

Statistics Report
Fall 2021

August 5, 2021

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	2
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	110
TOTAL ENROLLMENTS	112

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	0
DENIED WAIVERS	0
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	0

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	0
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	0

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	0
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	0

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	112
WAIVERS PROCESSED	0
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	112

University of Kansas Medical Center

Statistics Report Fall 2021

August 5, 2021

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	0
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	49
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	49

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	5
DENIED WAIVERS	0
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	5

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	0
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	0

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	0
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	0

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	49
WAIVERS PROCESSED	5
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	54

Kansas Board of Regents
Waiver Processing Time Report

Fall 2021

August 5, 2021

University of Kansas

Fall 2021 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
38	0.15	0.08

Wichita State University

Fall 2021 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
38	0.48	0.07

Kansas State University

Fall 2021 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
8	0.02	0.06

Emporia State University

Fall 2021 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
6	0.03	0.03

Pittsburg State University

Fall 2021 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
0	0.00	0.00

University of Kansas Medical Center

Fall 2021 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
5	0.02	0.06

Kansas Board of Regents

University of Kansas

**Waiver Audit Results
Fall 2021**

August 5, 2021

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	30	81.08%
13	Plan does not provide coverage for pre-existing conditions	2	5.41%
9	Plan does not provide insured prescription drug coverage	2	5.41%
99	Void	1	2.70%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	2.70%
10	Plan does not provide coverage for inpatient and/or outpatient mental health services	1	2.70%
Grand Total		37	100%

Audits Adjusted	Total
Audit Adjustment	3
Client Request	2
Grand Total	5

% Adjusted of Total Audits Completed	13.51%
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Total	Count
Final, Completed Audit Results	37
Audits Adjusted	5
Total	42

Wichita State University

Waiver Audit Results Fall 2021

August 5, 2021

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	32	84.21%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	2	5.26%
8	Policy is not active	2	5.26%
21	This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents.	1	2.63%
9	Plan does not provide insured prescription drug coverage	1	2.63%
Grand Total		38	100%

Audits Adjusted	Total
Audit Adjustment	7
Student Provided MER	2
Student Resubmitted Waiver	3
Grand Total	12

% Adjusted of Total Audits Completed	31.58%
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Total	Count
Final, Completed Audit Results	38
Audits Adjusted	12
Total	50

Kansas State University

**Waiver Audit Results
Fall 2021**

August 5, 2021

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	7	87.50%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	12.50%
Grand Total		8	100%

Audits Adjusted	Total

% Adjusted of Total Audits Completed	0%

Total	Count
Final, Completed Audit Results	8
Audits Adjusted	0
Total	8

Emporia State University

Waiver Audit Results Fall 2021

August 5, 2021

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	5	100%
Grand Total		5	100%

Audits Adjusted	Total
Audit Adjustment	2
Grand Total	2

% Adjusted of Total Audits Completed	40.00%
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Total	Count
Final, Completed Audit Results	5
Audits Adjusted	2
Total	7

Pittsburg State University

**Waiver Audit Results
Fall 2021**

August 5, 2021

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
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Audits Adjusted	Total
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% Adjusted of Total Audits Completed	0%
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Total	Count
Final, Completed Audit Results	0
Audits Adjusted	0
Total	0

University of Kansas Medical Center

Waiver Audit Results Fall 2021

August 5, 2021

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	5	100%
Grand Total		5	100%

Audits Adjusted	Total
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% Adjusted of Total Audits Completed	0%
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Total	Count
Final, Completed Audit Results	5
Audits Adjusted	0
Total	5