STUDENT HEALTH INSURANCE ADVISORY COMMITTEE Information for December 4, 2019

AGENDA

Kansas Board of Regents
Student Health Insurance Committee
Kansas Board of Regents – Board Room
Wednesday, December 4, 2019, at 12:30 p.m.

- I. Approve: Minutes from the September 4, 2019 meeting
- II. Information from Previous Meeting
 - a. Fellows and Trainees census data has only been provided by one campus
- III. ECI Waiver Reports
- IV. UHC's Reports
 - a. Updated Utilization report for data through October 31, 2019
 - b. Enrollment Information as of November 1, 2019
 - c. Van Malafa, member of UHC-SR's Data Analytics Team review of trends, where utilization is occurring and other plan usage
- V. Plan Design Considerations for PY 20-21
 - a. Potential plan modifications
- VI. Good of the Order
- VII. Future SIAC meeting tentatively scheduled for 12:30, KBOR Board Room
 - A. Wednesday, February 5, 2020
 - B. Wednesday, May 6, 2020
 - C. Wednesday, September 2, 2020
 - D. Wednesday, December 2, 2020

KANSAS BOARD OF REGENTS

Student Insurance Advisory Committee

MINUTES September 4, 2019

The September 4, 2019, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members in Attendance:

Ethan Erickson, KSU, COBO rep, Chair Mary McDaniel-Anschutz, ESU

Diana Malott, KU Sheryl McKelvey, WSU

Members Participating by Telephone:

Valerie Noack, KUMC Hannah Heatherman, KSU student member

Jim Parker, KSU Carol Solko-Olliff, FHSU

Also present at the meeting was Julene Miller, KBOR. Others participating by phone were Dale Burns and Matt Brinson, UHC; Jennifer Dahlquist, MHEC; Mary Karten, KU; Lynn Adams, FHSU; and from KSU Chelsea Dowell, Nathan Astle, Maria Bebe, and Sharon Maike. Karen Worley, PSU, and student member Kathryn Martinez, PSU, were unable to attend.

Minutes

The minutes from the May 1, 2019, meeting were approved as amended, with a change to the date to May 1, 2019.

ECI Waiver Reports

Matt Brinson provided an overview of the ECI reports.

Dale Burns reviewed the proposed waiver standards. The information stated the "goal of these standards is to require international students to maintain coverage that is comparable to what is offered through the Student Health Insurance Plans (SHIPs) sponsored by the KBOR. SHIPs are considered individual coverage, include coverage for all Essential Health Benefits, and comply with requirements of the Affordable Care Act."

Dale Burns reviewed the employer exceptions made for the Fall 2019 for the campuses and stated that under the draft waiver requirements, any employer sponsored plan would meet the waiver requirements. As has been the process, the SIAC recommends standardized waiver provisions but each university can make its own determination to accept or modify the waiver standards. The standards are not set or mandated by KBOR.

Jim Parker asked about Fulbright scholars who come for varying amounts of time (2 months to multiple years) and who are required to have insurance through the U.S. State Department when that plan does not meet the waiver requirements. Dale Burns stated that section III in the proposed standards addresses government sponsored plans and he believes might include Fulbright scholars, just as a sponsored student from another country. Dale Burns said he would locate the plan design information and send it for review. Diana Malott stated that if the benefits are comparable then the plan would meet the waiver requirement.

The proposed waiver standards will be discussed with the university sub-committees and will be placed on the SIAC's December 2019 agenda. If changes are supported, a decision will need to be made whether to implement the changes in spring 2020 or August 2020.

Student Insurance Advisory Committee September 4, 2019 Page 2

The SIAC discussed a letter received in reference to an ISO plan and ECI's "unfounded refusal to approve waivers for student health insurance offered only to foreign students in Kansas underwritten by United States Fire Insurance Company, a licensed carrier d/b/a Crum & Forster, a Fairfax Company." The letter provided summary information about the coverage provided and the manner in which it is provided, arguing that it satisfies the student health insurance waiver requirements.

Dale Burns stated that the existing waiver standards require that a policy be ACA compliant (e.g., cover all essential health benefits, prescription drugs, preventive care, contraception, unlimited maximum benefits, etc.). He believes this plan excludes organ transplants, which is required under essential health benefits. He used this as an example, indicating that there might be other deficiencies as well. Diana Malott indicated the policy appears to be a group travel product approved by Kansas Insurance Department but no one knows to what group the product is issued. The KBOR plan is a gold plan under the ACA metal determination, which means it meets the medical loss ratio required for SHIP products of 80% minimum, otherwise refunds have to be issued to those covered. Diana Malott indicated that the ISO plan appears to have a 45% medical loss ratio, meaning 45% of premiums paid must be paid out in claims and there is a 55% overhead rate.

Dale Burns will provide feedback to Laura Evans, ECI, so that she can provide an appropriate response to the ISO waiver inquiry if the plan does not cover essential health benefits or does not meet other ACA requirements.

UHC Reports

Matt Brinson reviewed the UHC reports with data as of July 2019 and stated they predict the 18-19 plan loss ratio will exceed 100%. UHC will have a better idea about the enrollment in each of the Plans (1, 2, 3 and 4) in the near future. For the 18-19 plan, student loss ratio is 81.43% but will trend out higher as the plan year completes, and dependent loss ratio continues to be very high at 378%. Matt Brinson provided premiums and claims information to date and indicated that UHC-SR will break out information into the individual Plans in future reporting.

Student Only	Premiums	Claims
Plan Year 17-18	\$10.7 MM	\$9.3 MM
Plan Year 18-19	\$12.2 MM	\$9.9 MM
Dependent	Premiums	Claims
Plan Year 17-18	\$733,000	\$3,136,000
Plan Year 18-19	\$730,000	\$2,761,000

Plan Year 2019 -2020

A. Review of process and timing - Info from Matt Brinson: "We pre-work the KBOR Student policy when we submit it to the State in an effort to expedite the filing process. Our goal is to have the final draft to the State so when they approve we have minimal tasks to complete before release. We still need State approval before releasing any documents. Part of the delay this past year was the State of Kansas review of Mental Health Parity within our Student Policy. The State had multiple questions for us and we responded a number of times back to the State regarding this benefit. We believe all of those questions are now addressed with the State so we don't anticipate that causing any future delays with our filing."

Student Insurance Advisory Committee September 4, 2019 Page 3

B. Campus communications - In July, an email was sent to the SIAC with the following request: "Has your university provided information to students and/or the university community about the KBOR student insurance Plan Year 19-20 pricing?" Responses were not received at that time. Diana Malott stated that there were several meetings with the KU subcommittee, and KU's Provost emailed an explanatory message to the entire campus community about the significant changes.

<u>Fellows and Trainees</u> – Diana Malott stated that the KU graduate studies area is concerned about graduate students who have moved from 3G eligibility and now qualify only for Plan 1. These are the best and brightest students who will now not receive the lower premiums. Dale Burns stated that if census information is provided by each of the campuses, UHC will review to see if that cohort could be included in Plan 2. Each campus is requested to provide the number of fellows and trainees as well as the year of birth for each.

<u>HPV vaccine age range</u> – Diana Malott stated that when a group of KU Chinese students requested HPV vaccinations, the Health Center staff showed that some had just turned age 27. But, the students are saying that years of age in China are calculated differently and they are still 26. Also, under the plan, the cut-off has been age 26 for covered vaccinations, but should this be reviewed as new FDA information is to give the vaccination up to age 45? Dale Burns replied that they will have more information soon.

Plan Design Considerations for PY 20-21

Matt Brinson's email: Looking back at the changes made for the 19-20 policy year we feel it is important to closely monitor enrollment within each plan option in the coming weeks. We believe this will be a big indicator of the changes that were made to the insured groups for 19-20. As enrollment and waiver periods end over the next few weeks we will be reviewing final enrollment and claim activity in each option leading up to the next SIAC meeting. Monitoring the Dependent enrollment in each option for 19-20 will be just as important. We also want to discuss possibly plan changes (deductibles or out-of-pocket Max for waiver guidelines for example) for the upcoming policy year.

Matt Brinson stated that in early November, reports through the end of October will be provided. He is uncertain whether new reports, through the end of November, will be available for the December 4, 2019 meeting.

Good of the Order

- 1. Maria Bebe, KSU, questioned whether OPT students would be enrolled in Plan 2 or Plan 4. They are to be enrolled in Plan 4.
- 2. Sheryl McKelvey, WSU, stated that she has worked on FAQs for the student insurance plan and asked others to send her any FAQs they had so she can determine if generic responses are available. She asked if UHC could determine how much traffic they had on their FAQ website and Matt Brinson said he would ask.

Future SIAC meetings

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

- A. Wednesday, December 4, 2019
- B. Wednesday, February 5, 2020
- C. Wednesday, May 6, 2020
- D. Wednesday, September 2, 2020
- E. Wednesday, December 2, 2020



Kansas Board of Regents

KBOR Quarterly Meeting

Date of Report: November 18, 2019

Eligibility and Waiver Audit Services Overview of Fall 2019 Processes

At the request of the Kansas Board of Regents (KBOR) this document serves as an overview of the work ECI has performed for six of the seven KBOR schools: (1) University of Kansas (KU), (2) University of Kansas Medical Center (KUMC), (3) Kansas State University (KSU), (4) Emporia State University (ESU), (5) Wichita State University (WSU), and 6) Pittsburg State University (PSU). The six Universities currently utilizing ECI services are currently closed for waiver audit and will open for Spring 2020 ranging in dates from December 2, 2019 to January 2, 2020. The attached report with data for Fall 2019 waiver/enrollment is as of November 18, 2019.

The Fall 2019 waiver/enrollment processes went without incident with both audits and Customer Service. The one type of plan ECI continued to have to disapprove and the students appealed were *Travel Plans*, but these issues were resolved without incident. There were no changes requested or problem reports to ECI from the KBOR schools.

Attached are the finalized Fall 2019 Elev834 reports with results on waiver data for Fall 2019 waiver audits and, if applicable, eligibility enrollment whereas the student positively enrolled through ECI to get quicker access to UHCSR SHIP benefits or the students were default enrolled. ECI does not report on monthly enrollments and special handling or dependent enrollment so the enrollment reflected is only for student enrollment at the various schools. Also, please note that KU, KUMC and ESU load eligibility directly to United HealthCare StudentResources so we no longer report on their enrollment, but we do report on the number of records we handled throughout the semester processes.

If there is anything, we can do to enhance the services offered by ECI we look forward to hearing from KBOR with input to how we can better service the KBOR schools. We appreciate your business as a partner to KBOR and United HealthCare Student Resources and are always looking for better ways to serve the schools of KBOR.

ECI Services

Signature of Laura L.M. Evans, President

Emporia State University

Statistics Report Fall 2019 as of November 18, 2019

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	5
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	Unknown
STUDENTS WHO DID NOTHING	Unknown
DEFAULT ENROLLED PAID (ACTIVE)	Unknown
TOTAL ENROLLMENTS	Unkown

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	7
DENIED WAIVERS	4
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	11

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	0
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	0

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE,	
DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS -	
PENDING ENROLLMENT	-4
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-4

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	Unkown
WAIVERS PROCESSED	11
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	-4
TOTAL NUMBER STUDENTS RECEIVED	373

Emporia State University

Waiver Audit Results Fall 2019 as of November 18, 2019

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	7	63.64%
	Plan does not provide unlimited benefits		
	with no per-service, per-diagnosis, or per-		
14	accident limitations	3	27.27%
4	Invalid Student Insurance Information	1	9.09%
Grand Total		11	100%

Audits Adjusted	Count
Audit Adjustment	2
Student Adjustment	2
Grand Total	4
% Adjusted of Total Audits Completed	36%

Audits Worked	Count
Audit Results	11
Audits Adjusted	4
TOTAL	15

Kansas State University

Statistics Report Fall 2019 as of November 15, 2019

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	26
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	658
TOTAL ENROLLMENTS	684

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	15
DENIED WAIVERS	16
PENDING WAIVERS	0
VOIDED WAIVERS	1
NUMBER OF SUBMITTED WAIVERS	32

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	60
STUDENTS DROPPED FROM SHIP	566
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	626

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE,	
DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-1
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-10
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS -	
PENDING ENROLLMENT	-16
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-27

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	684
WAIVERS PROCESSED	32
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	626
STUDENTS WITH MULTIPLE RESULTS	-27
TOTAL NUMBER STUDENTS RECEIVED	1315

Kansas State University

Waiver Audit Results Fall 2019 as of November 15, 2019

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Audit Counts	% of Audits
1	Approved	15	46.9%
	Plan does not provide a combined maximum of \$100,000 for Medical		
19	Evacuation and Repatriation	5	15.6%
9	Plan does not provide insured prescription drug coverage	5	15.6%
4	Invalid Student Insurance Information	3	9.4%
	Auditor was unable to complete the waiver audit (other than network		
7	status)	1	3.1%
12	Plan does not provide coverage for preventive routine care	1	3.1%
13	Plan does not provide coverage for pre-existing conditions	1	3.1%
99	Void	1	3.1%
Grand Total		32	100%

Audits Adjusted	Count
Audit Adjustment	10
Student Adjustment	14
Grand Total	24
% Adjusted of Total Audits Completed	75%

Audits Worked	Count
Audit Results	32
Audits Adjusted	24
TOTAL	56

University of Kansas

Statistics Report Fall 2019 as of November 18, 2019

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	n/a
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	Unkown
STUDENTS WHO DID NOTHING	Unkown
DEFAULT ENROLLED PAID (ACTIVE)	Unkown
TOTAL ENROLLMENTS	Unkown

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	382
DENIED WAIVERS	29
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	411

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	22
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	22

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE,	
DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-1
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS -	
PENDING ENROLLMENT	0
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-1

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	Unkown
WAIVERS PROCESSED	411
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	22
STUDENTS WITH MULTIPLE RESULTS	-1
TOTAL NUMBER STUDENTS RECEIVED	2,675

University of Kansas

Waiver Audit Results Fall 2019 as of November 18, 2019

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	382	92.9%
8	Policy is not active	6	1.5%
9	Plan does not provide insured prescription drug coverage	5	1.2%
13	Plan does not provide coverage for pre-existing conditions	5	1.2%
4	Invalid Student Insurance Information	4	1.0%
10	Plan does not provide coverage for inpatient and/or outpatient mental health services	2	0.5%
18	The insurance company and/or the claims administrator is not located in the U.S.A.	2	0.5%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	0.2%
2	Unknown	1	0.2%
	Insurer is not authorized to do business in Kansas or is not providing coverage under a policy that has been filed and approved by the Kansas		
20	Department of Insurance.	1	0.2%
11	Plan does not provide maternity coverage	1	0.2%
7	Auditor was unable to complete the waiver audit (other than network status)	1	0.2%
Grand Total		411	100%

Audits Adjusted	Count
Audit Adjustment	30
Client Request	4
Student Adjustment	24
Grand Total	58
% Adjusted of Total Audits Completed	14%

Audits Worked	Count
Audit Results	411
Audits Adjusted	58
TOTAL	469

University of Kansas Medical Center

Statistics Report Fall 2019

as of November, 18 2019

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	n/a
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	Unkown
STUDENTS WHO DID NOTHING	Unkown
DEFAULT ENROLLED PAID (ACTIVE)	Unkown
TOTAL ENROLLMENTS	Unkown

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	42
DENIED WAIVERS	1
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	43

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	0
STUDENTS DROPPED FROM SHIP	0
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	0

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE,	
DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	0
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	0

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	Unknown
WAIVERS PROCESSED	43
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	97

University of Kansas Medical Center

Waiver Audit Results Fall 2019 as of November 18, 2019

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Audit Counts	% of Audits
1	Approved	42	97.7%
	Plan does not provide a combined maximum of \$100,000 for Medical		
19	Evacuation and Repatriation	1	2.3%
Grand Total		43	100%

Audits Adjusted	Count
Audit Adjustment	1
Client Request	1
Grand Total	2
% Adjusted of Total Audits Completed	5%

Audits Worked	Count
Audit Results	43
Audits Adjusted	2
TOTAL	45

Pittsburg State University

Statistics Report Fall 2019 as of November 18, 2019

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	120
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	76
TOTAL ENROLLMENTS	196

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	1
DENIED WAIVERS	6
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	7

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	22
STUDENTS DROPPED FROM SHIP	2
STUDENTS WHO ARE DISAPPROVED FROM SHIP	1
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	25

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE,	
DROPPED, APPROVED or DISAPPROVED ENROLLMENT	0
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS -	
PENDING ENROLLMENT	-6
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-6

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	196
WAIVERS PROCESSED	7
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	25
STUDENTS WITH MULTIPLE RESULTS	-6
TOTAL NUMBER STUDENTS RECEIVED	222

Pittsburg State University

Fall - 2019 Waiver Audit Results as of November 18, 2019

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
	Plan does not provide insured		
9	prescription drug coverage	3	42.9%
1	Approved	1	14.3%
	Plan does not provide unlimited benefits		
	with no per-service, per-diagnosis, or per-		
14	accident limitations	1	14.3%
2	Unknown	1	14.3%
8	Policy is not active	1	14.3%
Grand Total		7	100%

Audits Adjusted	Total
Audit Adjustment	2
Student Adjustment	0
Grand Total	2
% Adjusted of Total Audits Completed	29%

Audits Worked	Count
Final, Completed Audit Results	7
Audits Adjusted	2
Total Billable	9

Wichita State University

Statistics Report Fall 2019 as of November 18, 2019

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	207
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	553
TOTAL ENROLLMENTS	760

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	203
DENIED WAIVERS	20
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	223

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	404
STUDENTS DROPPED FROM SHIP	121
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	525

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE,	
DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-23
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-1
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS -	
PENDING ENROLLMENT	-19
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-43

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	760
WAIVERS PROCESSED	223
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	525
STUDENTS WITH MULTIPLE RESULTS	-43
TOTAL NUMBER STUDENTS RECEIVED	1,465

Wichita State University

Waiver Audit Results Fall 2019 as of November 18, 2019

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	202	91.0%
9	Plan does not provide insured prescription drug coverage	4	1.8%
	Plan does not provide unlimited benefits with no per-service, per-		
14	diagnosis, or per-accident limitations	3	1.4%
	Plan does not provide a combined maximum of \$100,000 for Medical		
19	Evacuation and Repatriation	3	1.4%
2	Unknown	2	0.9%
4	Invalid Student Insurance Information	2	0.9%
15	The individual annual deductible is over \$500	2	0.9%
12	Plan does not provide coverage for preventive routine care	2	0.9%
	The insurance company and/or the claims administrator is not located in		
18	the U.S.A.	1	0.5%
8	Policy is not active	1	0.5%
Grand Total		222	100%

Audits Adjusted	Count
Audit Adjustment	13
Client Request	3
Student Adjustment	11
Grand Total	27
% Adjusted of Total Audits Completed	12%

Audits Worked	Count
Audit Results	222
Audits Adjusted	27
TOTAL	249

Kansas State System (200118)

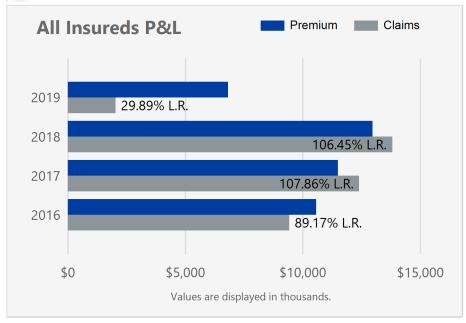
2019-20 School Year Utilization as of October 2019

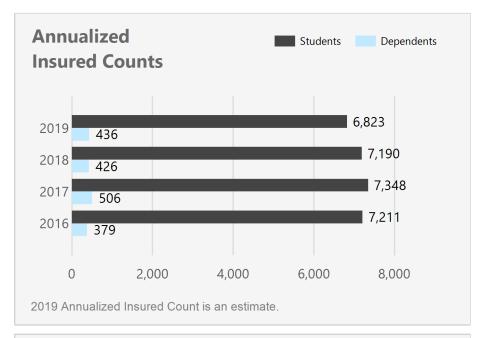


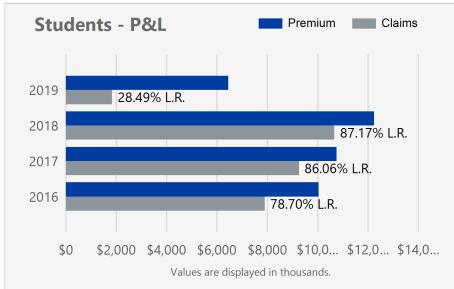


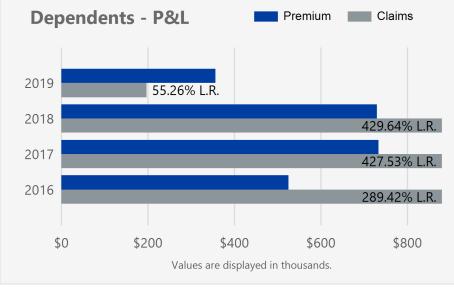
Section	Report					
Overview	Demographics by Age and Gender					
Overview	Plan Experience Overview					
	Top 10 SR Charge Categories					
Olaimaa Damanta	Network Utilization by SR Charge Category					
Claims Reports	Network Utilization by Cause Code Category					
	Large Claims					
Drovidor Doporto	Provider Network Experience					
Provider Reports	Top 20 Rendering Providers					
Pharmacy	Top 10 PBM Rx Categories					
Reports	Prescription Drug Utilization by Tier					

Plan Experience Overview

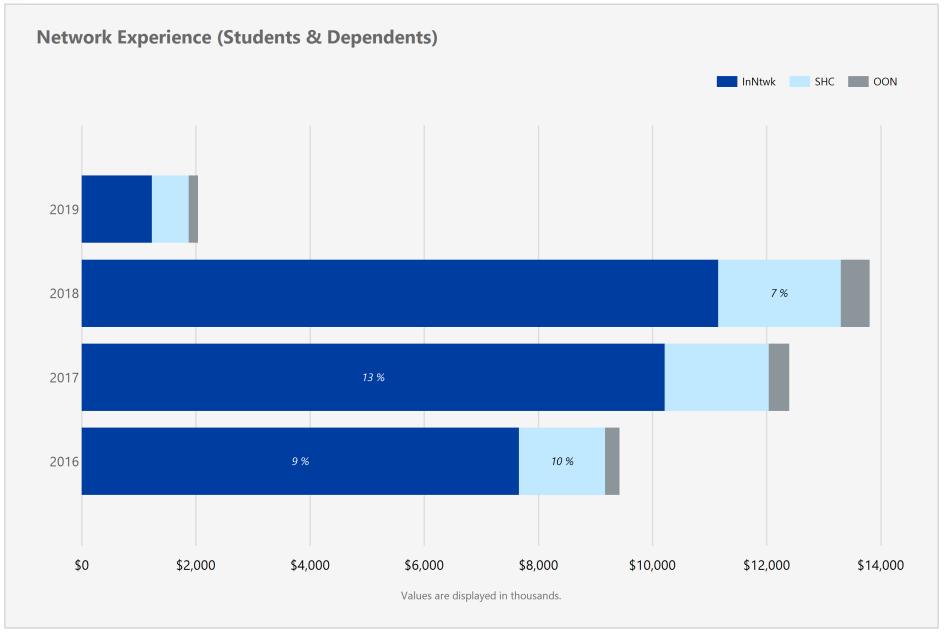


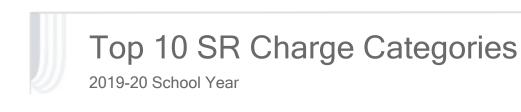


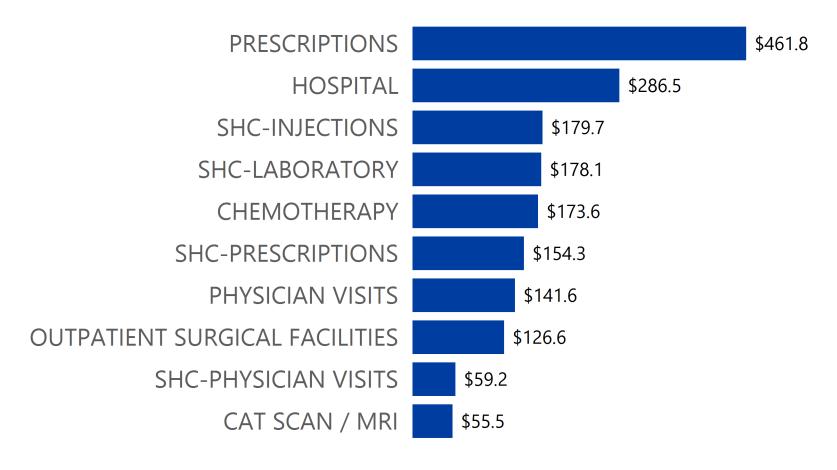




Plan Experience Overview (continued)







Values are displayed in thousands.

Network Utilization by SR Charge Category

			201	18-19			201	9-20	
Charge Type	Charge Description	Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims
	Total		\$10,545,962	\$82,871	\$4,032,480		\$289,245	\$10,757	\$114,048
	HOSPITAL	571	\$9,479,401	\$59,978	\$3,542,139	47	\$203,073	\$5,570	\$77,629
	INPATIENT SURGERY	146	\$439,878	\$2,994	\$227,108	10	\$30,717	\$1,994	\$13,630
	ANESTHETIST	106	\$184,754	\$2,132	\$99,165	5	\$9,658	\$0	\$5,332
Inpatient-Preferred	PHYSICIAN VISITS	530	\$261,836	\$14,159	\$97,698	67	\$30,935	\$2,129	\$11,712
Provider	MEDICAL EMERGENCY	30	\$101,503	\$0	\$41,631	4	\$10,466	\$403	\$5,028
	HOME HEALTH CARE	11	\$24,422	\$60	\$12,284				
	PROFESSIONAL FEE	180	\$32,111	\$2,646	\$10,063	21	\$1,799	\$127	\$409
	ASSISTANT SURGEON	22	\$21,984	\$903	\$2,339	4	\$2,540	\$534	\$261
	INJECTIONS	1	\$73	\$0	\$54	2	\$57	\$0	\$46
	Total		\$18,820,484	\$1,547,154	\$7,011,768		\$2,905,617	\$373,195	\$1,112,978
	PRESCRIPTIONS	25,116	\$5,549,489	\$614,014	\$2,590,858	4,529	\$1,129,074	\$200,836	\$461,676
	OUTPATIENT SURGICAL FACILITIES	287	\$2,954,876	\$13,579	\$879,788	38	\$460,585	\$3,247	\$126,625
	PHYSICIAN VISITS	8,724	\$1,537,257	\$182,693	\$717,585	1,563	\$265,375	\$35,596	\$124,159
	CAT SCAN / MRI	713	\$1,682,985	\$84,589	\$551,587	85	\$150,130	\$13,782	\$55,044
Outpatient-	LABORATORY	5,388	\$2,147,777	\$210,497	\$480,841	812	\$246,190	\$36,865	\$45,636
Preferred Provider	MEDICAL EMERGENCY	517	\$1,338,786	\$160,005	\$418,832	48	\$85,658	\$19,316	\$28,399
	CHEMOTHERAPY	37	\$632,133	\$857	\$347,799	10	\$228,438	\$761	\$173,650
	OUTPATIENT SURGERY	979	\$762,484	\$62,844	\$232,011	123	\$75,227	\$12,797	\$16,766
	INJECTIONS	1,576	\$402,379	\$10,881	\$218,632	322	\$53,595	\$3,123	\$34,246
	XRAYS	2,072	\$743,624	\$152,397	\$183,676	297	\$101,628	\$29,659	\$19,085
	SUPPLIES/MISC	154	\$172,047	\$4,210	\$103,896	23	\$13,541	\$1,178	\$8,518
	PHYSIOTHERAPY	1,250	\$353,915	\$39,374	\$88,120	229	\$59,297	\$12,961	\$8,325

Block: Kansas State System (200118) - School Year: 2019 - Claims as of October 2019 - Report Execution Time: 11/11/2019 12:55:14 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

			201	8-19		2019-20				
Charge Type	Charge Description	Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims	
	ANESTHETIST	217	\$194,258	\$10,713	\$86,846	29	\$22,857	\$2,956	\$8,713	
Outpatient-	HOSPITAL MISCELLANEOUS	28	\$159,200	\$500	\$67,238					
Preferred Provider	RADIATION THERAPY	51	\$141,368	\$0	\$39,907	3	\$9,273	\$50	\$1,918	
	ASSISTANT SURGEON	22	\$47,906	\$0	\$4,151	2	\$4,748	\$69	\$220	
	Total		\$2,245,718	\$0	\$2,147,633		\$670,825	\$120	\$645,353	
	SHC-PRESCRIPTIONS	33	\$695,504	\$0	\$662,585	29	\$161,783	\$19	\$154,327	
	SHC-INJECTIONS	29	\$498,378	\$0	\$498,414	28	\$179,740	\$0	\$179,740	
	SHC-LABORATORY	56	\$548,927	\$0	\$493,409	47	\$193,407	\$101	\$178,076	
	SHC-PHYSICIAN VISITS	29	\$176,526	\$0	\$176,526	26	\$59,187	\$0	\$59,187	
	SHC-MISC	17	\$98,546	\$0	\$98,546	13	\$26,117	\$0	\$26,117	
	SHC-PHYSIOTHERAPY	16	\$90,160	\$0	\$90,160	9	\$21,324	\$0	\$21,324	
	SHC-SURGERY	21	\$56,007	\$0	\$56,007	15	\$10,835	\$0	\$10,835	
Student Health	SHC-XRAYS	18	\$38,516	\$0	\$36,281	9	\$11,455	\$0	\$10,885	
Center	SHC-PSYCHOTHERAPY	13	\$33,240	\$0	\$33,240	6	\$4,612	\$0	\$4,612	
	SHC-OTHER	1	\$5,116	\$0	\$5,116					
	SHC-ADJUSTMENTS	4	\$775	\$0	\$775	7	\$250	\$0	\$250	
	SHC-STATE MANDATE TAX	1	\$68	\$0	\$68					
	SHC-MEDICAL EMERGENCY	1	\$22	\$0	\$22					
	SHC-CONSULTANT	2	\$80	\$0	\$10					
	SHC-UNKNOWN	9	\$7,399	\$0	\$0	3	\$2,114	\$0	\$0	
	GROUP LEDGER BILLING	15	(\$3,545)	\$0	(\$3,525)					
	Total		\$348,182	\$24,826	\$190,853		\$271,482	\$2,497	\$208,943	
Inpatient-	HOSPITAL	49	\$213,389	\$6,121	\$130,418	4	\$268,263	\$500	\$208,857	
NonPreferred	PHYSICIAN VISITS	77	\$59,239	\$4,539	\$27,312	5	\$1,661	\$1,411	\$0	
Provider	INPATIENT SURGERY	4	\$29,921	\$1,948	\$14,957					
	MEDICAL EMERGENCY	6	\$11,526	\$353	\$8,119					

			201	8-19			201	9-20	
Charge Type	Charge Description	Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims
	PROFESSIONAL FEE	112	\$18,063	\$5,394	\$6,511	1	\$158	\$0	\$85
Inpatient-	ASSISTANT SURGEON	1	\$5,080	\$0	\$3,048				
NonPreferred	ANESTHETIST	9	\$10,550	\$6,289	\$468	1	\$1,400	\$586	\$0
Provider	INJECTIONS	1	\$20	\$0	\$20				
	HOME HEALTH CARE	1	\$395	\$180	\$0				
	Total		\$523,906	\$117,678	\$143,263		\$46,465	\$18,713	\$9,425
	PHYSICIAN VISITS	672	\$217,781	\$54,719	\$73,317	115	\$27,652	\$12,921	\$5,715
	LABORATORY	267	\$130,634	\$24,584	\$26,547	12	\$3,323	\$1,187	\$848
	OUTPATIENT SURGICAL FACILITIES	5	\$31,247	\$0	\$11,542				
	CAT SCAN / MRI	76	\$44,014	\$10,883	\$8,157	2	\$6,415	\$1,000	\$432
	MEDICAL EMERGENCY	4	\$17,929	\$2,007	\$6,907	1	\$3,110	\$250	\$2,039
Outpatient- NonPreferred	PHYSIOTHERAPY	150	\$22,667	\$9,305	\$4,831	9	\$1,581	\$1,460	\$0
Provider	ANESTHETIST	35	\$21,395	\$4,431	\$4,125	3	\$3,000	\$1,302	\$0
	OUTPATIENT SURGERY	22	\$21,489	\$2,964	\$4,061	3	\$994	\$491	\$205
	PRESCRIPTIONS	18	\$2,992	\$460	\$2,484	6	\$220	\$101	\$118
	XRAYS	110	\$10,619	\$7,992	\$763	1	\$170	\$0	\$68
	HOSPITAL MISCELLANEOUS	3	\$398	\$0	\$318				
	INJECTIONS	12	\$581	\$170	\$211				
	ASSISTANT SURGEON	1	\$2,161	\$163	\$0				
	Total		\$9,959	(\$25)	\$46,504		\$31	\$0	(\$152)
	ADJUSTMENTS	270	\$0	(\$25)	\$39,273	17	\$0	\$0	\$0
	CLAIM INTEREST	271	\$9,821	\$0	\$9,821	7	\$28	\$0	\$28
Non Service Charges	MEDICAL RECORDS	2	\$126	\$0	\$126	1	\$3	\$0	\$3
9	STATE MANDATE TAX	1	\$12	\$0	\$12				
	REFUNDS	3	\$0	\$0	(\$196)				
	OTHER INSURANCE	50	\$0	\$0	(\$2,532)	1	\$0	\$0	(\$183)

2018-19						2019-20			
Charge Type	Charge Description	Claims	Claimed	Deductible	Paid Claims	Claims	Claimed	Deductible	Paid Claims
	Total		\$532,157	\$51,153	\$232,390		(\$40,937)	\$8,337	(\$54,459)
	AMBULANCE	60	\$171,361	\$5,813	\$121,640	4	\$9,567	\$2,000	\$4,733
	DURABLE MED/BRACES/APPL	265	\$155,091	\$11,342	\$43,280	22	\$6,485	\$2,464	\$1,065
Other Charges	OTHER	168	\$22,736	\$0	\$22,736	14	\$654	\$0	\$654
	CONSULTANT	214	\$68,531	\$19,503	\$21,728	14	\$3,650	\$2,476	\$375
	DENTAL	142	\$85,080	\$11,212	\$10,752	20	\$6,959	\$1,397	\$1,261
	GROUP LEDGER BILLING	2,252	\$2,720	\$0	\$8,961	674	(\$68,701)	\$0	(\$62,720)
	URGENT CARE	28	\$26,638	\$3,283	\$3,293	1	\$449	\$0	\$173
Total			\$33,026,367	\$1,823,656	\$13,804,891		\$4,142,727	\$413,619	\$2,036,137

Network Utilization by Cause Code Category

			2018-19						2019-20			
Cause Code Description	Claimants	Claimed	Deductible	Paid	PPO%	OON%	Claimants	Claimed	Deductible	Paid	PPO%	OON%
LEDGER, FEES, RX	37	\$2,329,386	\$0	\$2,179,330	100.00%	0.00%	35	\$618,549	\$0	\$583,353	100.00%	0.00%
DIAGNOSTIC INFO UNAVAIL.	90	\$1,576,020	\$7,069	\$821,320	99.78%	0.22%	21	\$49,254	\$3,206	\$7,938	99.54%	0.46%
ROUTINE WELL BABY	93	\$2,999,751	\$22,048	\$794,957	100.00%	0.00%	5	\$24,904	\$1,250	\$11,407	100.00%	0.00%
DIGESTIVE SYSTEM	454	\$2,770,379	\$131,682	\$992,588	99.21%	0.79%	93	\$282,602	\$17,876	\$76,186	97.78%	2.22%
CIRCULATORY SYSTEM	189	\$1,609,076	\$33,288	\$859,472	99.46%	0.54%	40	\$49,988	\$7,186	\$19,515	100.00%	0.00%
MATERNITY	244	\$3,140,011	\$110,634	\$997,644	97.94%	2.06%	60	\$214,428	\$21,016	\$66,948	100.00%	0.00%
NEOPLASMS/TUMORS	198	\$1,126,905	\$29,736	\$487,109	86.94%	13.06%	43	\$302,547	\$7,538	\$190,300	100.00%	0.00%
MENTAL DISORDERS	615	\$1,183,111	\$130,006	\$526,349	56.64%	43.36%	228	\$393,202	\$29,749	\$258,138	4.80%	95.20%
MUSCULOSKELETAL SYSTEM	591	\$1,924,260	\$143,341	\$632,675	98.54%	1.46%	151	\$226,389	\$28,523	\$66,803	99.08%	0.92%
ROUTINE	1212	\$600,498	\$17,288	\$325,968	99.75%	0.25%	312	\$94,561	\$2,411	\$54,987	100.00%	0.00%
GENITOURINARY SYSTEM	658	\$1,246,687	\$114,041	\$420,605	99.51%	0.49%	129	\$241,182	\$14,827	\$74,979	100.00%	0.00%
NERVOUS SYS/SENSE ORGANS	492	\$972,186	\$64,249	\$316,755	99.62%	0.38%	100	\$83,103	\$12,526	\$28,614	100.00%	0.00%
INTERNAL INJ/OPEN WOUND	155	\$543,825	\$43,467	\$220,919	43.06%	56.94%	23	\$20,412	\$4,436	\$7,638	100.00%	0.00%
ILLNESS OF NEWBORN INFANT	49	\$475,561	\$9,608	\$106,574	96.09%	3.91%	7	\$14,368	\$1,018	\$8,165	98.71%	1.29%
RESPIRATORY SYSTEM	630	\$849,063	\$91,617	\$248,196	98.32%	1.68%	105	\$111,939	\$16,339	\$36,786	100.00%	0.00%
FRACTURES/DISLOCATIONS	88	\$835,111	\$32,198	\$220,759	95.79%	4.21%	19	\$36,154	\$5,624	\$10,534	100.00%	0.00%
SKIN/SUBCATANEOUS TISSUE	466	\$446,461	\$53,933	\$142,594	99.07%	0.93%	98	\$34,859	\$7,705	\$13,739	100.00%	0.00%
INFECTIOUS/PARASITIC	196	\$301,524	\$24,189	\$85,650	99.59%	0.41%	32	\$24,830	\$2,961	\$7,464	100.00%	0.00%
ENDOC/NUTRIT/METAB/IMMUN	224	\$404,223	\$30,196	\$127,571	99.91%	0.09%	61	\$38,024	\$6,301	\$11,640	100.00%	0.00%
SPRAINS/STRAINS	81	\$475,604	\$14,993	\$140,767	100.00%	0.00%	21	\$59,001	\$2,242	\$7,123	100.00%	0.00%
DISEASES OF THE BLOOD	43	\$138,660	\$4,741	\$85,256	100.00%	0.00%	10	\$5,524	\$511	\$700	100.00%	0.00%
CONGENTIAL ANOMALIES	41	\$125,349	\$6,410	\$39,958	100.00%	0.00%	7	\$10,378	\$1,981	\$4,145	100.00%	0.00%
SUICIDE/ATTEMPTED SUICIDE	4	\$41,879	\$3,298	\$16,905	86.16%	13.84%	0	\$0	\$0	\$0	0.00%	0.00%

			2018-19						2019-20			
Cause Code Description	Claimants	Claimed	Deductible	Paid	PPO%	OON%	Claimants	Claimed	Deductible	Paid	PPO%	OON%
ALLERGY	62	\$57,773	\$8,326	\$18,152	100.00%	0.00%	16	\$8,534	\$3,400	\$1,750	100.00%	0.00%
DENTAL	26	\$49,761	\$11,410	\$10,757	78.61%	21.39%	7	\$5,645	\$1,472	\$1,366	100.00%	0.00%
SUPERFICIAL INJURY	67	\$99,014	\$13,509	\$18,554	91.13%	8.87%	8	\$1,627	\$319	\$677	100.00%	0.00%
ALCOHOLISM	9	\$20,844	\$3,037	\$8,037	100.00%	0.00%	2	\$1,673	\$130	\$0	0.00%	0.00%
DRUG ABUSE	5	\$12,091	\$2,874	\$2,797	100.00%	0.00%	0	\$0	\$0	\$0	0.00%	0.00%
POISONING/EXTERNAL CAUSES	13	\$10,540	\$2,767	\$3,081	100.00%	0.00%	1	\$1,777	\$250	\$1,058	100.00%	0.00%
FOREIGN BODY/BURNS	17	\$8,165	\$2,932	\$2,659	71.95%	28.05%	0	\$0	\$0	\$0	0.00%	0.00%
TMJ AND SKELETAL IRREGULA	3	\$1,786	\$75	\$1,233	100.00%	0.00%	0	\$0	\$0	\$0	0.00%	0.00%
A.I.D.S.	3	\$6,260	\$599	\$1,141	100.00%	0.00%	0	\$0	\$0	\$0	0.00%	0.00%
COMPLICATION OF PREGNANCY	1	\$69	\$0	\$44	100.00%	0.00%	0	\$0	\$0	\$0	0.00%	0.00%
SYMPTOMS/ILL-DEFINED COND, PBM-RX	2903	\$6,702,749	\$660,095	\$2,948,517	99.71%	0.29%	1283	\$1,203,167	\$212,823	\$484,249	100.00%	0.00%

Large Claims - \$25,000 Threshold

		2018-19		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/27/2018	T8501XA - BREAKDOWN VENTRICULAR INTRACRAN SHUNT INIT ENC	\$1,210,952	\$649,866
Dependent	5/8/2019	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$750,970	\$256,530
Dependent	8/27/2018	Z982 - PRESENCE OF CEREBROSPINAL FLUID DRAINAGE DEVICE	\$565,757	\$226,714
Dependent	10/3/2018	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$945,178	\$119,428
Dependent	12/21/2018	Z3800 - SINGLE LIVEBORN INFANT DELIVERED VAGINALLY	\$344,432	\$112,779
Dependent	8/3/2018	M0820 - JUVENILE RA WITH SYSTEMIC ONSET UNSPECIFIED SITE	\$171,633	\$110,967
Dependent	5/22/2019	Z3831 - TWIN LIVEBORN INFANT DELIVERED BY CESAREAN	\$306,588	\$104,845
Dependent	8/7/2018	00010 - PBM CLAIMS	\$95,850	\$69,985
Dependent	9/12/2018	P229 - RESPIRATORY DISTRESS OF NEWBORN UNSPECIFIED	\$300,970	\$62,956
Dependent	5/22/2019	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$259,347	\$61,850
Dependent	10/11/2018	F3162 - BIPOLAR DISORDER CURRENT EPISODE MIXED MODERATE	\$106,584	\$55,099
Dependent	8/7/2018	00010 - PBM CLAIMS	\$53,563	\$34,901
Dependent	9/21/2018	00010 - PBM CLAIMS	\$54,547	\$34,088
Dependent	8/3/2018	D709 - NEUTROPENIA UNSPECIFIED	\$33,650	\$27,181
Dependent	4/28/2018	O98713 - HUMAN IMMUNODEFICIENCY VIRUS DZ COMP PG 3RD TRI	\$44,407	\$26,798

2019-20								
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid				
Dependent	8/12/2019	T85113A - BREAKDOWN IMPLANT ELEC NEUROSTIMULATOR GEN INIT	\$134,254	\$32,293				
Student	7/19/2019	F5089 - OTHER SPECIFIED EATING DISORDER	\$278,850	\$213,610				
Student	8/1/2019	C8111 - NS HODGKIN LYMPHOMA LYMPH NODES HEAD FACE & NECK	\$175,091	\$148,881				
Student	8/7/2019	00010 - PBM CLAIMS	\$53,827	\$41,337				
Student	8/1/2019	C719 - MALIGNANT NEOPLASM OF BRAIN UNSPECIFIED	\$76,959	\$30,862				
Student	8/9/2019	00010 - PBM CLAIMS	\$39,271	\$25,094				

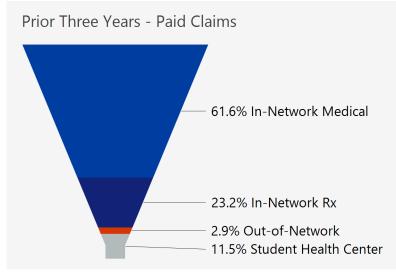
		2018-19		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	8/2/2018	12782 - CHRONIC PULMONARY EMBOLISM	\$330,762	\$229,955
Student	1/11/2019	I619 - NONTRAUMATIC INTRACEREBRAL HEMORRHAGE UNS	\$343,318	\$218,463
Student	2/22/2019	I2699 - OTH PULMONARY EMBOLISM W/O ACUTE COR PULMONALE	\$280,177	\$204,307
Student	3/15/2019	K8050 - CALCULUS BD W/O CHOLANGITIS/CHOLECYST W/O OBST	\$277,415	\$130,712
Student	8/1/2018	00010 - PBM CLAIMS	\$148,152	\$125,730
Student	5/24/2019	C8121 - MC HODGKIN LYMPHOMA LYMPH NODES HEAD FACE & NECK	\$152,057	\$125,436
Student	4/19/2019	Z5112 - ENCOUNTER FOR ANTINEOPLASTIC IMMUNOTHERAPY	\$168,871	\$109,348
Student	9/20/2018	00010 - PBM CLAIMS	\$146,436	\$108,120
Student	4/18/2018	F332 - MAJ DEPRESS D/O RECURRENT SEV W/O PSYCH FEATURES	\$146,138	\$106,366
Student	5/9/2019	D496 - NEOPLASM OF UNSPECIFIED BEHAVIOR OF BRAIN	\$212,946	\$100,324
Student	8/6/2018	00010 - PBM CLAIMS	\$129,862	\$99,134
Student	9/5/2018	00010 - PBM CLAIMS	\$119,406	\$89,175
Student	8/6/2018	00010 - PBM CLAIMS	\$119,831	\$86,070
Student	8/28/2018	00010 - PBM CLAIMS	\$105,427	\$77,691
Student	12/29/2018	S36031A - MODERATE LACERATION OF SPLEEN INITIAL ENCOUNTER	\$89,400	\$73,198
Student	4/27/2017	K6289 - OTHER SPECIFIED DISEASES OF ANUS AND RECTUM	\$206,069	\$70,437
Student	8/30/2018	00010 - PBM CLAIMS	\$96,267	\$68,873
Student	10/18/2018	00010 - PBM CLAIMS	\$88,170	\$65,772
Student	2/7/2019	M1611 - UNILATERAL PRIMARY OSTEOARTHRITIS RIGHT HIP	\$145,109	\$63,712
Student	11/21/2018	G35 - MULTIPLE SCLEROSIS	\$213,307	\$61,696

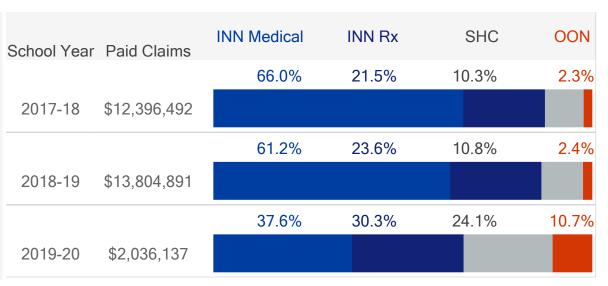
		2018-19		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	3/27/2018	O280 - ABNORM HEMATOLOGICAL FIND ANTENATAL SCR MOTHER	\$122,797	\$60,790
Student	11/3/2018	00010 - PBM CLAIMS	\$79,084	\$58,448
Student	1/26/2019	S82041B - DSPL COMMNT FX RT PATELLA INIT OPEN TYPE I/II	\$228,806	\$53,746
Student	1/3/2019	C55 - MALIGNANT NEOPLASM OF UTERUS PART UNSPECIFIED	\$112,312	\$53,119
Student	2/13/2019	I671 - CEREBRAL ANEURYSM NONRUPTURED	\$202,823	\$51,723
Student	9/6/2018	00010 - PBM CLAIMS	\$71,463	\$51,145
Student	8/8/2018	00010 - PBM CLAIMS	\$71,891	\$50,548
Student	9/5/2018	00010 - PBM CLAIMS	\$64,933	\$49,042
Student	8/4/2018	C549 - MALIGNANT NEOPLASM OF CORPUS UTERI UNSPECIFIED	\$92,433	\$43,527
Student	9/14/2018	K51919 - ULCERATIVE COLITIS UNS W/UNS COMPLICATIONS	\$152,925	\$40,806
Student	6/28/2019	00010 - PBM CLAIMS	\$49,511	\$39,727
Student	11/14/2018	00010 - PBM CLAIMS	\$58,150	\$38,385
Student	8/16/2018	K5080 - CROHNS DISEASE SMALL & LARGE INTESTINE W/O COMP	\$68,638	\$38,279
Student	9/11/2018	00010 - PBM CLAIMS	\$52,084	\$35,528
Student	10/25/2018	00010 - PBM CLAIMS	\$50,232	\$34,027
Student	8/1/2018	R197 - DIARRHEA UNSPECIFIED	\$36,759	\$32,949
Student	8/10/2018	00010 - PBM CLAIMS	\$46,870	\$31,054
Student	10/11/2018	00010 - PBM CLAIMS	\$44,113	\$28,365
Student	9/18/2018	D134 - BENIGN NEOPLASM OF LIVER	\$60,220	\$28,260
Student	8/14/2018	K5000 - CROHNS DISEASE SMALL INTESTINE W/O COMP	\$50,585	\$27,244
Student	12/14/2018	D241 - BENIGN NEOPLASM OF RIGHT BREAST	\$42,694	\$25,919
Student	4/10/2019	D6481 - ANEMIA DUE TO ANTINEOPLASTIC CHEMOTHERAPY	\$32,060	\$25,393

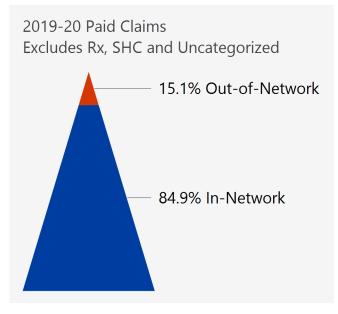
		2018-19		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	4/9/2019	C23 - MALIGNANT NEOPLASM OF GALLBLADDER	\$55,005	\$25,365
Student	9/6/2018	S83411A - SPRAIN MED COLLATERAL LIGAMENT RT KNEE INITIAL	\$57,034	\$25,365
Student	10/30/2018	N200 - CALCULUS OF KIDNEY	\$58,699	\$25,050



Provider Network Experience







	Paid Claims	INN	OON	Claim Count	INI	I OON
		10.5%	89.5%		88.99	6 11.1%
Admissions	\$208,671			18		
		96.0%	4.0%		93.19	6.9%
Physician Visits	\$141,585			1,750		
		95.9%	4.1%		98.49	6 1.6%
All Other Medical	\$633,343			2,133		
		100.0%	0.0%		99.99	6 0.1%
Prescriptions	\$461,794			4,535		
SHC and Uncategorized	\$590,743			967		

Top 20 Rendering Providers

2019-20 School Year

Provider Name (Last 4 Digits of TaxID)	Paid Claims	INN	OON	Claimant Count	INN	OON
OPTUMRX (9999)	\$530,207	100.0%	0.0%	1249	100.0%	0.0%
TRAVIS KOENEKE (1579)	\$225,920	100.0%	0.0%	2	100.0%	0.0%
DENVER HEALTH AND HOSPITAL AUTHORIT (3242)	\$204,651	0.0%	100.0%	1	0.0%	100.0%
ASCENSION VIA CHRISTI HOSPITAL MANH (6704)	\$102,429	100.0%	0.0%	46	87.0%	13.0%
UNIVERSITY OF KANSAS HOSPITAL AUTHO (2402)	\$91,201	100.0%	0.0%	74	94.6%	10.8%
LAWRENCE MEMORIAL HOSPITAL (3703)	\$52,927	83.7%	16.3%	69	94.2%	7.2%
CHILDREN'S MERCY HOSPITAL (5373)	\$23,602	100.0%	0.0%	4	100.0%	0.0%
MIDWEST DIVISON - OPRMC LLC (3116)	\$22,763	100.0%	0.0%	4	100.0%	0.0%
ERIC CARLSON (1579)	\$17,479	100.0%	0.0%	4	100.0%	0.0%
STORMONT-VAIL HEALTHCARE INC (3789)	\$17,431	41.5%	58.5%	3	33.3%	66.7%
KANSAS SURGERY & RECOVERY CENTER LL (8580)	\$11,351	100.0%	0.0%	1	100.0%	0.0%
LAWRENCE SURGERY CENTER LLC (2136)	\$9,367	100.0%	0.0%	3	100.0%	0.0%
ST LUKES HOSPITAL OF KANSAS CITY (5297)	\$8,520	100.0%	0.0%	6	83.3%	16.7%
WESLEY MEDICAL CENTER LLC (2545)	\$8,058	100.0%	0.0%	11	100.0%	0.0%
HAYS MEDICAL CENTER INC (9088)	\$7,783	100.0%	0.0%	12	100.0%	0.0%
WHITE PLAINS HOSPITAL MEDICAL CENTE (0130)	\$7,421	100.0%	0.0%	1	100.0%	0.0%
JOHNSON COUNTY SURGERY CENTER LP (9776)	\$6,626	100.0%	0.0%	2	100.0%	0.0%
SHAWNEE MISSION MEDICAL CENTER INC (7331)	\$5,414	100.0%	0.0%	6	100.0%	0.0%
PAUL PETERSEN (7686)	\$4,810	100.0%	0.0%	1	100.0%	0.0%
NEOSHO MEMORIAL REGIONAL MEDICAL CE (5784)	\$4,283	100.0%	0.0%	1	100.0%	0.0%



TALTZ

GILENYA

HUMIRA PEN

Top 10 PBM Rx Categories

Total Members Members Utilizing Rx 7,350 1,248



Top Drugs by Prescription	Cou	nt			
Drug Name	Tier	Script Count	Claimant Count	Co Pay	Paid Claims
ESCITALOPRAM OXALATE	1	75	25	\$527	\$30
AMPHETAMINE/DEXTROAMPHETAMINE	1	63	29	\$828	\$2,906
VYVANSE	2	60	19	\$4,773	\$7,159
AMPHETAMINE/DEXTROAMPHETAMINE	1	48	26	\$720	\$2,150
ADDERALL XR	1	41	17	\$578	\$8,487
ESCITALOPRAM OXALATE	1	36	19	\$340	\$162
SPIRONOLACTONE	1	35	16	\$493	\$251
BUPROPION HYDROCHLORIDE ER (XL)	1	34	15	\$424	\$255
FLUARIX QUADRIVALENT 2019-2020	3	20	20	\$0	\$380
AFLURIA QUADRIVALENT 2019-2020	3	15	15	\$0	\$285

Top Rx Drugs by Paid	Clain	1S		
Drug Name	Tier	Claimant Count	Co Pay	Paid Claims
TECFIDERA	2	2	\$12,547	\$42,346
XYREM	3	1	\$6,208	\$40,080
TECFIDERA	2	1	\$6,273	\$17,252
HUMIRA PEN	2	2	\$10,220	\$15,330
SIMPONI	2	1	\$4,444	\$12,220
PROMACTA	3	1	\$6,350	\$11,623
PROMACTA	3	1	\$6,350	\$11,623

3

1

\$6,325

\$6,350

\$5,808

\$10,294

\$10,203

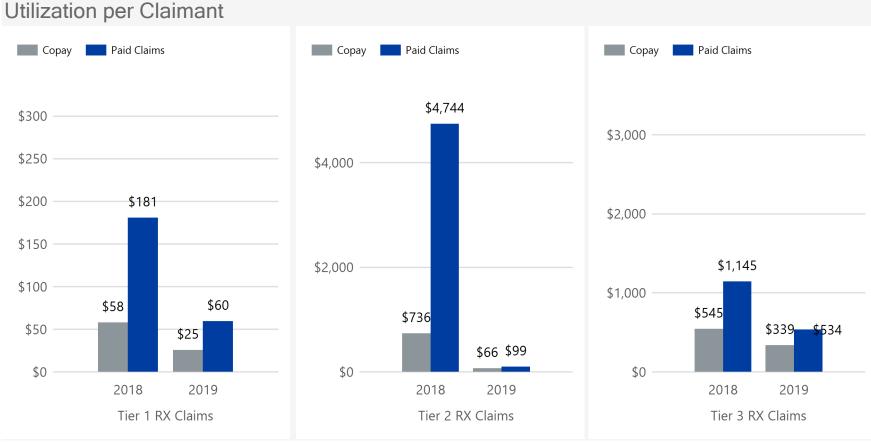
\$9,522

Top Therapeutic Classes by Clar	Claimant		Paid
Therapeutic Class	Count	Co Pay	Claims
SYSTEMIC CONTRACEPTIVES	108	\$1,022	\$11,291
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	99	\$3,322	\$2,694
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	97	\$2,721	\$1,128
SYSTEMIC CONTRACEPTIVES	87	\$472	\$8,654
SYSTEMIC CONTRACEPTIVES	76	\$235	\$8,748
AMPHETAMINE PREPARATIONS	52	\$4,395	\$16,343
BIOLOGICALS	51	\$0	\$1,246
AMPHETAMINE PREPARATIONS	44	\$5,718	\$12,300
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	43	\$1,075	\$398
PSYCHOSTIMULANTS-ANTIDEPRESSANTS	42	\$1,337	\$1,253

Block: Kansas State System (200118) - School Year: 2019 - Claims as of October 2019 - Report Execution Time: 11/11/2019 12:55:14 PM

Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

Prescription Drug Utilization by Tier



	2018-19		2019-20			
	Claimant Count	Copay	Paid Claims	Claimant Count	Copay	Paid Claims
Tier 1	2,538	\$161,160	\$651,649	1,105	\$32,357	\$114,301
Tier 2	328	\$207,720	\$1,022,200	128	\$68,436	\$152,261
Tier 3	459	\$236,388	\$901,797	258	\$103,139	\$201,477
Student Health Center*	33	\$0	\$662,585	29	\$19	\$154,327
*Count of ledger batches for ledger-billed schools.						

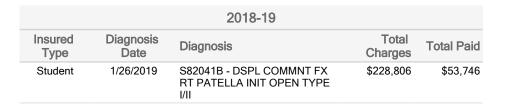
Block: Kansas State System (200118) - School Year: 2019 - Claims as of October 2019 - Report Execution Time: 11/11/2019 12:55:14 PM Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

Emporia State University (197) (COL)

2019-20 School Year Utilization as of October 2019







	2019-20			
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		

Fort Hays State University (2005) (COL)

2019-20 School Year Utilization as of October 2019

UnitedHealthcare StudentResources





2019-20				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		

Kansas State University (470) (COL)

2019-20 School Year Utilization as of October 2019

UnitedHealthcare StudentResources

Large Claims - \$25,000 Threshold

		2018-19		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/3/2018	M0820 - JUVENILE RA WITH SYSTEMIC ONSET UNSPECIFIED SITE	\$171,633	\$110,967
Dependent	4/28/2018	O98713 - HUMAN IMMUNODEFICIENCY VIRUS DZ COMP PG 3RD TRI	\$44,407	\$26,798
Student	1/11/2019	I619 - NONTRAUMATIC INTRACEREBRAL HEMORRHAGE UNS	\$343,318	\$218,463
Student	2/22/2019	I2699 - OTH PULMONARY EMBOLISM W/O ACUTE COR PULMONALE	\$280,177	\$204,307
Student	5/24/2019	C8121 - MC HODGKIN LYMPHOMA LYMPH NODES HEAD FACE & NECK	\$152,057	\$125,436
Student	5/9/2019	D496 - NEOPLASM OF UNSPECIFIED BEHAVIOR OF BRAIN	\$212,946	\$100,324
Student	9/5/2018	00010 - PBM CLAIMS	\$119,406	\$89,175
Student	8/6/2018	00010 - PBM CLAIMS	\$119,831	\$86,070
Student	10/18/2018	00010 - PBM CLAIMS	\$88,170	\$65,772
Student	1/3/2019	C55 - MALIGNANT NEOPLASM OF UTERUS PART UNSPECIFIED	\$112,312	\$53,119
Student	9/6/2018	00010 - PBM CLAIMS	\$71,463	\$51,145
Student	8/4/2018	C549 - MALIGNANT NEOPLASM OF CORPUS UTERI UNSPECIFIED	\$92,433	\$43,527
Student	8/16/2018	K5080 - CROHNS DISEASE SMALL & LARGE INTESTINE W/O COMP	\$68,638	\$38,279
Student	9/11/2018	00010 - PBM CLAIMS	\$52,084	\$35,528
Student	9/18/2018	D134 - BENIGN NEOPLASM OF LIVER	\$60,220	\$28,260
Student	4/10/2019	D6481 - ANEMIA DUE TO ANTINEOPLASTIC CHEMOTHERAPY	\$32,060	\$25,393

		2019-20		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	8/1/2019	C8111 - NS HODGKIN LYMPHOMA LYMPH NODES HEAD FACE & NECK	\$175,091	\$148,881
Student	8/1/2019	C719 - MALIGNANT NEOPLASM OF BRAIN UNSPECIFIED	\$76,959	\$30,862

Client: Kansas State University (470) (COL) - School Year: 2019 - Claims as of October 2019 - Report Execution Time: 11/11/2019 1:12:38 PM Confidential Property of UnitedHealth Group. Recipient shall be liable for using and protecting from further disclosure or misuse, consistent with applicable law.

Pittsburg State University (2009) (COL)

2019-20 School Year Utilization as of October 2019

■ UnitedHealthcare StudentResources





2019-20				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		

University of Kansas (471) (COL)

2019-20 School Year Utilization as of October 2019

UnitedHealthcare StudentResources

Large Claims - \$25,000 Threshold

		2018-19		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/27/2018	T8501XA - BREAKDOWN VENTRICULAR INTRACRAN SHUNT INIT ENC	\$1,210,952	\$649,866
Dependent	5/8/2019	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$750,970	\$256,530
Dependent	8/27/2018	Z982 - PRESENCE OF CEREBROSPINAL FLUID DRAINAGE DEVICE	\$565,757	\$226,714
Dependent	10/3/2018	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$945,178	\$119,428
Dependent	12/21/2018	Z3800 - SINGLE LIVEBORN INFANT DELIVERED VAGINALLY	\$344,432	\$112,779
Dependent	5/22/2019	Z3831 - TWIN LIVEBORN INFANT DELIVERED BY CESAREAN	\$306,588	\$104,845
Dependent	9/12/2018	P229 - RESPIRATORY DISTRESS OF NEWBORN UNSPECIFIED	\$300,970	\$62,956
Dependent	5/22/2019	Z3801 - SINGLE LIVEBORN INFANT DELIVERED BY CESAREAN	\$259,347	\$61,850
Dependent	10/11/2018	F3162 - BIPOLAR DISORDER CURRENT EPISODE MIXED MODERATE	\$106,584	\$55,099
Dependent	9/21/2018	00010 - PBM CLAIMS	\$54,547	\$34,088
Dependent	8/3/2018	D709 - NEUTROPENIA UNSPECIFIED	\$33,650	\$27,181
Student	3/15/2019	K8050 - CALCULUS BD W/O CHOLANGITIS/CHOLECYST W/O OBST	\$277,415	\$130,712
Student	4/19/2019	Z5112 - ENCOUNTER FOR ANTINEOPLASTIC IMMUNOTHERAPY	\$168,871	\$109,348
Student	9/20/2018	00010 - PBM CLAIMS	\$146,436	\$108,120

		2019-20		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/12/2019	T85113A - BREAKDOWN IMPLANT ELEC NEUROSTIMULATOR GEN INIT	\$134,254	\$32,293

		2018-19		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	4/18/2018	F332 - MAJ DEPRESS D/O RECURRENT SEV W/O PSYCH FEATURES	\$146,138	\$106,366
Student	12/29/2018	S36031A - MODERATE LACERATION OF SPLEEN INITIAL ENCOUNTER	\$89,400	\$73,198
Student	4/27/2017	K6289 - OTHER SPECIFIED DISEASES OF ANUS AND RECTUM	\$206,069	\$70,437
Student	3/27/2018	O280 - ABNORM HEMATOLOGICAL FIND ANTENATAL SCR MOTHER	\$122,797	\$60,790
Student	11/3/2018	00010 - PBM CLAIMS	\$79,084	\$58,448
Student	2/13/2019	I671 - CEREBRAL ANEURYSM NONRUPTURED	\$202,823	\$51,723
Student	9/5/2018	00010 - PBM CLAIMS	\$64,933	\$49,042
Student	6/28/2019	00010 - PBM CLAIMS	\$49,511	\$39,727
Student	11/14/2018	00010 - PBM CLAIMS	\$58,150	\$38,385
Student	8/1/2018	R197 - DIARRHEA UNSPECIFIED	\$36,759	\$32,949
Student	10/11/2018	00010 - PBM CLAIMS	\$44,113	\$28,365
Student	8/14/2018	K5000 - CROHNS DISEASE SMALL INTESTINE W/O COMP	\$50,585	\$27,244
Student	12/14/2018	D241 - BENIGN NEOPLASM OF RIGHT BREAST	\$42,694	\$25,919
Student	10/30/2018	N200 - CALCULUS OF KIDNEY	\$58,699	\$25,050

University of Kansas - Medical Center (2070) (COL)

2019-20 School Year Utilization as of October 2019



Large Claims - \$25,000 Threshold

2018-19				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Dependent	8/7/2018	00010 - PBM CLAIMS	\$95,850	\$69,985
Dependent	8/7/2018	00010 - PBM CLAIMS	\$53,563	\$34,901
Student	8/2/2018	I2782 - CHRONIC PULMONARY EMBOLISM	\$330,762	\$229,955
Student	8/1/2018	00010 - PBM CLAIMS	\$148,152	\$125,730
Student	8/6/2018	00010 - PBM CLAIMS	\$129,862	\$99,134
Student	8/28/2018	00010 - PBM CLAIMS	\$105,427	\$77,691
Student	11/21/2018	G35 - MULTIPLE SCLEROSIS	\$213,307	\$61,696
Student	8/8/2018	00010 - PBM CLAIMS	\$71,891	\$50,548
Student	9/14/2018	K51919 - ULCERATIVE COLITIS UNS W/UNS COMPLICATIONS	\$152,925	\$40,806
Student	10/25/2018	00010 - PBM CLAIMS	\$50,232	\$34,027
Student	8/10/2018	00010 - PBM CLAIMS	\$46,870	\$31,054

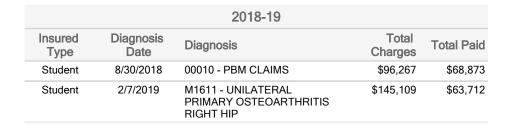
		2019-20		
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
Student	7/19/2019	F5089 - OTHER SPECIFIED EATING DISORDER	\$278,850	\$213,610
Student	8/7/2019	00010 - PBM CLAIMS	\$53,827	\$41,337
Student	8/9/2019	00010 - PBM CLAIMS	\$39,271	\$25,094

Wichita State University (180) (COL)

2019-20 School Year Utilization as of October 2019

UnitedHealthcare StudentResources

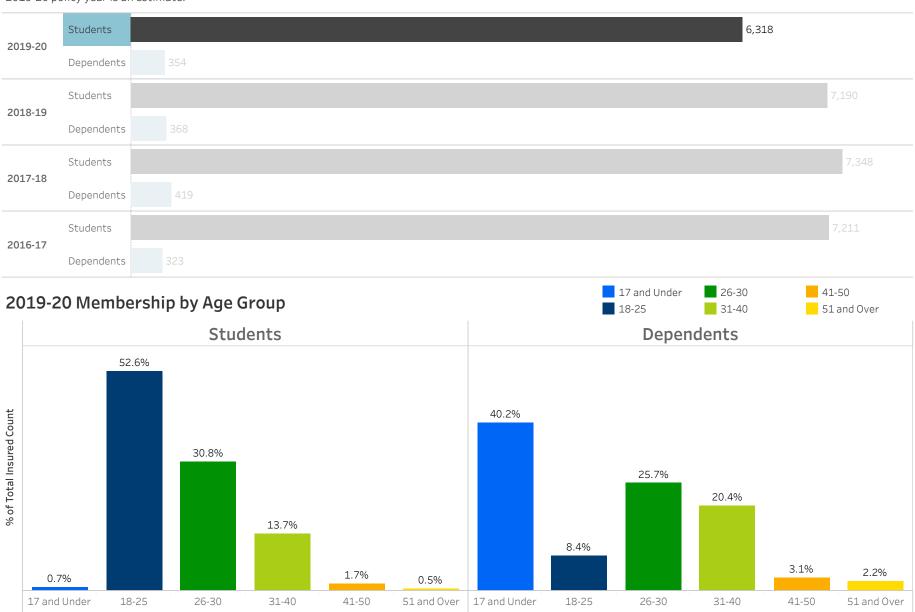




2019-20				
Insured Type	Diagnosis Date	Diagnosis	Total Charges	Total Paid
		No claimants greater than threshold.		

Annualized Membership

2019-20 policy year is an estimate.

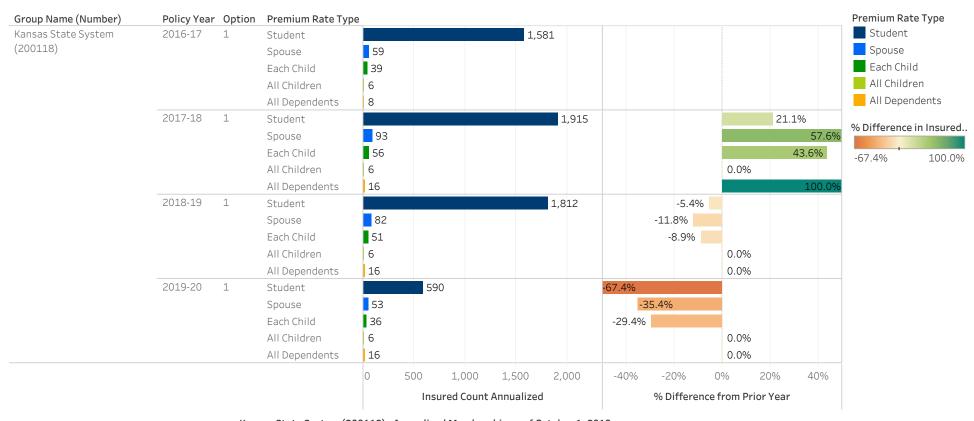


Students

Dependents

Kansas State System (200118) - Membership as of November 01, 2019

*2019-20 Policy Year Annualized Insured Count is an estimate.



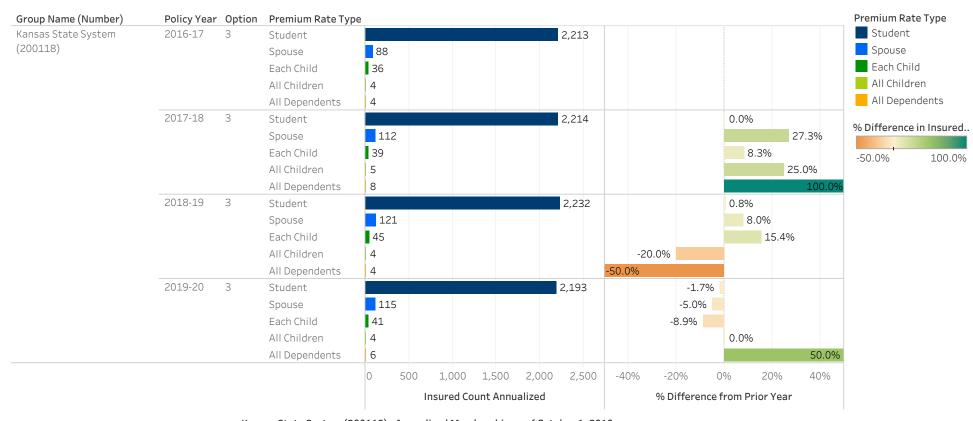
Kansas State System (200118) - Annualized Membership as of October 1, 2019

*2019-20 Policy Year Annualized Insured Count is an estimate.

Group Name (Number)	Policy Year	Option	Premium Rate Type														Premium Rate Type
Kansas State System	2019-20	2	Student								540						Student
(200118)			Spouse	3	7												Spouse
			Each Child	15													Each Child
			All Children	3													All Children
			All Dependents	2													All Dependents
				0	100	200) 3	300	400	500	600	-40%	-20%	0%	20%	40%	% Difference in Insured
						Insur	ed Co	ount A	nnualiz	ed			% Differe	nce from F	Prior Year		
																	Null

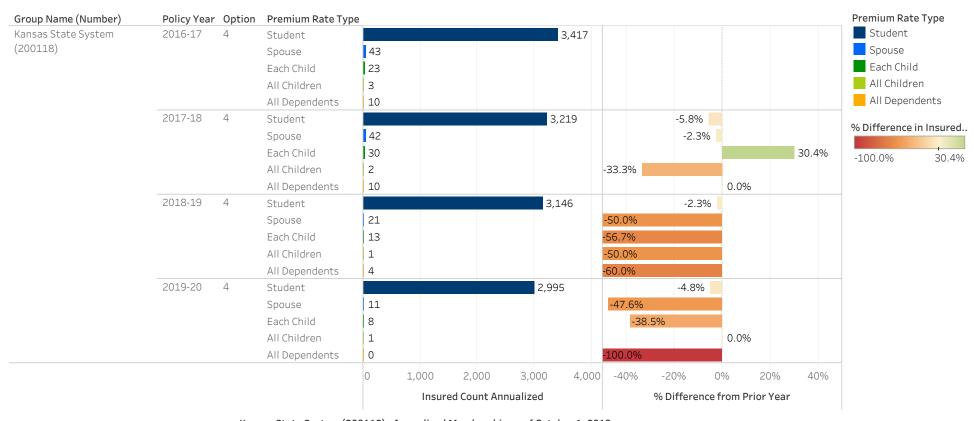
Kansas State System (200118) - Annualized Membership as of October 1, 2019

*2019-20 Policy Year Annualized Insured Count is an estimate.



Kansas State System (200118) - Annualized Membership as of October 1, 2019

*2019-20 Policy Year Annualized Insured Count is an estimate.



Kansas State System (200118) - Annualized Membership as of October 1, 2019

*2019-20 Policy Year Annualized Insured Count is an estimate.

nsas State System	Client Nam BidNum Emporia 1	2016-17	r Premium Rate Typ Student	58															Premium Rate Student
0118)	State		Spouse	0															Spouse
	University		Each Child	1															Each Chi
	(197)		All Children	0															All Childr
			All Dependents	0															All Deper
		2017-18		83													43	3.1%	
			Spouse	1															% Difference
			Each Child	1											0.0%				100.000
			All Children	0															-100.0%
			All Dependents	0															
		2018-19		63								-24.1%							
			Spouse	2								_,						100.0%	4
			Each Child	1											0.0%				1
			All Children	0											0.070				
			All Dependents	0															
		2019-20	Student	16							-74.6%								
			Spouse	2											0.0%				
			Each Child	1											0.0%				
			All Children	0															
			All Dependents	0															
	2	2019-20	Student	4															1
			Spouse	0															
			Each Child	0															
			All Children	0															
			All Dependents	0															
	3	2016-17	Student	55															1
			Spouse	0															
			Each Child	0															
			All Children	0															
			All Dependents	0															
		2017-18	Student	46								-	16.4%						
			Spouse	0															
			Each Child	0															
			All Children	0															
			All Dependents	0															
		2018-19	Student	41									-10.9%						
			Spouse	0															
			Each Child	0															
			All Children	0															
			All Dependents	0															
		2019-20	Student	44											7.3	3%			
			Spouse	0															
			Each Child	0															
			All Children	0															
			All Dependents	0															
	4	2016-17	Student		207														
			Spouse	1															
			Each Child	1															
			All Children	0															
			All Dependents	0															
		2017-18	Student		238											15.0%			
			Spouse	1											0.0%				
			Each Child	2														100.0%	4
			All Children	0															
			All Dependents	0															
		2018-19			235									-1.3%					
			Spouse	0							-100.0								
			Each Child	0							-100.0	6							
				0 2	.00	400	600	800 1,0	000 1,2	00 1,40	-50%	-40% -30%	-20% -:	10% (0% 10	% 20%	30%	40% 50%	3

*2019-20 Policy Year Annualized Insured Count is an estimate.

Name (Number) as State System	Client Nam Emporia	4	2018-19	Premium Rate Typ All Children	0				1			Premium Ra Student
18)	State	4	2010-13	All Dependents	0							Spouse
-,	University		2019-20	Student	179		-23.8%					Each Chi
	(197)		2013 20	Spouse	0		-23.670					All Childr
				Each Child	0							All Depen
				All Children	0							
				All Dependents	0							% Difference i
	Fort Hays	1	2016-17	Student	73							-100.0%
	State			Spouse	1							-100.070
	University (2005)			Each Child	2							
	(2005)			All Children	0							
				All Dependents	0							
			2017-18	Student	86					17.8%		
				Spouse	2						100.0%	6
				Each Child	1	-50.0%						
				All Children	0							
			2010 10	All Dependents	0				0.00/			
			2018-19	Student	86	100.00/			0.0%			
				Spouse Each Child	2	-100.0%					100.0%	
				All Children	0						100.0%	
				All Dependents	0							
			2019-20	Student	25	-70.9%						
				Spouse	0							
				Each Child	2				0.0%			
				All Children	0							
				All Dependents	0							
		2	2019-20	Student	6							
				Spouse	1							
				Each Child	1							
				All Children	0							
				All Dependents	0							
		4	2016-17	Student	177							
				Spouse Each Child	1							
				All Children	0							
				All Dependents	0							
			2017-18	Student	189				6.8%			
				Spouse	0	-100.0%			0.070			
				Each Child	0	-100.0%						
				All Children	0							
				All Dependents	0							
			2018-19	Student	186			-1.6%				
				Spouse	0							
				Each Child	0							
				All Children	0							
				All Dependents	0							
			2019-20	Student	164		-11	8%				
				Spouse	0							
				Each Child	0							
				All Children	0							
	- Ct :	- 1	2016 17	All Dependents	0							
	Kansas State University	9 T	2016-17	Student	245							
	(470)			Spouse	6							
				Each Child All Children	0							
				All Children All Dependents	1							
			2017-18	Student	304					24.1%		
			-01/10	Student	307					24.170		-

*2019-20 Policy Year Annualized Insured Count is an estimate.



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te System	Client Nam (470)	4	2019-20	Premium Rate Type All Dependents		
	Pittsburg	1	2016-17	Student	50	
	State			Spouse		
	University			Each Child		
	(2009)			All Children		
				All Dependents		
			2017-18	Student	70	40.0%
				Spouse	0.0%	
				Each Child	0.00	100.0%
				All Children		100.0%
			2018-19	All Dependents		
			2018-19		-14.3%	
				Spouse	0.0%	
				Each Child	-50.0%	
				All Children		
				All Dependents		
			2019-20		-60.0%	
				Spouse	0.0%	
				Each Child	0.0%	
				All Children		
				All Dependents	0.0%	
		2	2019-20	Student		
				Spouse		
				Each Child		
				All Children		
				All Dependents		
		3	2016-17		5	
		5	2016-17	Student		
				Spouse		
				Each Child		
				All Children		
				All Dependents		
			2017-18	Student	0.0%	
				Spouse	-100.0%	
				Each Child		
				All Children		
				All Dependents		
			2018-19	Student	0	20.0%
				Spouse		
				Each Child		
				All Children		
				All Dependents		
			2019-20	Student	0.0%	
				Spouse	0.0%	
				Each Child	0.0%	
				All Children		
		4	2010 17	All Dependents		
		4	2016-17	Student	176	
				Spouse		
				Each Child		
				All Children		
				All Dependents		
			2017-18	Student	152 -13.6%	
				Spouse	-50.0%	
				Each Child		200,0%
				All Children		
				All Dependents		
			2018-19	Student	137 -9.9%	
				Spouse	-100.0%	
				Shonse	200 400 600 800 1,000 1,200 1,400 -50% -40% -30% -20% -10% 0% 10%	

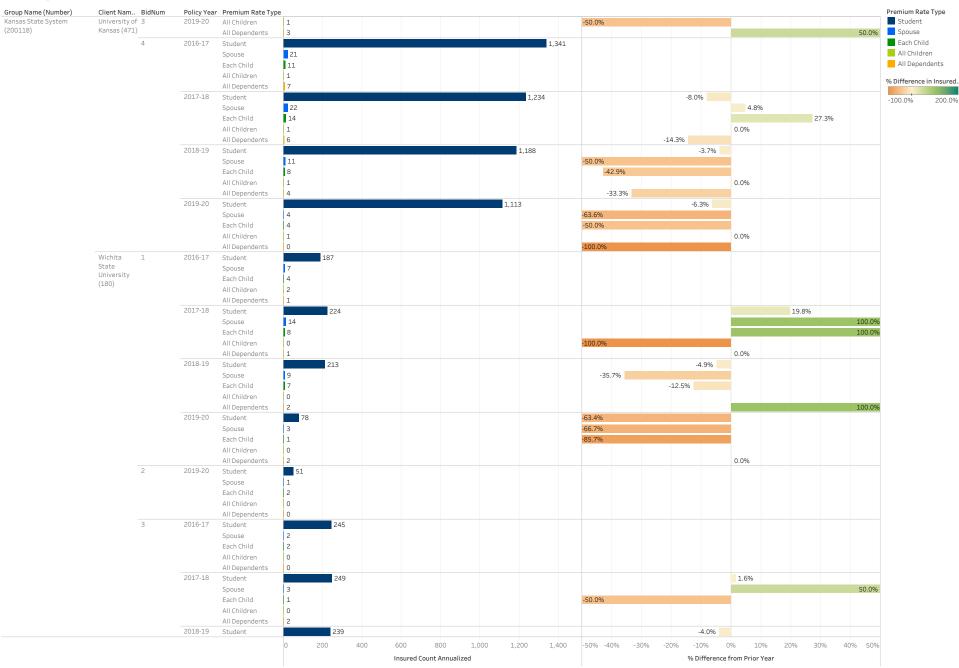
*2019-20 Policy Year Annualized Insured Count is an estimate.

stem	Pittsburg 4	2018-19		1				-66.7%						
	State University		All Children	0										
	(2009)		All Dependents	0										
	()	2019-20	Student	237										73.0%
			Spouse	0										
			Each Child	1							0.0%			
			All Children	0										
			All Dependents	0										
	University of 1	2016-17	Student		419									
	Kansas -		Spouse	21										
	Medical Center		Each Child	14										
	(2070)		All Children	1										
	(/		All Dependents	3										
		2017-18	Student		505							2	20.5%	
			Spouse	36										71.4%
			Each Child	22										57.1%
			All Children	3										200.0%
			All Dependents	8										166.7%
		2018-19	Student		481					-4.8%				
			Spouse	35						-2.8	%			
			Each Child	18					-18	.2%				
			All Children	4									33.3%	
			All Dependents	9								12.5%		
		2019-20		1				-99.8%						
			Spouse	35							0.0%			
			Each Child	18							0.0%			
			All Children	4							0.0%			
			All Dependents	9							0.0%			
	2	2019-20	Student		339									
			Spouse	29										
			Each Child	8										
			All Children	3										
			All Dependents	2										
	3	2016-17		83										
			Spouse	6										
			Each Child	1										
			All Children	0										
			All Dependents	0										
		2017-18		84							1.2%			
			Spouse	5					-1	6.7%				
			Each Child	1							0.0%			
			All Children	0										
			All Dependents	1										
		2018-19		87							3.69	6		
			Spouse	5							0.0%			
			Each Child	1							0.0%			
			All Children	0				100.004						
		2010.20	All Dependents					-100.0%						
		2019-20		82						-5.7%				40.001
			Spouse	7							0.05		4	40.0%
			Each Child	1							0.0%			
			All Children	1							0.0%			
		2046 1-	All Dependents	0										
	4	2016-17		46										
			Spouse	6										
			Each Child	3										
			All Children	0										
			All Dependents	1										
				0 200	400 600	800 1,000	1,200 1,	400 -50% -40	% -30%	-20% -10%	0%	10% 20%	30% 409	6 50%

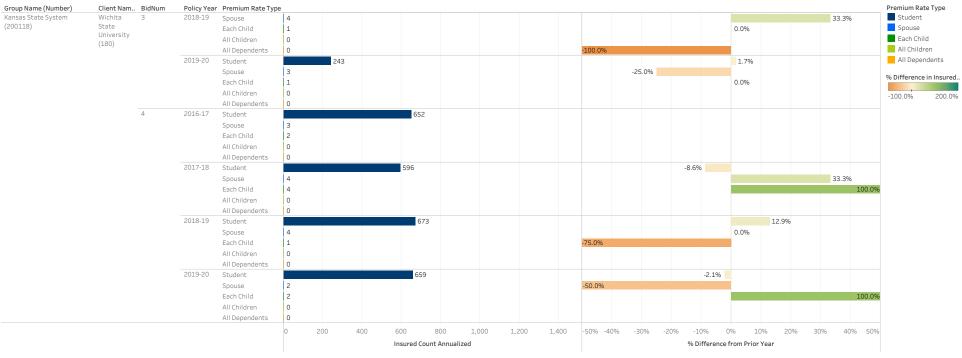
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Kansas State System (200118) - Annualized Membership as of October 1, 2019