

**STUDENT HEALTH INSURANCE
ADVISORY COMMITTEE
Information for December 2, 2020**

AGENDA

Kansas Board of Regents
Student Health Insurance Committee
Conference Call
Tuesday, December 2, 2020, at 12:30 p.m.

- I. Approve: Minutes from the September 2, 2020 and September 30, 2020**
- II. ECI Waiver Reports**
- III. Quarterly Reports – UHC-SR**
- IV. Good of the Order**
- V. Future SIAC meeting tentatively scheduled for 12:30, KBOR Board Room**
 - A. Wednesday, February 3, 2021
 - B. Wednesday, May 6, 2021
 - C. Wednesday, September 1, 2021

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
September 2, 2020

The September 2, 2020, 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
Mary McDaniel-Anschutz, ESU
Chelsea Dowell, KSU
Karen Worley, PSU
Suraj Shankar, KUMC student

Diana Malott, KU
Sheryl McKelvey, WSU
Carol Solko-Olliff, FHSU
Brayden Soper, ESU student

Matt Anderson, KUMC, was not able to participate. Also participating were Dale Burns and Matt Brinson, UHC-SR; Jennifer Dahlquist, MHEC; Julene Miller, KBOR; Melissa Cole, KU; Lynn Adams, FHSU; and KSU participants: Maria Beebe, Sharon Maike and graduate student, Nathan Astle.

Chelsea Dowell was welcomed as the Kansas State University representative on the SIAC, replacing Jim Parker who has stepped aside to address additional duties.

Minutes

The minutes from the May 6, 2020, meeting were approved.

ECI Waiver Report

Matt Brinson stated that ECI continues to manage the waiver verification process and nothing outside the norm is reflected in the reports. Dale Burns shared that although this does not impact KBOR at this point, Cigna offers a program touted to be “an ACA-compliant plan” that is underwritten by a company off the coast of England. On behalf of another UHC-SR client, ECI denied that plan as it is not a program approved by the state the university is located in, and Cigna responded aggressively. Dale Burns has had an opportunity to review the policy and certificate and notes that there are exclusions for attempted suicide and some pre-existing conditions, and there are no state consumer protections as complaints need to be sent to Scotland and the policy is governed by laws of Wales/England, etc. Cigna indicates the plan offers minimum essential coverage under CMS guidelines. The waiver standards utilized were such that this type of plan will not be approved because of the exclusions and that the plan is not approved by any state insurance department.

Utilizing ECI Services – recent NCAA regulations

Dale Burns provided information about recent NCAA regulations that require COVID specific, no cost sharing, medical insurance for athletes to be able to participate in Intercollegiate Sports. Among the requirements listed: Member schools, in conjunction with existing insurance standards, must cover COVID-19 related medical expenses for student-athletes to prevent out-of-pocket expenses for college athletes and their families.

Dale Burns asked whether the SIAC would like UHCSR to consider filing a plan in 2021-2022 that covers COVID related expenses at 100% and, in conjunction with the Universities, implement an Insurance Waiver process for the athletes.

Doug Ball added that at PSU, it has been noted that as the regulations move toward implementation there are some adjustments in how they would be applied at the D-1 and D-2 levels. PSU's athletics director indicated a willingness to seeing other options. Dale Burns will pursue an alternate quote for the SIAC.

UHC-SR Reports

Matt Brinson shared highlights from the UHC-SR reports through July 31, 2020, noting that there is nothing substantial available for PY 20-21 as that period started on August 1st.

The overall loss ratio, through July 31st for Plan Year 19-20, is 86.11% but there are remaining claims that will be processed and paid. Matt Brinson said that through the end of August, the ratio was closer to 90%. The loss ratio break out between students and dependents continues to show the student-only loss ratio lower than the dependent-only loss ratio (82.85% and 143.82% respectively), although the dependent-only loss ratio has decreased from prior plan years (18-19, 432.83%; 17-18, 429.81% and 16-17, 289.40%). For Plan Year 19-20, there have been no large claims processed for dependents over \$100,000; whereas, for Plan Year 18-19, there was one claim for \$1.2 million; one for \$945,000; and seven claims over \$100,000, totaling \$4.3 million.

Voluntary Student Insurance Plan Solicitation

Dale Burns indicated that UHCSR believes there may be a lack of knowledge about the KBOR student insurance plan and the value it provides over plans offered through the federal exchange unless a large subsidy is provided. In the current environment, there may be many individuals who would benefit from being aware of the KBOR student insurance plan and who may choose to participate in the program. There is currently low enrollment in the voluntary student plan, with approximately 600-800 enrollees. If the pool could be expanded, it would be helpful to the plan and would provide benefit to the students and parents.

UHCSR suggested an awareness campaign to market the voluntary plan to all of the domestic students (and their parents) who are attending any of the KBOR universities. UHCSR would pay any incidental expenses incurred by the schools and would provide the materials or emails that could be used.

Julene Miller stated that it is permissible for the university to send marketing material to their own students but cannot provide information to vendors for use in soliciting students. Diana Malott indicated that KU has provided information to students about a number of topics in the past by using names and email addresses from the electronic medical record database, rather than asking the university to send out information. Doug Ball asked if other universities have promoted the plan to students and/or parents in the past. Diana Malott recalled that several years ago, booklets were mailed to all students but that practice ended; an email would be a viable option. During new student orientation, information is shared but because of this year's virtual environment, a lot of information had to be minimized.

Doug Ball suggested that it would be left to each campus to determine if they wished to market the student plan to its students and parents. In responding to a request from Diana Malott, Dale Burns will prepare some concise information that could be attached to an email and campuses will follow back up with UHCSR.

2021-2022 Plan Renewal

Several months ago, UHCSR started discussing things that could be done to help with limited or impacted resources in the COVID environment. UHCSR is allowing early renewal for a subset of clients, including KBOR. Underwriting projected out 2 years and provided 2 options.

Two options were presented for consideration, which would be included in a Draft Letter of Intent (LOI), should KBOR want to proceed. UHCSR needs to know whether either of these options will be pursued and agreed that they could work with an early to mid-November date for a final decision.

1. Commit to Renew Now (“Fixed Rate” on LOI) for 2021-2022: At an agreed upon increase of 9%, you can lock in the premium rates for the 2021-2022 academic year; or,
2. Commit to a Future Renewal for 2021-2022 (“Rate Guarantee” on LOI): UHCSR will agree that the renewal rates for 2021-2022 will not exceed a cap of 12%. The actual rates will be increased by 12% or less, determined through negotiation at the typical renewal time.

The “Fixed Rate” increases would be applied across the board to all Plan options and all Plans would retain their current benefit offerings. The “Fixed Rate” option would remove any uncertainty for the next Plan Year and students could be informed about the Plan in the spring, before the end of the academic year which may positively impact enrollment. That timeline would also be helpful in securing timely KID approval and the production of Plan documentation for the website.

Julene Miller asked about the sample letter of intent that shows universities signing it, and asked if KBOR would sign the letter of intent on behalf of the system? Dale Burns stated that KBOR would be the signatory and once the decision to proceed is made, UHCSR will provide the appropriate letter.

Julene Miller shared the internal process that would be followed: The SIAC will go back to their campus sub-committees to formulate their university’s recommendation back to the SIAC. Then the SIAC recommendation would be presented to the Council of Business Officers (COBO); COBO in turn would report to the Council of Presidents (COPs) and then COPs would make the recommendation to the Board. Julene Miller indicated that students would be involved along the way, so they have a voice as participants in the plan. The Board will either approve or disapprove. Once Board approval is secured, then UHCSR can take the plan to the KID for approval. Whether the Board will meet in October has not been finalized. If they do not meet, Julene Miller indicated that we will look for a way to get this finalized before November.

When asked how UHCSR came up with the rates, Dale Burns stated that underwriting looked at COVID abatement, where claims went down in April through June but are now trending up to where they were before. When looking at Plan Year 19-20, the underwriters looked at variation in claims cost from what would have been expected. As time goes on, those claims that were abated will resume. The underwriters used Plan Year 18-19 and part of Plan Year 19-20 through March as the baseline. Plan utilization was 90% in Plan Year 16-17, increased to 108% in Plan Year 17-18 and 107% in Plan Year 18-19, which resulted in large rate increases. The underwriters believe the Plan now is rated appropriately. The premium increase is needed for the “trend” increase going forward, and what that trend increase will be is unknown at this time. The trend increase reflects costs associated with utilization (medical and prescription drug) and increased cost by contract providers.

The 21-22 Plan Year would get credit if there is favorable enrollment or low utilization during Plan Year 20-21. Currently, more than 9 out of 10 students who purchase the voluntary plan used it and for the incentive plans, 7 out of 10 students enrolled in the Plans use the benefits.

Dale Burns shared that we are currently under an emergency declaration, which is scheduled to end on October 22, 2020, after which time the COVID-related benefits will no longer be paid at 100% and will revert to being paid like any other services. Dale Burns confirmed that UHCSR will continue to pay for

testing of an asymptomatic individual who is identified as a close contact; when there is a medical necessity, the test is covered.

The SIAC members will meet with their university sub-committees to review the early renewal options. The SIAC will reconvene on Wednesday, September 30, to share their sub-committee recommendations (and will provide that information to Doug Ball and Madi Vannaman prior to September 30th). Doug Ball requested that the SIAC member ensure that their Business Officers are looped into the discussions.

Good of the Order

1. Diana Malott shared that she will retire December 31, 2020. KU will make plans to transition so someone else will be the KU representative and Jennifer Dahlquist will find a replacement for Diana on the MHEC committee.

Future SIAC meetings

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

- A. Wednesday, December 2, 2020
- B. Wednesday, February 3, 2021
- C. Wednesday, May 6, 2021
- D. Wednesday, September 1, 2021

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
September 30, 2020

The September 30, 2020, 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
Diana Malott, KU
Sheryl McKelvey, WSU
Carol Solko-Olliff, FHSU

Matt Anderson, KUMC
Mary McDaniel-Anschutz, ESU
Chelsea Dowell, KSU
Karen Worley, PSU

Brayden Soper, ESU student, and Suraj Shankar, KUMC student, were unable to participate. Also on the call were Dale Burns and Matt Brinson, UHC-SR; Jennifer Dahlquist, MHEC; and Julene Miller, KBOR.

2021-2022 Plan Renewal

Background information from the September 2, 2020 meeting: UHCSR discussed the early renewal offering available for a subset of clients, including KBOR. Two options were presented for consideration for the 2021-2022 academic year:

1. Commit to Renew Now (“Fixed Rate”): At an agreed upon increase of 9% to lock in the premium rates for the next academic year; or,
2. Commit to a Future Renewal (“Rate Guarantee”): UHCSR will agree that the renewal rates for the next academic year will not exceed a cap of 12%. The actual rates will be increased by 12% or less, determined through negotiation at the typical renewal time.

The “Fixed Rate” increases would be applied across the board to all Plan options and all Plans would retain their current benefit offerings. The “Fixed Rate” option would remove any uncertainty for the next Plan Year and students could be informed about the Plan in the spring, before the end of the academic year, which may positively impact enrollment. That timeline would also be helpful in securing timely KID approval and the production of Plan documentation for the website.

At the September 2, 2020, meeting, Dale Burns stated that underwriting looked at COVID abatement, where claims went down in April through June, but are now trending up to where they were before. When looking at Plan Year 19-20, the underwriters looked at variation in claims cost from what would have been expected. As time goes on, those claims that were abated will resume. The underwriters used Plan Year 18-19 and part of Plan Year 19-20 through March as the baseline. Plan utilization was 90% in Plan Year 16-17, increased to 108% in Plan Year 17-18 and 107% in Plan Year 18-19, which resulted in large rate increases. The underwriters believe the Plan now is rated appropriately. The premium increase is needed for the “trend” increase going forward, and what that trend increase will be is unknown at this time. The trend increase reflects costs associated with utilization (medical and prescription drug) and increased cost by contract providers. The 21-22 Plan Year would get credit if there is favorable enrollment or low utilization during Plan Year 20-21. Currently, more than 9 out of 10 students who purchase the voluntary plan use it and for the incentive plans, 7 out of 10 students enrolled in the Plans use the benefits.

For the September 30th meeting, Doug Ball shared that the reaction at PSU was positive and they appreciated the options UHCSR offered. Carol Solko-Olliff stated that FHSU also appreciated the early renewal and wondered how the 9% increase was derived as there would have been less insurance usage beginning in March. Dale Burns responded that there was a drop in utilization beginning in March that continued throughout the summer. In a UHCSR meeting this past Monday, claims costs were nearly back

up to where they were at the same time last year. There was a dramatic decrease in utilization but that is rebounding back to where it was before. Underwriting will not be looking at the drop from March to the end of July but will look at what is happening now and the beginning part of the academic year. For the 21-22 school year, whether that abatement will continue because of COVID or other situations is unknown. If universities switch to online only again, that would have an impact on usage.

UHCSR has seen a dramatic decrease in international students and, generally, those students have more favorable claims experience than domestic students. Some plans have experienced a drop in excess of 30% in international student numbers, largely Chinese students who are having difficulty getting back into the country and new visa applicants. There are many variables and UHCSR is trying to make the best guess based on the data available.

In response to Dale Burns inquiry about international student enrollment, Doug Ball stated that at PSU there has been a decline and the real difference is between new and returning students. PSU has been successful in retaining returning students but saw a significant drop in new student numbers but they are optimistic and are seeing signs of that turning around. Carol Solko-Olliff stated that it is the same at FHSU. When students went home in March, some could not return so they chose to complete coursework online. A few new students had come, primarily athletes, only to find that their seasons were postponed. FHSU is encouraging new students to engage online in the hopes that they will be able to attend in-person in the future. Diana Malott shared that typically at KU there are around 2,100-2,200 international students and right now there are 1,660.

Diana Malott stated that looking at the historical premiums, the KU subcommittee felt 9% was reasonable but, if that could be reduced, that would be very positive. Sheryl McKelvey responded that WSU would like to determine if a better rate was available but, if not, the 9% increase would be acceptable. Chelsea Dowell said the KSU subcommittee felt the 9% was reasonable, especially with premium information from previous years plus and the information about trends provided by MHEC. Matt Anderson shared that the KUMC subcommittee appreciated having the option of early renewal, as information about the plan can be provided sooner and that will also help the financial aid office. He also commented that having no change in benefits was positive.

Julene Miller asked whether there was concern about applying the 9% increase across the board to all Plan options or whether different amounts could be determined for the different Plan options as the current premium amounts are not the same and impact the voluntary enrollees (in Plan 1) more than others. Dale Burns stated that the 9% increase was on an aggregate basis and based on uncertain variables. Although it might be possible to apply different percent increases to differ Plan options, that may be confusing and would be counter to the centralized approach taken. Diana Malott stated that the across the board increase protects Plan 1, domestic undergraduates, a little because their utilization rate has been higher and that could mean that the incentivized premiums would be lower. Those participants have historically had the largest premiums because they have had the highest utilization, and the across the board increase protects that group.

Carol Solko-Olliff asked whether dependents are still included in the plan. Diana Malott stated that the KU subcommittee was fairly firm about keeping dependents on the plan. She noted that claims for dependents have been fluctuating over the years, which makes it difficult to make a decision about dependent coverage. Sheryl McKelvey asked how many dependents are enrolled in the plan? After the meeting Matt Brinson provided this response: in the 2018-2019 Plan Year, there were 368 dependents and for the 2019-2020 Plan Year there were 388.

Doug Ball stated there appeared to be a lot of interest in the early renewal, with an across the board increase, but interest in having the 9% rate of increase reviewed. When asked, no campus indicated leaning in a different direction.

At the SIAC's request, the 9% increase was quickly reviewed by UHCSR underwriting. The UHCSR underwriter was able to perform that review during the meeting and provided updated information, using current claims information and trending that forward. The underwriter confirmed that 9% is the right number at this point but would be willing to spend some more time to analyze it. If data had improved dramatically, that would have been reflected on the spreadsheet.

Doug Ball expressed appreciation for the quick review of the 9% and asked each campus to indicate whether they were supportive of the Commit to Renew Now ("Fixed Rate"): At an agreed upon increase of 9% to lock in the premium rates for the next academic year. SIAC members from each of the seven universities supported the Fixed Rate option and recommend that it be presented to the Council of Business Officers (COBO) next week. Assuming COBO agrees, the recommendation will then be presented to the Council of Presidents and, if approved there, on to the Board of Regents at their October 14, 2020, meeting.

Carol Solko-Oliff asked when information for PY 21-22 would be available. Dale Burns stated that UHCSR will submit a single case filing, out of the normal time frame, seeking early approval, and he anticipates that everything could be finalized by early January.

Future SIAC meetings

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

- A. Wednesday, December 2, 2020
- B. Wednesday, February 3, 2021
- C. Wednesday, May 6, 2021
- D. Wednesday, September 1, 2021



Kansas Board of Regents

KBOR Quarterly Meeting

Eligibility and Waiver Audit Services Overview of Fall 2020 Processes

Date of Report: November 11, 2020

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 2020 reflects Fall audit and enrollment data through the completion of the Fall process.

For Fall 2020, the waiver/enrollment processes proceeded without incident for audits, enrollment if applicable, and Customer Service. No significant process changes were requested for Fall 2020. However, as Universities navigated issues related to COVID-19, ECI worked closely with schools to meet their needs. For Spring 2021, ECI will possibly begin transmitting enrollment files directly to UHCSR for up to three additional KBOR schools in addition to continuing with existing responsibilities. Emporia State University (ESU) has made the decision and begun the transition, and KU/KUMC are close to finalizing their decision whether to start the process with ECI. With additional workloads on staff due to COVID and other internal stresses at the Universities it was thought that ECI could help lessen workloads on desks at the respective institutions.

Attached are the finalized Fall 2020 Elev834 reports with results on waiver data for Fall 2020 waiver audits and, if applicable, eligibility enrollment. Please note that PSU shows no waivers were done for Fall 2020 because no waivers were submitted by any international students. Enrollment figures include both early and default enrollments. 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.

KBOR

Waiver Processing Time Report

Fall 2020

November 11, 2020

University of Kansas

Fall 2020	Total Audits Average Processing Time (days)	Total Average QA Time (days)
254	1.25	0.06

Wichita State University

Fall 2020 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
163	0.83	0.08

Kansas State University

Fall 2020 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
26	1.40	0.06

Emporia State University

Fall 2020 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
13	0.29	0.03

Pittsburg State University

Fall 2020 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
0	0.00	0.00

University of Kansas Medical Center

Fall 2020 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
29	0.25	0.03

KBOR

**University of Kansas
Fall - 2020
Waiver Audit Results**

November 11, 2020

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	246	96.85%
8	Policy is not active	3	1.18%
21	This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents.	1	0.39%
99	Void	1	0.39%
4	Invalid Student Insurance Information	1	0.39%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	0.39%
9	Plan does not provide insured prescription drug coverage	1	0.39%
Grand Total		254	100%

Audits Adjusted	Total
Audit Adjustment	16
Client Request	7
Student Provided MER	7
Student Resubmitted Waiver	11
Student Updated Insurance	2
Grand Total	43

% Adjusted of Total Audits Completed	16.93%
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Total	Count
Final, Completed Audit Results	254
Audits Adjusted	43
Total	297

**Wichita State University
Fall - 2020
Waiver Audit Results**

November 11, 2020

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	152	93.21%
8	Policy is not active	4	2.47%
9	Plan does not provide insured prescription drug coverage	3	1.85%
14	Plan does not provide unlimited benefits with no per-service, per-diagnosis, or per-accident limitations	1	0.62%
4	Invalid Student Insurance Information	1	0.62%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	0.62%
10	Plan does not provide coverage for inpatient and/or outpatient mental health services	1	0.62%
Grand Total		163	100%

Audits Adjusted	Total
Audit Adjustment	31
Client Request	4
Student Provided MER	5
Student Resubmitted Waiver	13
Student Updated Insurance	1
Grand Total	54

% Adjusted of Total Audits Completed	33.33%
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Total	Count
Final, Completed Audit Results	163
Audits Adjusted	54
Total	217

**Kansas State University
Fall - 2020
Waiver Audit Results**

November 11, 2020

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	19	73.08%
9	Plan does not provide insured prescription drug coverage	3	11.54%
8	Policy is not active	2	7.69%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	2	7.69%
Grand Total		26	100%

Audits Adjusted	Total
Audit Adjustment	8
Student Provided MER	7
Student Resubmitted Waiver	5
Grand Total	20

% Adjusted of Total Audits Completed	76.92%
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Total	Count
Final, Completed Audit Results	26
Audits Adjusted	20
Total	46

**Emporia State University
Fall - 2020
Waiver Audit Results**

November 11, 2020

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	8	61.54%
9	Plan does not provide insured prescription drug coverage	2	15.38%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	7.69%
10	Plan does not provide coverage for inpatient and/or outpatient mental health services	1	7.69%
12	Plan does not provide coverage for preventive routine care	1	7.69%
Grand Total		13	100%

Audits Adjusted	Total
Audit Adjustment	8
Grand Total	8

% Adjusted of Total Audits Completed	61.54%
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Total	Count
Final, Completed Audit Results	13
Audits Adjusted	8
Total	21

**Pittsburg State University
Fall - 2020
Waiver Audit Results**

November 11, 2020

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

**University of Kansas Medical Center
Fall - 2020
Waiver Audit Results**

November 11, 2020

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	28	96.55%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	3.45%
Grand Total		29	100%

Audits Adjusted	Total
Audit Adjustment	2
Grand Total	2

% Adjusted of Total Audits Completed	6.90%
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Total Billable	Billable Count
Final, Completed Audit Results	29
Audits Adjusted	2
Total Billable	31

KBOR

University of Kansas

Statistics Report
Fall 2020

November 11, 2020

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	0
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	1932
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	1932

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	246
DENIED WAIVERS	7
PENDING WAIVERS	0
VOIDED WAIVERS	1
NUMBER OF SUBMITTED WAIVERS	254

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	24
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	24

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	1932
WAIVERS PROCESSED	254
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	24
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	2210

Wichita State University

Statistics Report
Fall 2020

November 11, 2020

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)	481
TOTAL ENROLLMENTS	587

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	152
DENIED WAIVERS	11
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	163

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	471
STUDENTS DROPPED FROM SHIP	23
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	494

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-1
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-4
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-7
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-12

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	587
WAIVERS PROCESSED	163
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	494
STUDENTS WITH MULTIPLE RESULTS	-12
TOTAL NUMBER STUDENTS RECEIVED	1232

Kansas State University

Statistics Report
Fall 2020

November 11, 2020

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	17
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	376
TOTAL ENROLLMENTS	393

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	19
DENIED WAIVERS	7
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	26

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	116
STUDENTS DROPPED FROM SHIP	508
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	624

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-1
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-18
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-5
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-24

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	393
WAIVERS PROCESSED	26
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	624
STUDENTS WITH MULTIPLE RESULTS	-24
TOTAL NUMBER STUDENTS RECEIVED	1019

Emporia State University

Statistics Report
Fall 2020

November 11, 2020

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	3
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	5
STUDENTS WHO DID NOTHING	267
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	275

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	8
DENIED WAIVERS	5
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	13

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	-5
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-5

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	275
WAIVERS PROCESSED	13
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	-5
TOTAL NUMBER STUDENTS RECEIVED	283

Pittsburg State University

Statistics Report
Fall 2020

November 11, 2020

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	24
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	74
TOTAL ENROLLMENTS	98

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	28
STUDENTS DROPPED FROM SHIP	2
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	30

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	98
WAIVERS PROCESSED	0
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	30
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	128

University of Kansas Medical Center

**Statistics Report
Fall 2020**

November 11, 2020

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	0
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	54
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	54

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	28
DENIED WAIVERS	1
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	29

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

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	54
WAIVERS PROCESSED	29
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	1
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	84



Kansas State System (200118)

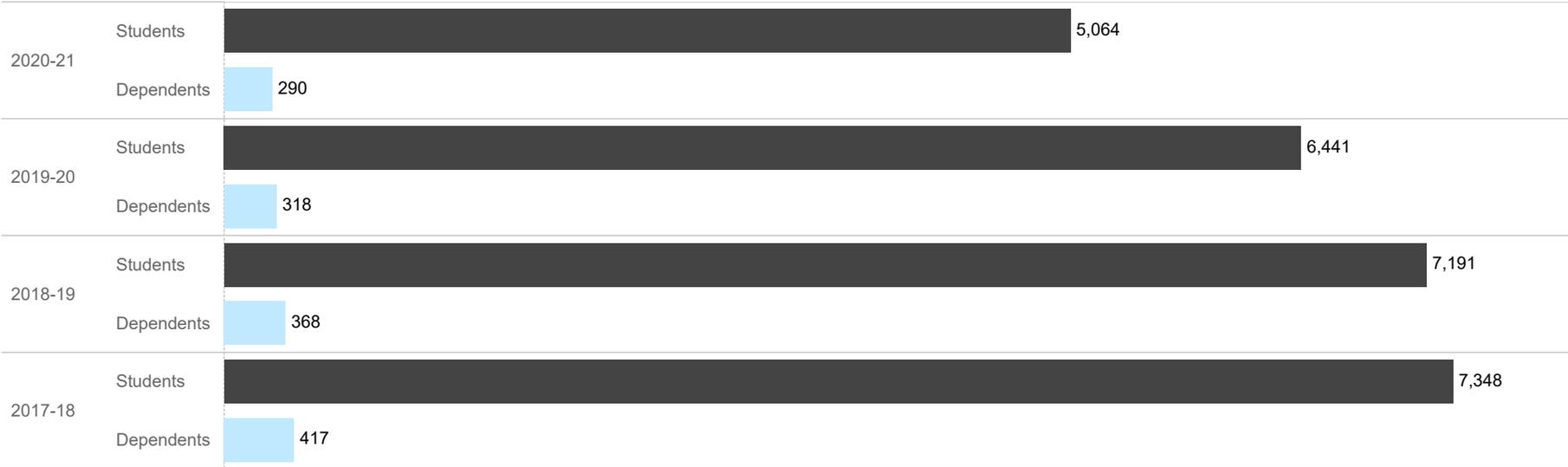
Policy Option(s)

1
2
3
4

Annualized Membership

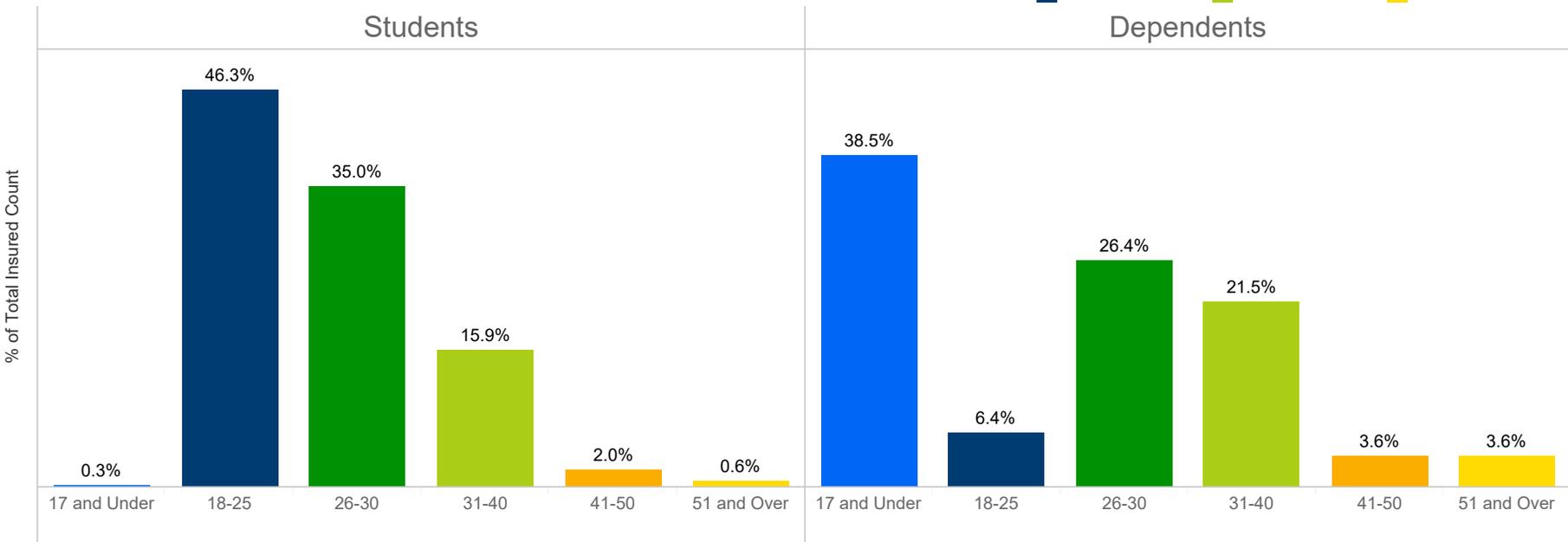
2020-21 policy year is an estimate.

■ Students ■ Dependents



2020-21 Membership by Age Group

■ 17 and Under ■ 26-30 ■ 41-50
 ■ 18-25 ■ 31-40 ■ 51 and Over



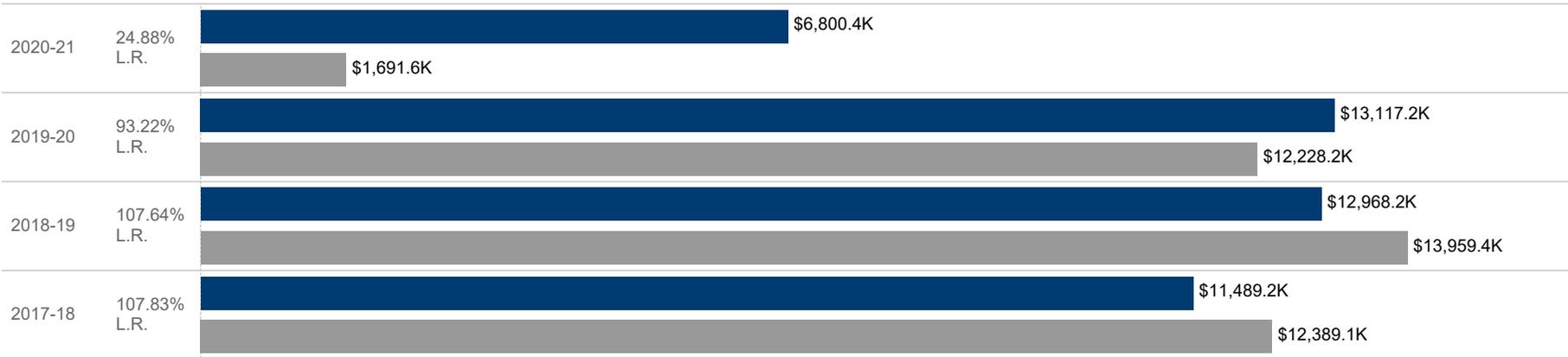
Kansas State System (200118) - Membership as of November 1, 2020

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

All Insureds P&L

■ Premium ■ Paid Claims

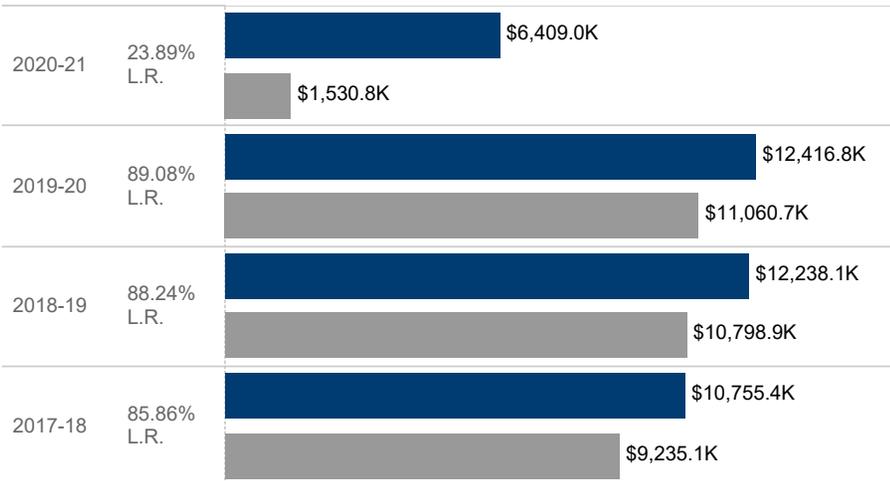


Values are displayed in thousands

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

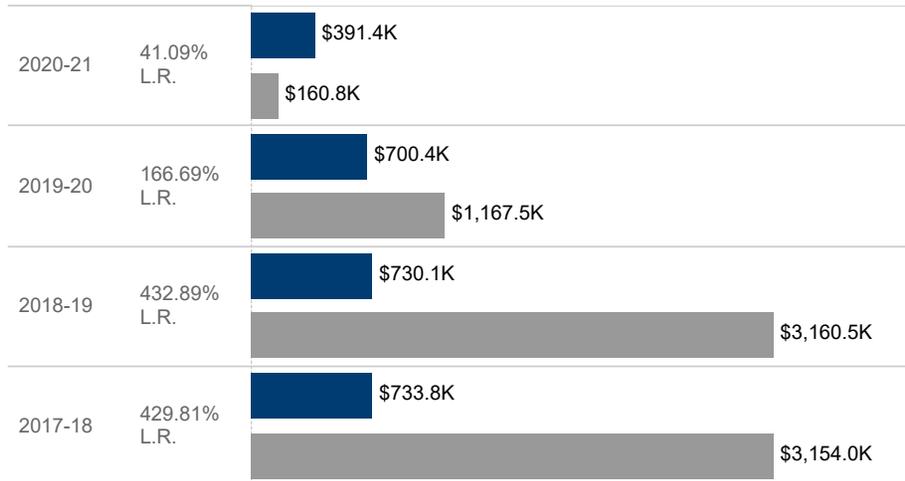
■ Premium ■ Paid Claims



Values are displayed in thousands

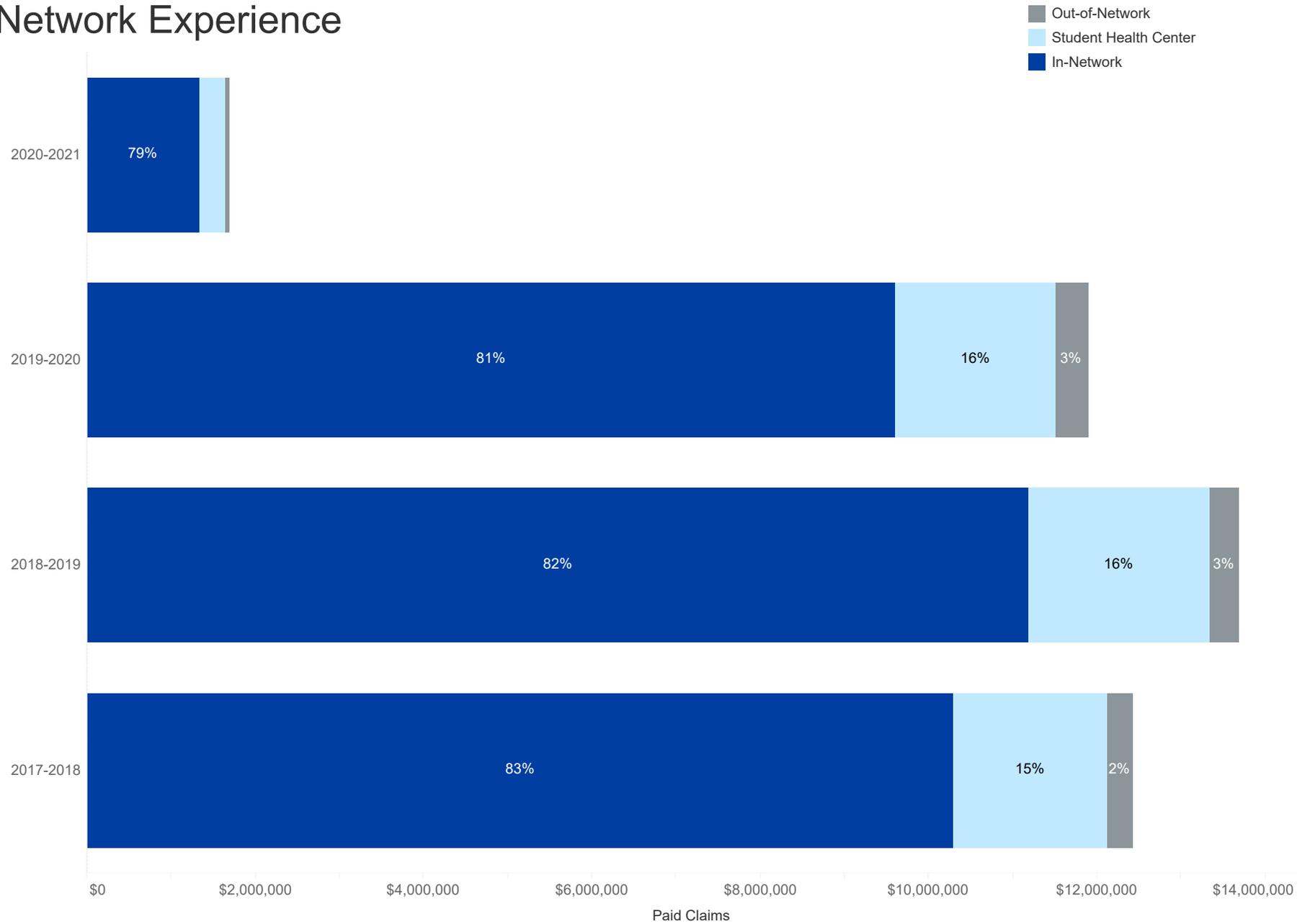
Dependents - P&L

■ Premium ■ Paid Claims



Values are displayed in thousands

Network Experience



SR Charge Category Utilization as of 11/1/2020

Kansas State System (200118)

Policy Option(s): All | Insured Location: All

Insured Type: All | Charge Type: All | Charge Service Type: All | Charge Code Description: All | Cause Code: All

Network Type	Charge Service Type	Charge Description Category	2019-2020				2020-2021			
			Claimant Count	Claim Count	Claimed Amount	Paid Claims	Claimant Count	Claim Count	Claimed Amount	Paid Claims
Grand Total					\$28,816,688	\$12,228,154			\$4,398,888	\$1,691,645
Total					\$25,415,143	\$9,608,142			\$3,835,019	\$1,336,831
In-Network	Outpatient	Total			\$18,025,444	\$7,231,097			\$3,218,821	\$1,154,296
		ANESTHETIST	124	166	\$139,018	\$60,449	22	24	\$17,986	\$5,995
		ASSISTANT SURGEON	13	14	\$26,405	\$1,977	3	3	\$5,470	\$304
		CAT SCAN / MRI	293	657	\$1,592,113	\$558,504	67	111	\$203,312	\$61,254
		CHEMOTHERAPY	12	71	\$1,329,151	\$798,132	7	10	\$146,055	\$51,441
		HOSPITAL MISCELLANEOUS	109	130	\$81,361	\$47,584	25	27	\$1,306	\$652
		INJECTIONS	729	1,376	\$381,202	\$226,731	276	358	\$73,855	\$35,696
		LABORATORY	1,649	4,860	\$1,666,046	\$384,272	575	1,046	\$304,943	\$65,484
		MEDICAL EMERGENCY	309	375	\$880,604	\$241,129	41	50	\$155,100	\$39,778
		OUTPATIENT SURGERY	493	778	\$611,901	\$174,145	99	120	\$99,696	\$22,087
		OUTPATIENT SURGICAL FACILITI..	170	236	\$2,564,855	\$632,677	30	32	\$368,617	\$92,706
		PHYSICIAN VISITS	2,352	8,365	\$1,516,532	\$755,024	855	1,733	\$331,353	\$166,528
		PHYSIOTHERAPY	257	1,155	\$376,950	\$78,743	83	286	\$66,233	\$5,666
		PRESCRIPTIONS	2,406	22,784	\$6,109,948	\$3,035,787	1,197	4,402	\$1,296,508	\$578,167
		RADIATION THERAPY	1	3	\$9,273	\$1,918				
	SUPPLIES/MISC	112	166	\$157,102	\$89,250	13	17	\$20,123	\$7,161	
	XRAYS	699	1,650	\$582,985	\$144,776	183	305	\$128,263	\$21,377	
	Inpatient	Total			\$7,389,699	\$2,377,046			\$616,198	\$182,535
		ANESTHETIST	55	71	\$134,269	\$72,080	11	14	\$23,001	\$9,202
		ASSISTANT SURGEON	13	13	\$19,404	\$1,624	3	3	\$4,879	\$368
		HOME HEALTH CARE	8	19	\$25,954	\$8,192	2	7	\$2,853	\$1,061
		HOSPITAL	146	279	\$6,414,451	\$1,970,922	22	28	\$478,274	\$143,151
		INJECTIONS	3	3	\$215	\$109	1	1	\$113	\$45
		INPATIENT SURGERY	70	95	\$365,321	\$159,027	13	14	\$33,881	\$12,169
		MEDICAL EMERGENCY	27	45	\$136,621	\$50,708	5	5	\$17,579	\$5,632
		PHYSICIAN VISITS	148	486	\$265,553	\$101,838	28	62	\$49,783	\$9,293
		PROFESSIONAL FEE	33	117	\$27,910	\$12,547	10	28	\$5,836	\$1,615
Total				\$907,536	\$388,171			\$210,352	\$34,260	
Out of Network		Outpatient	Total			\$470,392	\$152,945			\$209,332

Insured Type: All | Charge Type: All | Charge Service Type: All | Charge Code Description: All | Cause Code: All

Kansas State System (200118) - Utilization as of 11/1/2020

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

SR Charge Category Utilization as of 11/1/2020

Kansas State System (200118)

Policy Option(s): All | Insured Location: All

Insured Type: All | Charge Type: All | Charge Service Type: All | Charge Code Description: All | Cause Code: All

Network Type	Charge Service Type	Charge Description Category	2019-2020				2020-2021				
			Claimant Count	Claim Count	Claimed Amount	Paid Claims	Claimant Count	Claim Count	Claimed Amount	Paid Claims	
Out of Network	Outpatient	ANESTHETIST	12	19	\$24,816	\$1,706	1	1	\$420	\$0	
		CAT SCAN / MRI	5	5	\$17,459	\$5,343					
		HOSPITAL MISCELLANEOUS	4	4	\$18,160	\$10,417					
		INJECTIONS					1	1	\$25	\$25	
		LABORATORY	92	136	\$65,625	\$12,248	7	8	\$191,585	\$31,334	
		MEDICAL EMERGENCY	8	9	\$36,799	\$22,893					
		OUTPATIENT SURGERY	19	25	\$36,945	\$9,798	1	1	\$78	\$0	
		OUTPATIENT SURGICAL FACILITI..	2	3	\$49,157	\$19,663					
		PHYSICIAN VISITS	189	716	\$201,747	\$68,365	40	105	\$16,776	\$2,637	
		PHYSIOTHERAPY	23	94	\$16,274	\$2,161	2	3	\$150	\$30	
		PRESCRIPTIONS	13	15	\$503	\$264	4	7	\$195	\$0	
		SUPPLIES/MISC	2	2	\$1,158	\$0					
	XRAYS	7	7	\$1,748	\$86	2	2	\$104	\$94		
		Inpatient	Total			\$437,145	\$235,226			\$1,019	\$139
			ANESTHETIST	8	9	\$18,659	\$3,294				
			HOME HEALTH CARE	1	1	\$960	\$339				
			HOSPITAL	16	23	\$374,222	\$217,076				
			INPATIENT SURGERY	1	1	\$2,000	\$240				
			MEDICAL EMERGENCY	2	4	\$5,710	\$4,403				
	PHYSICIAN VISITS		15	36	\$30,184	\$9,607	1	1	\$140	\$54	
	PROFESSIONAL FEE	25	43	\$5,410	\$267	4	6	\$879	\$85		
Total				\$501,093	\$345,700			\$28,442	\$9,064		
Other Charges	Outpatient	Total			\$478,544	\$342,729			\$25,987	\$8,829	
		AMBULANCE	30	41	\$275,510	\$260,049	3	4	\$4,233	\$3,035	
		CONSULTANT	17	17	\$4,722	\$375	1	1	\$776	\$10	
		DENTAL	31	41	\$9,750	\$2,773	3	5	\$311	\$15	
		DURABLE MED/BRACES/APPL	120	207	\$139,957	\$41,172	16	22	\$19,939	\$5,640	
		GROUP LEDGER BILLING	1	2	\$16,918	\$16,918					
		OTHER	30	148	\$19,527	\$19,527	7	7	\$59	\$59	
		URGENT CARE	14	18	\$12,160	\$1,915	5	5	\$669	\$70	
		Inpatient	Total		\$22,549	\$2,971			\$2,455	\$235	

Insured Type: All | Charge Type: All | Charge Service Type: All | Charge Code Description: All | Cause Code: All

Kansas State System (200118) - Utilization as of 11/1/2020

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SR Charge Category Utilization as of 11/1/2020

Kansas State System (200118)

Policy Option(s): All |Insured Location: All

Insured Type: All|Charge Type: All|Charge Service Type: All |Charge Code Description: All |Cause Code: All

Network Type	Charge Service Type	Charge Description Category	2019-2020				2020-2021			
			Claimant Count	Claim Count	Claimed Amount	Paid Claims	Claimant Count	Claim Count	Claimed Amount	Paid Claims
Other Charges	Inpatient	CONSULTANT	5	6	\$1,614	\$954	1	1	\$398	\$235
		DENTAL	33	43	\$20,935	\$2,017	5	7	\$2,057	\$0
		OTHER	1	1	\$0	\$0				
Total				\$3,859	(\$18,100)			\$47	\$441	
Non-Service Charges	Outpatient	Total			\$2,199	(\$592,680)			\$47	\$441
		ADJUSTMENTS	133	313	\$0	(\$560,666)	11	19	\$0	\$394
		CLAIM INTEREST	89	185	\$2,138	\$2,138	8	12	\$47	\$47
		MEDICAL RECORDS	3	3	\$24	\$24				
		OTHER INSURANCE	8	23	\$0	(\$23,898)				
		REFUNDS	9	10	\$0	(\$10,314)				
		STATE MANDATE TAX	2	3	\$36	\$36				
	Inpatient	Total			\$1,660	\$574,580				
		ADJUSTMENTS	20	27	\$0	\$572,920				
		CLAIM INTEREST	16	35	\$1,660	\$1,660				
Total				\$1,989,057	\$1,904,241			\$325,029	\$311,048	
Student Health Center	Outpatient	Total			\$1,989,057	\$1,904,241			\$325,029	\$311,048
		Null	28	65	\$2,165	(\$65)				
		SHC-ADJUSTMENTS	57	245	\$250	\$250	5	5	\$100	\$100
		SHC-CONSULTANT	1	1	\$18	\$0				
		SHC-GROUP LEDGER BILLING	3	0		\$156				
		SHC-HOSPITAL MISCELLANEOUS	301	396	\$91,517	\$91,517	42	53	\$10,613	\$10,613
		SHC-INJECTIONS	2,655	7,705	\$415,129	\$415,128	574	1,352	\$66,501	\$66,501
		SHC-INTENSIVE CARE UNIT	1	1	\$18	\$0				
		SHC-LABORATORY	266	501	\$36,026	\$24,607	32	51	\$3,179	\$2,121
		SHC-PHYSICIAN VISITS	1,915	3,406	\$168,078	\$168,078	397	527	\$27,129	\$27,129
		SHC-PHYSIOTHERAPY	210	1,520	\$72,596	\$72,596	33	154	\$7,097	\$7,097
		SHC-PRESCRIPTIONS	2,241	10,699	\$622,327	\$591,369	667	1,739	\$108,858	\$103,897
		SHC-PROFESSIONAL FEE	3,339	16,380	\$483,410	\$444,678	729	2,914	\$91,383	\$83,622
		SHC-PSYCHOTHERAPY	168	1,412	\$23,105	\$23,105	35	102	\$1,545	\$1,545
		SHC-RADIATION THERAPY					1	1	(\$100)	(\$100)
		SHC-SURGERY	269	366	\$45,416	\$45,416	34	39	\$4,760	\$4,760

Insured Type: All|Charge Type: All|Charge Service Type: All |Charge Code Description: All |Cause Code: All

Kansas State System (200118) - Utilization as of 11/1/2020

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

SR Charge Category Utilization as of 11/1/2020

Kansas State System (200118)

Policy Option(s): All | Insured Location: All

Insured Type: All | Charge Type: All | Charge Service Type: All | Charge Code Description: All | Cause Code: All

Network Type	Charge Service Type	Charge Description Category	2019-2020				2020-2021			
			Claimant Count	Claim Count	Claimed Amount	Paid Claims	Claimant Count	Claim Count	Claimed Amount	Paid Claims
Student Health Center	Outpatient	SHC-XRAYS	353	420	\$29,001	\$27,406	53	56	\$3,963	\$3,763

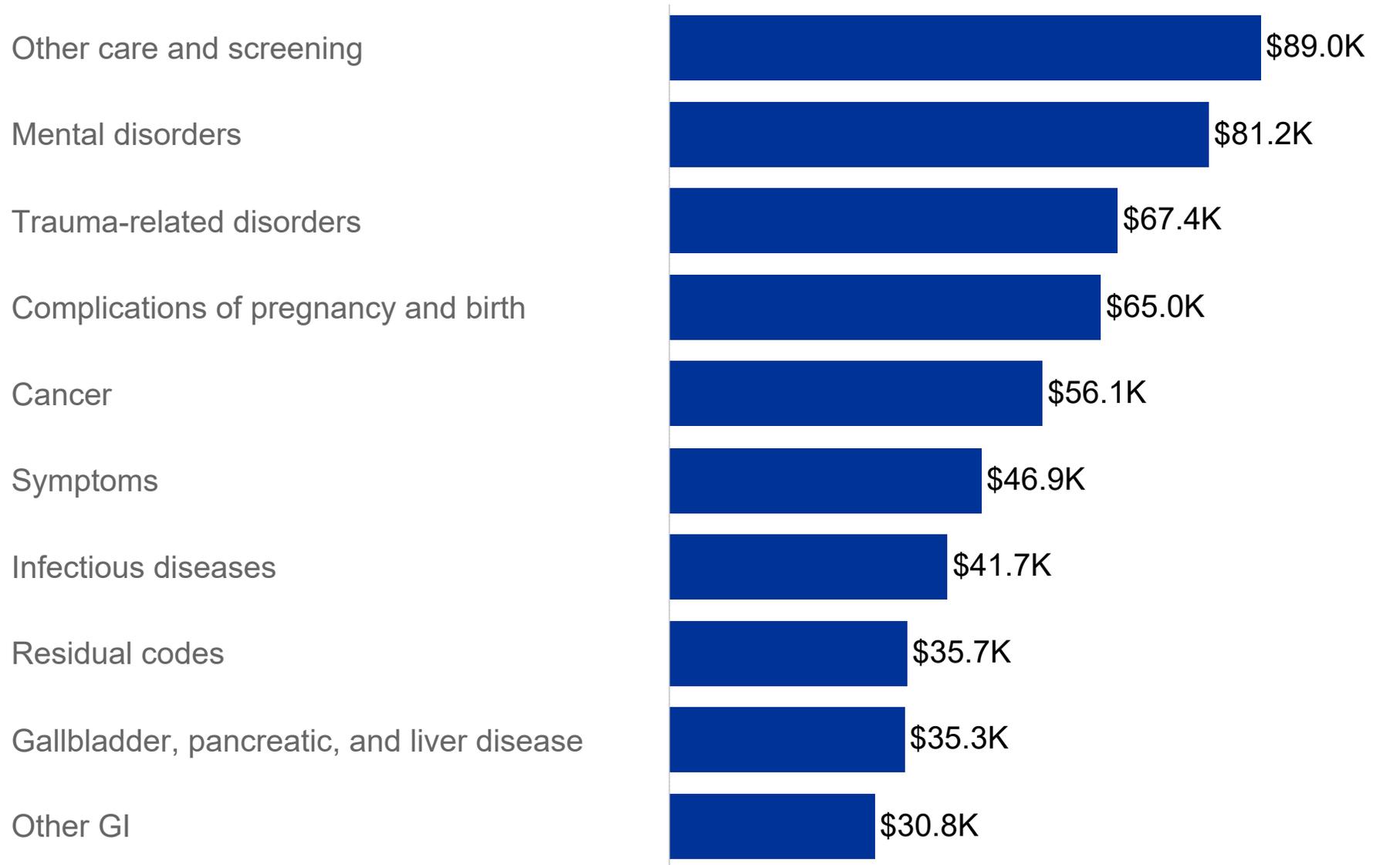
Insured Type: All | Charge Type: All | Charge Service Type: All | Charge Code Description: All | Cause Code: All

Kansas State System (200118) - Utilization as of 11/1/2020

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

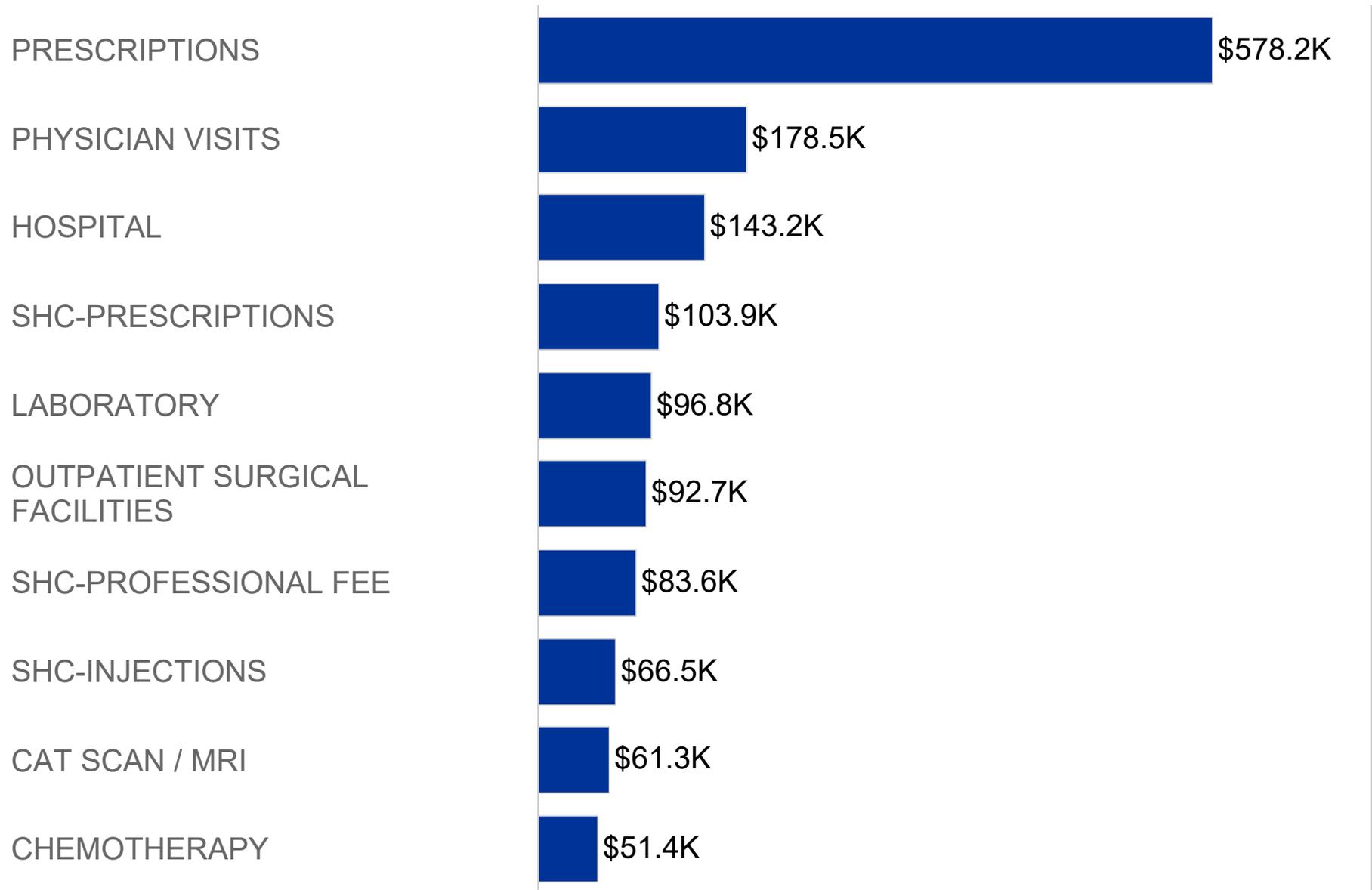
Top 10 Diagnoses 2020-21 Policy Year

Clinical Classification Software (CCS) Condition Descriptions group relevant International Classification of Diseases (ICD) Codes into clinically meaningful categories. Information does not include Student Health Center ledger billed claims.



Values are displayed in thousands

Top 10 SR Charge Categories 2020-21 Policy Year



Values are displayed in thousands

Claims greater than \$100,000

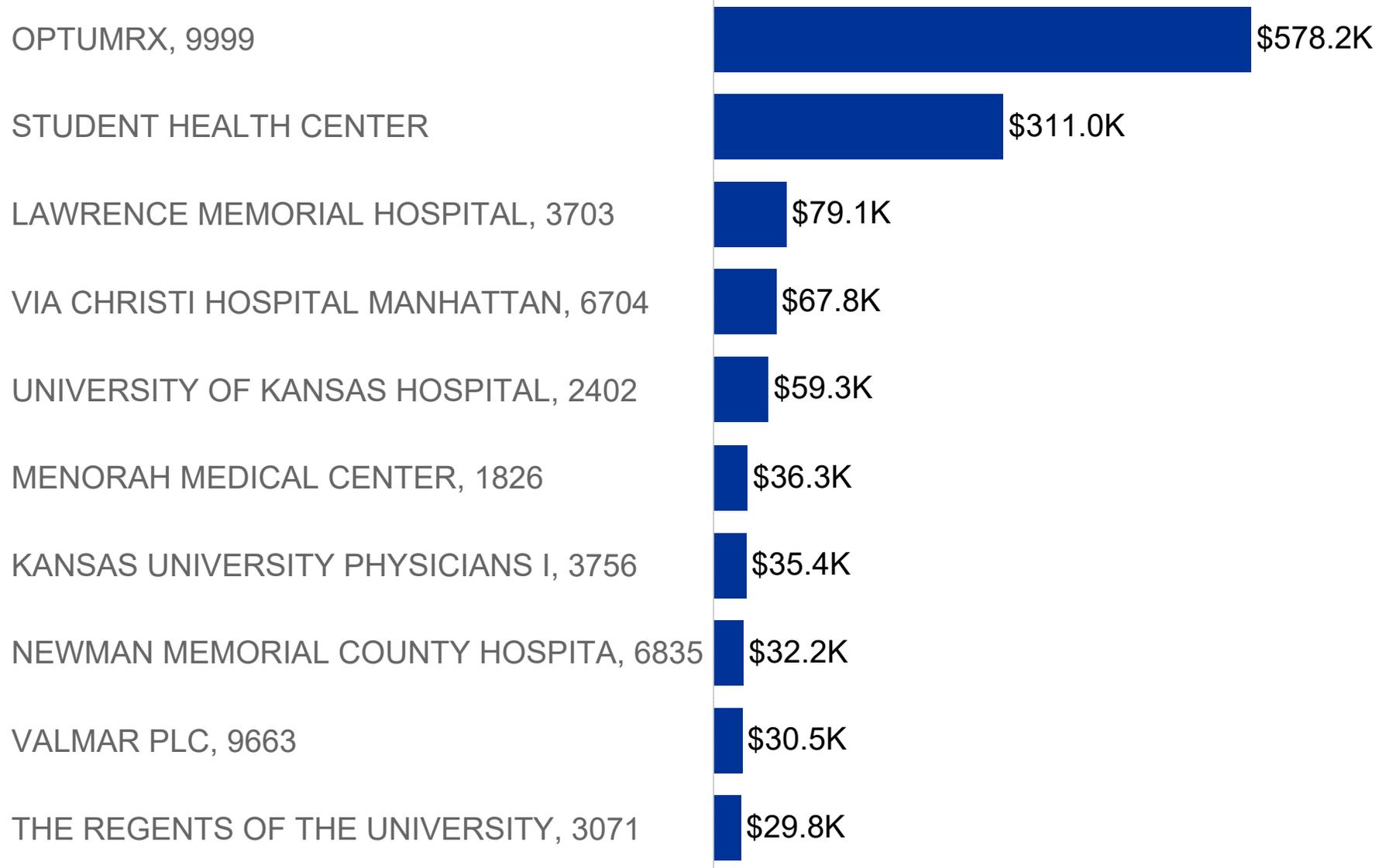
Policy Year	Day of Date Diagnosis	Student-Dep..	ICD Code Description	Claimed Amount	Paid Claims
2019-20	July 19, 2019	Student	OTHER SPECIFIED EATING DISORDER	\$663,896	\$585,244
	May 5, 2020	Student	MALIGNANT NEOPLASM OF UNSPECIFIED OVARY	\$244,020	\$184,147
	September 6, 2019	Student	PBM CLAIMS	\$299,976	\$235,551
	August 7, 2019	Student	PBM CLAIMS	\$226,842	\$194,640
	August 1, 2019	Student	MALIGNANT NEOPLASM OF BRAIN UNSPECIFIED	\$342,467	\$203,643
	October 2, 2019	Student	PBM CLAIMS	\$167,629	\$125,172
	November 11, 2019	Student	NONTRAUMATIC SUBARACHNOID HEMORRHAGE UNSPECIFIED	\$1,893,857	\$343,828
	August 1, 2019	Student	NS HODGKIN LYMPHOMA LYMPH NODES HEAD FACE & NECK	\$392,000	\$351,282
	November 8, 2019	Student	TRANSSEXUALISM	\$382,999	\$199,945
	November 15, 2019	Student	MULTIPLE SCLEROSIS	\$467,099	\$141,831
	September 30, 2019	Student	EPIDURAL HEMORRHAGE W/LOC UNS DUR INITIAL ENCNR	\$420,649	\$115,323
	October 23, 2019	Student	MALIG NEOPLASM UPPER-INNER QUAD LT FEMALE BREAST	\$355,257	\$189,738
	November 6, 2019	Student	PBM CLAIMS	\$143,098	\$107,821

Kansas State System (200118) - Claims greater than \$100,000 - Utilization as of November 1, 2020

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

Top Billing Providers

2020-21 Policy Year



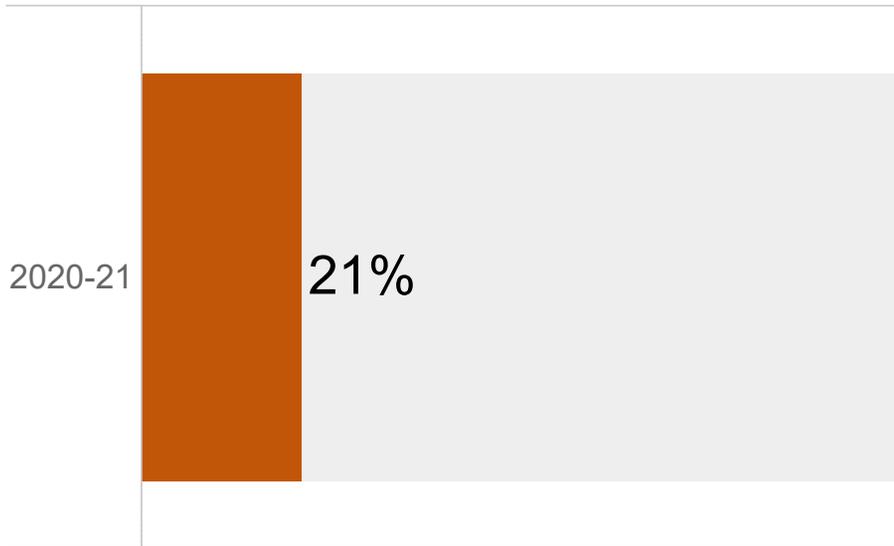
Values are displayed in thousands

Kansas State System (200118) - Utilization as of November 1, 2020

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

Top Rx Report

Percentage of Members Utilizing Rx



Top Drugs by Claimant Count

Drug Name	Tier	Script Count	Claimant Count	Copay	Paid Claims
BUPROPION HYDROCHLORIDE ER (XL)	1	146	53	\$382	\$329
AMPHETAMINE/DEXTROAMPHETA..	1	143	68	\$703	\$1,820
ESCITALOPRAM OXALATE	1	114	56	\$196	\$36
FLUCELVAX QUADRIVALENT 2020-2021	3	96	93	\$0	\$1,748
SPIRONOLACTONE	1	92	38	\$175	\$198
AFLURIA QUADRIVALENT 2020-2021	3	68	66	\$0	\$1,216
FLUZONE QUADRIVALENT 2020-2021	3	67	66	\$0	\$1,235
FLUARIX QUADRIVALENT 2020-2021	3	66	66	\$0	\$1,254
FLUBLOK QUADRIVALENT 2020-2021	3	54	53	\$0	\$2,184
SPRINTEC 28	1	52	37	\$0	\$1,545

Top Drugs by Paid Claims

Drug Name	Tier	Claimant Count	Copay	Paid Claims
XYREM	3	2	\$13,135	\$64,988
KALYDECO	2	1	\$8,000	\$64,062
STELARA	2	1	\$8,000	\$38,011
HUMIRA PEN	2	4	\$16,594	\$37,500
JADENU	3	1	\$5,918	\$24,528
TECFIDERA	2	2	\$9,345	\$23,625
COSENTYX SENSOREADY PEN	3	3	\$14,917	\$23,595
GILENYA	3	1	\$7,987	\$17,852
HUMALOG	1	10	\$285	\$15,308
LYNPARZA	2	1	\$0	\$14,610

Top Therapeutic Classes by Claimant Count

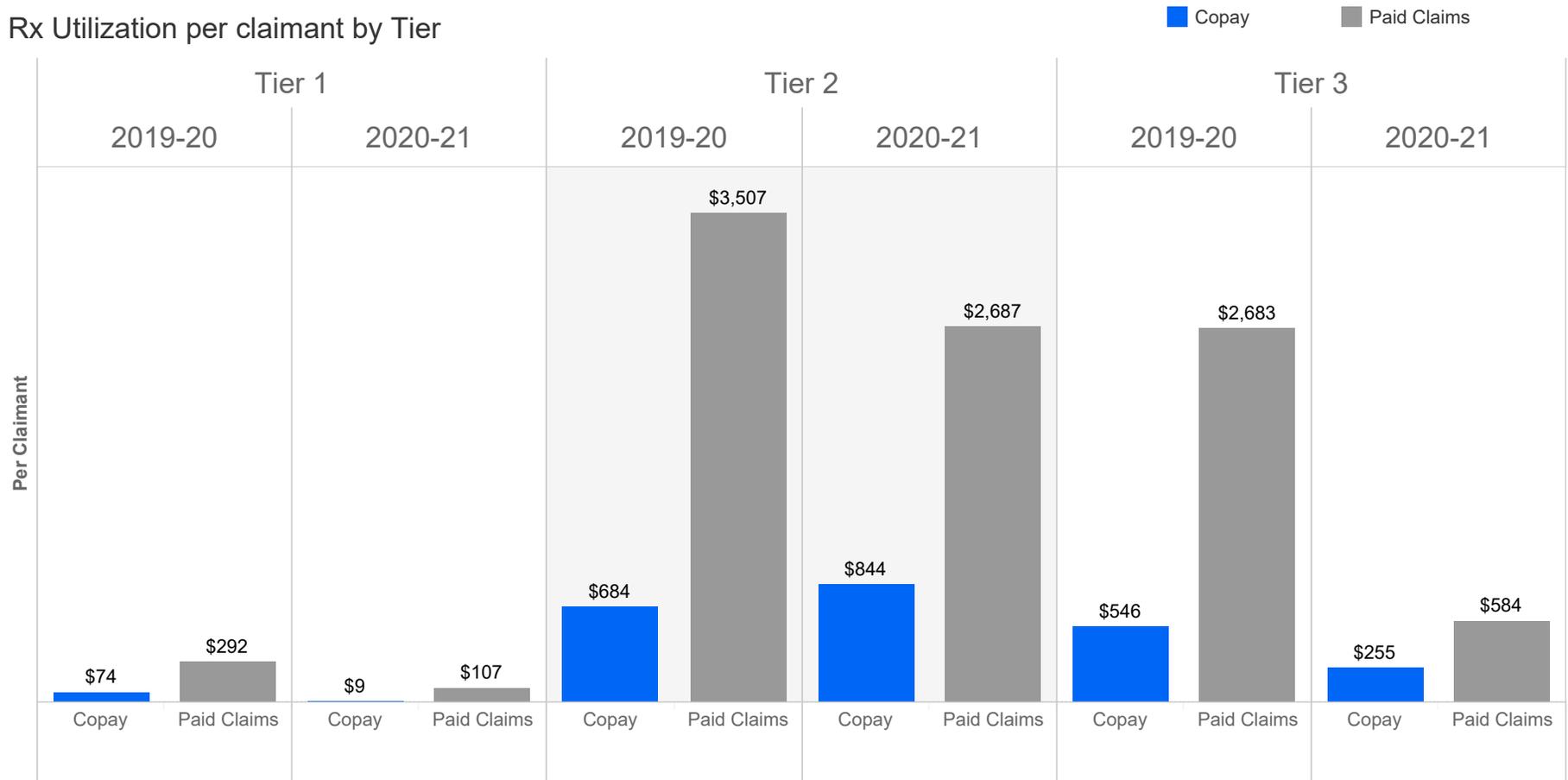
	Claimant Count	Copay	Paid Claims
BIOLOGICALS	345	\$0	\$8,748
PSYCHOSTIMULANTS-ANTIDEPRESSANT..	314	\$5,061	\$8,360
SYSTEMIC CONTRACEPTIVES	303	\$1,977	\$29,465
AMPHETAMINE PREPARATIONS	111	\$7,067	\$20,542
GLUCOCORTICOIDS	92	\$306	\$3,510
ATARACTICS-TRANQUILIZERS	68	\$4,347	\$6,399
BRONCHIAL DILATORS	58	\$1,947	\$6,947
MISCELLANEOUS	57	\$46,443	\$180,393
ANTI-ULCER PREPS/GASTROINTESTINAL..	55	\$964	\$1,308
OTHER CARDIOVASCULAR PREPS	54	\$485	\$436

Kansas State System (200118) - Utilization as of November 1, 2020

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



Rx Utilization per claimant by Tier



Rx Utilization by Tier

Tier	2019-20			2020-21		
	Claimant Count	Copay	Paid Claims	Claimant Count	Copay	Paid Claims
1	2,179	\$161,782	\$635,341	954	\$8,995	\$101,681
2	277	\$189,473	\$971,390	81	\$68,398	\$217,646
3	510	\$278,506	\$1,368,484	438	\$111,492	\$255,761

Premium, Paid Claims and Loss Ratio

utilization as of November 1, 2020

Group Name (Number)	Client Name (Number)	Policy Year	Measure Name	Value
Kansas State System (200118)	Emporia State University (197)	2017-18	Premium	\$544,633
			Paid Claims	\$289,457
			Loss Ratio	53.1%
		2018-19	Premium	\$586,617
			Paid Claims	\$276,804
			Loss Ratio	47.2%
	2019-20	Premium	\$490,958	
		Paid Claims	\$182,029	
		Loss Ratio	37.1%	
	2020-21	Premium	\$183,216	
		Paid Claims	\$64,989	
		Loss Ratio	35.5%	
Fort Hays State University (2005)	2017-18	Premium	\$407,090	
		Paid Claims	\$243,943	
		Loss Ratio	59.9%	
	2018-19	Premium	\$466,728	
		Paid Claims	\$387,385	
		Loss Ratio	83.0%	
	2019-20	Premium	\$399,538	
		Paid Claims	\$173,512	
Loss Ratio		43.4%		
2020-21	Premium	\$131,026		
	Paid Claims	\$33,050		

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.

Premium & Paid Claims

Kansas State System (200118) Utilization as of November 1, 2020

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

Premium, Paid Claims and Loss Ratio

utilization as of November 1, 2020

Group Name (Number)	Client Name (Number)	Policy Year	Measure Name	Value
Kansas State System (200118)	State University (2005)	2020-21	Loss Ratio	25.2%
		2017-18	Premium	\$2,938,403
			Paid Claims	\$3,027,108
	Loss Ratio		103.0%	
	2018-19	Premium	\$3,292,773	
		Paid Claims	\$4,095,796	
		Loss Ratio	124.4%	
	2019-20	Premium	\$3,253,777	
		Paid Claims	\$3,391,214	
		Loss Ratio	104.2%	
	2020-21	Premium	\$1,637,402	
		Paid Claims	\$434,536	
Loss Ratio		26.5%		
Pittsburg State University (2009)	2017-18	Premium	\$375,571	
		Paid Claims	\$205,273	
		Loss Ratio	54.7%	
	2018-19	Premium	\$400,541	
		Paid Claims	\$148,042	
		Loss Ratio	37.0%	
	2019-20	Premium	\$449,778	
		Paid Claims	\$139,508	
		Loss Ratio	31.0%	
	2020-21	Premium	\$156,042	

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.

Premium, Paid Claims and Loss Ratio

utilization as of November 1, 2020

Group Name (Number)	Client Name (Number)	Policy Year	Measure Name	Value
Kansas State System (200118)	Pittsburg State University (2009)	2020-21	Paid Claims	\$30,622
			Loss Ratio	19.6%
University of Kansas - Medical Center (2070)	2017-18	Premium	\$1,088,084	
		Paid Claims	\$1,672,046	
		Loss Ratio	153.7%	
	2018-19	Premium	\$1,175,927	
		Paid Claims	\$1,824,471	
		Loss Ratio	155.2%	
2019-20	Premium	\$1,192,034		
	Paid Claims	\$2,912,427		
	Loss Ratio	244.3%		
2020-21	Premium	\$964,173		
	Paid Claims	\$381,687		
	Loss Ratio	39.6%		
University of Kansas (471)	2017-18	Premium	\$4,505,927	
		Paid Claims	\$6,026,226	
		Loss Ratio	133.7%	
	2018-19	Premium	\$5,075,164	
		Paid Claims	\$6,406,437	
		Loss Ratio	126.2%	
2019-20	Premium	\$5,269,694		
	Paid Claims	\$4,147,823		
	Loss Ratio	78.7%		

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.

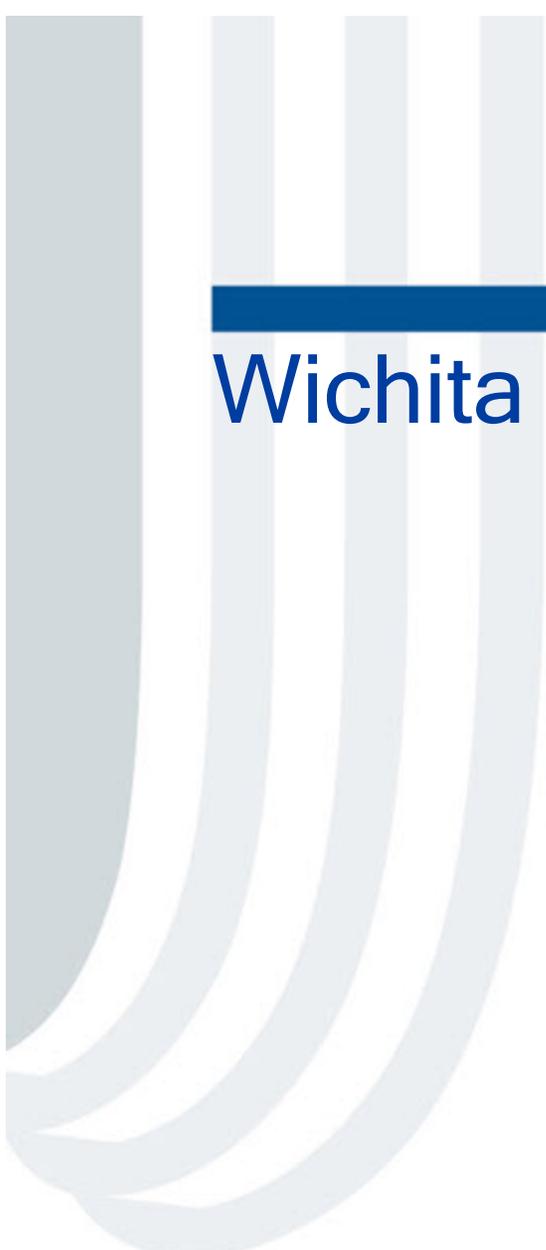
Premium, Paid Claims and Loss Ratio

utilization as of November 1, 2020

Group Name (Number)	Client Name (Number)	Policy Year	Measure Name	Value
Kansas State System (200118)	University of Kansas (471)	2020-21	Premium	\$2,693,922
			Paid Claims	\$664,585
			Loss Ratio	24.7%
Wichita State University (180)	2017-18	2017-18	Premium	\$1,629,517
			Paid Claims	\$925,040
			Loss Ratio	56.8%
Wichita State University (180)	2018-19	2018-19	Premium	\$1,970,435
			Paid Claims	\$820,438
			Loss Ratio	41.6%
Wichita State University (180)	2019-20	2019-20	Premium	\$2,061,414
			Paid Claims	\$1,281,641
			Loss Ratio	62.2%
Wichita State University (180)	2020-21	2020-21	Premium	\$1,034,654
			Paid Claims	\$82,176
			Loss Ratio	7.9%

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.

Premium & Paid Claims
 Kansas State System (200118) Utilization as of November 1, 2020
 Confidential Property of UnitedHealth Group. Recipient Shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.



Wichita State University (180) (COL)

2020-21 School Year
Utilization as of October 2020

 UnitedHealthcare® | StudentResources

Client: Wichita State University (180) (COL) - School Year: 2020 - Claims as of October 2020 - Report Execution Time: 11/15/2020 3:48:09 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 - \$100,000 Threshold

2019-20

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	11/11/2019	I609 - NONTRAUMATIC SUBARACHNOID HEMORRHAGE UNSPECIFIED	\$1,893,857	\$343,828
Student	10/23/2019	C50212 - MALIG NEOPLASM UPPER-INNER QUAD LT FEMALE BREAST	\$355,257	\$189,738
Student	9/30/2019	S064X9A - EPIDURAL HEMORRHAGE W/LOC UNS DUR INITIAL ENCNR	\$420,649	\$115,323

2020-21

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



Emporia State University (197) (COL)

2020-21 School Year
Utilization as of October 2020

 UnitedHealthcare® | StudentResources

Client: Emporia State University (197) (COL) - School Year: 2020 - Claims as of October 2020 - Report Execution Time: 11/15/2020 3:55:15 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 - \$100,000 Threshold

2019-20

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

2020-21

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



Kansas State University (470) (COL)

2020-21 School Year
Utilization as of October 2020

 UnitedHealthcare® | StudentResources

Client: Kansas State University (470) (COL) - School Year: 2020 - Claims as of October 2020 - Report Execution Time: 11/15/2020 3:57:28 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 - \$100,000 Threshold

2019-20

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	8/1/2019	C8111 - NS HODGKIN LYMPHOMA LYMPH NODES HEAD FACE & NECK	\$392,000	\$351,282
Student	8/1/2019	C719 - MALIGNANT NEOPLASM OF BRAIN UNSPECIFIED	\$342,467	\$203,643
Student	11/8/2019	F640 - TRANSSEXUALISM	\$382,999	\$199,945

2020-21

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



University of Kansas (471) (COL)

2020-21 School Year
Utilization as of October 2020

 UnitedHealthcare® | StudentResources

Client: University of Kansas (471) (COL) - School Year: 2020 - Claims as of October 2020 - Report Execution Time: 11/16/2020 4:08:43 AM

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

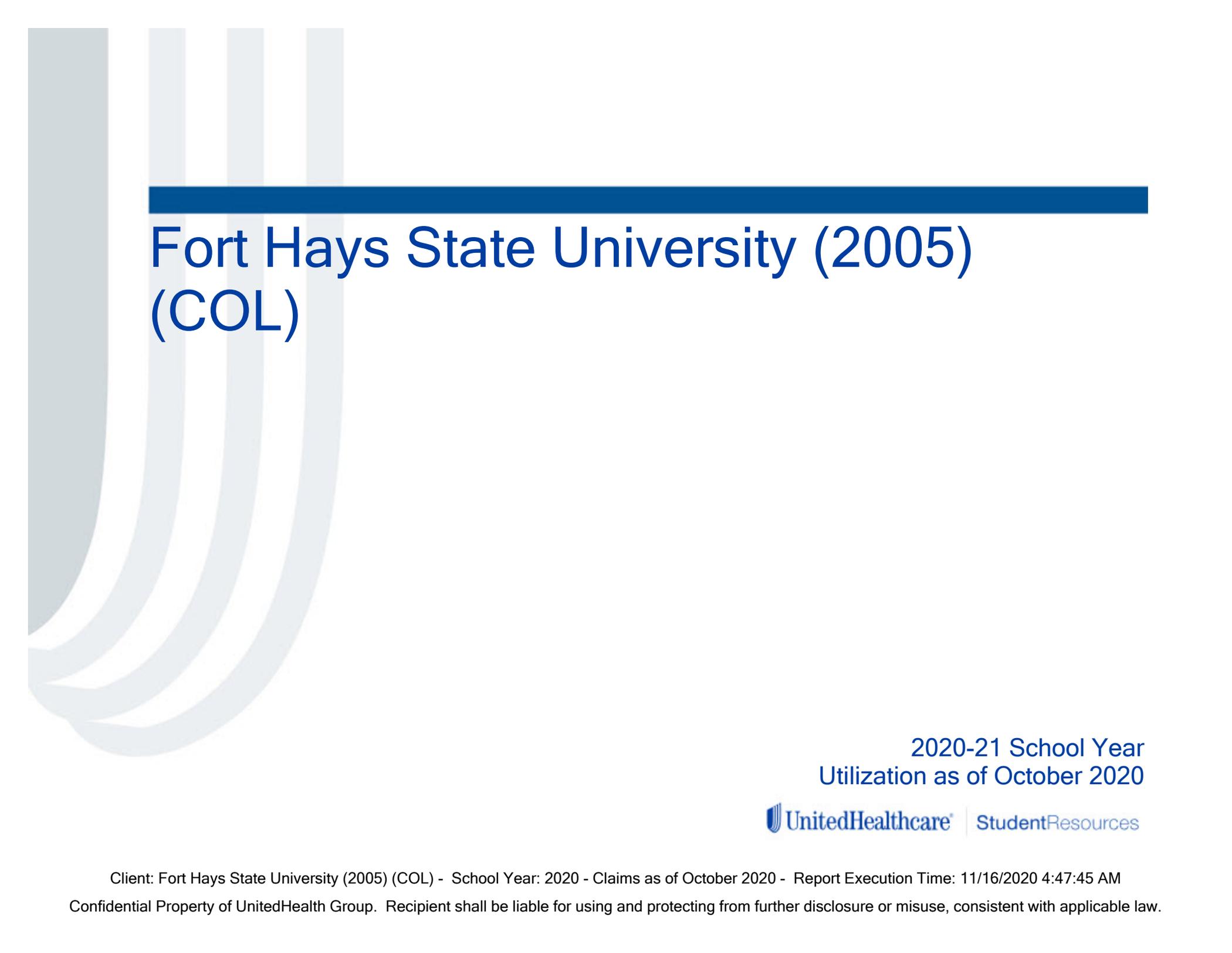
Large Claims - \$100,000 Threshold

2019-20

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	9/6/2019	00010 - PBM CLAIMS	\$299,976	\$235,551
Student	5/5/2020	C569 - MALIGNANT NEOPLASM OF UNSPECIFIED OVARY	\$244,020	\$184,147
Student	10/2/2019	00010 - PBM CLAIMS	\$167,629	\$125,172

2020-21

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



Fort Hays State University (2005) (COL)

2020-21 School Year
Utilization as of October 2020

 UnitedHealthcare® | StudentResources

Client: Fort Hays State University (2005) (COL) - School Year: 2020 - Claims as of October 2020 - Report Execution Time: 11/16/2020 4:47:45 AM

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

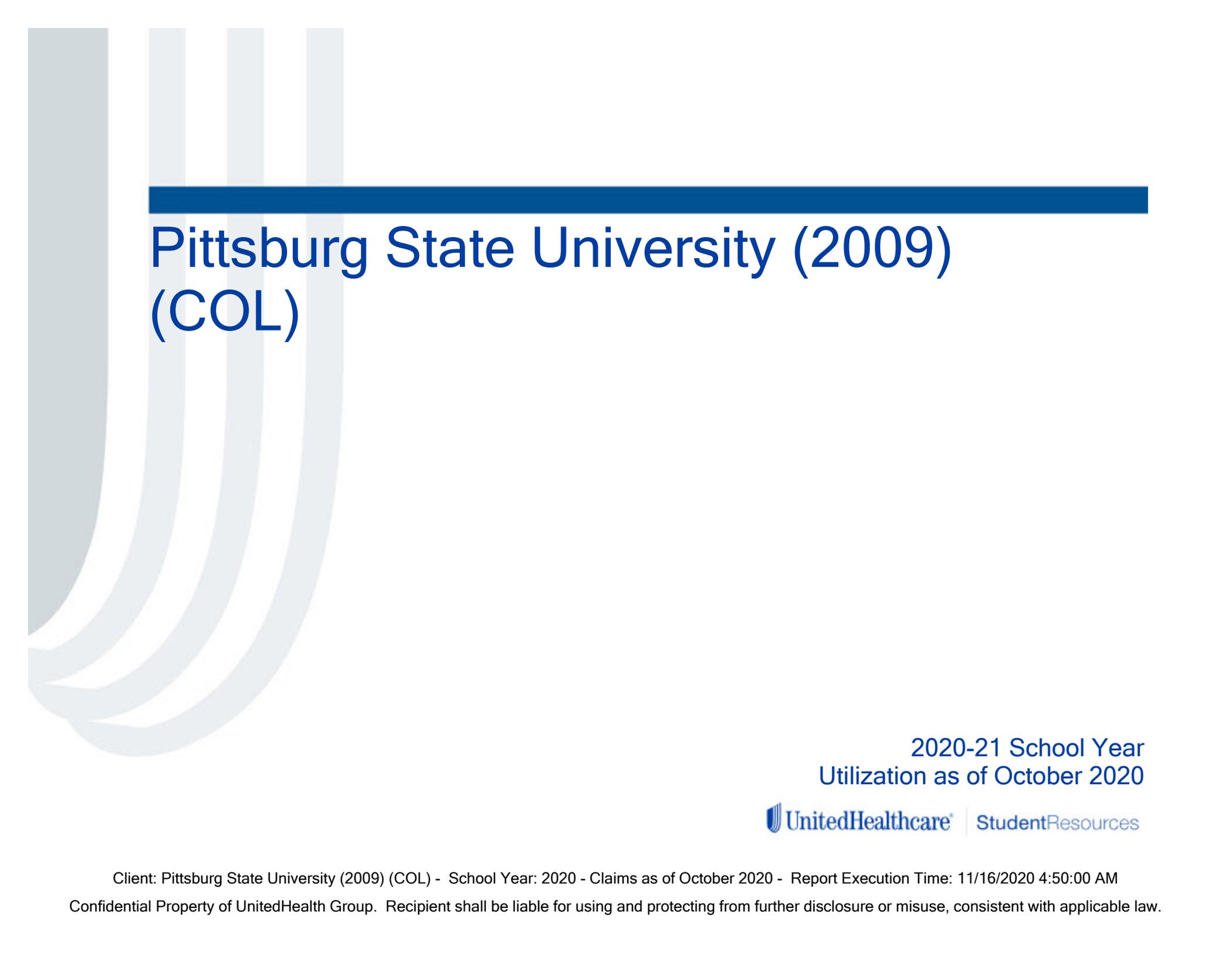
Large Claims - \$100,000 Threshold

2019-20

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

2020-21

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



Pittsburg State University (2009) (COL)

2020-21 School Year
Utilization as of October 2020

 UnitedHealthcare® | StudentResources

Client: Pittsburg State University (2009) (COL) - School Year: 2020 - Claims as of October 2020 - Report Execution Time: 11/16/2020 4:50:00 AM

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

Large Claims - \$100,000 Threshold

2019-20

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

2020-21

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



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

2020-21 School Year
Utilization as of October 2020

 UnitedHealthcare® | StudentResources

Large Claims - \$100,000 Threshold

2019-20

Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	7/19/2019	F5089 - OTHER SPECIFIED EATING DISORDER	\$663,896	\$585,244
Student	8/7/2019	00010 - PBM CLAIMS	\$226,842	\$194,640
Student	11/15/2019	G35 - MULTIPLE SCLEROSIS	\$467,099	\$141,831
Student	11/6/2019	00010 - PBM CLAIMS	\$143,098	\$107,821

2020-21

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