

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
May 4, 2022

The May 4, 2022, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members Participating by Video Conference Call:

Diana Kuhlmann, ESU COBO rep, Chair	Aaron Coffey, WSU
Hollie Hall, KU student	Mary McDaniel-Anschutz, ESU
Morgan Swartzlander, KU	Jennifer Williams, KSU
Karen Worley, PSU	Madi Vannaman, KBOR

Matt Anderson, Carol Solko-Olliff and David Shulte were not able to attend. Also participating were Dale Burns, Matt Brinson and Traci Martin, UHC-SR; Jennifer Dahlquist, MHEC; Julene Miller, KBOR; Stephanie Miller, KU; Maria Beebe, Sharon Maike, Megan Miller and James Roush, KSU;

Minutes

Hollie Hall moved to approve the minutes from the September 1, 2021, and October 27, 2021, meetings. Following the second of Aaron Coffey, the motion carried.

Introduction

Three new SIAC members introduced themselves: Aaron Coffey, Assistant Dean of WSU's Graduate School; Morgan Swartzlander, KU's Director of Graduate Student Support in Graduate Studies; and Jennifer Williams, CPC, Medical Coder – Mental and Physical Health at KSU's Lafene Health Center.

Plan Renewal for Plan Year 22-23

Matt Brinson stated that the PY 22-23 Plan was approved by the Kansas Insurance Department, and UHC-SR is in the final stages of finalizing materials and plans to distribute that information early next week and get the information posted to the UHC-SR website.

ECI Waiver Report

Matt Brinson stated that waiver audits continue to be performed for six of the universities, and the agenda material provides information by specific university. From UHC-SR's perspective, everything is running smoothly, and feedback from the universities is always welcomed.

Aaron Coffey asked whether others had received an email from InternationalStudentInsurance.com. Dale Burns stated that he is familiar with the entity and it, like many other plans offered for international coverage, is an offshore plan that is not licensed to do business in the state of Kansas and would not be able to provide coverage that meets the ACA or waiver standards. Since the plans are offshore, if there is a claims issue, the student would have to file a lawsuit in the company's home country and there are no consumer protections provided by those plans. These plans have many exclusions such as waiting periods, and none are ACA-complaint. Dale Burns stated that UHC-SR will be happy to review any plans that are received to provide feedback about them.

UHC-SR Quarterly Reports

Matt Brinson provided highlights about the report information. For annualized membership, plan year 20-21 was impacted by COVID, and plan year 21-22 saw students returning to campus. UHC-SR expects that trend will continue.

For the plan experience overview, plan year 20-21 is close to being complete and has a 93.94% loss ratio. The plan year 21-22 loss ratio is currently 49.88, but claims will continue to be paid out for almost another 12 months. In September, there will be a more complete picture. The loss ratio compares claims to total premium collected. CMS requires individual plans to target at least an 80% medical loss ratio. For Kansas, the target loss ratio is 83%.

Aaron Coffey asked, for Options 3 and 4, what percentage of students select only fall and spring and no summer coverage? Matt Brinson stated he would see if that data is available. Aaron also asked about claims at the front end of new fall coverage and whether not having summer coverage impacts those claims as students may wait for services. Matt Brinson stated it might be difficult to identify those situations, as UHC-SR would not have information about services received when the student is not covered, and he will ask the medical team to see if any information can be found to answer the question.

New Voluntary Dental and Vision Programs for PY 22-23

Matt Brinson stated that UHC-SR sought a different product that would provide students more enrollment flexibility. The current plan does not allow new students to purchase coverage outside the fall initial open enrollment period. SureBridge was selected and offers vision and dental and hearing programs with age rated pricing. Students have the ability to enroll at their convenience for the period they want to enroll, even mid-year. The provider network for dental is Carrington Dental which is comparable to the prior network and allows for a provider to be nominated. Links will be on the UHC-SR webpages.

Good of the Order

1. Hollie Hall asked about prescription drug coverage for international students who return home for a period of time as it appears that it is harder to get that coverage. Dale Burns replied that he had not heard of issues, and UHC-SR has a standard process in place when a student goes on vacation or goes on leave. An issue can arise if the student tries to get a prescription that goes beyond their policy coverage period. If there are examples where this is not working, UHC-SR will investigate. Dale Burns will provide the internal process document.
2. Jennifer Williams and Megan Miller asked about 3G coverage (Option 3), and why that is the only option that does not allow for multiple semester and annual coverage. Madi Vannaman stated that the 3Gs need to qualify each semester for the university's premium subsidy. Dale Burns stated that it would be administratively complex and difficult for UHC-SR to change their process because the universities know who is eligible for the Option 3 Plan and that drives the premium amount.
3. Morgan Swartzlander asked whether UHC-SR sends reminders to students in Option 3 about enrollment and mentioned that KU sends reminders. Dale Burns said that because the university determines eligibility, UHC-SR does not send reminders as it might backfire if the student was no longer eligible for Option 3. Morgan Swartzlander then asked about a generic reminder, with as much information preloaded as possible, to those who had coverage to prompt them to review to see if they might be eligible for coverage. Dale Burns stated this does happen for Option 1 voluntary students, and Matt Brinson stated he had a vague recollection about previous reminders to Option 3 participants but that may have caused confusion because of the premium differences between Option 1 and Option 3. Dale Burns said he would look into this to see if options might be available.
4. Aaron Coffey asked what happens if circumstances change that impact enrollment after any stated deadline? Matt Brinson replied that does not happen often but, if those situations arise, contact UHC-SR and they will address the situation.

5. Madi Vannaman asked whether preliminary information for PY 23-24 might be available at the September meeting. Dale Burns and Matt Brinson said they thought that would be possible.

Future SIAC meetings

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

- A. Wednesday, September 7, 2022
- B. Wednesday, December 7, 2022