

AGENDA

Kansas Board of Regents
Student Health Insurance Committee
Conference Call
Wednesday, May 3, 2023, 12:30 p.m.

- I. Approve: Minutes from December 15, 2022, and January 11, 2023**
- II. Jim Lester, UHC-SR account executive for the KBOR Plan**
- III. ECI Waiver Reports**
- IV. Quarterly Reports – UHC-SR**
- V. Plan Renewal for Plan Year 22-23 - Update**
- VI. Good of the Order**
- VII. Future SIAC meeting tentatively scheduled for 12:30**
 - A. Wednesday, September 6, 2023
 - B. Wednesday, December 6, 2023

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
December 15, 2022

The December 15, 2022, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members Participating by Video Conference Call:

Diana Kuhlmann, ESU COBO rep, Chair	Matt Anderson, KUMC
Aaron Coffey, WSU	Hollie Hall, KU student
Mary McDaniel-Anschutz, ESU	Kiera Pulliam, PSU
Morgan Swartzlander, KU	Carol Solko-Olliff, FHSU
Jennifer Williams, KSU	Madi Vannaman, KBOR

Also participating were Dale Burns, Matt Brinson and Traci Martin, UHC-SR; Jennifer Dahlquist, MHEC; and Julene Miller, John Yeary and Gage Rohlf, KBOR. Fabiana Salas, KU student, was not able to attend.

Minutes

Carol Solko-Olliff moved to approve the September 7, 2022, minutes. Following the second by Mary McDaniel-Anschutz, the motion carried.

ECI Waiver Reports

Dale Burns reported that ECI continues to receive positive feedback from clients but if we have any issues or questions, please let UHC-SR know.

UHC-SR Quarterly Reports

Matt Brinson briefly referenced the reports, noting that the enrollment trend for Plan Year 22-23 is positive. Multiple clients are seeing increased international student enrollment and, with the economic slowdown, there may be an increase in university enrollment and that sometimes translates into increased insurance enrollment.

Plan Renewal for Plan Year 23-24

Dale Burns noted that UHC-SR's renewal proposal was emailed to the SIAC on December 6, 2022, and stated the following: The offers below are based on the current benefits with no modifications (unless required by the state of Kansas when the filings are submitted or through other state or federal legislation or regulations). The rates include ECI Services continuing to manage the waiver process for option -04. As you are aware there are many unknowns remaining for the 2022-2023 academic year, and impacts to the 2023-2024 academic year, including the potential of a "tridemic" and continuing COVID-19 testing and claims. There is also uncertainty regarding when the public health emergency will end, moving COVID-19 costs (vaccines, primarily) from government subsidized to the private insurance plans.

For the 2023-2024 academic year we are pleased to offer the following options for renewal:

1. Increase of 11% across all options (-01, -02, -03, and -04). This increase is largely a trend increase based on medical inflation and utilization.

Madi added this table with student only annual premiums; premiums are rounded and estimates:

Plan Options	PY 22-23	% increase	PY 23-24	\$ increase
Option 1	\$4998	11%	\$5548	\$550
Options 2, 3 and 4	\$2658	11%	\$2950	\$292

- Increase of 6.5% for options -02, -03, and -04. Regarding option -01, we would prefer that the Committee eliminate the plan completely (not offer a voluntary plan at all). However, if the Committee prefers to continue to offer the plan, the annual rate would be \$5,700. Offering the plan at \$5,700 would result in adverse selection, meaning that the few people that purchase the plan would likely have claims in excess of the premium, resulting in even higher premiums in the future. Regardless, we understand there may be other factors that result in the Committee deciding to continue to offer the -01 voluntary plan at the \$5,700 annual rate.

Madi added this table with student only annual premiums; premiums are rounded and estimates:

Plan Options	PY 22-23	% increase	PY 23-24	\$ increase
Option 1	\$4998	14.05%	\$5700	\$702
Options 2, 3 and 4	\$2658	6.5%	\$2831	\$173

Dale Burns stated that renewal option #1, the 11% across-the-board increase, reflects higher than normal utilization in Plan Option 1, as it is a true voluntary program with anti-selection and those needing insurance enrolling and students enrolled in the other Plan Options are subsidizing Option 1. Renewal option #2 would allow elimination of Plan Option 1 or increasing its premium to \$5700, which may not solve the problem with continued exacerbation because of anti-selection.

Mary McDaniel-Anschutz asked if the Plan Options were rated separately and, if Option 1 is retained, would the claims experience adversely impact Options 2, 3 and 4? Dale Burns replied that UHC-SR is trying its best to rate them completely separately, so future Option 1 premiums would reflect Option 1 claims experience and would not impact the other Options.

Hollie Hall and Aaron Coffey noted there are graduate students with FTE less than 50% who do not qualify for Option 3 and would only have Option 1 available to them. Thus, eliminating Option 1 would be problematic. Both KU and WSU are having internal discussions about those students and hope to have the FTE addressed in the future. *The latest UHC-SR report shows that of the 172 students enrolled in Option 1, 36 are at KSU and 86 are at KU.

Questions were raised about student insurance providers and RFPs, and Jennifer Dahlquist responded that the last MHEC RFP was issued in the fall of 2020, with KBOR represented by Diana Malott and Chelsea Dowell. A new UHC-SR contract was effective the summer of 2021 and allows for up to 10 renewals. That RFP had two responders, as there are few providers left in the student insurance market. Blue Cross and Blue Shield is not an option as that is not available nation-wide and MHEC needs to use a vendor that works with all of the MHEC states.

Dale Burns noted that although the KBOR plan is truly voluntary, several of the Plan Options do not operate like voluntary plans as students are incentivized to enroll in Options 2, 3 and 4. Option 3, for the graduate students, is subsidized, does not look like a true voluntary plan and has good enrollment. Option 4, for international students, also does not operate like a voluntary plan because international students are required to have insurance although they do not have to have the KBOR plan. Option 2 eligibility is more limited than a true voluntary plan. If a waiver was in place, requiring health insurance for all students, enrollment would increase to 15-20% of students. Since Option 1 is purely voluntary without incentives, it is driving the anti-selection.

Dale Burns also noted that like the SIAC, many UHC-SR clients do not have an insurance expert, so UHC-SR's role is to provide info to the committee, being completely transparent, to educate the committee so it can look at the options and make comparisons.

Jennifer Williams asked if Option 1 is eliminated, what repercussions would there be to the other Options in the future? Dale Burns responded that Options 2, 3, and 4, particularly 3 and 4, will behave much more like a mandatory enrollment type plan and will not be impacted by the full trends going forward. For those universities trying to move 40% FTE students to get to 50% it might make sense to keep Option 1, at a higher rate for the next Plan Year, to allow universities time to make that movement.

Dale Burns shared that UHC-SR tried to set the Option 1 premium so it would sustain its claims costs, but they expect to generally see less enrollment, and those who enroll will have much higher claims costs. It is very difficult to set a rate for a voluntary plan. Matt Brinson stated that if Option 1 is eliminated, the other options would still see a 6.5% increase, as they do act in a more "waiver type criteria" manner. There have been consistent numbers and utilization over the years, in the normal medical inflation trend range.

Matt Anderson noted that KUMC wanted to keep Option 1 as Medicaid is not available in Kansas and asked what impact there would be if utilization and inflation cooled down. He also noted that rates for the KBOR plan are lower than the surrounding states. Dale Burns replied there have been heated discussions about what will happen going forward as there is a great deal of uncertainty. He noted that if COVID vaccines are commercialized, there is a possibility that the \$130 COVID vaccinations (or approximately \$200/per visit costs) might be incurred by the plan. There is an expectation there will be decelerating trends but it's not clear what will be seen on student health insurance claims or whether favorable claims experience would result. Matt Brinson stated there are variables related to student health insurance, such as enrollment and pandemic related situations, which make it difficult to project but could translate into favorable trends. Aaron Coffey asked if COVID vaccinations/boosters do roll into student insurance, would it be possible to require students under the plan to get them at student health centers (SHC) exclusively. Matt Brinson stated they could have a mechanism, such as preferred provider language, to drive plan participants to the SHC, but Mary McDaniel cautioned that there might be minimum quantity order restrictions that could impact some SHCs.

The SIAC discussed international students and whether it is a campus decision that they have coverage during the summer. KBOR policy requires each international student on a J-1 or F-1 visa to have insurance coverage for each semester or term for which the student is enrolled. It was noted that the KBOR plan has a high level of benefits, which reflects J-1 visa insurance requirements. Mary McDaniel-Anschutz shared that the current set of waiver standards came about with the ACA and are compatible with them. The KBOR plan was designed by the SIAC, over several years, to ensure appropriate levels of coverage with a defined set of standards. Dale Burns noted that some available plans are off-shore, and it is difficult to figure out the "devil in the details" – what is covered and when. The requirement to be licensed in the state of Kansas is designed to provide consumer protection for members to have a venue to ensure coverage is appropriately administered.

Jennifer Williams asked whether different premium payment timing for Option 1 could be considered to help students pay for coverage. Dale Burns stated the policy has a 14-day grace period; if the premium is paid, then coverage is backdated. UHC-SR has not offered monthly coverage, because of inherent issues including the problem of UHC-SR verifying that the individual has coverage. There are underwriting risks and customer service concerns, but they will see if a longer payment period can be offered by discussing this with compliance as they will also need to be cognizant of insurance rules about the timing of claims

payment. They may discuss allowing a student 45 days to pay after enrolling during the Open Enrollment window, which would allow UHC-SR to verify the student has coverage, but UHC-SR would not pay claims until the premium was paid.

Mary McDaniel-Anschutz asked if there would be an impact to the Option 1 premium if the deductible was increased from the current \$1000. Matt Brinson stated that UHC-SR would look at deductible changes, as well as changes to the prescription drug deductible, which is currently \$200, and making it subject to the policy deductible benefits, as well as changes to the preferred provider coinsurance. Those changes would only impact Option 1.

Diana Kuhlman asked if additional time to get fresh enrollment and experience and data would impact the renewal. Dale Burns responded that he was a little surprised as the renewal rate was lower than he thought, and he did not think another month would be helpful.

The SIAC unanimously recommended renewal option #2:

- a. keeping Plan Option 1, but requested additional premium information related to various benefit changes and
- b. the 6.5% increase for Plan Options 2, 3 and 4 with no benefit changes.

UHC-SR will email the Option 1 information about the different premiums based on various benefit changes the week of December 19th. The SIAC will meet on Wednesday, January 11, 2023, at 12:30 to review that information and will have met with their subcommittees prior to January 11th.

Surebridge Dental Plan

In an email, a question was raised about the dental plan: Is UHC going to provide information on the dental plan as well? There are expressed concerns about several aspects of the current plan. I will try to capture those concerns for the full committee, but it would be helpful to know if that plan was up for discussion as well. UHC-SR's response: Yes, we will attempt to have 23-24 information on the standalone voluntary dental plan prior to the meeting. I am not sure if 23-24 pricing and plan benefits have been finalized at this point but we will try to get an update. Also, if any concerns can be shared before the meeting we can provide those to the Surebridge Dental team so they can possibly address.

In a subsequent email, an additional concern was shared: The main concern we have is that unless a student had previous dental insurance prior to purchasing this plan, there is a 6-month waiting period for services. The patient can still receive their cleanings, but if a cavity is detected for example, the student would have to wait 6 months to have the work done, which is a long time to have a problem with a tooth. This applies whether they have the services on campus or not, so they could not have the service done anywhere.

If there is any way to waive the waiting period for the students that would be great. We did notice that this was a stand-alone plan now, but one patient was able to call and have the waiting period waived (he had previous dental insurance).

At the meeting, Matt Brinson shared that plan rates and benefits are not changing for the PY 23-24 dental plan. There is no waiting period for the comprehensive plan offering the hearing, vision and dental plans. But, for dental plan only, there is a waiting period unless there was prior dental coverage.

Jennifer Williams asked about dental providers in the Manhattan area, as students are interested in enrolling but the provider network is inadequate. Matt Brinson will follow up with Surebridge as they were to make outreach for providers for KSU students.

Good of the Order

1. Earlier this month, Dale Burns informed Madi that he will be entering a new chapter of his life, which we all strive for, retirement! Dale was recognized and thanked for his decades of providing stellar service to the KBOR student insurance plan. He has always been willing to listen, to help, to find creative ways to address our concerns and to advocate for us. [Madi failed to mention that Matt Brinson will continue working with us and another account representative will be added for our plan. Matt has been trained well and that we will continue to be in great hands with Matt and Tracey, but we recognize and thank Dale for his dedicated service.] On behalf of the SIAC, the universities and our students, thank you Dale. We sincerely appreciate you.

Future SIAC meetings

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

- A. Wednesday, January 11, 2023
- B. Wednesday, February 1, 2023
- C. Wednesday, May 3, 2023
- D. Wednesday, September 6, 2023
- E. Wednesday, December 6, 2023

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
January 11, 2023

The January 11, 2023, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members Participating by Video Conference Call:

Diana Kuhlmann, ESU COBO rep, Chair
Aaron Coffey, WSU
Mary McDaniel-Anschutz, ESU
Madi Vannaman, KBOR

Matt Anderson, KUMC
Hollie Hall, KU student
Carol Solko-Olliff, FHSU

Also participating were Matt Brinson, UHC-SR; Jennifer Dahlquist, MHEC; and Julene Miller, John Yeary and Gage Rohlf, KBOR. Morgan Swartzlander, KU; Kiera Pulliam, PSU, and Fabiana Salas, KU student, were not able to attend. Jennifer Williams, KSU, was not able to attend, and Sharon Maike attended in her place.

Plan Renewal for Plan Year 23-24

At the December 15, 2022, meeting, the SIAC reviewed UHC-SR's two alternative renewal proposals for Plan Year 23-24.

The SIAC unanimously recommended renewal option #2:

- a. keeping Plan Option 1, but requested additional premium information related to various benefit changes and
- b. the 6.5% increase for Plan Options 2, 3 and 4 with no benefit changes.

The SIAC expressed concerns about eliminating Plan Option 1 because there are graduate students who do not qualify for the subsidized Plan Option 3, and Medicaid is not available in Kansas. Research performed by the KU Medical Center sub-committee showed that though the KBOR student insurance premiums continue to increase, they are lower than those in the surrounding states (Nebraska, Missouri and Oklahoma). Although a comparable Gold Standard plan through the Federal Exchange would be approximately \$5342/year, the deductible and out of pocket maximums are larger. Students who utilize their university's Student Health Center will have deductibles and copayments waived for certain services including physician's visits.

The latest UHC-SR report shows that of the 172 students enrolled in Plan Option 1, in the current Plan Year 22-23, 36 are at KSU and 86 are at KU. The SIAC requested additional information with benefit changes for Option 1.

Initial UHC-SR renewal proposal for Option 1

Plan Options	PY 22-23	% increase	PY 23-24	\$ increase
Option 1	\$4998	14.05%	\$5700	\$702

Benefit changes considered for Option 1:

1. To change the Per Insured Person, Per Policy Deductible from '\$1,000 Preferred Provider/\$2,000 Out-of-Network Provider' to '\$2,000 Preferred Provider/\$4,000 Out-of-Network Provider' = **-\$179 to proposed 23-24 student rate. (\$5700 - \$179 = \$5521 or 10.46% increase, rather than 14.05%)**

2. To change the Per Insured Person, Per Policy Deductible from ‘\$1,000 Preferred Provider/\$2,000 Out-of-Network Provider’ to ‘\$2,500 Preferred Provider/\$5,000 Out-of-Network Provider’ = **-\$269 to proposed 23-24 student rate. (\$5700 - \$269 = \$5431 or 8.66% increase, rather than 14.05%)**
3. To change Coinsurance from ‘75% Preferred Provider/55% Out-of-Network Provider’ to 70% Preferred Provider/50% Out-of-Network Provider = **-\$44 to proposed 23-24 student rate. (\$5700 - \$44 = \$5656 or 13.17% increase, rather than 14.05%)**. *Please note this change does not apply to the Preferred Provider Physicians Visit benefit, the SHC benefits, and the Preferred Provider Rx benefit.
4. To Remove the \$200 Per Policy Year Prescription Drug Deductible from the Preferred Provider and Out-of-Network Provider Prescription Drug benefit and make Per Insured Person, Per Policy Year Deductible include Prescription Drugs = **-\$15 to proposed 23-24 student rate. (\$5700 - \$15 = \$5685 or \$13.75% increase, rather than 14.05%)**

SIAC members expressed the opinions that there were no good options presented. Each university shared what their sub-committees supported:

Aaron, WSU: although the options provided were appreciated, the savings for the first three benefit changes were not significant enough for the premium savings. WSU is mildly in support of benefit change 4.

Mary, ESU: her sub-committee had the exact opposite response. Increasing the deductible will require quite a bit of out-of-pocket dollars before the pharmacy benefit is available. For the “average” student, there are options for obtaining lower costs, such as using the student health center where the deductible is waived, and the prescription benefit is much better. The 14% increase is huge, and that would be more damaging to this population and will likely increase the adverse selection numbers. ESU did not have extraordinarily strong leanings, but preferred benefit changes 2, and 3.

Carol, FHSU: the health director reviewed this information also and they support leaving the prescription benefit the same, and are supportive of benefit changes 1 and 3, as students look at premium first before looking at the benefits provided.

Morgan, KU: was not present at the meeting but shared an email with the following information:

“In terms of my thoughts on the additional proposed changes to plan option 1, I don’t feel entirely qualified to make an informed vote. If I had to choose with the context I do have... I think the original offer UHC made is the best option. Here’s why:

- Regarding #4 below, the different in the % of increase (13.75 instead of 14.05) is not worth it enough to me to make this kind of a change that could have effects for a large population
- Additionally, my understanding is that the majority of the students in Plan 1 already have very high medical costs, so they are probably exhausting their deductible. I assume they would want to have the HIGHER percentage of costs paid by UHC for a medical bills and have it kick in earlier, eliminating bullet number 3 for me.
- Finally, for bullets 1 & 2 below, the difference in the proposed premium is much smaller than the additional deductible out of pocket before the coinsurance kicks in. Since many of these students do exhaust their deductible, I assume they’d rather have that 75% coinsurance kick in sooner.

So again, I would still vote for the original proposal of 14% increase.”

Hollie Hall, student representative: has the same perspective as Morgan. None of the options are good and do not result in much savings. Supportive of staying with the original 14% increase.

Sharon, KSU: supportive of increasing the deductible even though the premium savings is limited. The average student looks at the premium and, if it is too high, will not purchase the insurance. Supportive of benefit changes 1 and 3, but not supportive of 4.

Matt, KUMC: the subcommittee wanted other universities to weigh in as KUMC only has 9 enrolled in Plan Option 1. If forced to pick, would be supportive of benefit change 2.

PSU – had no representative attending the meeting.

Matt Brinson was asked to provide information about the number of participants who have met the Plan Year deductible:

- for PY 21-22, 64 insured (unsure whether student or dependent) hit the policy deductible and,
- for PY 22-23, to date, 17 students (about 10% of enrollees) have hit the policy deductible (it is early in the Plan Year).

Because the university sub-committee recommendations were scattered, the benefit change options were reviewed individually to determine which options had majority support and, as a result, the final vote was whether to recommend UHC-SR's original renewal proposal for Plan Option 2 or benefit change option 2. The original renewal proposal received three votes from KU-L, WSU and the student representative; and benefit change option 2 received four votes from ESU, FHSU, KSU and KUMC.

The SIAC recommends the following proposal for PY 23-24:

1. Plan Options 2, 3, and 4: across the board 6.5% increase with no changes to benefits, resulting in an annual premium of \$2831, or a \$173 increase over the current Plan year.
2. Plan Option 1: accepting the benefit change 2, listed above, resulting in an annual premium of \$5431 or a \$433 (8.66%) increase over the current Plan year.

The SIAC's recommendation will be provided to the Council of Business Officers at a special meeting on January 12, 2023. Any recommendation then will be presented to the Council of Presidents on January 18th. The COPS' recommendation will be finalized and presented to the Governance Committee and then to the Board of Regents at their February meeting.

Future SIAC meetings

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

- A. Wednesday, May 3, 2023
- B. Wednesday, September 6, 2023
- C. Wednesday, December 6, 2023



Kansas Board of Regents

KBOR Quarterly Meeting

**Eligibility and Waiver Audit Services
Overview of Spring 2023 Processes**

Date of Report: April 11, 2023

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 waiver/enrollment processes have proceeded normally for audits, enrollment if applicable, and Customer Service. For the completed Spring 2023 semester, ECI has managed 268 written customer service requests and 121 inbound calls for the schools combined.

Attached are the Spring 2023 Elev834 reports with current results on waiver and enrollment data for the semester. ECI does not report on monthly enrollments, special handling or dependent enrollment.

As a partner to KBOR and United HealthCare Student Resources we are always looking for better ways to serve the schools of the Kansas Board of Regents. We appreciate your business.

Kansas Board of Regents
Waiver Processing Time Report

Spring 2023

April 11, 2023

University of Kansas

Spring 2023 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
146	2.13	0.1

Wichita State University

Spring 2023 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
96	1.97	0.07

Kansas State University

Spring 2023 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
19	0.44	0.06

Emporia State University

Spring 2023 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
2	3.99	0.16

Pittsburg State University

Spring 2023 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
1	9.09	0

University of Kansas Medical Center

Spring 2023 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
6	0.94	0.11

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

University of Kansas

Statistics Report
Spring 2023
April 11, 2023

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	106
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	800
TOTAL ENROLLMENTS	906

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	135
DENIED WAIVERS	11
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	146

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	1069
STUDENTS DROPPED FROM SHIP	44
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	1113

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-9
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-1
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-10
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-20

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	906
WAIVERS PROCESSED	146
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	1113
STUDENTS WITH MULTIPLE RESULTS	-20
TOTAL NUMBER STUDENTS RECEIVED	2145

Wichita State University

Statistics Report
Spring 2023
April 11, 2023

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	413
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	1468
TOTAL ENROLLMENTS	1881

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	66
DENIED WAIVERS	26
PENDING WAIVERS	0
VOIDED WAIVERS	4
NUMBER OF SUBMITTED WAIVERS	96

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	708
STUDENTS DROPPED FROM SHIP	55
STUDENTS WHO ARE DISAPPROVED FROM SHIP	1
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	764

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-7
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-7
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-20
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-34

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	1881
WAIVERS PROCESSED	96
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	764
STUDENTS WITH MULTIPLE RESULTS	-34
TOTAL NUMBER STUDENTS RECEIVED	2707

Kansas State University

Statistics Report
Spring 2023
April 11, 2023

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	16
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	304
TOTAL ENROLLMENTS	320

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	16
DENIED WAIVERS	1
PENDING WAIVERS	0
VOIDED WAIVERS	2
NUMBER OF SUBMITTED WAIVERS	19

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	69
STUDENTS DROPPED FROM SHIP	516
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	585

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-3
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-15
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-1
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-19

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	320
WAIVERS PROCESSED	19
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	585
STUDENTS WITH MULTIPLE RESULTS	-19
TOTAL NUMBER STUDENTS RECEIVED	905

Emporia State University

Statistics Report
Spring 2023
April 11, 2023

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	51
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	128
TOTAL ENROLLMENTS	179

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

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	3
STUDENTS DROPPED FROM SHIP	6
STUDENTS WHO ARE DISAPPROVED FROM SHIP	1
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	10

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-2
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	-2

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	179
WAIVERS PROCESSED	2
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	10
STUDENTS WITH MULTIPLE RESULTS	-2
TOTAL NUMBER STUDENTS RECEIVED	189

Pittsburg State University

Statistics Report
Spring 2023
April 11, 2023

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	9
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	209
TOTAL ENROLLMENTS	218

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

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	0
STUDENTS DROPPED FROM SHIP	27
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	27

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	-1
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-1

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	218
WAIVERS PROCESSED	1
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	27
STUDENTS WITH MULTIPLE RESULTS	-1
TOTAL NUMBER STUDENTS RECEIVED	245

University of Kansas Medical Center

Statistics Report
Spring 2023
April 11, 2023

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	0
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	87
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	87

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

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	87
WAIVERS PROCESSED	6
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	93

University of Kansas

Waiver Audit Results
Spring 2023
Tuesday, April 11, 2023

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	135	92.47%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	3	2.05%
9	Plan does not provide insured prescription drug coverage	3	2.05%
4	Invalid Student Insurance Information	2	1.37%
15	The individual annual deductible is over \$500	1	0.68%
7	Auditor was unable to complete the waiver audit (other than network status)	1	0.68%
6	Carrier refuses to disclose information.	1	0.68%
Grand Total		146	100%

Audits Adjusted	Total
Additional Documentation	1
Audit Adjustment	23
Client Request	15
Student Provided MER	10
Student Resubmitted Waiver	27
Student Updated Insurance	4
Grand Total	80

% Adjusted of Total Audits Completed	54.79%
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Total	Count
Final, Completed Audit Results	146
Audits Adjusted	80
Total	226

Wichita State University

Waiver Audit Results
Spring 2023
Tuesday, April 11, 2023

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	66	68.09%
4	Invalid Student Insurance Information	6	6.38%
14	Plan does not provide unlimited benefits with no per-service, per-diagnosis, or per-accident limitations	4	4.26%
99	Void	4	4.26%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	3	3.19%
7	Auditor was unable to complete the waiver audit with information provided.	3	3.19%
8	Policy is not active	2	2.13%
10	Plan does not provide coverage for inpatient and/or outpatient mental health services	2	2.13%
9	Plan does not provide insured prescription drug coverage	2	2.13%
13	Plan does not provide coverage for pre-existing conditions	1	1.06%
22	The following health plan types will not be accepted: Limited, Travel, Short Term Limited Duration, Disability, Hospital Indemnity, Accident Only, or Emergency/Urgent Care only.	1	1.06%
20	The insurance company is not authorized to do business in the state by the Kansas Department of Insurance	1	1.06%
17	Patient Co-insurance is over 25%	1	1.06%
Grand Total		96	100%

Audits Adjusted	Total
Additional Documentation	1
Audit Adjustment	20
Client Request	1
Student Provided MER	6
Student Resubmitted Waiver	13
Student Updated Insurance	6
Grand Total	47

% Adjusted of Total Audits Completed	50.00%
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Total	Count
Final, Completed Audit Results	94
Audits Adjusted	47
Total	141

Kansas State University

Waiver Audit Results
Spring 2023
Tuesday, April 11, 2023

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	16	84.21%
99	Void	2	10.53%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	5.26%
Grand Total		19	100%

Audits Adjusted	Total
Audit Adjustment	4
Student Provided MER	2
Student Updated Insurance	1
Grand Total	7

% Adjusted of Total Audits Completed	36.84%
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Total	Count
Final, Completed Audit Results	19
Audits Adjusted	7
Total	26

Emporia State University

Waiver Audit Results
 Spring 2023
 Tuesday, April 11, 2023

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	2	100%
Grand Total		2	100%

Audits Adjusted	Total
Student Resubmitted Waiver	2
Grand Total	2

% Adjusted of Total Audits Completed	100%
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Total	Count
Final, Completed Audit Results	2
Audits Adjusted	2
Total	4

Pittsburg State University

Waiver Audit Results
 Spring 2023
 Tuesday, April 11, 2023

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
8	Policy is not active	1	100%
Grand Total		1	100%

Audits Adjusted	Total
Student Resubmitted Waiver	1
Grand Total	1

% Adjusted of Total Audits Completed	100%
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Total	Count
Final, Completed Audit Results	1
Audits Adjusted	1
Total	2

University of Kansas Medical Center

Waiver Audit Results
 Spring 2023
 Tuesday, April 11, 2023

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	6	100%
Grand Total		6	100%

Audits Adjusted	Total
Audit Adjustment	1
Student Resubmitted Waiver	2
Grand Total	3

% Adjusted of Total Audits Completed	50.00%
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Total	Count
Final, Completed Audit Results	6
Audits Adjusted	3
Total	9