

KANSAS BOARD OF REGENTS  
**Student Insurance Advisory Committee**  
 MINUTES  
 February 28, 2008

The February 28, 2008, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 1:30 p.m. The meeting was held via telephone conference call.

Members Participating:

- Roger Lowe, WSU (COBO Chair)
- Diana Malott, KU
- Mary McDaniel, ESU (representing Jim Williams)
- Chuck Olcese, PSU
- Lisa Shryock, KUMC
- Carol Solko-Olliff, FHSU
- Marilyn Yourdon, WSU
- Lannie Zweimiller, KSU
- Madi Vannaman, KBOR

Other parties participating by telephone were: Dale Burns and Matt Brinson, UnitedHealthCare – Student Resources (SR); Elvie Brown, KUMC; Mary Karten, KU; Ben Coates, Peoples Benefit Group consultants; and Julene Miller, KBOR. Courtney George and Matt Wagner were unable to participate because of a conflict with classes.

**PBG review of SR’s renewal information for Plan Year 08-09**

At the February 21, 2008, meeting the SIAC reviewed the SR proposal for Plan Year 08-09 for these Groups of students:

- Group 1 – undergraduates and Group 4 – international students.
- Group 2 – health science and other graduate (non-GTA/GRA) students and Group 3 – GTA/GRAs

SR’s initial renewal proposal reflected an across the board increase of 6.63% over PY 07-08 rates (or an additional \$63.98 for Groups 1 and 4 and \$61 for Groups 2 and 3). After discussion about blending the premiums so there is only one overall premium for students, Dale Burns indicated that the annual single rate for all insured students would be \$1,005 which represents an increase of \$40 (or 4.15%) for Groups 1 and 4 and \$85 (or 9.24%) for Groups 2 and 3.

The SIAC requested that SR’s underwriters review the rates to see if the blended premium could be closer to the \$981 instead of \$1005. On February 25, 2008, Matt Brinson provided the revised annual single student rate for PY 08-09 of \$998 which represents an increase of \$33 (or 3.42%) for Groups 1 and 4 and \$78 (or 8.48%) for Groups 2 and 3.

**KBOR Student Insurance - Student Only Premium Rates**

<b>Groups 1 and 4 - undergraduates and international students</b>						
PY 07-08 Annual	<b>Initial Proposal – Two Groups</b>			<b>Blended Rate 022508 Proposal</b>		
	PY 08-09			PY 08-09		
	Annual Change			Annual Change		
\$ 965.00	\$1,028.98	\$ 63.98	6.63%	\$998.00	\$ 33.00	3.42%

**Group 2 and 3 - Health Science, non-GTA/GRA grad students**

PY 07-08 Annual	Initial Proposal – Two Groups PY 08-09 Annual Change			Blended Rate 022508 Proposal PY 08-09 Annual Change		
	\$ 920.00	\$ 981.00	\$ 61.00	6.63%	\$998.00	\$ 78.00

The blended rate results in a larger premium increase for Groups 2 and 3, as their PY 07-08 premiums are lower. The universities contribute 75% of the single student premium for eligible GTA/GRAs. Using the December 12, 2007, GTA/GRA enrollment information, if premiums continue to be differentiated by groups for PY 08-09, the overall increase to the state universities would be \$99,048.75. With a blended premium the overall increase to the state universities would be \$126,652.50 (or \$27,603.75 more than the two group premiums rating).

**UHC - SR GTA/GRA student insurance premiums**

(FHSU does not have any qualifying GTA/GRAs participating in the Plan)

GTA/GRA participation based on enrollment as of 12/12/07

**A. Initial proposal received - two groups (undergraduates/internationals and graduates/health sci/GTA/GRA)**

	PY 07/08	PY 08/09	Estimated	
Annual Premium	\$ 920	\$ 981	Annual Increase	
Employer's 75%	\$ 690.00	\$ 735.75	\$ 45.75	6.63%
ESU	65 \$ 44,850.00	\$ 47,823.75	\$ 2,973.75	
KSU	706 \$ 487,140.00	\$ 519,439.50	\$ 32,299.50	
KU	923 \$ 36,870.00	\$ 679,097.25	\$ 42,227.25	
KUMC	100 \$ 69,000.00	\$ 73,575.00	\$ 4,575.00	
PSU	29 \$ 20,010.00	\$ 21,336.75	\$ 1,326.75	
WSU	342 \$ 35,980.00	\$ 251,626.50	\$ 15,646.50	
	2,165 \$ 1,493,850.00	\$ 1,592,898.75	\$ 99,048.75	6.63%

**B. Blended rate (all groups same premium)**

	PY 07/08	PY 08/09	Estimated		Difference
Annual Premium	\$ 920	\$ 998	Annual Increase		Between
Employer's 75%	\$ 690.00	\$ 748.50	\$ 58.50	8.48%	Premiums A&B
ESU	65 \$ 44,850.00	\$ 48,652.50	\$ 3,802.50		\$ 828.75
KSU	706 \$ 487,140.00	\$ 528,441.00	\$ 41,301.00		\$ 9,001.50
KU	923 \$ 636,870.00	\$ 690,865.50	\$ 53,995.50		\$ 11,768.25
KUMC	100 \$ 69,000.00	\$ 74,850.00	\$ 5,850.00		\$ 1,275.00
PSU	29 \$ 20,010.00	\$ 21,706.50	\$ 1,696.50		\$ 369.75
WSU	342 \$ 235,980.00	\$ 255,987.00	\$ 20,007.00		\$ 4,360.50
	2,165 \$ 1,493,850.00	\$ 1,620,502.50	\$ 126,652.50	8.48%	\$ 27,603.75

The SIAC discussed what is perceived to be the different priorities of the Graduate Schools and International Student Offices relative to the premium options. Roger Lowe stated that it came down to a philosophical difference between having all students pay the same premium versus how much the

University paid and the students in the various groups paid. Roger stated he thinks it is more important that the students all pay the same premium and that the amount paid by the students should be of more concern more than the amount paid by the university. Several Committee members expressed appreciation for Roger’s concern for the students and the premiums they pay instead of the university’s premium payment.

Diana Malott mentioned preliminary information provided by SR for claims submitted. That information currently does not include claims submitted by the Student Health Center, and SR has been asked if the report can be revised. Although the information is for PY 07-08 (through February 26, 2008), and therefore is impacted by lag claims data, it shows that the international students (who represent 32.19% of insured student) have submitted only 16.7% of the claims, whereas GTA/GRAs (who represent 26% of insured students) have 32.81% of claims submitted. If this data trend continues, it might indicate that the higher premiums paid by international students should actually be lower than the premiums paid by GTA/GRAs.

**UHC-SR Claim count by patient for the KBOR student insurance plan (Feb. 26, 2008)**

	Domestic Undergrads	Health Science, other Grads	GTA/GRAs	International Students	Total	% of Total Claims
	1	2	3	4		
ESU	24	6	11	4	45	2.9%
FHSU	41	9	0	43	93	6.1%
KSU	102	32	120	12	266	17.4%
KU	172	133	154	48	507	33.2%
KUMC	10	147	28	0	185	12.1%
PSU	29	2	5	16	52	3.4%
WSU	98	70	80	132	380	24.9%
	476	399	398	255	1528	
% of total claims	31.2%	26.1%	26.0%	16.7%		

As of 12/21/07, % of

Total Enrollment	18.37%	16.64%	32.81%	32.19%
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Lannie Zweimiller stated that the increase for PY 08-09 was not out of line and the blended rate, in his opinion, was in the best interest of all students.

Each SIAC member was asked to report their campus preference – whether the premium rate structure should to continue to reflect premiums for two groups or be a blended premium.

- A. ESU: Mary McDaniel stated that they have not had a chance to explore the options on campus, but from prior conversations she believed the Graduate School would prefer the lower rate and the International Program area would prefer the blended rate. Mary voted for the blended rate.
- B. FHSU: Carol Solko-Olliff stated that FHSU does not have GTA/GRAs eligible for the plan and, as the director of International Student Services, she was supportive of the blended rate. Carol voted for the blended rate.
- C. KSU: Lannie Zweimiller stated that the Graduate School was not pleased with the higher GTA/GRA rates and he has not yet heard from the International Program area. Therefore, Lannie abstained from voting.

- D. KU: Diana Malott stated that the International Program area is fine with the blended rate and that she has not heard from the Provost Office whether they had a preference. Diana voted for the blended rate.
- E. KUMC: Lisa Shryock stated that the Graduate School was not supportive of the higher GTA/GRA rate and she had not yet heard from the International Student Office. Therefore, Lisa abstained from voting.
- F. PSU: Chuck Olcese indicated that both the Graduate School and the International Program areas were happy with the new blended rate. Chuck voted for the blended rate.
- G. WSU: Marilyn Yourdon stated that the International Program area was supportive of the blended rate, but the Graduate School was not pleased with the higher GTA/GRA rates. Roger asked if Marilyn would prefer that he cast the vote for WSU, and Marilyn acquiesced. Roger voted for the blended rate.

The SIAC vote of five in favor of the blended rate and two abstentions will be reported to COBO at their March 5, 2008 meeting. Before that meeting, if Lisa and Lannie have more information from their campuses, they will be able to state a premium preference for their campuses. [Note: On March 4, 2008, Lisa Shryock reported that she met with KUMC's graduate office and went over some figures with them. They agreed that the blended rate will make sense so Lisa voted for the blended rate and that was reported to COBO at their March 5, 2008 meeting.]

Roger encouraged SIAC members to share this information with their COBO representatives in hopes that COBO will be in a position to make a decision at their March meeting and, if necessary, will have time to discuss this with their Provost/Presidents prior to their March 5<sup>th</sup> meeting. Information about a decision will be shared with SIAC and SR as soon as it is available.

#### **PY 08-09 SR Brochures**

- A. Dale Burns indicated that SR will begin preliminary work on the PY 08-09 brochures prior to the final premium determination as very few changes will be needed. Matt Brinson indicated that the changes to the eligibility sections are currently being worked on. Dale thought the brochures might be available in April, but if they are not SR will create another one-page flyer with general information, including rates, for campus use, as Carol indicated FHSU will have a student orientation program as early as April 19<sup>th</sup> or 21<sup>st</sup>.
- B. Mary Karten stated that the university contact information, provided on the GTA/GRA application and brochure, will need to be updated. Because of personnel changes, universities can elect to provide a name or just a department name as contact information. The draft preliminary brochures will be shared with the SIAC for review, comment and updates.
- C. Diana Malott asked if the non-GTA/GRA enrollment form could capture information about whether the student was a domestic undergraduate, international, domestic graduate, or Health Science student. Dale Burns indicated this information could be captured and that demographic information could be reported, but it would not be possible to report claims data by those categories.
- D. Lisa Shryock asked whether the PY 08-09 brochures would be printed on the same paper stock, or whether one would be on slick paper like the PY 07-08 non-GTA/GRA brochure. Matt Brinson indicated that all brochures would be printed on the slick paper stock, but the cover would differentiate between the GTA/GRA and non-GTA/GRA brochures.

#### **Next SIAC meeting:**

The next meeting is scheduled for Thursday (1:30 start time) May 29, 2008, in the Board's Conference Room.