

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
May 1, 2024

The May 1, 2024, 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
Jennifer Williams, KSU
Madi Vannaman, KBOR

Kiera Pulliam, PSU
Morgan Swartzlander, KU

Also participating were Matt Brinson, Jim Lester and Traci Martin, UHCSR; and John Yeary and Gage Rohlf, KBOR. Matt Anderson, KUMC; Aaron Coffey, WSU; Mary McDaniel-Anschutz, ESU; Carol Solko-Olliff, FHSU; and KSU students Jyothi Kalarikkal and Jessica Ramirez were not able to attend. Leslie Renteria participated and represented ESU.

The Committee did not have a quorum to conduct business.

Minutes

The December 6, 2023, meeting minutes were reviewed.

ECI Waiver Reports

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

UHCSR Quarterly Reports

Matt Brinson noted that there is a minor dip in the annualized membership from last year (5,706 from 6,112), but the Plan enrollment has consistently been around 5,500 each year. UHCSR will continue to monitor enrollment. The vast majority of enrollment is in Options 3 and 4 (the graduate student and international student options).

For Plan experience, the data shows that beginning with Plan Year 22-23, there is a major shift in the right direction from the prior five years. Since 2018, the average loss ratios have been in the 95% range. There is an 18-month tail for claims and the current experience for Plan Year 23-24 is trending very well. The dependent loss ratio also reflects a major shift in the right direction. Loss ratios for recent Plan Years: 20-21, 330%; 21-22, 513%; and 22-23, 266%. The current 23-24 numbers reflect a 107% dependent loss ratio. Student plans are classified as individual plans, and the overall required minimum is 80%; group policies require 85%.

Wesley Wintch commented that with Plan Year 22-23 pretty much completed and Plan Year 23-24 about half-way done, if we extrapolate the loss ratio it could end up around 70%. Noting that Plan Year 24-25 premiums remained flat, he asked if that loss ratio trend continues, is it reasonable to expect a premium decrease for Plan Year 25-26? Matt Brinson replied that it is very reasonable if the claims experience continues in a similar manner as it did in policy year 2022-2023.

Good of the Order

1. UHCSR website - PY 24-25 information

No SIAC comments were received about the UHCSR Qualified Life Event forms, and Traci Martin will get those forms finalized. Traci will keep us posted about the status of the UHCSR website for the PY 24-25 documents and information.

2. American College Health Association meeting

Matt Brinson and Jim Lester will be attending this year's ACHA conference in Mobile in late May and would welcome seeing any SIAC members who will also be attending.

3. Option 3 disenrollment notification

Maria Beebe, K-State, shared concerns impacting international students who are graduate students enrolled in Option 3. Some of those students paid premiums by bank transfer and, for some unknown reason, the bank blocked the transfer of funds which led to UHCSR dropping the students from coverage. UHCSR may have sent notifications to students through federal mail, but those letters are sometimes not received by students. K-State was not notified at that time and was therefore unable to assist the students. Because the university premium contribution is paid late in the semester, K-State was not aware of this issue until that time. Matt Brinson requested an example of an impacted student so that UHCSR's enrollment eligibility team can research this further.

4. Coverage for early arriving international students

Morgan Swartzlander, KU, received an email from the Watkins Health Center director about a policy change that had not been previously noted. In the past, international students were able to purchase one week of coverage when they arrived for summer orientation in late May, but now they must purchase an entire month's coverage. Because of the change, Watkins Health Center is planning to open on Saturday, June 1st this year so that the students do not need to purchase coverage for the month of May. Matt Brinson will look at the ability to address coverage for early arriving international students with the university providing a list of those who need coverage.

[After the meeting, emails addressing this topic were exchanged and shared with the SIAC members:

Traci Martin, UHC SR, initially emailed the following information:

Matt and I discussed a solution for this and we are willing to set up a Weekly period under the International Option 4 for each of the schools in the KBOR system. This period would be used by school admins for the purpose of enrolling these early arriving International students if they are needing less than one month of coverage. Coverage would be sent to our SID Premium department via the enrollment "List" template.

If this is agreeable, I will request the Weekly period be added to the current 2023-24 policy year, and going forward. And, if agreeable, I will also advise Morgan at KU of this and send her, the updated 2023-24 enrollment template with this period added.

Madi then asked Traci follow-up questions, and she provided the following answers:

A few questions:

1. Would each university be able to have its own "weekly period" or does that week need to be the week before the new PY starts on 8/1? **UHCSR Response:** We would set up a Weekly "sliding" period for each school under their Option 4 International policy. It can be used anytime throughout the policy year and can be used for more than one week. For example, if the early arriving Int'l students need 2 weeks of coverage before the Summer 1 Period begins on 5/15/24, the school would be able to list the enrollment period as 5/1/24 through 5/14/24 on the enrollment template and we would charge for 2 weeks of coverage.
2. Can the "weekly period" be for more than one week? **UHCSR Response:** See above response.

3. What would the premium rate be for the week period? **UHCSR Response:** The Option 4 student only rate would \$55 per week. This is applicable for both the 2023-24 & 2024-25 Policy Years since the rate did not change for the 2024-25 renewal.
4. Do you think that each university is aware of the “List” template that they are to use for enrollment? **UHCSR Response:** Client file (a.k.a. List enrollment) is in use for the International insured category under the Option 4 for all of the KBOR schools so there should be at least one person who is aware of it.

Kiera Pulliam emailed, “Pittsburg State University would be interested in having this coverage option for our short-term programs as well.”

Traci Martin responded, “I am not aware of a "process" for short-term programs except that we have in the past added early arriving periods to cover specific dates. Otherwise, we have advised that the Monthly period should be used outside of the regular semester dates. The below solution to add the Weekly sliding period would be what the schools could use in cases like this.

The schools can reach out directly to our enrollment team requesting the Monthly period is case. The school admins can ask for coverage to be added if we have the period available. We just don't have anything less than Monthly for "sliding" periods that can be used throughout the policy year. The only periods that are available for less than a month are those with set dates (not sliding) like the Special Coverage Period from 7/18/24-7/31/24. If we added a Weekly, this would be a new process for them to be able to use as another "sliding" period at the school admins' discretion.”

Traci Martin confirmed that the Weekly period was added to the International Option 4 Plan Year 2023-24 and 2024-25 policy years.]

Future SIAC meetings

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

- A. Wednesday, September 4, 2024
- B. Wednesday, December 4, 2024