

**KANSAS BOARD OF REGENTS**  
**Student Insurance Advisory Committee**  
MINUTES  
May 2, 2018

The May 2, 2018, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

*Members in Attendance:*

Diana Kuhlmann, COBO Chair	Diana Malott, KU
Mary McDaniel-Anschutz, ESU	Madi Vannaman, KBOR

*Members Participating by Telephone:*

Karen Kirk, PSU	Sheryl McKelvey, WSU
Valerie Noack, KUMC	Carol Solko-Olliff, FHSU

Also present at the meeting was Julene Miller, KBOR. Others participating by phone were Matt Brinson and Dale Burns, UHCSR; and Lynn Adams, FHSU. Jim Parker, KSU, and KSU student members Caroline Fuss and James Krotz were unable to attend.

**Minutes**

The minutes from the February 7, 2018, meeting were approved.

**ECI Waiver Report**

Matt Brinson reviewed the ECI waiver reports.

Diana Kuhlmann noted there was inconsistent treatment of the denied waiver numbers as they were included in the total enrollment number for some universities and not for others. Matt Brinson will check with ECI as he agreed there might be a formula issue in the reports.

The SIAC discussed whether the waiver criteria should be reviewed and tightened. Dale Burns stated that there are several plans being promoted as international student plans, including one called “Kansas Care” that are offered by insurance companies not licensed by the state of Kansas, but they are advertising as if they are part of the Kansas Board of Regents plan by mentioning one of the universities by name. They are plans from outside the United States that meet the current waiver criteria because they have a United States address for processing claims and for customer service. Because those plans do not have to meet Kansas Department of Insurance requirements, they can offer age-rated plans. Younger individuals can pay lower premiums, which attracts students who are better risks, from an underwriting perspective, thus harming the KBOR plan.

Diana Malott moved, and Mary McDaniel-Anschutz seconded, that the waiver guidelines be revised to include language to i) allow waivers for government and employer sponsored plans and ii) add a requirement that otherwise the insurance company must be authorized to do business in the state of Kansas. These changes would be effective for plan year 18-19. All members voted to support the revision except for one abstention (Sheryl McKelvey, WSU).

Sheryl McKelvey asked what will happen with the ECI waiver process if, in the future, UHCSR is not the insurance company utilized. Mary McDaniel-Anschutz responded that part of the bid process would need to include securing a new waiver company or contracting directly with ECI.

**UHCSR Reports** – Matt Brinson reviewed the reports and noted that UHCSR underwriting projects that the 2016-2017 plan experience will result in a 90-91% overall loss ratio. Revisions to some of the reports will be made going forward per SIAC requests.

**Plan Year 2018 – 2019 Update on Status**

Matt Brinson stated that today he met with UHCSR actuaries and compliance to secure up-to-date information on the Plan Year 2018-2019 filing. The expectation is that UHCSR will hear back from the state of Kansas Insurance Department by the end of the month. To date no objections or feedback have been received, which is taken to be positive. Once approval is secured, UHCSR will release brochures and information for the upcoming policy year.

**Good of the Order**

1. UHCSR dental and vision insurance enrollment options will change. Previously, those options were offered annually and, students who wanted to enroll in the spring, had to be newly enrolled students and had to pay the annual premium as it was not pro-rated. Starting with Plan Year 18-19, these plans will be offered for annual enrollment and will be also offered in the spring for those who experience a qualifying life event (QLE). Premiums for spring enrollment will be pro-rated. Matt Brinson will let the SIAC know whether the QLE will mirror the QLE for the medical plan or, if QLE for the dental and vision plans will allow coverage mid-semester with the effective date of either 8/1 or 1/1.
2. UHCSR website – UHCSR is working with many IT constraints and have limited opportunities to change how the on-line enrollment link for GTA/GRA/GAs can be displayed. UHCSR will be implementing a new “Important Message” on KBOR universities’ home pages which hopefully will be more intuitive for qualifying domestic GTA/GRA/GAs. However, if this implementation proves problematic for any of the universities, the “Important Message” can easily be removed.

**Future SIAC meetings**

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

1. Wednesday, September 5, 2018
2. Wednesday, December 5, 2018