The March 1, 2017 conference call meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

**Members in Attendance:**
Doug Ball, COBO (Chair)  
Madi Vannaman, KBOR

**Members Participating by Telephone:**
Karen Kirk, PSU  
Sheryl McKelvey, WSU  
Jim Parker, KSU  
Mary McDaniel, ESU  
Valerie Noack, KUMC  
Carol Solko-Olliff, FHSU

Also present at the meeting was Julene Miller, KBOR. Others participating by phone were Sharon Maike, KSU; Lynn Adams, FHSU; Matt Brinson, Dale Burns and Heather Lewis, UHCSR; Jennifer Dahlquist, MHEC; Lesley Gagnon, Mercer and Mary Karten, KU.

KU student members Kamen Kossow and Abdoulie Njai were unable to attend.

**Minutes**
The minutes from the December 7, 2016 meeting were approved.

**Introduction**
John Patterson retired from Pittsburg State University. Doug Ball, PSU’s new CFO and Vice President for Administration was welcomed as the COBO chair for the SIAC.

**Mercer Utilization Report**
Lesley Gagnon provided an overview of the utilization report. Diana Malott asked if the 5% medical trend was for medical only or a combination of medical and pharmacy, and Leslie indicated it was the combined trend. Dale Burns will provide information on medical and pharmacy trends to the Committee. Lesley Gagnon commented that pharmacy costs are driving the increases, as the rate is escalating at a higher rate than medical. Dale Burns stated that the trends for the rest of UHC’s student plans are double what they are seeing for the KBOR plan and he attributed that to the student health center’s gatekeeper role and the efficiency of the provider network. Other university clients appear to be having health center staffing issues that are leading to referrals outside of the health center for mental health situations and medical visits.

Jim Parker asked if there is data available to help explain the upward trend in claims at KSU. Dale Burns stated UHC has a new data analyst and he will ask if they can drill down the data to see if trend information can be identified.

In reference to the report for student health center paid claims by type of service, Carol Solko-Olliff stated that the FHSU numbers are all zeros and Diana Malott noted that the information for Kansas State and KUMC does not look right, nor does the % Paid at Student Health Center line information. Matt Brinson will review the specific utilization reports with Mercer.

For the pharmacy summary, some medications are listed more than once. Matt Brinson indicated this is because, Truvada, for example, has 28 different retail and 6 different mail order drugs and the claims information will reflect how the drug is being distributed. Also, Humira will differ by the product
packaging. Diana Malott asked whether the individual drug information could be combined in the future and Matt Brinson said yes.

**Enrollment report**

Enrollment information provided by campus, insured type and insured category, showed 7,761 enrolled whereas typically 6,500 – 7,000 have been enrolled. Mary Karten noted the number for the 03 (3G) plan looked high and wondered if international students were included or if there were duplicates based on semester appointments. Dale Burns will run a report to verify the numbers enrolled and, to ensure that two semesters are not reflected in the number, the report will be by true enrollment period.

**UHC Waiver Audit**

Dale Burns previously approached the SIAC about utilizing a waiver audit rather than the current waiver process. After visiting with the vendor, Evans Consulting based in Topeka, he reported that they can perform a full-service waiver process for the KBOR universities.

For this waiver process, the universities would provide a list of all international students who should have coverage. Waiver standards would have to be agreed upon. The vendor’s communication process would begin by asking those students to provide information that would allow them to waive off the plan. The vendor would also verify that coverage is in effect.

Dale Burns stated UHC will pay for the entire process effective Fall of 2017, but participation would need to be system-wide. The universities also would need to agree that after any appeal process, a failed waiver would result in the university assessing the student the premium for the student health plan.

Sheryl McKelvey asked about the timeframe involved, and Dale Burns stated that the vendor would do its best to follow the timeframe currently used. Jim Parker asked if this has been used by other UHC clients and what, if any, drawbacks have been encountered, and Dale Burns indicated that it has been used for years at Metropolitan State in Denver and at other schools. He noted that the schools that take an active role to ensure appropriate coverage do not have much blowback. But, if the school does not have the appetite to assess the student who does not have appropriate coverage or does not complete the waiver, there will be blowback. If a university is not operating the waiver process properly now, and this process is implemented, there would be blowback because it would be perceived to be something new. KBOR could say this is enforcement of an existing policy.

In response to Diana’s question, all universities except PSU and KUMC indicated that they currently bill international students, who have not qualified for a waiver, for the KBOR student insurance plan with their tuition. Those students would be able to avoid the assessment only by providing adequate information proving required coverage. PSU will find out what process they are using and Valerie Noack stated that KUMC is working toward the goal of billing with tuition.

Several other questions were raised including: is there a service agreement addressing turn-around time for the vendor to complete the work; will the vendor be able to reach out to students before they purchase a different plan; what happens with international students who enroll in October and March; with whom would the international student apply for a waiver – the international student office or the vendor. Dale Burns agreed to contact the contractor manager to see if she would be available to attend the May SIAC meeting.
Dale will provide additional information about the service that can be shared with other interested campus units. And, he will let the SIAC know a deadline by which a decision about the service needs to be made.

**Process used to document plan eligibility of voluntary students when claims exceed $1,000**

Matt Brinson shared information about UHC’s process that is in place as a protection to the plan to verify eligibility if the student has cumulative claims exceeding $1,000. For students who have enrolled directly with UHC they systematically check student status based on the eligibility requirements of the policy. A letter is automatically generated when a student who falls under this category files claims exceeding $1,000.

As of December 2015, there were approximately 1,300 voluntary students in the KBOR plan. For PY 15-16, Matt Brinson provided data showing the count of the student status letters sent by university:

<table>
<thead>
<tr>
<th>Institution</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emporia State</td>
<td>20</td>
</tr>
<tr>
<td>Fort Hays</td>
<td>29</td>
</tr>
<tr>
<td>Kansas State</td>
<td>69</td>
</tr>
<tr>
<td>Kansas</td>
<td>200</td>
</tr>
<tr>
<td>KUMC</td>
<td>180</td>
</tr>
<tr>
<td>Pittsburg State</td>
<td>17</td>
</tr>
<tr>
<td>Wichita State</td>
<td>82</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>597</strong></td>
</tr>
</tbody>
</table>

The UHC letter (revised in 2/2017) sent to students asks for various data so eligibility can be confirmed. Information from the National Clearinghouse is not sufficient to determine eligibility.

Information from Matt Brinson states that “This letter is auto-generated across UHC’s entire book of business and unfortunately cannot be customized to a specific School. I also inquired about what information is pertinent to identifying student status on this letter and our Eligibility Dept. advised that we need all this information based on the eligibility statement. Their question back to me was if there is information that is requested on this form that is difficult for the Registrar’s Office to obtain?”

Diana Malott provided an example of information provided to complete the form, and it met UHC’s approval. Page 2 states “…or if you are graduating at the end of the term for which coverage is purchased, please attach a letter from the Registrar confirming this.” Matt Brinson stated that this is at the university’s discretion. If the student has limited hours required to graduate, the university can provide documentation that the student is eligible for the plan even with limited hours enrollment. The letter does not have to come from the Registrar, but could come from some other unit at the university.

International students on OPT can voluntarily stay on the plan during the year on OPT, by enrolling online. As they would therefore not be included as part of the university’s international list, if the student has claims exceeding $1,000, the UHC letter to document eligibility would be generated.

**Including other voluntary students from Kansas Community Colleges in the KBOR student insurance plan**

Diana Malott was contacted about a student’s eligibility for the KBOR plan when that student is attending KU but is primarily enrolled at Johnson County Community College. Julene Miller clarified that the current statute only allows state university students to enroll in the KBOR student health plan. The statute would have to be changed to allow other enrollment, and allowing non-KBOR students to participate in the plan would have to be justified as being in the best interest of current plan members.
PY 17-18 Info
Matt Brinson states that UHC is working with the Kansas Insurance Department (KID) but is not yet ready to provide information for final approval. By late next week, Matt hopes to provide a red-lined version of information to the SIAC for review and comment before submitting final information to KID for approval.

Diana Malott agreed to prepare and share the one page flier as she has done in prior years for use in new student orientation. Matt Brinson indicated UHC will provide a summary brochure and enrollment forms. The summary brochure (and policy) may look different this year due to KID requirements.

Good of the Order
1. Diana Malott requested the SIAC review the Mercer report to discuss any format or content changes at the May meeting as UHC will begin providing those reports in the fall of 2017.

2. Dale Burns noted that KID will require the policy information (contract issued and brochure information provided to students) to be much more extensive than the information previously provided.

3. Dale Burns reminded the SIAC that Healthier You, which was offered last plan year, is available again for PY 17-18. Although last year it was not selected because of the potential impact on student health centers, Dale Burns stated UHC has not seen negative impact to student health centers because of its use. Better Health, which is also owned by Teledoc, is an online counseling platform (chat, text, video, telephonic) for use by students with lower level counseling service needs (mild depression, eating disorder). Better Health differs from the student assistance program, as the counselor who is matched with the student remains with the student while insured by UHC. The next meeting’s agenda will include discussion about whether KBOR wants to utilize the Better Health service.

Future SIAC meetings
Future SIAC meeting tentatively scheduled for 12:30, KBOR Board Room
1. Wednesday, May 3, 2017
2. Wednesday, September 6, 2017
3. Wednesday, December 6, 2017