

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
February 17, 2010

The February 17, 2010, conference call of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members Participating

Ed Phillips (COBO, chair)
Diana Malott, KU
Lisa Shryock, KUMC
Marilyn Yourdon, WSU
Lannie Zweimiller, KSU

Chuck Olcese, PSU
Mary McDaniel, ESU
Carol Solko-Olliff, FHSU
Madi Vannaman, KBOR

Also participating were Matt Brinson and Dale Burns, UHC-SR; Ben Coates, Peoples Benefit Group (PBG); and Elvia Brown, KUMC. Student representatives Rachel Cunningham, KSU, and Andrea Cole, PSU, and KBOR general counsel Julene Miller, were unavailable.

UHC-SR's revised proposal

Matt Brinson provided an update to the KBOR renewal rates and alternate quotes for PY 10-11 via email on February 15, 2010, and that information was forwarded to the SIAC.

Matt Brinson stated that claims were reviewed through 1/31/10 and claims appear to be staying where they were when viewed at calendar year end, which provides some caution going forward. Matt acknowledged that there have been favorable years in the past and KBOR is a valued client. As a result, the underwriters were able to reduce the proposed rate by approximately 2% or \$20, which keeps the annual student only premium under \$1,000.

Dale Burns discussed the alternate quotes provided.

Coverage for club sports

To cover club sports, which would be any sport that is not intercollegiate sanctioned activity, or intramural (which is currently covered) or interscholastic (which is generally a child of a student) would result in a 1% increase in premiums for all covered participants.

Each of the campuses that checked with their club sports area determined that there is no coverage currently provided by the university.

Ed Phillips stated that the philosophical issue is whether all students should be asked to help subsidize club sports by paying the additional 1% premium. Lannie Zweimiller agreed indicating this is the same discussion that surrounded expanding eligibility to include on-line course hours; whether to raise premiums on the entire group for a select group of students.

Chuck Olcese stated that there are not many participants in club sports and he did not believe many of them would opt to purchase this policy to get that coverage. That sentiment was echoed by Carol Solko-Olliff and Lannie Zweimiller.

All SIAC members agreed that this issue did not need to be pursued further.

Meningitis vaccination

To provide the meningitis vaccine, injection and office visit, there would be a 1% increase in premiums for all participants; the increase would not cover other vaccines. Dale Burns stated that an “exposure allowance” would be available in the event of exposures to various diseases that would be medically necessary and not required because of enrollment (such as mumps). In those instances, communication between the campus student health center and UHC-SR would occur to develop a protocol for those who have been exposed.

Lannie Zweimiller stated they are finding lots of students are coming to campus already immunized which has resulted in a real decline in the number of health center provided vaccinations. Mary McDaniel stated that at ESU, it’s primarily the new international students living in residence halls who are receiving the vaccination and they already purchase the insurance coverage and then have to pay extra for the meningitis vaccine.

Diana Malott indicated that based on the current participation, a 1% premium increase results in approximately \$70,000 which would vaccinate approximately 650. Thus, the increase seems steep to ask all covered participants to pay, especially since other vaccinations, like MMRs, are required and not covered.

Ed Phillips reiterated that he believes it is unreasonable to tax the many for a limited benefit for the few. As this would not cover all immunizations, it then becomes who has an advocacy for a particular item. Absent expansion of what is covered in total, it is not reasonable to select diseases which will be covered and those which will not be covered. The “why not me” question will be difficult to answer.

All SIAC members agreed that this issue did not need to be pursued further.

Federal regulatory changes for international students

Dale Burns reported that as of the end of last week the comment period had closed but nothing had been published. He stated that if a policy is issued and then federal regulatory changes are enacted, UHC-SR typically waits to implement changes in the next policy year. This approach has not been an issue with any regulatory body in any state, as the policy is in force and is modified at the first available opportunity.

Ed Phillips acknowledged that when the federal government makes changes it typically provides an opportunity for entities to take action in the future. Dale Burns agreed that no action is needed for PY 10-11 and the SIAC can wait until the federal government issues its requirements. Dale indicated that the Minnesota plan, with the same current \$100,000 maximum, recently addressed this same situation and its legal counsel agreed with that approach.

All SIAC members agreed to wait until further instructions are provided by the federal government to know what changes, if any, will be needed in the future.

PY 10-11 premiums

With the support of the SIAC, Ed Phillips indicated he will take to the March 3, 2010, COBO meeting the revised proposed rates and the recommendation to pick up the final one year option for UHC-SR. The student-only rate for PY 10-11 will be \$983 (which is a \$68 dollar annual increase from PY 09-10, or 7.43%).