

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
March 17, 2009

The March 17, 2009, conference call meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 8:00 p.m.

Members Participating:

Ed Phillips (COBO, chair)	Rita Girth, PSU (for Chuck Olcese)
Tyler Hughes, FHSU student representative	Diana Malott, KU
Mary McDaniel, ESU	Lisa Shryock, KUMC
Carol Solko-Olliff, FHSU	Marilyn Yourdon, WSU
Madi Vannaman, KBOR	Lannie Zweimiller, KSU

Also participating were Matt Brinson, UHC-SR; Ben Coates and Mike Eichten, Peoples Benefit Group. Chuck Olcese, PSU, and Zach Gearhart, the WSU student representative, were unavailable.

Provider Network

In his March 6, 2009, email, Matt Brinson provided information about the network providers for the four campuses currently using the WPPA network (ESU, FHSU, KSU and PSU). Matt stated that UHC has been able to contract with nearly all of the providers that were of concern at each of the sites. All of the providers listed as “nonpar” in Matt’s email “will be paid as [participating] providers until a contract can be put in place with [UHC]. This will relieve any disruption of services for the students.”

In response to Lannie Zweimiller’s questions about Manhattan, Matt indicated that of the provider names given to UHC, three were participating and UHC is currently in the process of contracting with several others. Of the remaining “nonpar” providers, UHC is actively pursuing contracts with them. It is unknown whether problems will be encountered, but with KSU switching to the UHC PPO network there will be incentive for the providers to contract with UHC.

Carol Solko-Olliff asked about the Hays Medical Group and the physicians and ARNP’s that are under the Hays Medical Group umbrella. Matt indicated that the March 6, 2009, listing shows the providers contracting with UHC. Those providers that have not yet contracted with UHC will be pursued.

Diana Malott inquired about the bid information previously provided which indicated a premium impact for “all KBOR Universities of -5%” and “specific schools (ESU, FHSU, KSU and PSU) of -20%.” Matt explained that the information was from underwriting to reflect the strength of the discounts with a network switch to UHC PPO.

Mike Eichten asked if the total decrease would be in excess of 8% across the board and Matt replied yes, with the network change and the -3% decrease already quoted, the total decrease would be approximately 8.5%

Ed Phillips stated that it is important, from a plan perspective, to have all campuses utilizing one network. The plan needs to provide an adequate provider network at every location as opposed to ensuring that a particular provider is included in the network.

Peoples Benefit Group supported the move to the UHC PPO as UHC has been able to obtain contracts with many of the providers referred by the respective universities and has agreed to pay claims as “in-network” for those listed that remain in process. As a result PBG strongly recommended the SIAC

approve the change of networks from WPPA to UHC as this change will cause minimal disruption to the students while lowering premiums.

There was no objection raised to moving in the direction of utilizing the UHC PPO for all campuses.

Birth control coverage change

Matt Brinson provided options for the birth control benefit in response to information UHC received from KSU about the adverse affect the current benefit had on their pharmacy.

Mary McDaniel stated that a change would not benefit ESU as there is no retail pharmacy on site and only generics are available. The entire cost for generic birth control pill is \$15 and the student pays nothing. Marilyn Yourdon indicated that was the same at WSU, and Lannie Zweimiller and Rita Girth both expressed that a change would not benefit their campuses.

Peoples Benefit Group indicated that their understanding is the current birth control benefit creates competition and negatively affects traffic for KSU. As the other universities are satisfied with the current coverage and the change appears to benefit the minority, PBG recommended no change.

The SIAC took no action to make changes to the birth control benefit.

Change the pre-existing condition period

The SIAC asked Matt Brinson to provide cost information if the pre-existing condition period was changed from nine months to five months. Matt indicated this change would "increase all rates 3%."

Marilyn Yourdon stated that this is not an issue for WSU international students as they are enrolled in both spring and summer semesters unless the student only wants one semester. Diana Malott shared that Joe Potts indicated that KU international students have not encountered an issue with this. Carol Solko-Olliff stated that FHSU international students purchase coverage for the entire year.

Peoples Benefit Group indicated that the 3% across the board increase represents a substantial increase even though it would benefit a small number of students. PBG noted that students have the choice to secure other coverage in an effort to avoid the possibility of a pre-existing exclusion. In addition, PBG lacked sufficient data to know exactly how many students might be impacted by this change. PBG recommended to not change this benefit based on current data.

Diana Malott stated that given the increase in premium rates, she would support keeping the period at nine months. No objection was raised.

Other items

1. Matt Brinson will
 - a. provide updated rates for PY 09-10 for all categories (regular students, GTA/GRAs, special monthly international coverage, GTA/GRA continuation);
 - b. provide the one page flyer that campuses can use for orientation sessions;
 - c. coordinate the submission of the KBOR plan with the Kansas Department of Insurance and
 - d. coordinate the updating the brochure to include the changes previously submitted by the SIAC and providing draft for review.
2. Ed Phillips will present information to COBO at their April 1st meeting, with information then taken to COPs and to the Board.

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- a. PY 09-10 rates
 - b. Recommendation to accept the first option year with UHC-SR for PY 10-11 because of UHC-SR's service, performance and ability to meet all contract requirements as well as increased enrollment and decreased premiums.
3. Diana Malott inquired whether all campuses had distributed the email to students about the KBOR student health insurance plan and what kind of response had been received. All campuses indicated the email had been distributed but little response had been generated. Diana indicated that KU had received emails from several interested students.