The December 17, 2018, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m. The meeting was originally scheduled for December 5, 2018, but was rescheduled because of the National Day of Mourning for President George H. W. Bush.

Members in Attendance:
Werner Golling, WSU, COBO Chair
Diana Malott, KU
Mary McDaniel-Anschutz, ESU

Members Participating by Telephone:
James Cox, PSU student
Karen Kirk, PSU
Valerie Noack, KUMC
Jim Parker, KSU
Carol Solko-Olliff, FHSU

Also present at the meeting were Natalie Yoza, KBOR; Chuck Olcese and Shawn Wettlauffer, KU. Others participating by phone were Camille Childers representing WSU as Sheryl McKelvey was unable to attend; Matt Brinson, Dale Burns and Rosalind Smith, UnitedHealthCare – Student Resources (UHC-SR); Jennifer Dahlquist, MHEC; and Mary Karten, KU. Student member PJ Hopfinger, KSU, was unable to attend. Jeff Foot and Jeff Crawford with LewerMark Student Insurance were also in attendance.

Minutes
The minutes from the September 5, 2018, meeting were approved.

Updates From Last Meeting
1. Telemedicine
Mental Health Telemedicine - Rosalind Smith, UHC, provided an overview of HealthiestYou which is available to all students insured by UHC-SR and for other students available for $40 for each consultation.

Jim Parker asked if HealthiestYou would provide encounter notes to the local student health center (SHC) for follow-up, if necessary. Rosalind Smith responded that a student member who registers the account prior to the consult can elect to share their primary care physician’s contact info, but the options do not include an option to refer to a SHC. The member also can print notes from the consult and share those with the SHC. Jim Parker wondered whether the SHC’s would be marginalized as a result of the program and also commented that the SHC pharmacies try to provide the lowest cost drugs, as they are not in it to make a profit, but could also be funding challenged if the referrals were not to the SHC pharmacy. Rosalind Smith stated that the student will have to designate a pharmacy which can be searched by zip code and the pharmacy is not based on pricing.

Rosalind Smith provided an overview of Better Help counseling service with unlimited access available to all UHC-SR insured students and $200/month for non-members. Mary Karten asked whether the monthly fee was based on a calendar month or if it would run for 30 days from the first day of service. Rosalind Smith will double-check and let the SIAC know.

Carol Solko-Olliff asked whether an interpreter or language-line access is available for international students and Rosalind Smith responded that UHC-SR had discussed language line availability but it is not currently available. A particular provider who speaks additional languages might be available in each state.
Rosalind Smith stated that if the student makes contact during the SHC’s hours, they try to redirect to the SHC but the student could bypass that redirection by staying on the line.

Chuck Olcese asked if local resources are provided to a student in crisis, or would general 911 information or referral to the SCH be provided. Rosalind Smith responded that it would depend. During the registration process, the student is provided information that directs them to call 911 if in crisis. And, if the questionnaire completed by the student results in a non-match for services, information about the student assistance program phone number, information about additional resources and information about face-to-face therapy at the SHC or university counseling center is provided.

Chuck Olcese stated that KU was approached by a different vendor with a product that provides counselors by text, phone or email in up to 60 languages. Service would be available to faculty and staff who are working with the student to provide cultural insights and also available to RAs if they encounter a student who is having challenges for whom language difficulties may escalate issues. Rosalind Smith responded that the modalities are similar but languages other than English are not available and the student would instead build a relationship with the same counselor.

Camille Childers asked whether case management notes be available as medication might be prescribed for students who see therapists. Rosalind Smith responded that students can authorize counselor notes to be provided to a campus contact.

Chuck Olcese asked if the products would be available to international students who are outside the country and Rosalind Smith responded no, as the student has to use a counselor in the state in which the counselor is licensed.

Diana Malott commented that the insurance companies have stated that one way to help hold down costs is for the SHC’s to serve as gatekeepers for student health services. Telemedicine undercuts the SHC’s role and almost takes the SHC out of the picture entirely if the student elects to not share records. This could be happening now, but it could escalate with the proliferation of telemedicine products.

Mary McDaniel Anschutz agreed, stating that she is generally concerned about telemedicine products from a public health perspective. When the message is that you can call from the couch, anytime, 24/7, and get what you want, the students will take advantage of that option. Before proceeding, she stated we really need to think more about the option. Camille Childers added that it would be important to limit telemedicine access when the SHC is open. Otherwise with the easy and convenient option to call someone, the student will not bother to go to the SHC.

Jim Parker stated that KSU and KU have contracts with an after-hours nurse help-line and there may be challenges to get out of that contract. KSU has been incredibly pleased with that service, and the next day electronic notes from the encounters are provided to the SHC. KSU was able to give instructions to the helpline that were incorporated into the system. In areas where students are to access a SHC, he stated he did not know if telemedicine would be best for those students.

Chuck Olcese said a vendor with whom they have been talking would offer a price per student/per year for international students. But, a list is not maintained so that if any student called, including domestic students, as well as faculty/staff/RAs, they would be able to utilize the service. The SIAC indicated interest in
hearing from that vendor at its next meeting with information tailored to campus specific populations for the counseling side.

2. On-line Graduate Students
Matt Brinson shared that under the UHC-SR eligibility criteria, a GTA would need to have an official workstation at any KBOR State Universities in online programs in order to be eligible for the KBOR -3 GTA/GRA program. Madi Vannaman stated that under the KBOR student insurance regulations, eligibility for the 3-G health insurance program is determined by the universities. If the graduate student meets the eligibility requirements, by holding a 50% GTA, GRA, and/or GA appointment for the requisite amount of time during the semester, they will be offered the KBOR 3-G insurance plan. UHC-SR only verifies eligibility for voluntary enrollment and not for the 3-G or international students.

**J-1 Scholars Enrollment**
Shawn Wettlaufer asked whether a new process could be developed for J-1 scholars to enroll in the KBOR student insurance plan electronically, instead of using the current paper process, and also be provided an email link at the beginning of the new academic year to enroll.

Matt Brinson replied, yes, that a payment management system similar to the platform used for the 3G plan could be developed for scholars. The university would review the request and either approve or deny, and the scholar would receive notification to enroll and submit payment. Dale Burns stated that would require a payment manager system, but could be available in fall of 2019. A university that did not have its own electronic immigration system could use the payment link provided.

Although UHC-SR would prefer that the scholar pay for the months the scholar will be here, the system does allow for a monthly process. But, because there’s a grace period each month, it will be difficult for UHC-SR to verify coverage and will present an administrative burden for customer service. And, it would require the university to approve each time the scholar applies for coverage. Shawn Wettlaufer stated that KU would instruct the scholars to sign up for the entire duration, but some only receive a monthly stipend so paying monthly might work best.

Mary Karten asked what happens when a scholar’s time frame crosses plan years and what happens if the scholar pays for several months and then leaves early. Dale Burns responded that the scholar will have to reapply when the new plan year starts and UHC-SR’s official policy is that no refunds will be made but, from a practical standpoint, if a university contact informed UHC that the scholar had to leave early, a refund would be processed. If the scholar had claims, no refund would be processed except for premiums in excess of claims.

Chuck Olcese asked if the same provision could be extended to allow F1 OPT students who enroll electronically. Dale Burns responded that was a great idea and UHC-SR will roll this out to J Visa scholars and OPT students.

**ECI Waiver Report**
Matt Brinson provided an overview of the system-wide ECI reports.

**Waiver Requirements – WSU**
Camille Childers shared that, at this point, the WSU student health insurance sub-committee has had multiple conversations with WSU general counsel about the waiver provisions and, for spring 2019, the
decision is to maintain current waiver provisions. Conversations will continue as WSU evaluates the waiver provisions.

James Cox stated that a student approached him who had the misconception that she had to purchase the KBOR student insurance plan as she was not aware about the waiver provision. He asked whether a database of acceptable plans was available. Dale Burns shared the background for the waiver provisions and the difficulty of creating and maintaining a database for compliant plans. If the waiver standards that are in place are changed to allow plans are that age-rated, it will be detrimental to the KBOR student plan as healthy, young students will elect other coverage that is not comparable but is less expensive. If the other plans have truly comparable coverage, the waiver provisions will not be hurtful to the KBOR student insurance plan. Dale Burns also confirmed that if any university or universities use a different waiver provision it would be detrimental to the KBOR student insurance plan.

Diana Malott asked what impact there would be for ECI waiver processing and reporting if different waiver provisions are to be used. Dale Burns responded that ECI said they could do it, but the issue is system-wide with respect to the student premiums. If waiver standards change, healthier students will elect other, less expensive plans with benefits not comparable and that will drive the KBOR student plan rates higher. The plan will then be too costly. We are not there yet, but getting closer to that point. Reassessment of the benefits provided included in the plan would be necessary and the SHCs would need to look at the impact with respect to claim payments from the other insurance companies.

Dale Burns stated that at the next meeting, proposed rates for the upcoming year would be based on the current waiver standards being in place. UHC-SR will provide suggested changes including updating out of pocket maxes to meet federal standards. If one or more universities decide to accept age-rated, off-shore, non-rated plans, UHC-SR will have to go back to underwriting to review projected enrollment. If enrollment decline is projected, it will negatively impact rates.

**UHC’s Reports**
Matt Brinson provided an overview of the UHC reports. For the next plan year proposed premiums, the SIAC requested that UHC-SR provide student-only premiums in addition to premiums for spouse/dependent coverage.

**Good of the Order**
Nothing was brought up.

**Future SIAC meetings**
Future SIAC meetings tentatively scheduled for 12:30, KBOR Board Room
1. Wednesday, February 6, 2019
2. Wednesday, May 1, 2019