

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
	Total	2,401	\$2,406	4,358	\$1,520
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
	Total	2,214	\$2,664	3,251	\$1,998
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
	Total	2,190	\$2,671	3,660	\$2,163
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
	Total	2,211	\$2,306	4,046	\$1,213

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
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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