

KANSAS BOARD OF REGENTS  
**Student Insurance Advisory Committee**  
MINUTES  
February 24, 2014

The February 24, 2014, conference call meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 1:00 p.m.

*Members Participating:*

Cathy Lee Arcuino, PSU	Carol Solko-Oliff, FHSU
Diana Malott, KU	Mary McDaniel, ESU
Sheryl McKelvey, WSU	Jim Parker, KSU
Alisha Wittstruck, KUMC	Madi Vannaman, KBOR

Also participating were Dale Burns and Matt Brinson, UHC-SR; Jennifer Dahlquist, MHEC; Leslie Gagnon, Mercer; and Mary Karten, KU. Mary Herrin, WSU and COBO chair, and student representatives, Angela Wary, KU, and Dugan Keaton, KSU, were unable to participate.

**Frontier MEDEX**

Matt Brinson stated that the question about repatriation and medical evacuation under the Frontier MEDEX plan has been raised with UHC-SR's legal counsel as that coverage is not available in certain countries. UHC has become aware of certain restrictions on covered services. Research revealed that the Office of Foreign Assets Control (OFAC), an agency of the US Department of Treasury under the auspices of the Secretary of the Treasury for Terrorism and Financial Intelligence, administers and enforces economic and trade sanctions, based on US foreign policy and national security goals, against targeted foreign states, organizations, and individuals.

OFAC permits payment to certain countries that have varying degrees of economic sanctions. The most severe sanction does not allow any payments to anyone in the country and impacts Frontier MEDEX and any business, including other Travel Assistance Providers. This situation is not unique to Frontier MEDEX.

UHC-SR has a preliminary list of countries that include Iran, Cuba, N. Korea and Sudan and they are attempting to secure confirmation on the other countries mentioned including include Iraq, Afghanistan and Somalia. A complete listing of affected countries will be provided.

Dale Burns will continue to gather information to help determine which benefits, if any, can be extended to students from the listed countries that would not result in payment being made to someone in a listed country. For example, if the remains can be repatriated by paying a provider here and not in a listed country.

**Plan Year 2014-2015 Proposed Rates**

Matt Brinson provided updated rates to reflect the inclusion of the alternate quote for titers and to add, without additional cost to the plan, coverage for flight training (language will be added to the Schedule of Benefits header). The revised annual student only rate increased \$4.00 resulting in a total of \$1,489.

With the additional coverage mandated by ACA and the addition of coverage for titers, the annual rate changed \$204 or 15.88%.

Also provided were the special rates for monthly International/Visiting Faculty and Scholars and the Plan 3 Continuation Rates.

The motion to accept the revised, proposed rates was unanimously approved and will be presented to the Council of Business Officers and on to the Board of Regents for their approval.

**Plan Year 2014-2015 Voluntary Enrollment Guidelines**

Dale Burns emailed revised Voluntary Enrollment Guidelines (revised information is italicized) and an Excel chart with the various enrollment deadlines and coverage periods for each of the universities.

Voluntary Enrollment Guidelines, 2014/2015 Policy Year, Revised 2/20/2014

1. A qualifying life event for primary insured's and dependents to be eligible to enroll in a SHIP.  
Premiums are not pro-rated. *Qualifying life event must occur within 30 days of enrollment in the plan.*
  - a. New Born Child
  - b. Adoption or Change in Legal Guardianship
  - c. Change in Marital Status
  - d. Loss of coverage under parent's plan due to age restrictions
  - e. Delayed arrival under special circumstances
2. Enrollment period Voluntary Primary Insured
  - a. Open: 30 days before start of period, Close: First day of school
    - i. Need to define first day of school (may be different for different groups)
    - ii. *Can be modified with underwriting approval when business case is justified.*
3. Enrollment Period for dependents when Waiver coverage offered to Primary Insured
  - a. Waiver period deadline
4. Coverage Periods offered limited to
  - a. Annual
  - b. Fall
  - c. Spring
  - d. Spring Summer
  - e. Summer
  - f. Other periods matching academic schedule of institution (i.e. quarterly)
  - g. No sliding coverage
  - h. No Monthly
5. Verifying Eligibility
  - a. Each Semester a premium payment is made
  - b. Use existing process
6. Eligibility
  - a. Limited to Full Time Degree Seeking Students
    - i. Degree Seeking means a major is declared. Need to add a question to the verification letter asking if the insured student is degree seeking.
  - b. Full time can be a combination of On-line and Attending Classes
    - i. On-line may be no more than half of Full Time Course Load
7. Refunds
  - a. No refunds except
    - i. Entry into Armed Services
      1. Refund is a pro-rata amount regardless of if claims received and/or paid

ii. Verification of Student Status fails

1. Refund is 100% of amount paid as premium less any amounts paid as claims, including Rx
2. If amount paid in claims exceeds premium, enrollee is sent a demand letter for the amounts paid in claims that exceed the premium amount

The SIAC discussed various enrollment and effective dates for the voluntary student plan enrollees. Dale Burns will provide the SIAC with the following information:

- a. an updated Excel sheet reflecting the different enrollment and effective dates, using the universities' class start dates. The SIAC members all indicated that using 30 days before the start of the university's first day of class for the open enrollment period would be workable.
- b. a definition of "full-time" that will be used under the plan. May consider using 12 hours for undergraduates and 6 hours for graduate students. Anyone who meets eligibility requirements is eligible to enroll and with unlimited benefits, preventative care, no pre-existing exclusions, and no medical underwriting for the student plan, a credit hour requirement is necessary to prevent enrollment in the university just to get student health plan coverage and the adverse impact to the plan.
- c. a prorated annual premium for returning voluntary domestic students for 8/1/14 to 8/25/15.

The enrollment and effective dates for the graduate plan (03) will remain the same as used in PY 13-14 and will be used for the new plan (04) that will be created for international students. The voluntary domestic plan will be (01).

Mary McDaniel noted that Emporia State University currently does not bill their international students for enrollment in the KBOR student plan. Discussion is ongoing about setting up the billing process. Dale Burns stated that SR will print paper forms the international student will complete that will have the correct policy numbers and effective dates and the ESU international office, or some other official office from ESU, will need to verify the international student's enrollment.

If a student has a qualifying event, not during open enrollment, the student will be allowed to enroll in the plan, and the effective date will be the date when enrollment and payment is received by SR within the 30 day window.

**Future SIAC meetings**

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

1. Wednesday, May 7, 2014