

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
September 4, 2019

The September 4, 2019, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members in Attendance:

Ethan Erickson, KSU, COBO rep, Chair
Diana Malott, KU

Mary McDaniel-Anschutz, ESU
Sheryl McKelvey, WSU

Members Participating by Telephone:

Valerie Noack, KUMC
Jim Parker, KSU

Hannah Heatherman, KSU student member
Carol Solko-Olliff, FHSU

Also present at the meeting was Julene Miller, KBOR. Others participating by phone were Dale Burns and Matt Brinson, UHC; Jennifer Dahlquist, MHEC; Mary Karten, KU; Lynn Adams, FHSU; and from KSU Chelsea Dowell, Nathan Astle, Maria Bebe, and Sharon Maike. Karen Worley, PSU, and student member Kathryn Martinez, PSU, were unable to attend.

Minutes

The minutes from the May 1, 2019, meeting were approved as amended, with a change to the date to May 1, 2019.

ECI Waiver Reports

Matt Brinson provided an overview of the ECI reports.

Dale Burns reviewed the proposed waiver standards. The information stated the “goal of these standards is to require international students to maintain coverage that is comparable to what is offered through the Student Health Insurance Plans (SHIPs) sponsored by the KBOR. SHIPs are considered individual coverage, include coverage for all Essential Health Benefits, and comply with requirements of the Affordable Care Act.”

Dale Burns reviewed the employer exceptions made for the Fall 2019 for the campuses and stated that under the draft waiver requirements, any employer sponsored plan would meet the waiver requirements. As has been the process, the SIAC recommends standardized waiver provisions but each university can make its own determination to accept or modify the waiver standards. The standards are not set or mandated by KBOR.

Jim Parker asked about Fulbright scholars who come for varying amounts of time (2 months to multiple years) and who are required to have insurance through the U.S. State Department when that plan does not meet the waiver requirements. Dale Burns stated that section III in the proposed standards addresses government sponsored plans and he believes might include Fulbright scholars, just as a sponsored student from another country. Dale Burns said he would locate the plan design information and send it for review. Diana Malott stated that if the benefits are comparable then the plan would meet the waiver requirement.

The proposed waiver standards will be discussed with the university sub-committees and will be placed on the SIAC’s December 2019 agenda. If changes are supported, a decision will need to be made whether to implement the changes in spring 2020 or August 2020.

The SIAC discussed a letter received in reference to an ISO plan and ECI’s “unfounded refusal to approve waivers for student health insurance offered only to foreign students in Kansas underwritten by United States Fire Insurance Company, a licensed carrier d/b/a Crum & Forster, a Fairfax Company.” The letter provided summary information about the coverage provided and the manner in which it is provided, arguing that it satisfies the student health insurance waiver requirements.

Dale Burns stated that the existing waiver standards require that a policy be ACA compliant (e.g., cover all essential health benefits, prescription drugs, preventive care, contraception, unlimited maximum benefits, etc.). He believes this plan excludes organ transplants, which is required under essential health benefits. He used this as an example, indicating that there might be other deficiencies as well. Diana Malott indicated the policy appears to be a group travel product approved by Kansas Insurance Department but no one knows to what group the product is issued. The KBOR plan is a gold plan under the ACA metal determination, which means it meets the medical loss ratio required for SHIP products of 80% minimum, otherwise refunds have to be issued to those covered. Diana Malott indicated that the ISO plan appears to have a 45% medical loss ratio, meaning 45% of premiums paid must be paid out in claims and there is a 55% overhead rate.

Dale Burns will provide feedback to Laura Evans, ECI, so that she can provide an appropriate response to the ISO waiver inquiry if the plan does not cover essential health benefits or does not meet other ACA requirements.

UHC Reports

Matt Brinson reviewed the UHC reports with data as of July 2019 and stated they predict the 18-19 plan loss ratio will exceed 100%. UHC will have a better idea about the enrollment in each of the Plans (1, 2, 3 and 4) in the near future. For the 18-19 plan, student loss ratio is 81.43% but will trend out higher as the plan year completes, and dependent loss ratio continues to be very high at 378%. Matt Brinson provided premiums and claims information to date and indicated that UHC-SR will break out information into the individual Plans in future reporting.

Student Only	Premiums	Claims
Plan Year 17-18	\$10.7 MM	\$9.3 MM
Plan Year 18-19	\$12.2 MM	\$9.9 MM
Dependent	Premiums	Claims
Plan Year 17-18	\$733,000	\$3,136,000
Plan Year 18-19	\$730,000	\$2,761,000

Plan Year 2019 -2020

A. Review of process and timing - Info from Matt Brinson: “We pre-work the KBOR Student policy when we submit it to the State in an effort to expedite the filing process. Our goal is to have the final draft to the State so when they approve we have minimal tasks to complete before release. We still need State approval before releasing any documents. Part of the delay this past year was the State of Kansas review of Mental Health Parity within our Student Policy. The State had multiple questions for us and we responded a number of times back to the State regarding this benefit. We believe all of those questions are now addressed with the State so we don’t anticipate that causing any future delays with our filing.”

B. Campus communications - In July, an email was sent to the SIAC with the following request: “Has your university provided information to students and/or the university community about the KBOR student insurance Plan Year 19-20 pricing?” Responses were not received at that time. Diana Malott stated that there were several meetings with the KU subcommittee, and KU’s Provost emailed an explanatory message to the entire campus community about the significant changes.

Fellows and Trainees – Diana Malott stated that the KU graduate studies area is concerned about graduate students who have moved from 3G eligibility and now qualify only for Plan 1. These are the best and brightest students who will now not receive the lower premiums. Dale Burns stated that if census information is provided by each of the campuses, UHC will review to see if that cohort could be included in Plan 2. Each campus is requested to provide the number of fellows and trainees as well as the year of birth for each.

HPV vaccine age range – Diana Malott stated that when a group of KU Chinese students requested HPV vaccinations, the Health Center staff showed that some had just turned age 27. But, the students are saying that years of age in China are calculated differently and they are still 26. Also, under the plan, the cut-off has been age 26 for covered vaccinations, but should this be reviewed as new FDA information is to give the vaccination up to age 45? Dale Burns replied that they will have more information soon.

Plan Design Considerations for PY 20-21

Matt Brinson’s email: Looking back at the changes made for the 19-20 policy year we feel it is important to closely monitor enrollment within each plan option in the coming weeks. We believe this will be a big indicator of the changes that were made to the insured groups for 19-20. As enrollment and waiver periods end over the next few weeks we will be reviewing final enrollment and claim activity in each option leading up to the next SIAC meeting. Monitoring the Dependent enrollment in each option for 19-20 will be just as important. We also want to discuss possibly plan changes (deductibles or out-of-pocket Max for waiver guidelines for example) for the upcoming policy year.

Matt Brinson stated that in early November, reports through the end of October will be provided. He is uncertain whether new reports, through the end of November, will be available for the December 4, 2019 meeting.

Good of the Order

1. Maria Bebe, KSU, questioned whether OPT students would be enrolled in Plan 2 or Plan 4. They are to be enrolled in Plan 4.
2. Sheryl McKelvey, WSU, stated that she has worked on FAQs for the student insurance plan and asked others to send her any FAQs they had so she can determine if generic responses are available. She asked if UHC could determine how much traffic they had on their FAQ website and Matt Brinson said he would ask.

Future SIAC meetings

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

- A. Wednesday, December 4, 2019
- B. Wednesday, February 5, 2020
- C. Wednesday, May 6, 2020
- D. Wednesday, September 2, 2020
- E. Wednesday, December 2, 2020