The May 3, 2017 meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members in Attendance:
Doug Ball, COBO (Chair)        Diana Malott, KU
Mary McDaniel, ESU            Sheryl McKelvey, WSU
Madi Vannaman, KBOR

Members Participating by Telephone:
Valerie Noack, KUMC             Jim Parker, KSU
Carol Solko-Olliff, FHSU

Also present at the meeting was Theresa Schwartz, KBOR; Camille Childers, WSU; Chuck Olcese and Regina Sherrill, KU; Dale Burns, UHCSR; Lesley Gagnon, Mercer; and Laura Evans, ECI Services. Karen Kirk, PSU, was unable to attend but Vickie Mense and Rita Girth participated by phone in her place. Others participating by phone were Sharon Maike, KSU; Mary Karten, KU; Lynn Adams, FHSU; Alex Harkins, KMC; Matt Brinson, UHCSR; Jennifer Dahlquist, MHEC; and Liz Marks, Mercer.

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

Minutes
The minutes from the March 1, 2017, meeting were approved.

UHCSR.com Web-X presentation
Terri Bradford with UHCSR provided a webinar presentation of the upgraded website. Each campus was provided the beta website to review and were instructed to send any changes to Heather Lewis.

Mercer Utilization Report
Liz Marks reviewed information in the utilization report. A correction was made to page 1, the second bullet: “The paid loss ratio increased from 62.2% to 62.3%.” Matt Brinson confirmed that the annualized enrollment count of students was correct stating that the 3G enrollment included international and domestic students. Dale Burns said that for the September 2017 meeting, the PY 16-17 count should be final and PY 15-16 counts would also be provided.

BetterHelp Service
Dale Burns stated that in looking to identify the most appropriate place for a student to get care, UHC developed an initiative because emergency rooms are being highly utilized and that drives up costs for students and the health plan and drives up premiums. HealthiestYou is a student branded tele-medicine service for non-emergent care when the health center is not readily accessible. This program was not included in the PY 17-18 KBOR plan, as it was brought up late, but UHC would like to suggest that KBOR include Healthiest You for 17-18.

A call-in number would be set up so when the student calls when the health center is open, the student would be instructed to go there or the call could be routed to the health center. For one UHCSR plan, with 5,000 insured, 16 students registered and none actually used the service. As health centers are actively promoted, it will take several years for the students to adopt it.
BetterHelp is working through the issues about what can be reported back to the university and to what entity information should be shared, Dale Burns recommends delaying implementing that product. But, he recommends that KBOR universities consider the virtual doctor visit aspect, for non-emergent care, when the health center is closed.

Diana Malott stated that when previously discussed, HealthiestYou (a Teledoc company) had no mechanism to report contacts back to the health center. The current after hours help line faxes actual encounter notes for prior night’s contacts that enables follow up with students. Dale Burns stated that today HealthiestYou does not have that feature but they are looking at potentially using the transition of care regulations to identify the contact as initial care from HealthiestYou that is transitioned to the health center. Diana Malott stated that 24/7 information would still be needed for students who are not insured by UHC.

Diana Malott was to provide a redacted encounter form to Dale Burns who stated that UHCSR would consider customizing scripts to be used when the health centers are actually closed and might group some universities together based on enrollment. [Update: After the meeting and upon further discussion with the Watkins Chief of Medical Staff, KU will not be utilizing HealthiestYou. Their concerns were potential confusion among students about who is or is not charged for a consultation, the lack of information on the prescribed treatment to students, and the potential for associating the health center with concerns about treatment decisions made by HealthiestYou.]

Jim Parker asked whether there was a mobile component to HealthiestYou for pricing of pharmacy services in the local community. Dale Burns responded that there is a whole suite of options including locate a pharmacy and get a price on a prescription, but UHCSR removed anything that would conflict with any existing benefits or services offered under the medical plan or at the Student Health Service. Now strictly a virtual doctor’s office visit is being used as a way to address students, after-hours, in a timely manner has been at the forefront.

Dale Burns stated that if HealthiestYou was included in the plan, HealthiestYou has agreed to offer the service to any student enrolled at the university at no charge, except for the per fee charge when the call is made. It would be embedded in all plans, so when member calls there is no payment requirement and nothing is charged to the plan. If the student is not enrolled in UHC, they can still get a $40 doctor’s visit, and will have the same services as any student who is ensured.

Liz Marks asked what services are provided on the behavioral health side. Dale Burns stated that BetterHelp manages encounters for a fee offering multi-platforms by which the student can interact. There is a $200 month charge for unlimited encounters and no preset charge per encounter. There is no structure to offer this to non-insured students nor a way to limit the number of encounters provided. Counselors are licensed in each state they provide services to.

Dale Burns stated he will continue providing information for discussion with the goal to include the product in PY 18-19 if possible. Jim Parker asked if additional information could be provided and Dale Burns stated he will provide an FAQ and much condensed marketing materials.

**UHC Waiver Audit Services**

Dale Burns introduced Laura Evans, with ECI Services, who provided information about the waiver audit services that can be performed on behalf of the KBOR universities.
Dale Burns stated that UHCSR is looking for ways to improve service it provides. As UHC is not in position to perform audits, because of potential conflict, they offer to include ECI Services at no cost to the plan. UHCSR projects that enrollment will increase because of management of the waiver process and there will be a decrease in work performed by the universities.

Laura Evans provided information about the one-stop audit solution ECI Services would provide that is being utilized by 70 university clients with over 500,000 waiver audits performed for both domestic and international students. With the universities providing an eligibility list of international students, a customize email is sent to students with info about the KBOR plan that can include university logos and/or ECI logos. Students can positively enroll or the student can provide waiver information collected daily that can be worked through the entire enrollment period. Results can be communicated in back daily reports (who was denied, who is pending, who has successfully waive, who has done nothing), and premiums can be removed from student accounts by working with university programmers. The process can be seamless and easy and would take the administrative burden off the university.

The waiver enrollment form requires information about the plan the student has, with a pull-down menu populated with various student health plans. If the plan is not ACA-compliant, an automatic email is sent to inform the student that the plan is not eligible for waiver. If the student has embassy or government sponsored coverage, the result will be based on the country and sometimes it will take weeks to receive appropriate documentation.

Students who arrive late would also be included in the review. Eligible list can be updated daily, weekly, monthly – however often needed. Processes used by the campuses can differ. Information about those students who have waived will include their health plans with billing information that can be used by the health centers. The campuses can implement a customized appeals process, that would specify the types of appeals allowed (such as employer provided coverage), and the university can always make the final decision.

Each university can decide whether to participate and how they wish to participate, including what information is provided.

Regina Sherrill asked whether Saudi students, who represent approximately 42% of the waivers and most already have UHC coverage, could be automatically waived. Dale Burns stated that Saudi plans are no longer fully insured and he will check with UHCSR’s legal section to see if they can proactively provide information to the KBOR universities so those students would not be included in the waiver audit. [Update: After the meeting, in a May 5th email, Dale Burns provided this update: I received approval to implement (procedural details yet to be worked out) access by ECI to the Saudi Arabian Cultural Mission (SACM) Sponsored students that we cover here at UHCSR. This access will allow ECI to “audit” the coverage used by those students to waive off the school sponsored plan, verifying that they have adequate coverage. This access will expedite the process and also allow for better service to the school and students.]

Sheryl McKelvey asked what happens to the data once the audit is complete and Laura Evans stated that the data is retained and stored in a highly HIPPA secure environment and access to that information is limited to three people within the organization.

Sheryl McKelvey asked if the university opted to try the services for a semester and then decided it did not work well for them, could the service be discontinued, and Laura Evans replied yes.
Regina Sherrill asked whether the university still needed to send a list to UHCSR to activate the student’s plan? Laura Evans responded that the university could determine whether ECI Services or the university would provide the list to UHCSR and suggested that initially having the report provided to the university for review might work well to allow the university to gain a comfort level with the accuracy of the lists.

Mary Karten stated that each university may have different requirements and with the individualized treatment could the setup be completed by August 1st and Laura Evans said that ECI Services is known for the speed and accuracy of implementation and recently set up 34 schools in three weeks time.

The SIAC members will take the information back to their campuses and can reach out to Dale Burns and Matt Baker to opportunities to discuss the services further with Laura Evans.

**Good of the Order**
The Mercer team was thanked for their contributions to the KBOR student insurance plan. Diana Malott, Sheryl McKelvey and Lynn Adams agreed to review sample reports UHC will provide in July for reporting in the future.

**Future SIAC meetings**
Future SIAC meeting tentatively scheduled for 12:30, KBOR Board Room

1. Wednesday, September 6, 2017
2. Wednesday, December 6, 2017