

**AGENDA**

Kansas Board of Regents  
Student Health Insurance Committee  
Conference Call  
Wednesday, December 6, 2023, 1:00 p.m.

- I. Approve: Minutes from September 6, 2023**
  
- II. ECI Waiver Reports**
  
- III. Quarterly Reports – UHC-SR**
  
- IV. PY 2024-2025 Renewal Proposals (emailed on 11/13/2023)**
  
- V. Good of the Order**
  
- V. Future SIAC meeting tentatively scheduled for 12:30**
  - A. Wednesday, February 7, 2024
  - B. Wednesday, May 1, 2024
  - C. Wednesday, September 4, 2024
  - D. Wednesday, December 4, 2024

**KANSAS BOARD OF REGENTS**  
**Student Insurance Advisory Committee**  
MINUTES  
September 6, 2023

The September 6, 2023, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

*Members Participating by Video Conference Call:*

Wesley Wintch, FHSU COBO rep, Chair  
Aaron Coffey, WSU  
Mary McDaniel-Anschutz, ESU  
Carol Solko-Olliff, FHSU  
Morgan Swartzlander, KU  
Madi Vannaman, KBOR

Matt Anderson, KUMC  
Jyothi Kalarikkal, KSU student  
Kiera Pulliam, PSU  
Jessica Ramirez, KSU student  
Jennifer Williams, KSU

Also participating were Matt Brinson, Jim Lester and Traci Martin, UHC-SR; and John Yeary and Gage Rohlf, KBOR.

**Introduction**

Wesley Wintch, FHSU's Vice President for Administration and Finance and Council of Business Officer member, and two new students, Jyothi Kalarikkal (K-State International Student Affairs Director) and Jessica Ramirez (K-State Student Health and Well-Being Director) were welcomed to the SIAC.

**Minutes**

Kiera Pulliam moved to approve the May 3, 2023, minutes. Following the second by Jennifer Williams, the motion carried.

**ECI Waiver Reports**

Aaron Coffey asked for a breakdown of what qualifies for waiver approval. Matt Brinson believes that information might be available through a tier grid report and will follow up with ECI.

Jyothi Kalarikkal asked if demographic information about students who received waivers is available. Carol Solko-Olliff responded that most of the students on the waiver report will be international students as they are the only cohort that is required, under KBOR policy, to have insurance.

**UHC-SR Quarterly Reports**

Matt Brinson noted that enrollment numbers are increasing, and the plan experience overview shows positive plan year (PY) 22-23 numbers with additional claims runout to occur for several more months. UHC-SR will watch those watch numbers as they will be used in the renewal process. It was noted that dependent claims continue to exceed premiums paid.

Wesley Wintch asked if there was a prediction for the renewal. Matt Brinson responded that the account is turning to the better but there will be a runout of claims for PY 22-23. The spending for the past PY has been much better than prior years which saw increased premiums as the actual loss ratios exceeded 92/95% which is higher than UHC-SR's target ratio. UHC-SR's target ratio is slightly higher than the required Individual Plan Medical Loss Ratio of 80%. UHC-SR is cautiously optimistic that the plan numbers are running better this year and anticipates underwriting issuing a renewal offer in early November. UHC-SR will want to look at PY 23-24 enrollment, which should be more final in the next 6 weeks and the run out for PY 22-23. Matt Brinson anticipates less of a rate movement than prior years. Jim Lester stated that, from an underwriting perspective, he noticed two things: (1) enrollment is dropping, especially dependents; and (2) the loss ratio

shows student claims at 75% but the aggregated the loss ratio is 92%, which demonstrates the impact of dependents on the plan and pricing. Across UHC-SR's book of business, dependent utilization is higher than student utilization. UHC-SR's renewal information should be available by mid-November.

Aaron Coffey asked why the loss ratio for KUMC is consistently higher than the other campuses and whether it is normal for medical school students to have such significantly higher usage. Matt Brinson responded that it is normal and that the demographic is older, typically represents more domestic students, and is more familiar with utilizing the health care system than undergraduate students. Morgan Swartzlander noted that the KU Lawrence campus has a much higher percentage of students on Option 3 (the GTA/GRA/GA plan) which with an increased number of covered dependents, and that KUMC students are required to have insurance. Jim Lester agreed with her comments.

Effective PY 22-23, dependent coverage was dropped for Option 1 (totally voluntary, domestic students), to help minimize the dramatic premium increase for Option 1. But the SIAC decided to retain dependent coverage for all other plan options as it would be detrimental to recruitment and retention of graduate students in particular as well as international and/or students whose degrees require insurance coverage.

#### **Items from the May 3, 2023, SIAC meeting**

At the May 3 meeting, Carol Solko-Olliff asked whether utilization data could be broken out between international and domestic students. Matt Brinson stated that he and Jim Lester would look to see what is possible, noting that domestic students can be enrolled in Option 3, the graduate student plan. Morgan Swartzlander also asked if status could be captured at enrollment, and Matt Brinson stated he would check to see if that was possible. \*\*\*At today's meeting, Matt Brinson stated that, after review, UHC-SR determined there is no good way to break out this data as status is not captured at the time of enrollment, and international students can be enrolled in Option 3 (GTA/GRA/GA).

Also at the May 3 meeting, Aaron Coffey noted that the utilization data shows that KU (and KUMC) consistently have more claims paid 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 would look to see what type of analytics can be provided to show additional details when questions arise. \*\*\*At today's meeting, Jim Lester shared this information:

- Option 3 (GTA/GRA/GA) count and paid claims data shows Option 3 costs are higher than other insureds.

**Kansas Board of Regents  
GRA/GTA/GA vs Others by Campus  
Insured Count and Paid Claims Per Member**

		GRA/GTA/GA		Other Insureds	
		Insured Count Annualized Estimate	Paid per Member	Insured Count Annualized Estimate	Paid per Member
2019-20	University of Kansas - Medical Center (2070)	99	\$7,906	558	\$3,835
	University of Kansas (471)	1,098	\$1,873	1,517	\$1,444
	Kansas State University (470)	873	\$2,861	833	\$1,106
	Emporia State University (197)	45	\$1,201	214	\$610
	Wichita State University (180)	256	\$1,482	836	\$1,105
	Pittsburg State University (2009)	30	\$257	200	\$722
	Fort Hays State University (2005)			200	\$872
	<b>Total</b>	<b>2,401</b>	<b>\$2,406</b>	<b>4,358</b>	<b>\$1,520</b>
2020-21	University of Kansas - Medical Center (2070)	96	\$7,182	508	\$3,579
	University of Kansas (471)	1,038	\$2,961	1,116	\$2,637
	Kansas State University (470)	774	\$2,192	572	\$1,357
	Emporia State University (197)	38	\$2,005	123	\$2,468
	Wichita State University (180)	237	\$1,460	691	\$498
	Pittsburg State University (2009)	31	\$514	129	\$1,436
	Fort Hays State University (2005)			112	\$1,124
	<b>Total</b>	<b>2,214</b>	<b>\$2,664</b>	<b>3,251</b>	<b>\$1,998</b>
2021-22	University of Kansas - Medical Center (2070)	122	\$4,043	430	\$3,362
	University of Kansas (471)	988	\$3,111	1,140	\$3,279
	Kansas State University (470)	745	\$2,279	508	\$1,636
	Emporia State University (197)	43	\$2,841	123	\$1,887
	Wichita State University (180)	255	\$1,731	1,184	\$1,079
	Pittsburg State University (2009)	37	\$554	153	\$1,483
	Fort Hays State University (2005)			122	\$1,361
	<b>Total</b>	<b>2,190</b>	<b>\$2,671</b>	<b>3,660</b>	<b>\$2,163</b>
2022-23	University of Kansas - Medical Center (2070)	160	\$3,465	371	\$3,432
	University of Kansas (471)	954	\$2,627	1,033	\$1,639
	Kansas State University (470)	716	\$2,030	453	\$1,381
	Emporia State University (197)	48	\$2,261	119	\$796
	Wichita State University (180)	281	\$1,507	1,748	\$470
	Pittsburg State University (2009)	52	\$994	180	\$1,255
	Fort Hays State University (2005)			142	\$1,241
	<b>Total</b>	<b>2,211</b>	<b>\$2,306</b>	<b>4,046</b>	<b>\$1,213</b>

Insured Count Annualized Estimate and Paid per Member broken down by GRA/GTA/GA vs Other Insured vs. Policy Year Display and Client Name (Number). The view is filtered on Client Name (Number), which keeps multiple members.

**Kansas Board of Regents  
 GRA/GTA/GA vs Others  
 Insured Count and Paid Claims Per Member**

	GRA/GTA/GA		Other Insureds	
	Insured Count Annualized Estimate	Paid per Member	Insured Count Annualized Estimate	Paid per Member
2019-20	2,401	\$2,406	4,358	\$1,520
2020-21	2,214	\$2,664	3,251	\$1,998
2021-22	2,190	\$2,671	3,660	\$2,163
2022-23	2,211	\$2,306	4,046	\$1,213

Matt Brinson indicated that, looking online, it appears graduate students at Missouri pay \$4600 annually, but it is not known whether there are premium subsidies. Jim Lester shared information about other university systems underwritten by UHC-SR that provide comparable benefits to the KBOR student plan and are consistent from a value perspective (no higher than \$500 deductible, 80/20 copayments). Those other systems, for Voluntary Enrollment, show lower insured annualized counts and much higher paid claims per member, and for Waiver Enrollment also show higher paid claims per member.

**FHSU: whether students at affiliated campuses are eligible for the KBOR student insurance plan**

Gage Rohlf, KBOR Associate General Counsel, addressed the question regarding how the Board might recognize the statutory affiliation between Fort Hays State University and North Central Kansas Technical College and Northwest Kansas Technical College for the purposes of the student health insurance program.

The Board is statutorily authorized to enter into group health insurance contracts to provide insurance for students “attending a state educational institution” and their dependents. K.S.A. 75-4101(e)(1). As used here, “state educational institution” means the six state universities, including Fort Hays State University. See K.S.A. 76-711(a). Board regulations K.A.R. 88-30-1 through K.A.R. 88-30-3 also define who is considered a “student.” For example, a person who is enrolled exclusively in “semester-based internet courses” or “correspondence courses” generally is not a “student” for purposes of the Board’s student health insurance eligibility, other than certain student employees. See K.A.R. 88-30-1(f).

Gage stated that based on KBOR legal’s review of the affiliation legislation, 2023 House Bill 2290, Northwest Kansas Technical College and North Central Kansas Technical College remain entities that are legally distinct from the University. The technical colleges will be “affiliated with” FHSU and “governed by and operated as technical colleges” by FHSU. See 2023 H.B. 2290, § 1(a). Both will “continue to be technical colleges . . .” See 2023 H.B. 2290, § 1(e). The legislation does not purport to “merge” the technical colleges into the university. And since the affiliated technical colleges are distinct from the university, enrollment at the technical colleges will not constitute enrollment at the university. Therefore, the Board is not empowered to provide insurance to such students solely based on enrollment at one of the affiliated technical colleges.

Carol Solko-Olliff asked whether students who are concurrently enrolled can elect the KBOR student insurance plan as this could impact FHSU, PSU and WSU campuses that have affiliation agreements. Gage Rohlf responded that yes, as long as the student meets the KBOR student insurance enrollment requirements.

**Good of the Order**

No additional topics were discussed.

**Future SIAC meetings**

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

- A. Wednesday, December 6, 2023
- B. Wednesday, February 7, 2024
- C. Wednesday, May 1, 2024
- D. Wednesday, September 4, 2024
- E. Wednesday, December 4, 2024

DRAFT



# Kansas State System (200118)

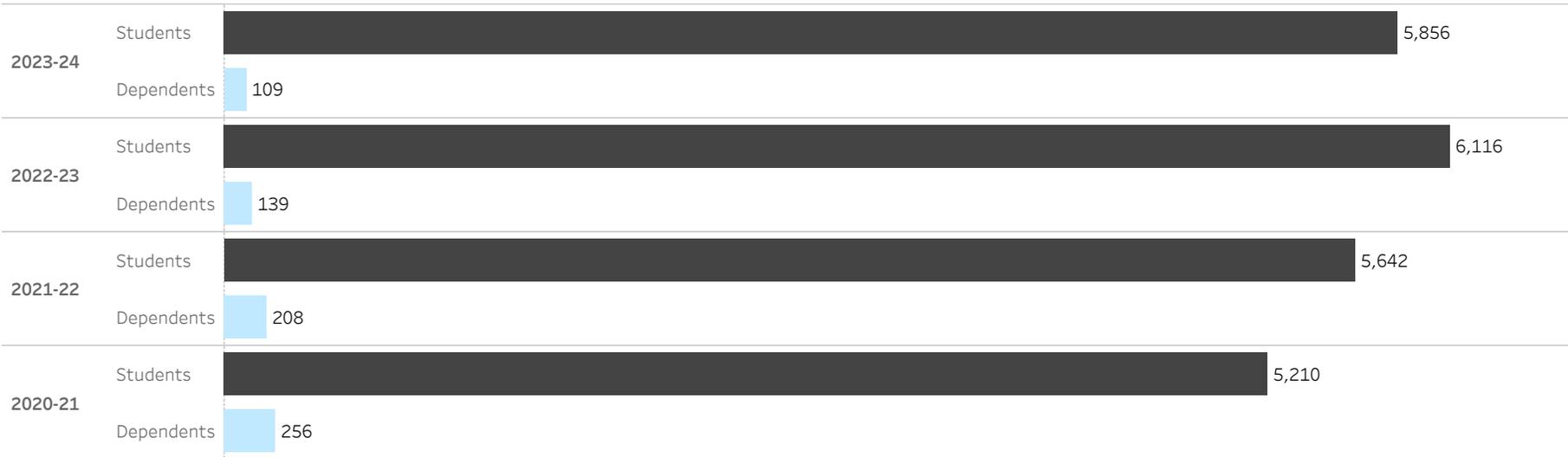
## Policy Option(s)

- 1
- 2
- 3
- 4

# Annualized Membership

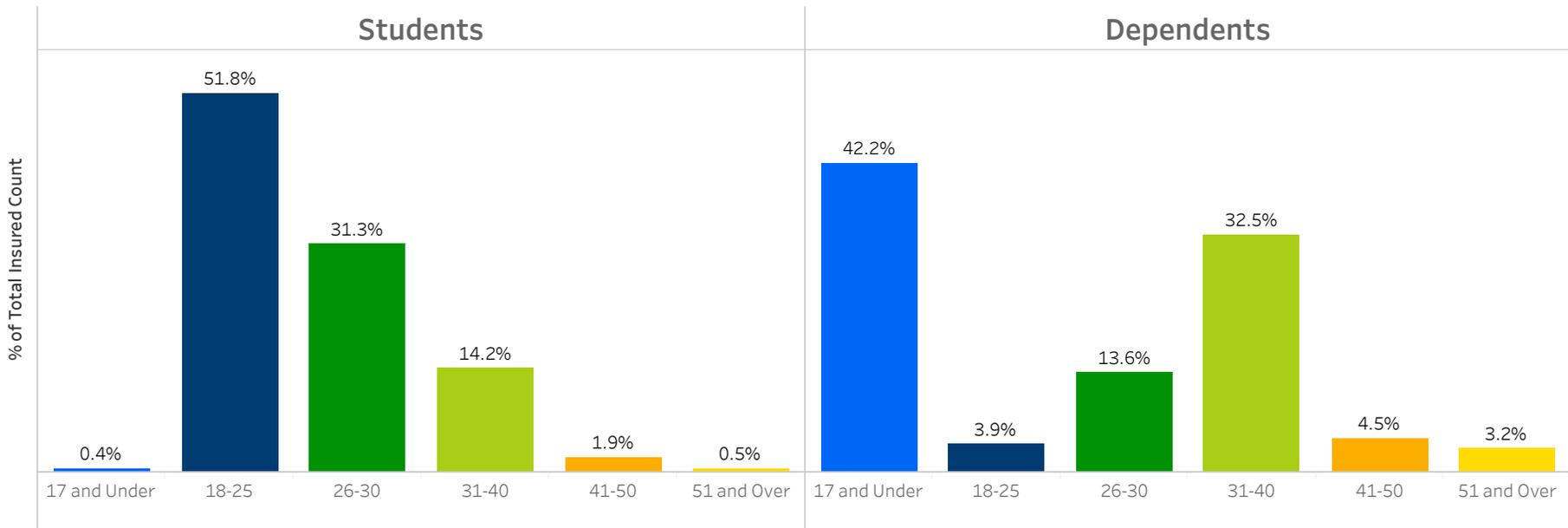
2023-24 policy year is an estimate.

■ Students ■ Dependents



## 2023-24 Membership by Age Group

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

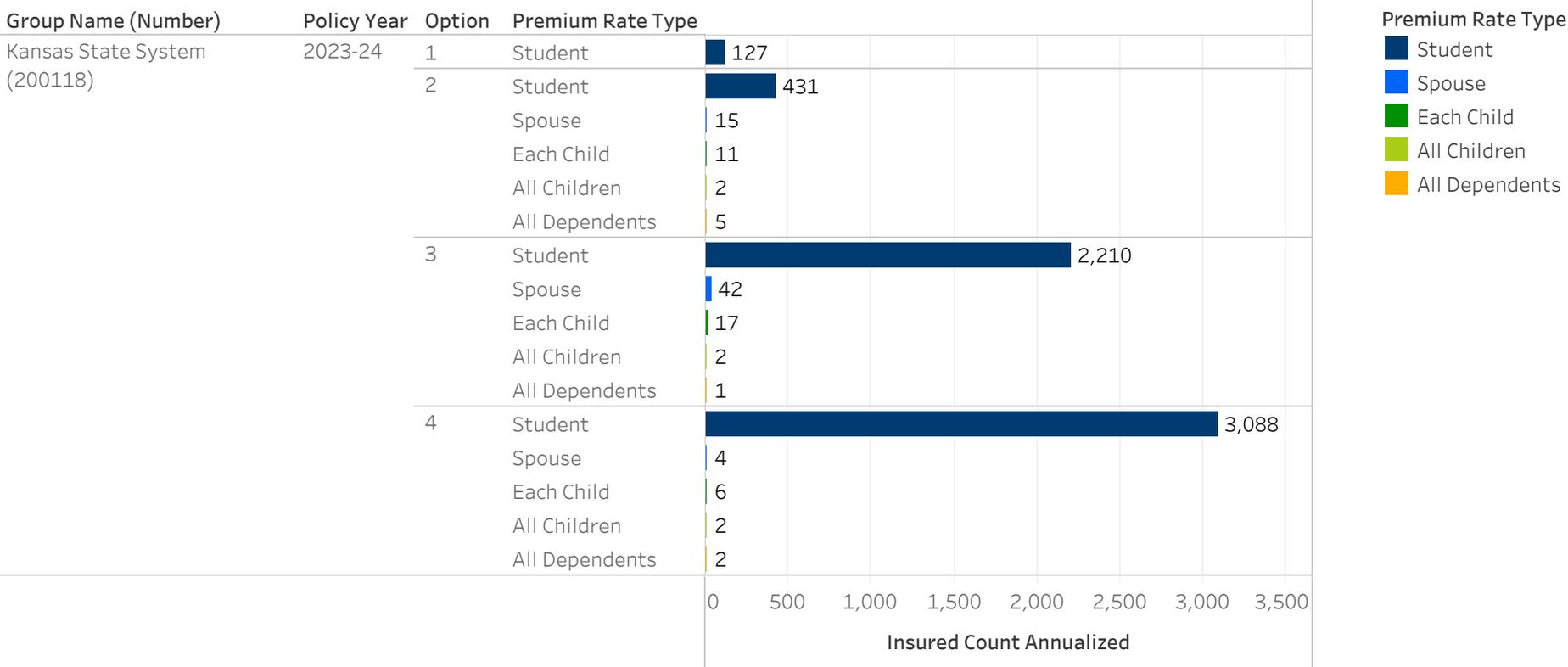


Kansas State System (200118) - Membership as of November 1, 2023

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

# Annualized Insured Counts

\*2023-24 Policy Year Annualized Insured Count is an estimate.



**Kansas State System (200118) - Annualized Membership as of November 21, 2023**

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

## Annualized Membership by Rate Type

\*2023-24 Policy Year Annualized Insured Count is an estimate.

Group Name (Number)	Premium Rate Type	2023-24
Kansas State System (200118)	Student	5,856
	Spouse	61
	Each Child	34
	All Children	6
	All Dependents	8
<b>Grand Total</b>		<b>5,965</b>

\*Annualized Membership is calculated by dividing the total premium received by the annual rate. For the in-progress policy year (2023-24) annualized membership is estimated for each rate type by totaling the monthly membership count year-to-date divided by the prior years membership received year-to-date.

### **Kansas State System (200118) - Annualized Membership as of November 21, 2023**

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# Insured Count by Rate Type and Option

Kansas State System (200118)

Policy Year 2023-24

Total Number of Insureds with active coverage as of November 21, 2023

Group Name (Number)	Client Name (Num..)	Premium Rate Type	1	2	3	4	Total
Kansas State System (200118)	Emporia State University (197)	Student	6	2	62	124	194
		Total	6	2	62	124	194
	Fort Hays State University (2005)	Student	7	1		164	172
		Total	7	1		164	172
Kansas State University (470)		Student	25	85	747	358	1,215
		Spouse		4	21	1	26
		Each Child			2		2
		All Children				4	4
		All Dependents		3			3
		Total	25	92	770	363	1,250
Pittsburg State University (2009)		Student	2		68	262	331
		Spouse			1	2	3
		Each Child			1	3	4
		All Children			2		2
		Total	2		72	267	340
University of Kansas - Medical Center (2070)		Student	3	244	171	9	427
		Spouse		9	4	1	14
		Each Child		6	3		9
		All Children		2	2		4
		All Dependents		6			6
		Total	3	267	180	10	460
University of Kansas (471)		Student	72	34	1,024	997	2,122
		Spouse			23	8	31
		Each Child			15	8	23
		All Children		2	2	2	6
		All Dependents		4	3		7
		Total	72	40	1,067	1,015	2,189

## Kansas State System (200118) - Total Insured Counts - Active Coverage as of November 21, 2023

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

# Insured Count by Rate Type and Option

Kansas State System (200118)

Policy Year 2023-24

Total Number of Insureds with active coverage as of November 21, 2023

Group Name (Number)	Client Name (Num..)	Premium Rate Type	1	2	3	4	Total
Kansas State System (200118)	Wichita State University (180)	Student	16	37	330	1,584	1,967
		Spouse		2	3	1	6
		Each Child				1	1
		All Dependents		3			3
		Total	16	42	333	1,586	1,977
	Total		131	444	2,484	3,529	6,582
# of Unique Members			131	444	2,484	3,529	6,582

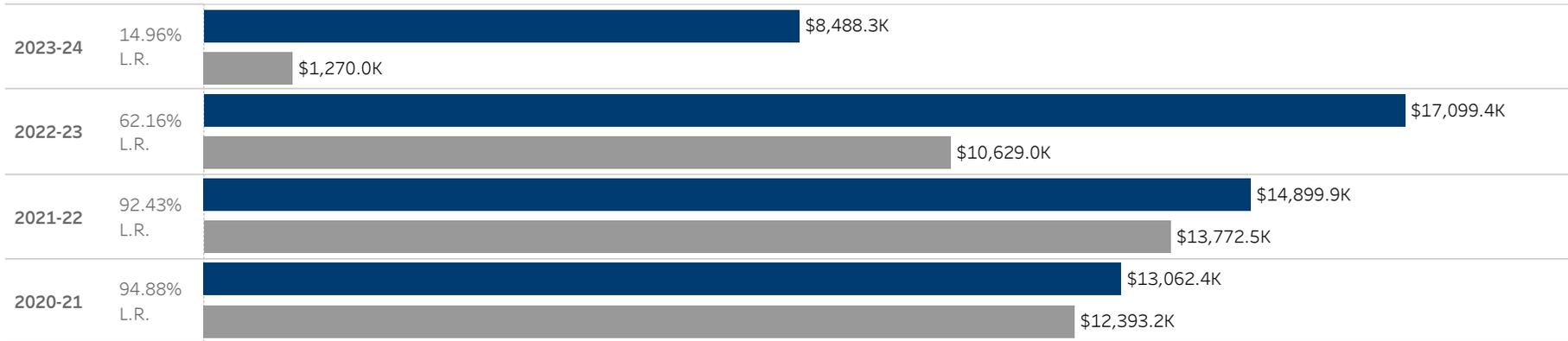
## Kansas State System (200118) - Total Insured Counts - Active Coverage as of November 21, 2023

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# Plan Experience Overview

## All Insureds P&L

■ Premium    ■ Paid Claims

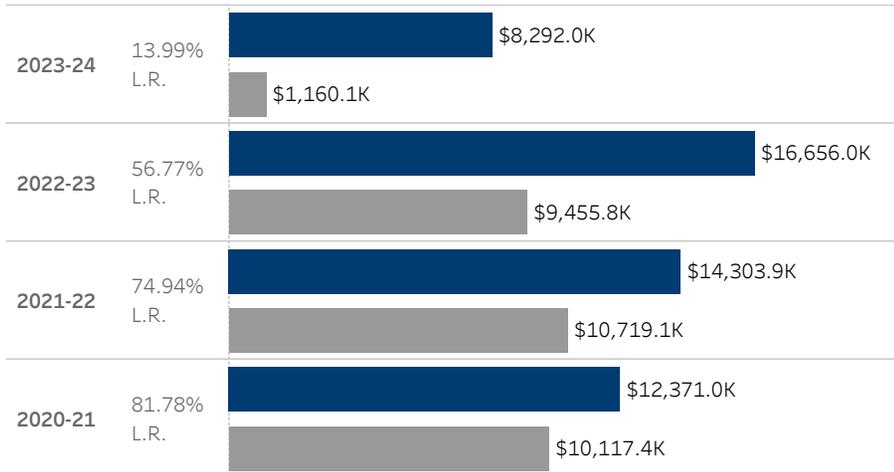


Values are displayed in thousands

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

## Students - P&L

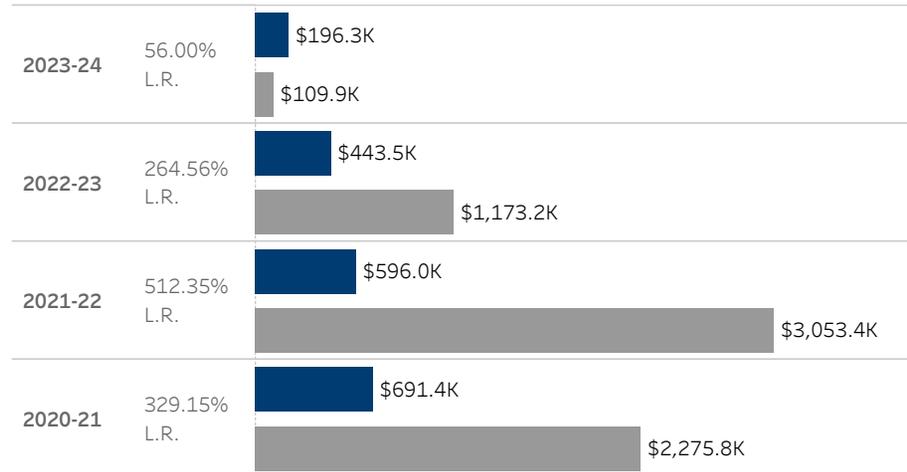
■ Premium    ■ Paid Claims



Values are displayed in thousands

## Dependents - P&L

■ Premium    ■ Paid Claims

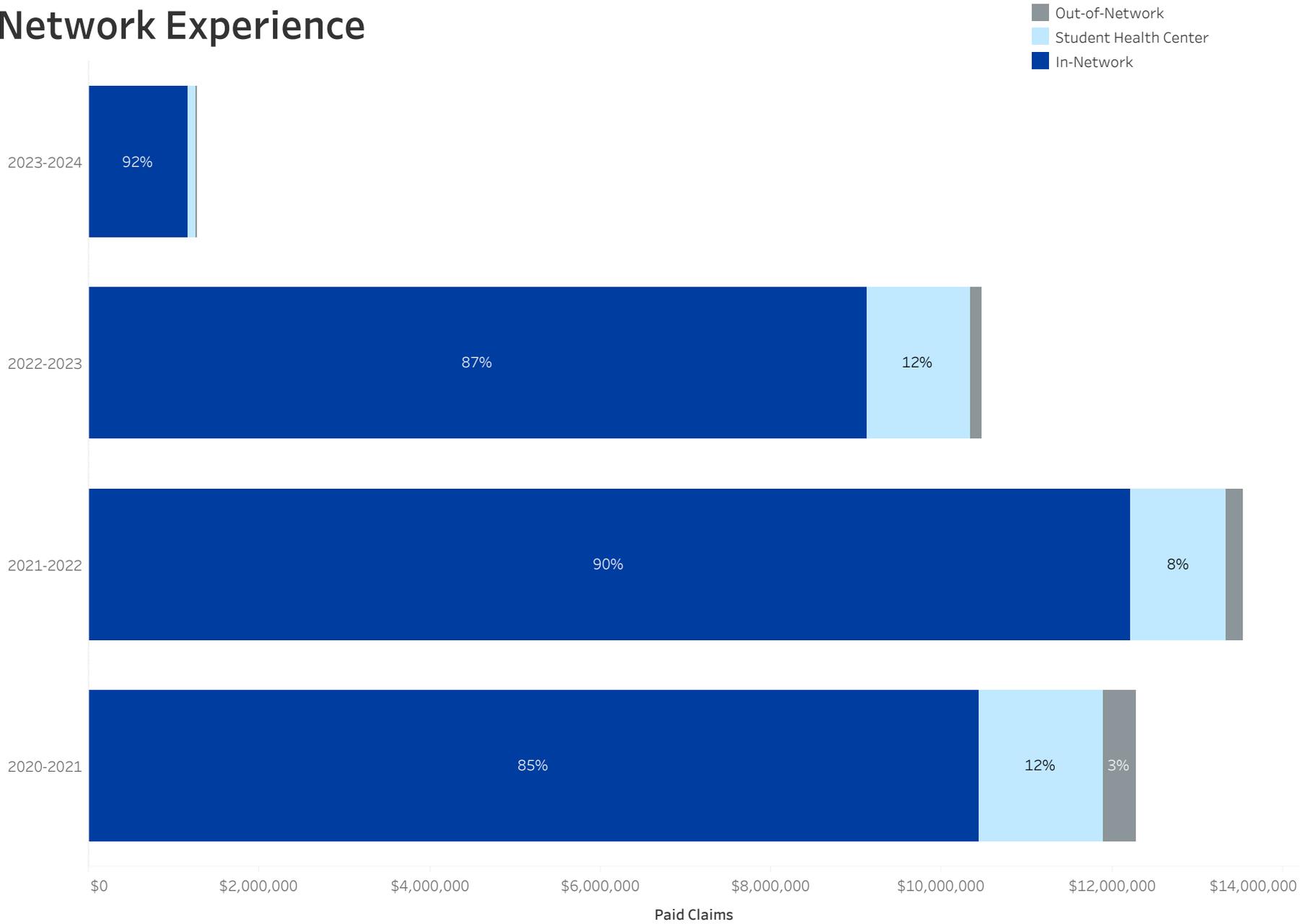


Values are displayed in thousands

Kansas State System (200118) - Utilization as of November 1, 2023

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# Network Experience



Kansas State System (200118) - Utilization as of November 1, 2023

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# SR Charge Category Utilization as of 11/1/2023

## 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

Charge Service Type	Charge Description Category	2022-2023				2023-2024			
		Claimant Count	Claim Count	Claimed Amount	Paid Claims	Claimant Count	Claim Count	Claimed Amount	Paid Claims
<b>Grand Total</b>				<b>\$28,894,225</b>	<b>\$10,629,001</b>			<b>\$3,579,462</b>	<b>\$1,270,024</b>
<b>Outpatient</b>	Total			<b>\$23,076,341</b>	<b>\$8,300,785</b>			<b>\$3,199,457</b>	<b>\$1,164,014</b>
	Null					0	0		(\$12)
	ADJUSTMENTS	180	559	\$0	(\$397,650)	43	78	\$0	\$1,259
	AMBULANCE	45	51	\$112,886	\$62,920	1	1	\$1,935	\$1,282
	ANESTHETIST	141	197	\$157,527	\$59,054	10	13	\$8,825	\$3,567
	ASSISTANT SURGEON	18	19	\$82,634	\$5,710	1	1	\$680	\$209
	CAT SCAN / MRI	297	656	\$1,801,210	\$375,828	48	73	\$235,712	\$36,233
	CHEMOTHERAPY	10	57	\$1,332,540	\$278,331	5	8	\$182,231	\$21,281
	CLAIM INTEREST	318	681	\$0	\$16,677	23	23	\$0	\$2
	DENTAL	11	15	\$11,144	\$238	5	5	\$444	\$27
	DURABLE MED/BRACES/APPL	158	285	\$143,161	\$39,162	29	40	\$13,665	\$2,069
	GROUP LEDGER BILLING	6	24	\$0	\$0				
	HOSPITAL MISCELLANEOUS	17	39	\$603,422	\$202,588				
	INJECTIONS	1,377	2,403	\$579,797	\$402,481	596	784	\$123,416	\$99,011
	LABORATORY	3,049	13,370	\$3,541,336	\$1,204,365	1,525	2,411	\$523,300	\$192,615
	MEDICAL EMERGENCY	323	428	\$1,328,520	\$319,584	44	54	\$161,597	\$33,895
	MEDICAL RECORDS	1	1	\$301	\$301				
	OTHER	21	125	\$11,842	\$11,842	7	9	\$186	\$186
	OTHER INSURANCE	4	9	\$0	(\$1,026)				
	OUTPATIENT SURGERY	540	821	\$668,266	\$180,427	91	99	\$49,941	\$11,138
	OUTPATIENT SURGICAL FACILITIES	149	214	\$2,789,352	\$723,144	17	17	\$230,017	\$39,923
	PHYSICIAN VISITS	3,089	10,955	\$2,046,127	\$920,780	1,373	2,217	\$316,347	\$147,999
	PHYSIOTHERAPY	215	1,061	\$364,514	\$86,254	47	177	\$49,806	\$5,658
	PRESCRIPTIONS	2,836	22,649	\$5,380,887	\$2,393,016	1,334	4,822	\$907,310	\$365,816
	RADIATION THERAPY					1	5	\$161,520	\$68,493
	REFUNDS	6	8	\$0	(\$5,133)				

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

### Kansas State System (200118) - Utilization as of 11/1/2023

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# SR Charge Category Utilization as of 11/1/2023

## 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

Charge Service Type	Charge Description Category	2022-2023				2023-2024			
		Claimant Count	Claim Count	Claimed Amount	Paid Claims	Claimant Count	Claim Count	Claimed Amount	Paid Claims
Outpatient	SHC-ADJUSTMENTS	48	236	\$0	\$0				
	SHC-CONSULTANT	3	3	\$45	\$45	1	1	\$45	\$45
	SHC-GROUP LEDGER BILLING	3	2	\$42,110	\$42,334	1	0		\$12
	SHC-HOSPITAL MISCELLANEOUS	266	1,167	\$87,656	\$87,631	36	119	\$9,795	\$9,795
	SHC-INJECTIONS	793	2,197	\$209,145	\$118,488	70	191	\$21,953	\$21,953
	SHC-LABORATORY	25	108	(\$3,615)	(\$3,565)				
	SHC-PHYSICIAN VISITS	1,310	2,380	\$146,662	\$146,662	38	42	\$6,706	\$6,706
	SHC-PHYSIOTHERAPY	4	4	(\$114)	(\$114)				
	SHC-PRESCRIPTIONS	935	3,833	\$456,773	\$456,602	63	96	\$19,250	\$19,250
	SHC-PROFESSIONAL FEE	2,491	10,038	\$331,247	\$315,573	182	673	\$38,975	\$37,220
	SHC-PSYCHOTHERAPY	18	77	\$1,426	\$1,426				
	SHC-SURGERY	126	230	\$23,870	\$23,870	8	10	\$1,297	\$1,297
	SHC-UNKNOWN	4	11	\$719	\$0				
	SHC-XRAYS	275	305	\$25,753	\$25,213	23	23	\$1,777	\$1,717
	STATE MANDATE TAX	3	11	\$183	\$151				
	SUPPLIES/MISC	99	117	\$88,793	\$51,102	60	64	\$20,486	\$9,457
URGENT CARE	8	8	\$10,336	\$1,556	2	2	\$699	\$0	
XRAYS	1,249	2,610	\$699,886	\$154,923	376	497	\$111,543	\$25,909	
Inpatient	Total			\$5,817,884	\$2,328,216			\$380,004	\$106,010
	ADJUSTMENTS	14	22	\$0	\$425,129				
	ANESTHETIST	55	80	\$129,903	\$51,233	4	7	\$9,980	\$4,086
	ASSISTANT SURGEON	13	16	\$19,964	\$2,034				
	CLAIM INTEREST	23	49	\$0	\$2,996				
	DENTAL	20	30	\$14,088	\$1,500	1	2	\$1,583	\$93
	HOME HEALTH CARE	13	58	\$61,292	\$15,138	3	5	\$3,323	\$0
	HOSPITAL	132	202	\$4,713,474	\$1,552,892	10	12	\$293,537	\$81,194
	INJECTIONS	1	1	\$292	\$122				

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

### Kansas State System (200118) - Utilization as of 11/1/2023

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# SR Charge Category Utilization as of 11/1/2023

## 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

Charge Service Type	Charge Description Category	2022-2023				2023-2024			
		Claimant Count	Claim Count	Claimed Amount	Paid Claims	Claimant Count	Claim Count	Claimed Amount	Paid Claims
Inpatient	INPATIENT SURGERY	64	86	\$258,062	\$109,758	5	5	\$18,267	\$8,493
	MEDICAL EMERGENCY	25	36	\$205,361	\$56,318	3	3	\$9,933	\$2,149
	PHYSICIAN VISITS	132	440	\$371,956	\$94,363	16	41	\$38,668	\$7,489
	PRESCRIPTIONS	74	262	\$18,580	\$10,989	30	52	\$3,488	\$2,093
	PROFESSIONAL FEE	43	118	\$24,911	\$5,743	3	7	\$1,225	\$413

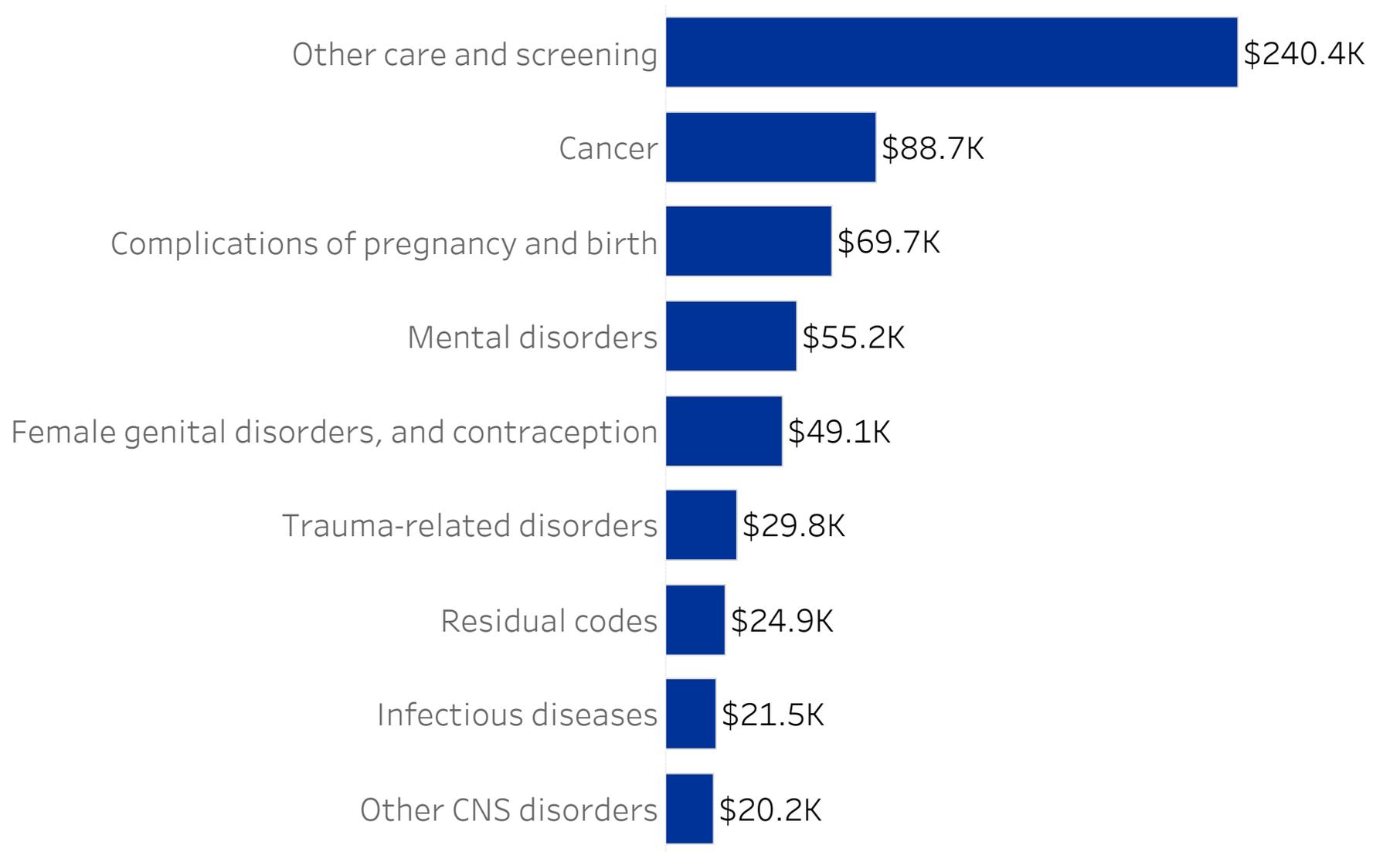
Insured Type: All | Charge Type: All | Charge Service Type: All | Charge Code Description: All | Cause Code: All

### Kansas State System (200118) - Utilization as of 11/1/2023

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 2023-24 Policy Year

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

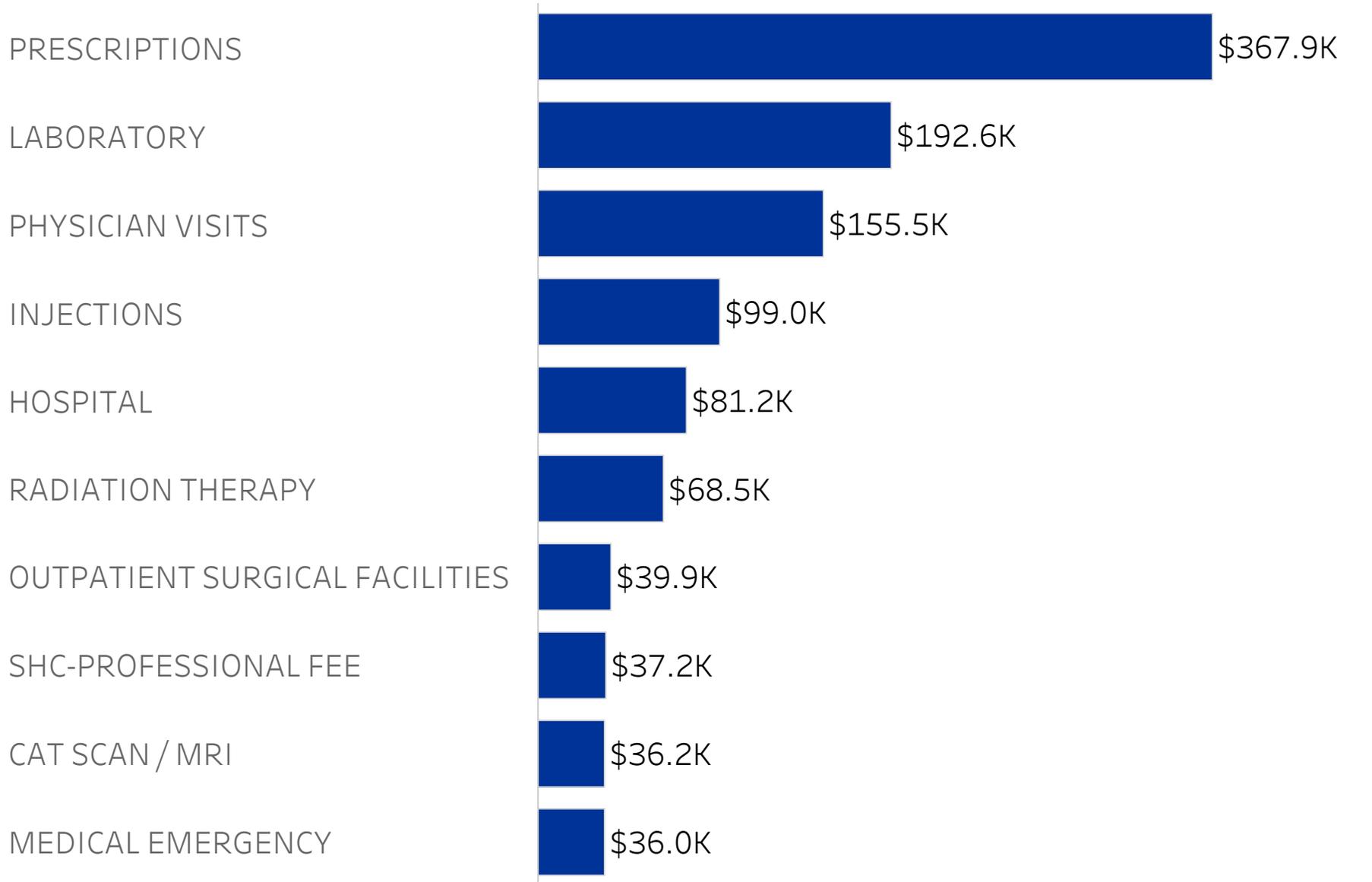


Values are displayed in thousands

Kansas State System (200118) - Utilization as of November 1, 2023

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# Top 10 SR Charge Categories 2023-24 Policy Year



Values are displayed in thousands

Kansas State System (200118) - Utilization as of November 1, 2023

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## Claims greater than \$100,000

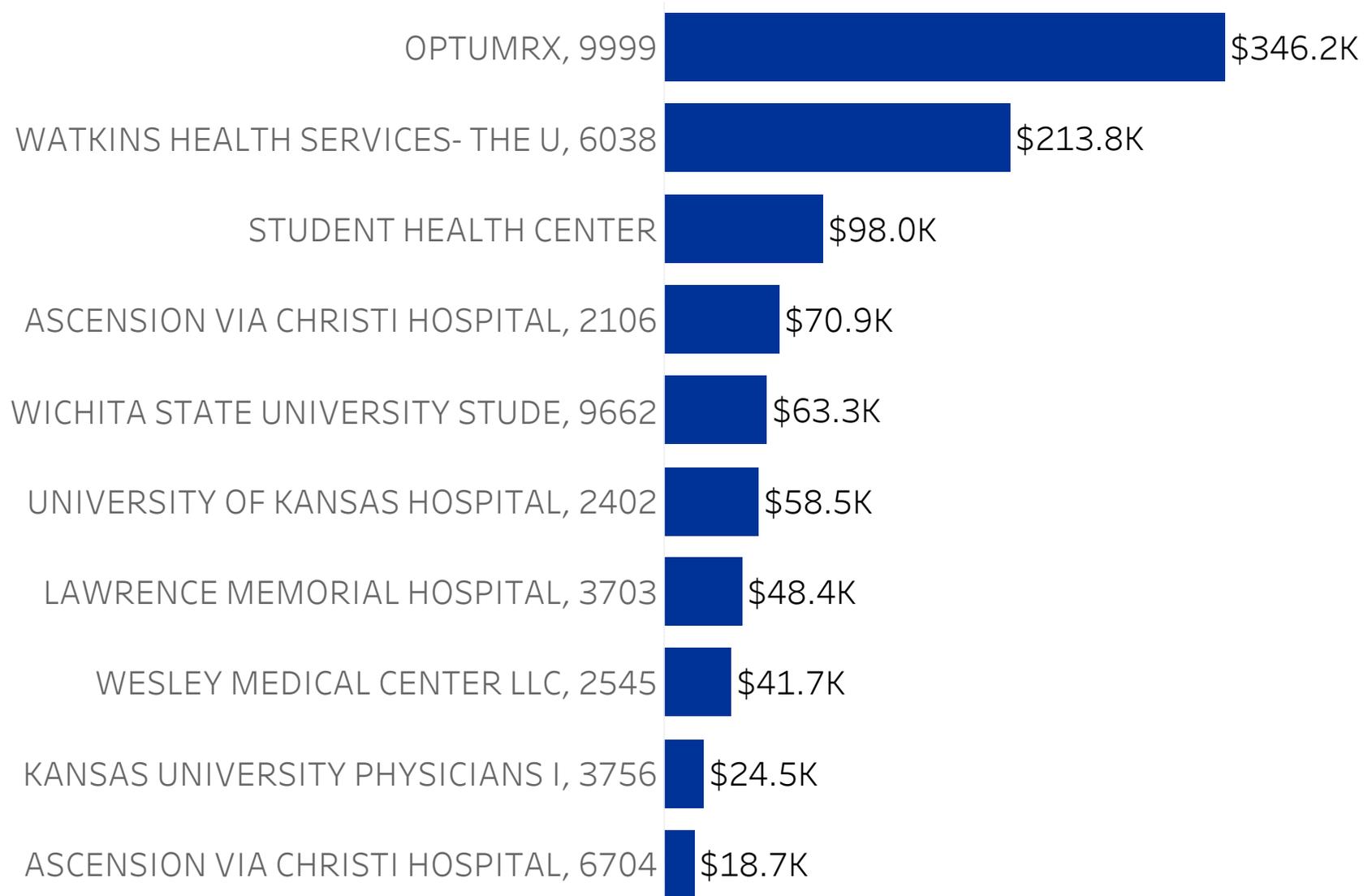
Policy Year	Day of Date Diagnosis	Student-De..	ICD Code Description	Claimed Amount	Paid Claims
2022-23	January 16, 2023	Student	SPINAL STENOSIS CERVICAL REGION	\$262,035	\$180,478
	August 16, 2022	Student	PBM CLAIMS	\$252,528	\$196,822
	February 18, 2023	Student	CONTUSION OF LUNG UNSPECIFIED INITIAL ENCOUNTER	\$708,659	\$182,728
	August 15, 2022	Student	PBM CLAIMS	\$173,829	\$123,278
	September 19, 2022	Student	SICKLE-CELL DISEASE WITHOUT CRISIS	\$510,233	\$321,979
	July 20, 2022	Student	ACUTE LYMPHOBLASTIC LEUKEMIA NOT ACHIEVED REMISS	\$544,278	\$245,053
	September 3, 2022	Dependent	PBM CLAIMS	\$228,199	\$165,279
	January 1, 2022	Student	MALIGNANT NEOPLASM OF SIGMOID COLON	\$225,981	\$105,494
	January 30, 2023	Student	UNSPECIFIED INJURY OF HEAD INITIAL ENCOUNTER	\$385,133	\$138,258
	August 14, 2022	Dependent	CHOANAL ATRESIA	\$248,216	\$155,353

### Kansas State System (200118) - Claims greater than \$100,000 - Utilization as of November 1, 2023

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# Top Billing Providers

2023-24 Policy Year



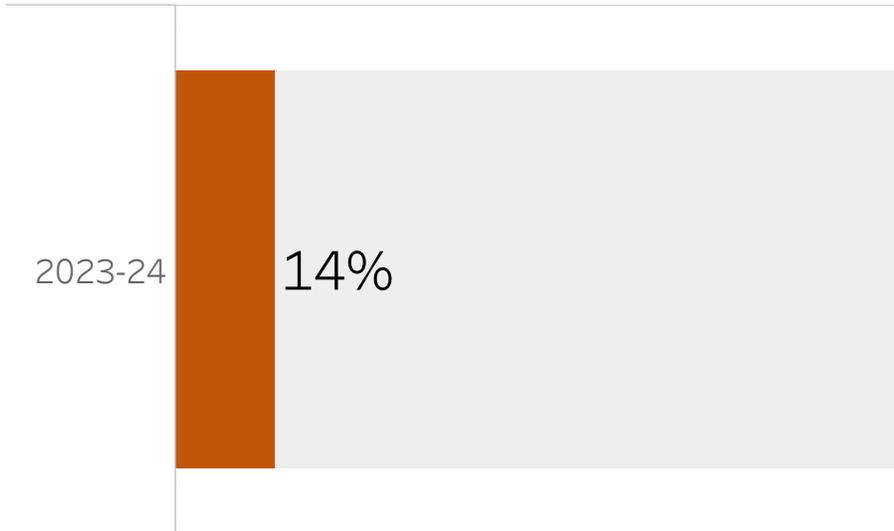
Values are displayed in thousands

Kansas State System (200118) - Utilization as of November 1, 2023

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# Top Rx Report

## Percentage of Members Utilizing Rx



## Top Drugs by Claimant Count

Drug Name	Tier	Script Count	Claimant Count	Copay	Paid Claims
FLUCELVAX QUADRIVALENT 2023-20..	3	115	111	\$0	\$4,321
COMIRNATY 2023-24	3	107	101	\$0	\$13,662
SPIKEVAX COVID-19 VACCINE/2023-..	3	61	57	\$0	\$7,980
ESCITALOPRAM OXALATE	1	127	52	\$219	\$63
FLUBLOK QUADRIVALENT 2023-2024	3	49	47	\$0	\$2,115
BUPROPION HYDROCHLORIDE ER (XL)	1	123	45	\$163	\$97
AMPHETAMINE/DEXTROAMPHETAM..	1	108	43	\$304	\$775
ADDERALL XR	1	88	34	\$660	\$8,562
FLUARIX QUADRIVALENT 2023-2024	3	34	33	\$0	\$980

## Top Drugs by Paid Claims

Drug Name	Tier	Claimant Count	Copay	Paid Claims
STELARA	2	3	\$16,000	\$109,768
VERZENIO	2	1	\$0	\$28,507
HUMIRA PEN	2	3	\$10,499	\$15,749
NUCALA	3	1	\$7,857	\$14,061
COMIRNATY 2023-24	3	101	\$0	\$13,662
COSENTYX SENSOREADY PEN	3	1	\$8,000	\$12,240
SKYRIZI	2	1	\$7,531	\$11,296
RINVOQ	2	1	\$7,038	\$10,557
ADDERALL XR	1	34	\$660	\$8,562
DUPIXENT	2	3	\$5,569	\$8,353

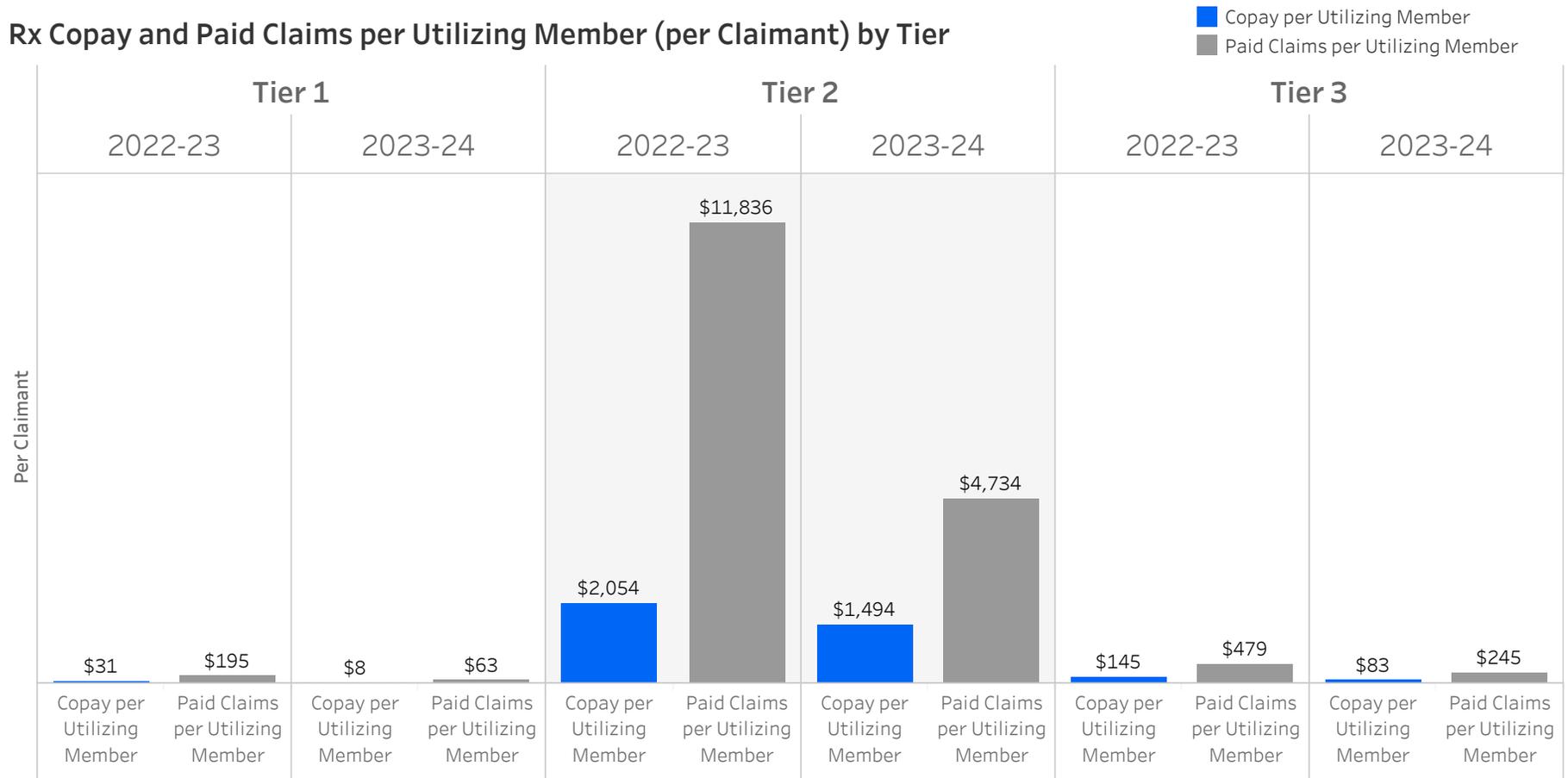
## Top Therapeutic Classes by Claimant Count

	Claimant Count	Copay	Paid Claims
BIOLOGICALS	288	\$0	\$33,119
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	251	\$2,402	\$4,603
SYSTEMIC CONTRACEPTIVES	146	\$819	\$13,327
AMPHETAMINE PREPARATIONS	100	\$3,080	\$15,126
MISCELLANEOUS	67	\$23,997	\$153,341
GLUCOCORTICOIDS	55	\$228	\$324
OTHER CARDIOVASCULAR PREPS	51	\$224	\$290
ATARACTICS-TRANQUILIZERS	42	\$3,019	\$4,448
PENICILLINS	42	\$40	\$37
BRONCHIAL DILATORS	36	\$344	\$5,644

Kansas State System (200118) - Utilization as of November 1, 2023

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

## Rx Copay and Paid Claims per Utilizing Member (per Claimant) by Tier



## Rx Utilization by Tier

Tier	2022-23			2023-24		
	Claimant Count	Copay	Paid Claims	Claimant Count	Copay	Paid Claims
1	1,802	\$55,708	\$351,760	708	\$5,527	\$44,622
2	128	\$262,849	\$1,514,961	46	\$68,734	\$217,756
3	988	\$143,733	\$473,628	343	\$28,565	\$83,897

Kansas State System (200118) - Utilization as of November 1, 2023

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, 2023

Group Name (Number)	Client Name (Number)	Policy Year	Measure Name	Value
Kansas State System (200118)	Emporia State University (197)	2020-21	Premium	\$380,571
			Paid Claims	\$379,742
			Loss Ratio	99.8%
	2021-22	Premium	\$421,993	
		Paid Claims	\$354,358	
		Loss Ratio	84.0%	
	2022-23	Premium	\$457,609	
		Paid Claims	\$207,582	
		Loss Ratio	45.4%	
2023-24	Premium	\$239,669		
	Paid Claims	\$33,350		
	Loss Ratio	13.9%		
Fort Hays State University (2005)	2020-21	Premium	\$272,999	
		Paid Claims	\$125,881	
		Loss Ratio	46.1%	
	2021-22	Premium	\$314,315	
		Paid Claims	\$166,262	
		Loss Ratio	52.9%	

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, 2023

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, 2023

Group Name (Number)	Client Name Policy		Measure Names	
	(Number)	Year		
Kansas State System (200118)	Fort Hays State University (2005)	2022-23	Premium	\$396,345
			Paid Claims	\$181,064
			Loss Ratio	45.7%
	2023-24	Premium	\$214,434	
		Paid Claims	\$9,928	
		Loss Ratio	4.6%	
Kansas State University (470)	2020-21	Premium	\$3,180,018	
		Paid Claims	\$2,472,960	
		Loss Ratio	77.8%	
	2021-22	Premium	\$3,176,502	
		Paid Claims	\$2,528,888	
		Loss Ratio	79.6%	
2022-23	Premium	\$3,196,713		
	Paid Claims	\$2,264,352		
	Loss Ratio	70.8%		
2023-24	Premium	\$1,608,583		
	Paid Claims	\$230,162		
	Loss Ratio	14.3%		

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, 2023

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, 2023

Group Name (Number)	Client Name (Number)	Policy Year	Measure Name	Value
Kansas State System (200118)	Pittsburg State University (2009)	2020-21	Premium	\$387,006
			Paid Claims	\$201,142
			Loss Ratio	52.0%
	2021-22	Premium	\$482,717	
		Paid Claims	\$247,415	
		Loss Ratio	51.3%	
	2022-23	Premium	\$632,045	
		Paid Claims	\$281,468	
		Loss Ratio	44.5%	
2023-24	Premium	\$409,903		
	Paid Claims	\$16,108		
	Loss Ratio	3.9%		
University of Kansas - Medical Center (2070)	2020-21	Premium	\$1,438,421	
		Paid Claims	\$2,507,422	
		Loss Ratio	174.3%	
	2021-22	Premium	\$1,400,475	
		Paid Claims	\$1,939,530	
		Loss Ratio	138.5%	

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, 2023

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, 2023

Group Name (Number)	Client Name (Number)	Policy Year	Measure Name	Value
Kansas State System (200118)	University of Kansas - Medical Center (2070)	2022-23	Premium	\$1,454,944
			Paid Claims	\$1,936,727
			Loss Ratio	133.1%
	2023-24	Premium	\$838,001	
		Paid Claims	\$303,744	
		Loss Ratio	36.2%	
University of Kansas (471)	2020-21	Premium	\$5,248,229	
		Paid Claims	\$6,015,823	
		Loss Ratio	114.6%	
	2021-22	Premium	\$5,506,044	
		Paid Claims	\$6,817,754	
		Loss Ratio	123.8%	
2022-23	Premium	\$5,508,646		
	Paid Claims	\$4,464,344		
	Loss Ratio	81.0%		
2023-24	Premium	\$2,780,499		
	Paid Claims	\$444,486		
	Loss Ratio	16.0%		

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, 2023

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, 2023

Group Name (Number)	Client Name (Number)	Policy Year	Measure Names	Value
Kansas State System (200118)	Wichita State University (180)	2020-21	Premium	\$2,155,191
			Paid Claims	\$690,214
			Loss Ratio	32.0%
	2021-22		Premium	\$3,597,862
			Paid Claims	\$1,718,312
			Loss Ratio	47.8%
	2022-23		Premium	\$5,453,124
			Paid Claims	\$1,293,464
			Loss Ratio	23.7%
2023-24		Premium	\$2,397,233	
		Paid Claims	\$232,246	
		Loss Ratio	9.7%	

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

Kansas State System (200118) Utilization as of November 1, 2023

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)

## Policy Option(s)

- 1
- 2
- 3
- 4

# Claims greater than \$100,000

Policy Year	Day of Date Diagnosis	Student-De..	ICD Code Description	Claimed Amount	Paid Claims
2022-23	January 1, 2022	Student	MALIGNANT NEOPLASM OF SIGMOID COLON	\$225,981	\$105,494
	January 30, 2023	Student	UNSPECIFIED INJURY OF HEAD INITIAL ENCOUNTER	\$385,133	\$138,258

**Wichita State University (180) - Claims greater than \$100,000 - Utilization as of November 1, 2023**

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



# Emporia State University (197)

## Policy Option(s)

- 1
- 2
- 3
- 4

Emporia State University (197) - Utilization as of November 1, 2023

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

## Claims greater than \$100,000

**None - Claims greater than \$100,000 - Utilization as of November 1, 2023**

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



# Kansas State University (470)

## Policy Option(s)

- 1
- 2
- 3
- 4

Kansas State University (470) - Utilization as of November 1, 2023

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

## Claims greater than \$100,000

**None - Claims greater than \$100,000 - Utilization as of November 1, 2023**

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



# University of Kansas (471)

## Policy Option(s)

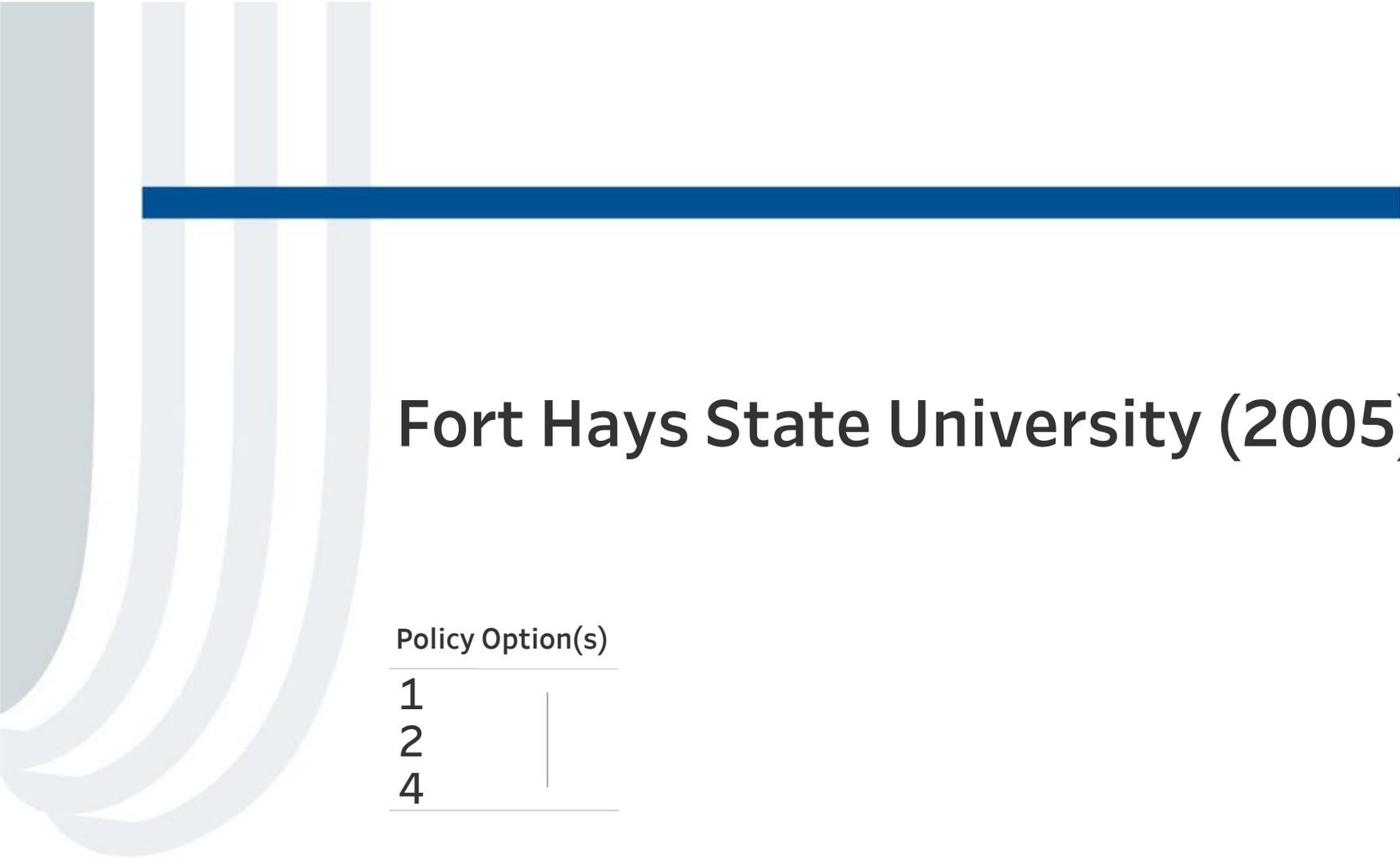
- 1
- 2
- 3
- 4

## Claims greater than \$100,000

Policy Year	Day of Date Diagnosis	Student-De..	ICD Code Description	Claimed Amount	Paid Claims
2022-23	January 16, 2023	Student	SPINAL STENOSIS CERVICAL REGION	\$262,035	\$180,478
	August 16, 2022	Student	PBM CLAIMS	\$252,528	\$196,822
	February 18, 2023	Student	CONTUSION OF LUNG UNSPECIFIED INITIAL ENCOUNTER	\$708,659	\$182,728
	September 19, 2022	Student	SICKLE-CELL DISEASE WITHOUT CRISIS	\$510,233	\$321,979
	July 20, 2022	Student	ACUTE LYMPHOBLASTIC LEUKEMIA NOT ACHIEVED REMISS	\$544,278	\$245,053
	August 14, 2022	Dependent	CHOANAL ATRESIA	\$248,216	\$155,353

### University of Kansas (471) - Claims greater than \$100,000 - Utilization as of November 1, 2023

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



# Fort Hays State University (2005)

Policy Option(s)

1  
2  
4

Fort Hays State University (2005) - Utilization as of November 1, 2023

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

## Claims greater than \$100,000

**None - Claims greater than \$100,000 - Utilization as of November 1, 2023**

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



# Pittsburg State University (2009)

## Policy Option(s)

1  
2  
3  
4

## Claims greater than \$100,000

**None - Claims greater than \$100,000 - Utilization as of November 1, 2023**

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



# University of Kansas - Medical Center (2070)

Policy Option(s)

1  
2  
3  
4

University of Kansas - Medical Center (2070) - Utilization as of November 1, 2023

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

# Claims greater than \$100,000

Policy Year	Day of Date Diagnosis	Student-De..	ICD Code Description	Claimed Amount	Paid Claims
2022-23	August 15, 2022	Student	PBM CLAIMS	\$173,829	\$123,278
	September 3, 2022	Dependent	PBM CLAIMS	\$228,199	\$165,279

**University of Kansas - Medical Center (2070) - Claims greater than \$100,000 - Utilization as of November 1, 2023**

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