

**KANSAS BOARD OF REGENTS**  
**Student Insurance Advisory Committee**  
MINUTES  
May 3, 2023

The May 3, 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
Hollie Hall, KU student	Kiera Pulliam, PSU
Carol Solko-Olliff, FHSU	Morgan Swartzlander, KU
Jennifer Williams, KSU	Madi Vannaman, KBOR

Also participating were Matt Brinson, Jim Lester and Traci Martin, UHC-SR; and John Yeary and Gage Rohlf, KBOR. Matt Anderson, KUMC; Mary McDaniel-Anschutz, ESU; and Fabiana Salas, KU student, were not able to attend.

**Minutes**

Carol Solko-Olliff moved to approve the December 15, 2022, and January 11, 2023, minutes. Following the second by Aaron Coffey, the motion carried.

**Introductions**

When Dale Burns retired last year, a new UHC-SR account executive, Jim Lester, was added to the KBOR plan. Jim has had multiple roles as an underwriter and then as Director of Underwriting for over 20 years. He is very familiar with KBOR and has worked on the account at times during his underwriting career. He has also overseen Policy Services, worked with Compliance and most recently was involved with Special Projects and Reporting. Jim has been around student health insurance since 1992 and brings with him a wealth of knowledge and background that will be beneficial for the KBOR student plan.

**ECI Waiver Reports**

Matt Brinson requested feedback about the reports and the waiver process that can be communicated back to ECI to further improve or address shortfalls in the process. Morgan Swartzlander, KU, asked if she could check with others on campus to see if they had feedback that would be shared later.

**UHC-SR Quarterly Reports**

Matt Brinson reviewed highlights from the quarterly report noting an increase in enrollment for KBOR and across UHC-SR's book of business, back to pre-COVID enrollment levels. The loss ratio for Plan Year 21-22 is currently at 92%, but there will still be additional runout as that period is about 99% complete. Plan Year 22-23 is currently reflecting a 41.7% loss ratio and even though semester end is approaching, we are only about half-way through the policy year from a payout perspective. Network experience, from an underwriting perspective is positive as most of the experience is in-network or at the student health centers with minimal out-of-network experience. This benefits both the Plan and the students.

Carol Solko-Olliff asked whether utilization data could be broken out between international and domestic students. Matt Brinson stated that he and Jim Lester will look to see what is possible, noting that domestic students can be enrolled in Option 3, the graduate student plan. Morgan Swartzlander asked if status could be captured at enrollment, and Matt Brinson stated he would check to see if it is possible.

Morgan Swartzlander asked if it was too early for takeaways related to eliminating dependent coverage on Option 1 as we are mid-way through the first plan year. Jim Lester replied there are currently less than 150 dependents insured but they have had \$841k in paid claims, resulting in a loss ratio of 208.91%. But that is

better than the previous plan year, Plan Year 21-22, for which the loss ratio is currently 511.86% and over \$3M in claims paid. The student only loss ratio this year is running at 37.31% and last plan year was 74.39%. Even if the dependents' loss ratio doubled this year, it would be significantly lower than last plan year.

Aaron Coffey noted that the utilization data shows that KU (and KUM) consistently have more paid claims than premiums paid and wondered if a breakdown of graduate students in Option 3 could be informative. Jim Lester replied that they would dig into the data to see what information might be helpful. Aaron Coffey indicated that more people on his campus are asking questions about the premium rates, what usage looks like, and why the KBOR plan is more expensive than plans offered in Missouri and Texas. Jim Lester stated that they will look to see what type of analytics can be provided to show additional details when questions arise.

### **Plan Renewal for Plan Year 23-24**

Matt Brinson stated that at the UHC-SR Tuesday filing meeting, the actuary and compliance team indicated they believe final approval by the Kansas Insurance Department (KID) is very close. UHC-SR nudged KID a few weeks ago, to ask for status of the filings and, based on that outreach, were notified the rates will likely be approved. The filing includes a form filing in addition to the premiums, and the forms are still being reviewed. Once approval is complete, Traci Martin, who has been working behind the scenes, will incorporate any required changes.

Jennifer Williams stated that once the approval is secure, she will update the KBOR-specific flyers and share them with the campuses for their use.

### **Good of the Order**

Appreciation was expressed for Diana Kuhlmann's SIAC leadership the past two years, as she has been instrumental in presenting the SIAC's recommendations to the Board of Regents and securing approval. Wesley Wintch, FHSU's VP of Administration and Finance, will be the new Council of Business Officers representative to chair the SIAC at the next meeting.

### **Future SIAC meetings**

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

- A. Wednesday, September 6, 2023
- B. Wednesday, December 6, 2023