

AGENDA

Kansas Board of Regents
Student Insurance Advisory Committee
Conference Call
Wednesday, May 1, 2024, at 12:30

- I. Approve: Minutes from December 6, 2023**

- II. ECI Waiver Reports**

- III. Quarterly Reports – UHC-SR**

- V. Good of the Order**

- IV. Future SIAC meeting tentatively scheduled for 12:30**
 - A. Wednesday, September 4, 2024
 - B. Wednesday, December 4, 2024

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

The December 6, 2023, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 1:00 p.m.

Members Participating by Video Conference Call:

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

Matt Anderson, KUMC
Kiera Pulliam, PSU
Jennifer Williams, KSU
Morgan Swartzlander, KU

Also participating were Matt Brinson, Jim Lester and Traci Martin, UHC-SR; and John Yeary and Gage Rohlf, KBOR. KSU students Jyothi Kalarikkal and Jessica Ramirez were not able to attend.

Minutes

Carol Solko-Oliff moved to approve the September 6, 2023, minutes. Following the second by Kiera Pulliam, the motion carried.

ECI Waiver Reports

Matt Brinson referenced the ECI reports reflecting the waiver process utilized for six of the campuses.

At the September 2023 meeting, Aaron Coffey asked for a breakdown of what qualifies for waiver approval. This response was provided in the ECI information for the December 2023 meeting: "A question was sent to ECI requesting additional information on the waiver denials for a student's lack of Medical and Evacuation coverage. Typically, in these cases a student presents an employer plan for waiver as typical domestic employer plans do not have these benefits. When a student's waiver is denied for insufficient coverage for this benefit, the denial email furnishes links so students can purchase the coverage under a separate plan and fulfill the Medical Evacuation and Repatriation (MER) requirement. Most international students purchase the additional benefit, and their records are adjusted to reflect coverage and waivers are approved. Of the 66 denied waivers for Fall 2023, 11 students were denied for non-purchase of a separate MER plan for unknown reasons."

UHC-SR Quarterly Reports

The reports reflected data as of October 31, 2023, and showed that annualized membership slightly decreased about 4.5%. Some of the decrease is related to dependent enrollment. That is not a large number from an underwriting perspective. Jim Lester shared that the decrease was from approximately:

1. Option 2, students whose academic discipline requires them to have health insurance, a drop of about 50 students;
2. Option 3, graduate students who meet eligibility criteria and receive the university's 75% semester premium contribution, an increase of about 100 students;
3. Option 4, international students, a drop of about 300 students; and
4. Option 1, for all other students, a drop of about 14 students.

Carol Solko-Oliff commented that the swing in international enrollment has been growing since COVID. Aaron Coffey remarked that at WSU, enrollment has been severely restricted by some programs, and that has significantly impacted international enrollment. Matt Brinson noted that international enrollment is flat, if not down slightly, for UHC-SR student plans overall.

Matt Brinson reviewed the plan's experience noting that the P&L (profit and loss) trend is swinging in a more positive direction after being impacted by COVID, decreased international and other enrollment, as well as benefit changes. For Plan Year 22-23, the net effect is trending positive but there is still a tail run out of claims for six to eight months after a policy year is completed.

Wesley Wintch asked what UHC-SR's acceptable target loss ratio is, taking into account overhead and administrative costs. Matt Brinson replied that individual insurance must have at least an 80% medical loss ratio but, as the KBOR account has grown over the years, the target ratio for the KBOR SHIP Plan is 84%. [Information used last year, for the PY 23-24 renewal that was presented to the Board, also stated that the target loss ratio for the Plan is 84%.] A big driver of utilization has been dependent utilization but there was a significant drop in PY 22-23 from \$3.1M to \$1.2M.

Wesley Wintch asked whether the 0% premium increase proposed for PY 24-25 should instead reflect a reduction if the target loss ratio is 84%, based on the current PY 22-23 numbers showing a 61.16% loss ratio (and understanding that there will be runout still for several more months). Matt Brinson replied that there are numerous factors impacting the rate proposal. The 0% underwriting renewal workup does include medical and prescription inflationary trend numbers which, on a combined basis, is 8%. Also, enrollment numbers are trickling down for KBOR and nationally. UHC-SR's underwriting is trying to create a stabilized rate instead of ups and downs based on utilization and enrollment.

Jim Lester noted that PY 22-23 data for large claims showed there were ten claims over \$250k totaling 1.8M. In PY21-22, there were 11 claims and UHC-SR paid \$4.7M. In PY20-21, 13 claims with payment of \$3.5M. So far, for PY22-23, there are not those large claims paid. Underwriting will look at what the future favorable experience will be and project out some portion of that, averaging over several years.

Wesley Wintch asked about the structural big difference in PY 22-23, being the first year that dependents are ineligible for coverage under Option 1. He noted that PY 22-23 could have been impacted by not having those dependents on the plan. Based on that structural change, we could expect to have more "good years." Morgan Swartzlander agreed and asked if there is tail run out of claims annually, does UHC-SR have data that will help to better predict claims experience. Matt Brinson replied that the runout for PY 22-23, it is 97-98% complete and UHC-SR can make a pretty solid estimate for the total run out. But, for the current PY 23-24, it is too early to make a reliable projection. Jim Lester stated that if there are two years in a row of positive experience, the underwriters will be looking to drop the rates.

Carol Solko-Olliff stated that international students are required to have insurance but, as enrolled participants, they are most likely to use the KBOR insurance the least.

Aaron Coffey asked about CVS' recent information about how it will change its reimbursement to pharmacies in how they use pharmacy benefit management and whether there would be potential impact to prescription costs or if the industry, in general, will remain status quo. Matt Brinson replied that impact will not occur overnight and that everyone is in the same boat. As more generics are introduced to the market, it will directly impact overall utilization.

PY 2024 – 2025 Renewal Proposals

UHC-SR's renewal proposal reflected no increase in the premiums, and no change to the benefit package or eligibility, for each of the four options. Although no premium increase is proposed, UHC-SR's pricing does include 8% for medical and prescription drug inflationary trend numbers.

The Committee discussed whether it could or should ask for another proposal. Matt Brinson and Jim Lester indicated that waiting to utilize data through November 30 would not result in any change and that waiting to utilize data through January 31 would impinge upon the time needed to get the approvals finalized and brochures and websites updated. Matt Brinson shared that as soon as the rates are finalized, UHC-SR does a “bid accept” to subject the proposal to actuary and compliance input, and then submit it to the Kansas Insurance Department (KID). KID then has 60 days to review the filing. UHC-SR cannot release any information until the KID approval is received. If there are any changes required by KID, those have to be addressed before draft brochures and marketing information are shared for review and finalization.

Each of the campus representatives indicated that their sub-committees were fine with UHC-SR’s renewal proposal. Matt Anderson asked, based on the current Plan experience, whether Option 1 could be brought back into the same risk pool with the other Options. Matt Brinson will have data reviewed to see if that is possible and what the potential impact would be as, historically, plan experience has run much higher for Option 1 students. [*After the meeting*, UHCSR provided the following information: Including the Option 1 plan into the same risk pools as the other Options is a possibility. However, there is the potential by including Option 1 within the other risk pools it could adversely impact the financial performance of those Options. Option 1 has had a history of running at a loss ratio in excess of 100% which is mostly based on the eligibility of the plan being voluntary. As the 2023-2024 becomes more complete from a utilization perspective; underwriting will be happy to review the impact of including the Option 1 utilization into the other risk pools.]

Carol Solko-Olliff moved to accept the UHC-SR proposal for PY 24-25 as presented. After a second by Jennifer Williams, the motion passed.

Good of the Order

Morgan Swartzlander asked whether UHC-SR could work with the universities who have graduate students eligible for Option 3. Those 3Gs are currently required to enroll for both the fall and spring semesters when many of them have full academic year appointments. The universities can continue to verify eligibility each semester and pay that semester’s 75% university premium contribution but, if the students can enroll with UHC-SR for the entire academic year, that would be extremely helpful. Jennifer Williams and Aaron Coffey indicated their campuses would be interested too. Matt Brinson stated that he will discuss this with UHC-SR’s payment management program and will secure additional information, as necessary, from the SIAC contacts. [*After the meeting*, UHCSR provided the following information: Currently, we have the Fall (8/1-12/31), Spring (1/1-5/31) and Summer (6/1-7/31) periods set up in our system for the Option 3 GTA/GRA students that utilize Partner Center Payment Management (PCPM) for enrollment. We are able to set up Annual as well if needed. However, we do have to match the premium amount in our system to the enrollment period that was chosen. In other words, if a student wanted to enroll for an Annual basis we cannot setup a “payment plan” to allow them to pay on a monthly basis even though enrolled for the entire year. Students would have to pay the full amount for the period they choose. We hope this helps to address the question and if further discussions need to take place we can organize a call with our Payment Management Team to discuss additional options.]

Future SIAC meetings

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

- A. Wednesday, May 1, 2024
- B. Wednesday, September 4, 2024
- C. Wednesday, December 4, 2024



Kansas Board of Regents

KBOR Quarterly Meeting

**Eligibility and Waiver Audit Services
Overview of Spring 2024 Processes**

Date of Report: April 12, 2024

At the request of the Kansas Board of Regents (KBOR) this document serves as an overview of the work ECI has performed for six of the seven KBOR schools: (1) University of Kansas (KU), (2) University of Kansas Medical Center (KUMC), (3) Kansas State University (KSU), (4) Emporia State University (ESU), (5) Wichita State University (WSU), and (6) Pittsburg State University (PSU).

The waiver/enrollment processes have proceeded normally for audits, enrollment if applicable, and Customer Service.

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

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

University of Kansas

Statistics Report

Spring 2024

Wednesday, April 10, 2024

| STUDENT ENROLLMENT | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WHO POSITIVELY ENROLLED (OPT IN) | 143 |
| DEFAULT ENROLLMENTS | |
| DENIED WAIVERS - PENDING ENROLLMENT | 0 |
| STUDENTS WHO DID NOTHING | 0 |
| DEFAULT ENROLLED PAID (ACTIVE) | 721 |
| | |
| TOTAL ENROLLMENTS | 864 |

| STUDENT WAIVERS | NUMBER OF STUDENTS |
|------------------------------------|--------------------|
| APPROVED WAIVERS | 104 |
| DENIED WAIVERS | 12 |
| PENDING WAIVERS | 0 |
| VOIDED WAIVERS | 4 |
| | |
| NUMBER OF SUBMITTED WAIVERS | 120 |

| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WITHDRAWN FROM PROCESS | 1075 |
| STUDENTS DROPPED FROM SHIP | 17 |
| STUDENTS WHO ARE DISAPPROVED FROM SHIP | 9 |
| | |
| NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS | 1101 |

| STUDENTS WITH MULTIPLE RESULTS | NUMBER OF STUDENTS |
|--|--------------------|
| STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT | -6 |
| STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER | -5 |
| STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT | -10 |
| | |
| NUMBER OF STUDENTS WITH MULTIPLE RESULTS | -21 |

| STUDENT RECORDS PROCESSED | NUMBER OF STUDENTS |
|--|--------------------|
| ACTIVE ENROLLMENT | 864 |
| WAIVERS PROCESSED | 120 |
| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | 1101 |
| STUDENTS WITH MULTIPLE RESULTS | -21 |
| | |
| TOTAL NUMBER STUDENTS RECEIVED | 2064 |

Wichita State University

Statistics Report

Spring 2024

Wednesday, April 10, 2024

| STUDENT ENROLLMENT | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WHO POSITIVELY ENROLLED (OPT IN) | 151 |
| DEFAULT ENROLLMENTS | |
| DENIED WAIVERS - PENDING ENROLLMENT | 0 |
| STUDENTS WHO DID NOTHING | 0 |
| DEFAULT ENROLLED PAID (ACTIVE) | 1213 |
| TOTAL ENROLLMENTS | 1364 |

| STUDENT WAIVERS | NUMBER OF STUDENTS |
|------------------------------------|--------------------|
| APPROVED WAIVERS | 50 |
| DENIED WAIVERS | 11 |
| PENDING WAIVERS | 0 |
| VOIDED WAIVERS | 0 |
| NUMBER OF SUBMITTED WAIVERS | 61 |

| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WITHDRAWN FROM PROCESS | 667 |
| STUDENTS DROPPED FROM SHIP | 67 |
| STUDENTS WHO ARE DISAPPROVED FROM SHIP | 0 |
| NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS | 734 |

| 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 | -2 |
| STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT | -9 |
| NUMBER OF STUDENTS WITH MULTIPLE RESULTS | -11 |

| STUDENT RECORDS PROCESSED | NUMBER OF STUDENTS |
|--|--------------------|
| ACTIVE ENROLLMENT | 1364 |
| WAIVERS PROCESSED | 61 |
| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | 734 |
| STUDENTS WITH MULTIPLE RESULTS | -11 |
| TOTAL NUMBER STUDENTS RECEIVED | 2148 |

Kansas State University

Statistics Report

Spring 2024

Wednesday, April 10, 2024

| STUDENT ENROLLMENT | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WHO POSITIVELY ENROLLED (OPT IN) | 8 |
| DEFAULT ENROLLMENTS | |
| DENIED WAIVERS - PENDING ENROLLMENT | 0 |
| STUDENTS WHO DID NOTHING | 0 |
| DEFAULT ENROLLED PAID (ACTIVE) | 273 |
| TOTAL ENROLLMENTS | 281 |

| STUDENT WAIVERS | NUMBER OF STUDENTS |
|------------------------------------|--------------------|
| APPROVED WAIVERS | 14 |
| DENIED WAIVERS | 4 |
| PENDING WAIVERS | 0 |
| VOIDED WAIVERS | 1 |
| NUMBER OF SUBMITTED WAIVERS | 19 |

| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WITHDRAWN FROM PROCESS | 54 |
| STUDENTS DROPPED FROM SHIP | 587 |
| STUDENTS WHO ARE DISAPPROVED FROM SHIP | 0 |
| NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS | 641 |

| STUDENTS WITH MULTIPLE RESULTS | NUMBER OF STUDENTS |
|--|--------------------|
| STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT | -6 |
| STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER | -9 |
| STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT | -4 |
| NUMBER OF STUDENTS WITH MULTIPLE RESULTS | -19 |

| STUDENT RECORDS PROCESSED | NUMBER OF STUDENTS |
|--|--------------------|
| ACTIVE ENROLLMENT | 281 |
| WAIVERS PROCESSED | 19 |
| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | 641 |
| STUDENTS WITH MULTIPLE RESULTS | -19 |
| TOTAL NUMBER STUDENTS RECEIVED | 922 |

Emporia State University

Statistics Report

Spring 2024

Wednesday, April 10, 2024

| STUDENT ENROLLMENT | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WHO POSITIVELY ENROLLED (OPT IN) | 13 |
| DEFAULT ENROLLMENTS | |
| DENIED WAIVERS - PENDING ENROLLMENT | 0 |
| STUDENTS WHO DID NOTHING | 0 |
| DEFAULT ENROLLED PAID (ACTIVE) | 93 |
| | |
| TOTAL ENROLLMENTS | 106 |

| STUDENT WAIVERS | NUMBER OF STUDENTS |
|------------------------------------|--------------------|
| APPROVED WAIVERS | 2 |
| DENIED WAIVERS | 6 |
| PENDING WAIVERS | 0 |
| VOIDED WAIVERS | 1 |
| | |
| NUMBER OF SUBMITTED WAIVERS | 9 |

| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WITHDRAWN FROM PROCESS | 55 |
| STUDENTS DROPPED FROM SHIP | 8 |
| STUDENTS WHO ARE DISAPPROVED FROM SHIP | 0 |
| | |
| NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS | 63 |

| 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 | -5 |
| STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT | -2 |
| | |
| NUMBER OF STUDENTS WITH MULTIPLE RESULTS | -8 |

| STUDENT RECORDS PROCESSED | NUMBER OF STUDENTS |
|--|--------------------|
| ACTIVE ENROLLMENT | 106 |
| WAIVERS PROCESSED | 9 |
| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | 63 |
| STUDENTS WITH MULTIPLE RESULTS | -8 |
| | |
| TOTAL NUMBER STUDENTS RECEIVED | 170 |

Pittsburg State University

Statistics Report

Spring 2024

Wednesday, April 10, 2024

| STUDENT ENROLLMENT | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WHO POSITIVELY ENROLLED (OPT IN) | 4 |
| DEFAULT ENROLLMENTS | |
| DENIED WAIVERS - PENDING ENROLLMENT | 0 |
| STUDENTS WHO DID NOTHING | 0 |
| DEFAULT ENROLLED PAID (ACTIVE) | 232 |
| TOTAL ENROLLMENTS | 236 |

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

| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WITHDRAWN FROM PROCESS | 53 |
| STUDENTS DROPPED FROM SHIP | 7 |
| STUDENTS WHO ARE DISAPPROVED FROM SHIP | 0 |
| NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS | 60 |

| STUDENTS WITH MULTIPLE RESULTS | NUMBER OF STUDENTS |
|--|--------------------|
| STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT | 0 |
| STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER | 0 |
| STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT | -1 |
| NUMBER OF STUDENTS WITH MULTIPLE RESULTS | -1 |

| STUDENT RECORDS PROCESSED | NUMBER OF STUDENTS |
|--|--------------------|
| ACTIVE ENROLLMENT | 236 |
| WAIVERS PROCESSED | 1 |
| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | 60 |
| STUDENTS WITH MULTIPLE RESULTS | -1 |
| TOTAL NUMBER STUDENTS RECEIVED | 222 |

University of Kansas Medical Center

Statistics Report

Spring 2024

Wednesday, April 10, 2024

| STUDENT ENROLLMENT | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WHO POSITIVELY ENROLLED (OPT IN) | 0 |
| DEFAULT ENROLLMENTS | |
| DENIED WAIVERS - PENDING ENROLLMENT | 0 |
| STUDENTS WHO DID NOTHING | 82 |
| DEFAULT ENROLLED PAID (ACTIVE) | 0 |
| | |
| TOTAL ENROLLMENTS | 82 |

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

| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | NUMBER OF STUDENTS |
|---|--------------------|
| STUDENTS WITHDRAWN FROM PROCESS | 8 |
| STUDENTS DROPPED FROM SHIP | 0 |
| STUDENTS WHO ARE DISAPPROVED FROM SHIP | 0 |
| | |
| NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS | 8 |

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

| STUDENT RECORDS PROCESSED | NUMBER OF STUDENTS |
|--|--------------------|
| ACTIVE ENROLLMENT | 82 |
| WAIVERS PROCESSED | 6 |
| STUDENTS WITHDRAWN, DISAPPROVED or DROPPED | 8 |
| STUDENTS WITH MULTIPLE RESULTS | 0 |
| | |
| TOTAL NUMBER STUDENTS RECEIVED | 96 |

Kansas Board of Regents (KBOR) Customer Service - Ticket Requests

January 18, 2024 through April 9, 2024

| Ticket | Start Date | Close Date | Response Time (Minutes) | Duration Time (Minutes) | Category | School |
|--------|-----------------|-----------------|-------------------------|-------------------------|--|----------------------------|
| 1 | 1/19/2024 9:04 | 1/19/2024 9:04 | 1:04:00 | 1:04:00 | Insurance Enrollment / Enrollment Questions | University of Kansas |
| 2 | 1/19/2024 10:02 | 1/22/2024 9:27 | 0:04:00 | 10:29:00 | Insurance Enrollment / Enrollment Questions | University of Kansas |
| 3 | 1/19/2024 14:12 | 1/22/2024 9:29 | 0:07:00 | 6:24:00 | Waiver / Waiver Audit Questions | Emporia State University |
| 4 | 1/19/2024 16:03 | 1/23/2024 8:32 | 1:22:00 | 15:51:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 5 | 1/22/2024 9:45 | 1/24/2024 12:03 | 0:47:00 | 25:05:00 | Insurance Enrollment / Enrollment Questions | Pittsburg State University |
| 6 | 1/22/2024 14:03 | 1/22/2024 15:47 | 5:43:00 | 7:27:00 | Waiver / Waiver Audit Questions | Emporia State University |
| 7 | 1/22/2024 14:09 | 1/22/2024 14:31 | 1:08:00 | 1:30:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 8 | 1/23/2024 7:48 | 2/21/2024 7:55 | 4:01:00 | 224:01:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 9 | 1/23/2024 7:56 | 1/23/2024 8:14 | 2:56:00 | 3:10:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 10 | 1/23/2024 9:31 | 1/23/2024 16:24 | 0:12:00 | 7:05:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 11 | 1/23/2024 11:27 | 1/23/2024 12:50 | 0:39:00 | 2:02:00 | Insurance Enrollment / Enrollment Questions | Pittsburg State University |
| 12 | 1/23/2024 12:32 | 1/25/2024 13:25 | 0:23:00 | 23:16:00 | Insurance Enrollment / Drop Enrollment Request | Kansas State University |
| 13 | 1/23/2024 13:24 | 1/24/2024 10:20 | 0:01:00 | 7:57:00 | Insurance Enrollment / Drop Enrollment Request | Emporia State University |
| 14 | 1/24/2024 8:11 | 1/24/2024 13:35 | 4:17:00 | 9:41:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 15 | 1/23/2024 15:14 | 1/26/2024 9:17 | 0:02:00 | 27:05:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 16 | 1/24/2024 13:43 | 1/31/2024 13:06 | 0:19:00 | 54:42:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 17 | 1/24/2024 15:42 | 1/25/2024 11:43 | 0:57:00 | 7:58:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 18 | 1/25/2024 9:53 | 1/29/2024 12:39 | 1:53:00 | 26:39:00 | Insurance Enrollment / Enrollment Questions | Kansas State University |
| 19 | 1/29/2024 8:08 | 1/31/2024 7:21 | 1:41:00 | 23:33:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 20 | 1/29/2024 7:57 | 1/31/2024 7:20 | 0:00:00 | 22:00:00 | Waiver / Waiver Audit Questions | |
| 21 | 1/29/2024 10:06 | 1/29/2024 10:11 | 0:01:00 | 0:06:00 | Insurance Enrollment / Drop Enrollment Request | Emporia State University |
| 22 | 1/29/2024 10:12 | 1/29/2024 10:36 | 0:06:00 | 0:30:00 | Insurance Enrollment / Drop Enrollment Request | Emporia State University |
| 23 | 1/29/2024 11:07 | 1/31/2024 8:54 | 0:03:00 | 19:50:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 24 | 1/30/2024 8:10 | 1/31/2024 13:07 | 5:00:00 | 20:57:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 25 | 1/30/2024 8:19 | 1/31/2024 7:25 | 3:36:00 | 14:17:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 26 | 1/30/2024 8:07 | 1/31/2024 7:18 | 0:07:00 | 11:00:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 27 | 1/30/2024 9:02 | 1/30/2024 15:26 | 0:13:00 | 6:37:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 28 | 1/30/2024 10:43 | 1/30/2024 15:27 | 0:04:00 | 4:48:00 | Insurance Enrollment / SHIP Enrollment Request | Emporia State University |
| 29 | 1/30/2024 16:32 | 1/31/2024 7:33 | 3:49:00 | 6:17:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 30 | 1/30/2024 13:34 | 1/31/2024 15:22 | 0:44:00 | 13:32:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 31 | 1/31/2024 9:49 | 2/5/2024 9:52 | 5:40:00 | 38:43:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 32 | 1/30/2024 16:00 | 1/31/2024 15:33 | 0:11:00 | 10:44:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 33 | 1/31/2024 8:29 | 2/5/2024 9:37 | 1:30:00 | 35:38:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 34 | 1/31/2024 9:58 | 2/8/2024 10:07 | 1:58:00 | 68:07:00 | Insurance Enrollment / Enrollment Questions | Kansas State University |
| 35 | 2/1/2024 13:48 | 2/1/2024 16:48 | 9:10:00 | 12:10:00 | Insurance Enrollment / Enrollment Questions | Kansas State University |
| 36 | 2/2/2024 11:30 | 2/2/2024 13:57 | 0:16:00 | 2:43:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |

Kansas Board of Regents (KBOR) Customer Service - Ticket Requests

January 18, 2024 through April 9, 2024

| Ticket | Start Date | Close Date | Response Time (Minutes) | Duration Time (Minutes) | Category | School |
|--------|-----------------|-----------------|-------------------------|-------------------------|--|----------------------------|
| 37 | 2/5/2024 16:38 | 2/6/2024 7:52 | 2:09:00 | 4:31:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 38 | 2/6/2024 12:22 | 2/8/2024 9:45 | 4:22:00 | 23:45:00 | Insurance Enrollment / Enrollment Questions | University of Kansas |
| 39 | 2/8/2024 9:27 | 2/8/2024 9:54 | 0:38:00 | 1:05:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 40 | 2/8/2024 16:05 | 2/9/2024 11:55 | 0:10:00 | 7:00:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 41 | 2/8/2024 16:13 | 2/9/2024 11:56 | 0:09:00 | 6:52:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 42 | 2/8/2024 16:14 | 2/12/2024 8:00 | 0:07:00 | 13:53:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 43 | 2/8/2024 16:23 | 2/9/2024 11:55 | 0:09:00 | 6:41:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 44 | 2/8/2024 16:39 | 2/15/2024 11:25 | 0:03:00 | 49:49:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 45 | 2/9/2024 8:41 | 2/13/2024 10:04 | 0:08:00 | 23:31:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 46 | 2/9/2024 14:57 | 2/20/2024 7:45 | 2:11:00 | 61:14:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 47 | 2/9/2024 15:08 | 2/12/2024 12:03 | 1:33:00 | 9:28:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 48 | 2/9/2024 15:51 | 2/13/2024 11:02 | 0:04:00 | 17:15:00 | Insurance Enrollment / Drop Enrollment Request | Emporia State University |
| 49 | 2/12/2024 7:59 | 2/12/2024 12:33 | 0:58:00 | 3:35:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 50 | 2/12/2024 11:13 | 2/12/2024 12:38 | 0:18:00 | 1:43:00 | Waiver / Waiver Audit Questions | |
| 51 | 2/12/2024 11:26 | 2/12/2024 12:30 | 0:09:00 | 1:13:00 | Insurance Enrollment / Enrollment Questions | Emporia State University |
| 52 | 2/14/2024 9:02 | 2/16/2024 12:08 | 0:27:00 | 25:33:00 | Insurance Enrollment / Drop Enrollment Request | Pittsburg State University |
| 53 | 2/14/2024 10:55 | 2/15/2024 15:02 | 0:00:00 | 15:07:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 54 | 2/14/2024 16:22 | 2/20/2024 7:44 | 0:19:00 | 24:57:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 55 | 2/20/2024 7:50 | 2/20/2024 8:40 | 0:00:00 | 0:40:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 56 | 2/19/2024 12:44 | 2/19/2024 14:17 | 0:24:00 | 0:03:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 57 | 2/19/2024 12:42 | 2/23/2024 9:16 | 0:21:00 | 33:55:00 | Insurance Enrollment / Enrollment Questions | University of Kansas |
| 58 | 2/19/2024 12:45 | 2/19/2024 14:17 | 0:22:00 | 0:06:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 59 | 2/19/2024 12:46 | 2/19/2024 14:17 | 0:21:00 | 0:08:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 60 | 2/20/2024 8:03 | 2/22/2024 11:23 | 0:38:00 | 24:42:00 | Insurance Enrollment / Enrollment Questions | University of Kansas |
| 61 | 2/20/2024 16:02 | 2/22/2024 11:24 | 1:24:00 | 18:46:00 | Insurance Enrollment / Drop Enrollment Request | Kansas State University |
| 62 | 2/21/2024 11:15 | 2/26/2024 9:59 | 0:02:00 | 31:46:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 63 | 2/21/2024 18:04 | 2/26/2024 7:39 | 1:13:00 | 24:09:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 64 | 2/26/2024 9:33 | 2/26/2024 10:19 | 1:33:00 | 2:19:00 | Insurance Enrollment / Enrollment Questions | |
| 65 | 2/26/2024 8:10 | 2/26/2024 9:44 | 0:10:00 | 1:44:00 | Waiver / Waiver Audit Questions | |
| 66 | 2/27/2024 15:48 | 2/29/2024 10:17 | 0:06:00 | 16:35:00 | Insurance Enrollment / Drop Enrollment Request | Kansas State University |
| 67 | 2/29/2024 16:28 | 3/4/2024 9:35 | 0:16:00 | 15:23:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 68 | 2/29/2024 17:16 | 3/4/2024 18:36 | 0:20:00 | 23:40:00 | Insurance Enrollment / Drop Enrollment Request | Kansas State University |
| 69 | 3/4/2024 10:23 | 3/5/2024 9:33 | 0:36:00 | 10:46:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 70 | 3/4/2024 13:06 | 3/4/2024 14:38 | 0:13:00 | 1:45:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 71 | 3/5/2024 15:22 | 3/7/2024 15:25 | 0:32:00 | 22:35:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 72 | 3/5/2024 15:37 | 3/7/2024 15:23 | 0:34:00 | 22:20:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |

Kansas Board of Regents (KBOR) Customer Service - Ticket Requests

January 18, 2024 through April 9, 2024

| Ticket | Start Date | Close Date | Response Time (Minutes) | Duration Time (Minutes) | Category | School |
|--------|-----------------|-----------------|-------------------------|-------------------------|--|----------------------------|
| 73 | 3/6/2024 10:12 | 3/6/2024 11:01 | 0:03:00 | 0:52:00 | Waiver / Waiver Audit Questions | Kansas State University |
| 74 | 3/6/2024 15:01 | 3/13/2024 9:55 | 0:08:00 | 50:02:00 | Insurance Enrollment / Drop Enrollment Request | Kansas State University |
| 75 | 3/6/2024 15:21 | 3/6/2024 15:47 | 0:18:00 | 0:44:00 | Waiver / Waiver Audit Questions | |
| 76 | 3/8/2024 9:21 | 3/13/2024 12:46 | 0:04:00 | 36:29:00 | Insurance Enrollment / Enrollment Questions | University of Kansas |
| 77 | 3/12/2024 14:46 | 3/13/2024 15:32 | 0:59:00 | 12:45:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 78 | 3/12/2024 15:25 | 3/12/2024 15:45 | 1:14:00 | 1:34:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 79 | 3/13/2024 15:12 | 3/13/2024 15:15 | 0:03:00 | 0:06:00 | Waiver / Waiver Audit Questions | University of Kansas |
| 80 | 3/14/2024 15:16 | 3/18/2024 8:12 | 0:24:00 | 15:20:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 81 | 3/14/2024 15:18 | 3/15/2024 13:26 | 0:24:00 | 9:32:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 82 | 3/14/2024 15:20 | 3/18/2024 8:15 | 0:25:00 | 15:20:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 83 | 3/14/2024 15:22 | 3/18/2024 8:20 | 0:26:00 | 15:24:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 84 | 3/15/2024 16:56 | 3/20/2024 9:00 | 0:07:00 | 25:11:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 85 | 3/19/2024 10:35 | 3/20/2024 9:07 | 0:16:00 | 9:48:00 | Insurance Enrollment / Drop Enrollment Request | Emporia State University |
| 86 | 3/20/2024 8:51 | 3/20/2024 16:47 | 2:51:00 | 10:47:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 87 | 3/20/2024 8:43 | 3/20/2024 13:53 | 2:41:00 | 7:51:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 88 | 3/21/2024 15:44 | 3/22/2024 11:33 | 0:52:00 | 7:41:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 89 | 3/21/2024 16:38 | 3/22/2024 10:34 | 0:45:00 | 5:41:00 | Insurance Enrollment / SHIP Enrollment Request | Pittsburg State University |
| 90 | 3/25/2024 15:09 | 3/28/2024 8:49 | 0:41:00 | 27:21:00 | Insurance Enrollment / SHIP Enrollment Request | Pittsburg State University |
| 91 | 3/29/2024 12:59 | 4/2/2024 8:23 | 2:21:00 | 19:45:00 | Insurance Enrollment / Enrollment Questions | Kansas State University |
| 92 | 4/2/2024 11:57 | 4/3/2024 15:46 | 0:33:00 | 15:22:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 93 | 4/2/2024 12:01 | 4/3/2024 14:18 | 0:35:00 | 13:52:00 | Insurance Enrollment / Drop Enrollment Request | University of Kansas |
| 94 | 4/2/2024 22:21 | 4/2/2024 22:21 | 5:29:00 | 5:29:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 95 | 4/2/2024 15:08 | 4/3/2024 14:24 | 1:33:00 | 11:49:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 96 | 4/2/2024 15:24 | 4/5/2024 8:29 | 1:40:00 | 27:45:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 97 | 4/2/2024 15:13 | 4/3/2024 14:25 | 0:53:00 | 11:05:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 98 | 4/5/2024 9:52 | 4/8/2024 10:40 | 0:24:00 | 12:12:00 | Insurance Enrollment / SHIP Enrollment Request | University of Kansas |
| 99 | 4/8/2024 11:53 | 4/11/2024 9:13 | 0:12:00 | 6:20:00 | Insurance Enrollment / Drop Enrollment Request | Kansas State University |

Average response time: 1h 04 minutes

Average duration: 17 hour 15 minutes

University of Kansas
Waiver Audit Summary Report
Plan Year 2023-24

Spring 2024

| Approval/ Disapproval Code | Approval/ Disapproval Description | Number of Audits | % of Audits |
|----------------------------|---|------------------|-------------|
| 1 | Approved | 104 | 86.7% |
| 2 | Unknown | 1 | 0.8% |
| 4 | Invalid Student Insurance Information | 4 | 3.3% |
| 6 | Carrier refuses to disclose information | | 0.0% |
| 7 | Auditor was unable to complete the waiver audit (other than network status) | 1 | 0.8% |
| 8 | Policy is not Active | 1 | 0.8% |
| 9 | Plan does not provide insured prescription drug coverage | 1 | 0.8% |
| 10 | No coverage for inpatient and/or outpatient mental health services with no limit | 1 | 0.8% |
| 11 | Plan does not have maternity coverage with no dollar limit | | 0.0% |
| 12 | Plan does not have preventive routine care with no limit | 1 | 0.8% |
| 13 | Plan does not provide coverage for pre-existing conditions | 1 | 0.8% |
| 14 | Plan does not provide Unlimited benefits with no per-service, per-diagnosis, or per-accident limitations | | 0.0% |
| 15 | The Individual Annual Deductible is over \$500 | 1 | 0.8% |
| 16 | Plan does not have out-of-pocket maximum of \$8,200 per member or \$16,400 per family (Including deductible and all co-pay amounts) | | 0.0% |
| 17 | Patient co-insurance is over 25% | | 0.0% |
| 18 | Insurer does not have a based of operations in the U.S. or have a U.S. based claims payer | | 0.0% |
| 19 | Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation | | 0.0% |
| 20 | The insurance company is not authorized to do business in the state by the Kansas Department of Insurance | | 0.0% |
| 21 | This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents | | 0.0% |
| 23 | Plan documents reviewed are not in English and converted to U.S. dollars or the insurance company contact telephone number is outside of the U.S. | | 0.0% |
| 99 | Void | 4 | 3.3% |
| Grand Total | | 120 | 100% |

| Audits Adjusted | Total |
|----------------------------|-----------|
| Additional Documentation | 0 |
| Audit Adjustment | 33 |
| Client Request | 11 |
| Student Provided MER | 15 |
| Student Resubmitted Waiver | 7 |
| Student Updated Insurance | 8 |
| Grand Total | 74 |

| | |
|---|--------------|
| % Adjusted of Total Audits Completed | 61.7% |
|---|--------------|

| Total Billable | Billable Count |
|--------------------------------|----------------|
| Final, Completed Audit Results | 120 |
| Audits Adjusted | 74 |
| Total Billable | 194 |

University of Kansas Medical Center (KUMC)

Waiver Audit Summary Report

Plan Year 2023-24

Spring 2024

| Approval/ Disapproval Code | Approval/ Disapproval Description | Number of Audits | % of Audits |
|----------------------------|--|------------------|-------------|
| 1 | Approved | 6 | 100% |
| 2 | Unknown | | 0% |
| 4 | Invalid Student Insurance Information | | 0% |
| 6 | Carrier refuses to disclose information | | 0% |
| 7 | Auditor was unable to complete the waiver audit (other than network status) | | 0% |
| 8 | Policy is not Active | | 0% |
| 9 | Plan does not provide insured Prescription Drug coverage | | 0% |
| 10 | No coverage for inpatient and/or outpatient mental health services with no limit | | 0% |
| 11 | Plan does not have maternity coverage with no dollar limit | | 0% |
| 12 | Plan does not have preventive routine care with no limit | | 0% |
| 13 | Plan does not provide coverage for pre-existing conditions | | 0% |
| 14 | Plan does not provide Unlimited benefits with no per-service, per-diagnosis, or per-accident limitations | | 0% |
| 15 | The Individual Annual Deductible is over \$500 | | 0% |
| 16 | Plan does not have out-of-pocket maximum of \$8,200 per member or \$16,400 per family (Including deductible and all co-pay amounts) | | 0% |
| 17 | Patient co-insurance is more than 25% | | 0% |
| 18 | Insurer does not have a base of operations in the U.S. or have a U.S. based claims payer | | 0% |
| 19 | Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation | | 0% |
| 20 | The insurance company is not authorized to do business in the state by the Kansas Department of Insurance | | 0% |
| 21 | This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents | | 0% |
| 22 | The following health plan types will not be accepted: Limited, Travel, Short Term Limited Duration, Disability, Hospital Indemnity, Accident Only, or Emergency/Urgent Care Only | | 0% |
| 23 | Plan documents reviewed are not in English and converted to U.S. dollars or the insurance company contact telephone number is outside of the U.S. | | 0% |
| 99 | Void | | 0% |
| Grand Total | | 6 | 100% |

| Audits Adjusted | Total |
|----------------------------|----------|
| Additional Documentation | 0 |
| Audit Adjustment | 0 |
| Client Request | 0 |
| Student Provided MER | 0 |
| Student Resubmitted Waiver | 2 |
| Student Updated Insurance | 0 |
| Grand Total | 2 |

| | |
|---|--------------|
| % Adjusted of Total Audits Completed | 33.3% |
|---|--------------|

| Total Billable | Billable Count |
|--------------------------------|----------------|
| Final, Completed Audit Results | 6 |
| Audits Adjusted | 2 |
| Total Billable | 8 |

Wichita State University

Waiver Audit Summary Report

Plan Year 2023-24

Spring 2024

| Approval/ Disapproval Code | Approval/ Disapproval Description | Number of Audits | % of Audits |
|----------------------------|--|------------------|-------------|
| 1 | Approved | 48 | 81.4% |
| 2 | Unknown | 1 | 1.7% |
| 4 | Invalid Student Insurance Information | | 0.0% |
| 6 | Carrier refuses to disclose information | | 0.0% |
| 7 | Auditor was unable to complete the waiver audit (other than network status) | | 0.0% |
| 8 | Policy is not Active | 2 | 3.4% |
| 9 | Plan does not provide insured Prescription Drug coverage | 1 | 1.7% |
| 10 | No coverage for inpatient and/or outpatient mental health services with no limit | | 0.0% |
| 11 | Plan does not have maternity coverage with no dollar limit | | 0.0% |
| 12 | Plan does not have preventive routine care with no limit | | 0.0% |
| 13 | Plan does not provide coverage for pre-existing conditions | | 0.0% |
| 14 | Plan does not provide Unlimited benefits with no per-service, per-diagnosis, or per-accident limitations | 2 | 3.4% |
| 15 | The Individual Annual Deductible is over \$500 | | 0.0% |
| 16 | Plan does not have out-of-pocket maximum of \$8,200 per member or \$16,400 per family (Including deductible and all co-pay amounts) | | 0.0% |
| 17 | Patient co-insurance is more than 25% | | 0.0% |
| 18 | Insurer does not have a base of operations in the U.S. or have a U.S. based claims payer | | 0.0% |
| 19 | Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation | 3 | 5.1% |
| 20 | The insurance company is not authorized to do business in the state by the Kansas Department of Insurance | 2 | 3.4% |
| 21 | This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents | | 0.0% |
| 22 | The following health plan types will not be accepted: Limited, Travel, Short Term Limited Duration, Disability, Hospital Indemnity, Accident Only, or Emergency/Urgent Care Only | | 0.0% |
| 23 | Plan documents reviewed are not in English and converted to U.S. dollars or the insurance company contact telephone number is outside of the U.S. | | 0.0% |
| 99 | Void | | 0.0% |
| Grand Total | | 59 | 100% |

| Audits Adjusted | Total |
|----------------------------|-----------|
| Additional Documentation | 0 |
| Audit Adjustment | 11 |
| Client Request | 2 |
| Student Provided MER | 2 |
| Student Resubmitted Waiver | 14 |
| Student Updated Insurance | 2 |
| Grand Total | 31 |

| | |
|---|--------------|
| % Adjusted of Total Audits Completed | 52.5% |
|---|--------------|

| Total Billable | Billable Count |
|--------------------------------|----------------|
| Final, Completed Audit Results | 59 |
| Audits Adjusted | 31 |
| Total Billable | 90 |

Kansas State University

Waiver Audit Summary Report

Plan Year 2023-24

Spring 2024

| Approval/ Disapproval Code | Approval/ Disapproval Description | Number of Audits | % of Audits |
|----------------------------|--|------------------|---------------|
| 1 | Approved | 14 | 73.68% |
| 2 | Unknown | | 0.00% |
| 4 | Invalid Student Insurance Information | | 0.00% |
| 6 | Carrier refuses to disclose information | | 0.00% |
| 7 | Auditor was unable to complete the waiver audit (other than network status) | | 0.00% |
| 8 | Policy is not Active | | 0.00% |
| 9 | Plan does not provide insured Prescription Drug coverage | | 0.00% |
| 10 | No coverage for inpatient and/or outpatient mental health services with no limit | | 0.00% |
| 11 | Plan does not have maternity coverage with no dollar limit | | 0.00% |
| 12 | Plan does not have preventive routine care with no limit | | 0.00% |
| 13 | Plan does not provide coverage for pre-existing conditions | | 0.00% |
| 14 | Plan does not provide Unlimited benefits with no per-service, per-diagnosis, or per-accident limitations | | 0.00% |
| 15 | The Individual Annual Deductible is over \$500 | | 0.00% |
| 16 | Plan does not have out-of-pocket maximum of \$8,200 per member or \$16,400 per family (Including deductible and all co-pay amounts) | | 0.00% |
| 17 | Patient co-insurance is more than 25% | | 0.00% |
| 18 | Insurer does not have a base of operations in the U.S. or have a U.S. based claims payer | | 0.00% |
| 19 | Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation | 4 | 21.05% |
| 20 | The insurance company is not authorized to do business in the state by the Kansas Department of Insurance | | 0.00% |
| 21 | This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents | | 0.00% |
| 22 | The following health plan types will not be accepted: Limited, Travel, Short Term Limited Duration, Disability, Hospital Indemnity, Accident Only, or Emergency/Urgent Care Only | | 0.00% |
| 23 | Plan documents reviewed are not in English and converted to U.S. dollars or the insurance company contact telephone number is outside of the U.S. | | 0.00% |
| 99 | Void | 1 | 5.26% |
| Grand Total | | 19 | 100% |

| Audits Adjusted | Total |
|----------------------------|-----------|
| Additional Documentation | 0 |
| Audit Adjustment | 5 |
| Client Request | 3 |
| Student Provided MER | 3 |
| Student Resubmitted Waiver | 0 |
| Student Updated Insurance | 1 |
| Grand Total | 12 |

| | |
|---|--------------|
| % Adjusted of Total Audits Completed | 63.2% |
|---|--------------|

| Total Billable | Billable Count |
|--------------------------------|----------------|
| Final, Completed Audit Results | 19 |
| Audits Adjusted | 12 |
| Total Billable | 31 |

Emporia State University

Waiver Audit Summary Report

Plan Year 2023-24

Spring 2024

| Approval/ Disapproval Code | Approval/ Disapproval Description | Number of Audits | % of Audits |
|----------------------------|--|------------------|-------------|
| 1 | Approved | 2 | 22.2% |
| 2 | Unknown | | 0.0% |
| 4 | Invalid Student Insurance Information | 2 | 22.2% |
| 6 | Carrier refuses to disclose information | | 0.0% |
| 7 | Auditor was unable to complete the waiver audit (other than network status) | | 0.0% |
| 8 | Policy is not Active | | 0.0% |
| 9 | Plan does not provide insured Prescription Drug coverage | | 0.0% |
| 10 | No coverage for inpatient and/or outpatient mental health services with no limit | 1 | 11.1% |
| 11 | Plan does not have maternity coverage with no dollar limit | | 0.0% |
| 12 | Plan does not have preventive routine care with no limit | | 0.0% |
| 13 | Plan does not provide coverage for pre-existing conditions | | 0.0% |
| 14 | Plan does not provide Unlimited benefits with no per-service, per-diagnosis, or per-accident limitations | | 0.0% |
| 15 | The Individual Annual Deductible is over \$500 | | 0.0% |
| 16 | Plan does not have out-of-pocket maximum of \$8,200 per member or \$16,400 per family (Including deductible and all co-pay amounts) | 1 | 11.1% |
| 17 | Patient co-insurance is more than 25% | | 0.0% |
| 18 | Insurer does not have a base of operations in the U.S. or have a U.S. based claims payer | | 0.0% |
| 19 | Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation | 2 | 22.2% |
| 20 | The insurance company is not authorized to do business in the state by the Kansas Department of Insurance | | 0.0% |
| 21 | This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents | | 0.0% |
| 22 | The following health plan types will not be accepted: Limited, Travel, Short Term Limited Duration, Disability, Hospital Indemnity, Accident Only, or Emergency/Urgent Care Only | | 0.0% |
| 23 | Plan documents reviewed are not in English and converted to U.S. dollars or the insurance company contact telephone number is outside of the U.S. | | 0.0% |
| 99 | Void | 1 | 11.1% |
| Grand Total | | 9 | 100% |

| Audits Adjusted | Total |
|----------------------------|----------|
| Additional Documentation | 0 |
| Audit Adjustment | 7 |
| Client Request | 0 |
| Student Provided MER | 1 |
| Student Resubmitted Waiver | 0 |
| Student Updated Insurance | 0 |
| Grand Total | 8 |

| | |
|---|--------------|
| % Adjusted of Total Audits Completed | 88.9% |
|---|--------------|

| Total Billable | Billable Count |
|--------------------------------|----------------|
| Final, Completed Audit Results | 9 |
| Audits Adjusted | 8 |
| Total Billable | 17 |

Pittsburg State University

Waiver Audit Summary Report

Plan Year 2023-24

Spring 2024

| Approval/ Disapproval Code | Approval/ Disapproval Description | Number of Audits | % of Audits |
|----------------------------|--|------------------|-------------|
| 1 | Approved | 0 | 0.0% |
| 2 | Unknown | 0 | 0.0% |
| 4 | Invalid Student Insurance Information | 0 | 0.0% |
| 6 | Carrier refuses to disclose information | 0 | 0.0% |
| 7 | Auditor was unable to complete the waiver audit (other than network status) | 0 | 0.0% |
| 8 | Policy is not Active | 0 | 0.0% |
| 9 | Plan does not provide insured Prescription Drug coverage | 1 | 0.0% |
| 10 | No coverage for inpatient and/or outpatient mental health services with no limit | 0 | 0.0% |
| 11 | Plan does not have maternity coverage with no dollar limit | 0 | 0.0% |
| 12 | Plan does not have preventive routine care with no limit | 0 | 0.0% |
| 13 | Plan does not provide coverage for pre-existing conditions | 0 | 0.0% |
| 14 | Plan does not provide Unlimited benefits with no per-service, per-diagnosis, or per-accident limitations | 0 | 0.0% |
| 15 | The Individual Annual Deductible is over \$500 | 0 | 0.0% |
| 16 | Plan does not have out-of-pocket maximum of \$8,200 per member or \$16,400 per family (Including deductible and all co-pay amounts) | 0 | 0.0% |
| 17 | Patient co-insurance is more than 25% | 0 | 0.0% |
| 18 | Insurer does not have a base of operations in the U.S. or have a U.S. based claims payer | 0 | 0.0% |
| 19 | Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation | 0 | 0.0% |
| 20 | The insurance company is not authorized to do business in the state by the Kansas Department of Insurance | 0 | 0.0% |
| 21 | This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents | 0 | 0.0% |
| 22 | The following health plan types will not be accepted: Limited, Travel, Short Term Limited Duration, Disability, Hospital Indemnity, Accident Only, or Emergency/Urgent Care Only | 0 | 0.0% |
| 23 | Plan documents reviewed are not in English and converted to U.S. dollars or the insurance company contact telephone number is outside of the U.S. | 0 | 0.0% |
| 99 | Void | 0 | 0.0% |
| Grand Total | | 1 | 0% |

| Audits Adjusted | Total |
|----------------------------|----------|
| Additional Documentation | 0 |
| Audit Adjustment | 2 |
| Client Request | 0 |
| Student Provided MER | 0 |
| Student Resubmitted Waiver | 0 |
| Student Updated Insurance | 0 |
| Grand Total | 2 |

| | |
|---|--------------|
| % Adjusted of Total Audits Completed | 0.00% |
|---|--------------|

| Total Billable | Billable Count |
|--------------------------------|----------------|
| Final, Completed Audit Results | 1 |
| Audits Adjusted | 2 |
| Total Billable | 3 |

NOTE: PSU students have not submitted any waivers for Spring 2024

Kansas Board of Regents

Waiver Processing Time Report

Spring 2024 (Final)

April 10, 2024

University of Kansas

| Audits | Total Audits Average Processing Time (days) | Total Average QA Time (days) |
|--------|---|------------------------------|
| 120 | 1.79 | 0.12 |

Wichita State University

| Audits | Total Audits Average Processing Time (days) | Total Average QA Time (days) |
|--------|---|------------------------------|
| 59 | 1.59 | 0.09 |

Kansas State University

| Audits | Total Audits Average Processing Time (days) | Total Average QA Time (days) |
|--------|---|------------------------------|
| 19 | 6.55 | 0.12 |

Emporia State University

| Audits | Total Audits Average Processing Time (days) | Total Average QA Time (days) |
|--------|---|------------------------------|
| 9 | 1.39 | 0.17 |

Pittsburg State University

| Audits | Total Audits Average Processing Time (days) | Total Average QA Time (days) |
|--------|---|------------------------------|
| 1 | 3.18 | 0.01 |

University of Kansas Medical Center

| Audits | Total Audits Average Processing Time (days) | Total Average QA Time (days) |
|--------|---|------------------------------|
| 6 | 1.48 | 0.09 |

Kansas Board of Regents (KBOR)

Customer Service Toll-Free Calls

January 19, 2024 through April 9, 2024

| Count | Time | Queue Name | Media Type |
|-------|--------------------|------------|------------|
| 1 | 4/9/2024 11:11:44 | | Phone |
| 2 | 4/3/2024 09:45:48 | Waiver | Phone |
| 3 | 3/19/2024 12:33:22 | | Phone |
| 4 | 3/8/2024 16:40:58 | | Phone |
| 5 | 3/7/2024 16:55:53 | | Phone |
| 6 | 3/7/2024 13:20:03 | Waiver | Phone |
| 7 | 3/1/2024 08:46:35 | Waiver | Phone |
| 8 | 2/14/2024 11:14:10 | Waiver | Phone |
| 9 | 2/14/2024 11:13:30 | | Phone |
| 10 | 2/14/2024 10:21:15 | Waiver | Phone |
| 11 | 2/9/2024 12:58:34 | Waiver | Phone |
| 12 | 2/7/2024 18:46:38 | Waiver | Phone |
| 13 | 2/7/2024 18:42:49 | Waiver | Phone |
| 14 | 2/6/2024 09:01:06 | Waiver | Phone |
| 15 | 2/5/2024 12:05:40 | Waiver | Phone |
| 16 | 2/1/2024 14:21:45 | Waiver | Phone |
| 17 | 2/1/2024 14:06:02 | Waiver | Phone |
| 18 | 1/31/2024 15:42:00 | Waiver | Phone |
| 19 | 1/30/2024 14:51:39 | Waiver | Phone |
| 20 | 1/30/2024 14:48:38 | Waiver | Phone |
| 21 | 1/30/2024 14:48:07 | | Phone |
| 22 | 1/29/2024 16:37:01 | Waiver | Phone |
| 23 | 1/29/2024 12:23:58 | Waiver | Phone |

| | | | |
|----|--------------------|-----------|------------|
| 24 | 1/29/2024 11:51:01 | Waiver | Phone |
| 25 | 1/29/2024 11:36:54 | Waiver | Phone |
| 26 | 1/29/2024 11:03:51 | Waiver | Phone |
| 27 | 1/29/2024 11:03:37 | Waiver | Phone |
| 28 | 1/29/2024 11:02:06 | | Phone |
| 29 | 1/29/2024 10:52:37 | Waiver | Phone |
| 30 | 1/29/2024 10:23:36 | Waiver | Phone |
| 31 | 1/29/2024 10:09:06 | Waiver | Phone |
| 32 | 1/29/2024 10:07:18 | | Phone |
| 33 | 1/29/2024 08:49:17 | Waiver | Phone |
| 34 | 1/26/2024 18:52:36 | Waiver | Phone |
| 35 | 1/26/2024 18:41:14 | Waiver | Phone |
| 36 | 1/26/2024 18:20:06 | Waiver | Phone |
| 37 | 1/26/2024 17:46:31 | Waiver | Phone |
| 38 | 1/25/2024 14:39:51 | | Phone |
| 39 | 1/23/2024 17:44:37 | Waiver | Phone |
| 40 | 1/23/2024 11:31:56 | | Phone |
| 41 | 1/23/2024 11:30:18 | Waiver | Phone |
| 42 | 1/22/2024 11:27:17 | Waiver | Phone |
| 43 | 1/22/2024 11:26:18 | | Phone |
| 44 | 1/21/2024 15:43:23 | Waiver VM | Voice Mail |
| 45 | 1/21/2024 15:42:48 | | Phone |
| | Total Calls | 45 | |

Notes:

* If the "Queue Name" is blank this means the caller experienced no wait time for Customer Service

ECI Services

Waiver Statistics Report

Definitions Key

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

* SHIP = Student Health Insurance Plan