

**KANSAS BOARD OF REGENTS**  
**Student Insurance Advisory Committee**  
MINUTES  
May 6, 2020

The May 6, 2020, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

*Members Participating by Video Conference Call:*

Ethan Erickson, KSU, COBO rep, Chair  
Diana Malott, KU  
Jim Parker, KSU  
Karen Worley, PSU

Matt Anderson, KUMC  
Sheryl McKelvey, WSU  
Carol Solko-Olliff, FHSU

Mary McDaniel-Anschultz was not available for the call. Also participating were Dale Burns and Matt Brinson, UHC-SR; Jennifer Dahlquist, MHEC; Julene Miller, KBOR; Melissa Cole, KU; Lynn Adams, FHSU; Maria Beebe and Chelsea Dowell, KSU. Student members Hannah Heatherman, KSU, and Kathryn Martinez, PSU, were unable to participate.

**Minutes**

The minutes from the January 28, 2020, and February 4, 2020, meetings were approved.

**ECI Waiver Report**

There were no questions about the information provided in the reports.

**UHC-SR reduction of enrollment forms**

In reviewing all of the enrollment forms, in order to shift to more efficient online capabilities, UHC-SR will eliminate some forms that are no longer needed. As part of the form reduction process, the only forms that UHC-SR will create are the Qualifying Life Event and 3G Continuation forms. The other forms will not be created, as those insured individuals can enroll online or through the waiver site.

Sheryl McKelvey asked whether the Visiting Scholar form will be maintained or if enrollment will be online? UHC-SR will confirm whether the Visiting Scholar form is a gatekeeper form; if yes, it will be maintained.

**UHC-SR dental and vision plan offerings in Spring semesters**

Matt Brinson stated that based on historical lower enrollment in the spring, UHC-SR advises that the spring offering will not be available beginning next spring for the dental and vision plans. Students who are newly eligible in the spring will not have the option to enroll in either plan as both plans will be annual coverage plans and will only be available to be purchased in the fall.

**KBOR student insurance regulations**

Julene Miller provided an update about the progress of amending Board Regulations to 1) suspend provision excepting online-only students from eligibility and 2) clarify that students may only select dependent coverage if it is offered under the Board's plans.

Dale Burns stated that UHC-SR has had internal discussions to allow students who are enrolled in the summer to enroll in the fall to ensure they have continuous coverage and will not be uninsured. Dale will send information that provides a broad overview. Those with spring coverage will not have to meet summer eligibility requirements. Others who meet eligibility requirements can enroll in summer coverage.

UHC-SR will not be checking eligibility requirements for anyone with summer coverage who enrolls in fall coverage.

Julene Miller reiterated that the proposed regulation amendments would only suspend the online enrollment eligibility requirements for any semester where there is a substantial change made to in-person class opportunities and would only take effect 8/1/20. If anything needs to happen before this summer, there is not enough time to get a regulation in place.

Dale Burns stated that historically UHC-SR has not performed eligibility verification for summer coverage as the assumption has been that if someone was covered in the spring, they could purchase summer coverage. With this change, UHC-SR will be publicizing the fact that summer coverage can be purchased if the student was covered in the spring (without meeting eligibility requirements).

Diana Malott stated there would be issues if UHC contacted the universities to confirm eligibility when a student submits summer claims. Dale Burns responded that eligibility verification will be suspended as the goal is to allow students with spring 2021 coverage to have continuous coverage in the summer.

Carol Solko-Olliff asked if students are online only in the fall, will they be eligible to purchase coverage. Julene Miller responded that the regulation amendments would provide for an exception to the requirement that a certain number of face to face credit hours are necessary.

To recap: if the student is enrolled in spring coverage, the student can enroll in summer coverage without meeting eligibility requirements. If the student did not enroll in the spring but meets eligibility requirements, the student can enroll in summer coverage. Both cohorts can then enroll in fall coverage without eligibility requirements being reviewed.

Dale Burns stated that requests to accommodate special situations also will be considered.

### **UHC-SR reports**

Matt Brinson shared highlights from the UHC-SR reports through March 31, 2020, noting that dependents continue to have a significant utilization rate although for the current plan year, to date, UHC-SR has not seen the usual large claim activity previously seen for dependents. Diana Malott requested the number of cases involved in the Top Diagnoses and Charge Categories reports, in addition to the claim dollar amount.

**Update on status of PY 20-21 approval** - Matt Brinson stated that the filing went to the Kansas Insurance Department (KID) on April 30, 2020. UHC-SR's compliance section monitors the status on a daily basis for feedback and questions from the KID. As of today, no questions or comments have been received. At some point, UHC-SR will reach out directly to the KID to request updates.

Diana Malott created a draft flyer for PY 20-21, for Plans 01, 03 and 04, that was shared with the universities, that highlighted the benefit differences. Diana Malott is working on and will share the flyer for Plan 02 and will share it. The flyers should not be used until PY 20-21 has been officially approved by KID. If that approval is not timely, Diana Malott will share with Dale Burns the flyers so that UHC-SR can review them, even though UHC-SR has not been involved in the development of the flyers.

**Summer international student coverage** - Matt Brinson indicated that because there is a different rate for international students, summer online enrollment cannot be activated. The following information from our

Eligibility Department on summer enrollment has been provided. Wichita has been set up and is good to go. Updates for the other campuses are as follows:

Payment Management has been set up for the following: Emporia State 197, Fort Hays 2005 and University Of Kansas Medical Center 2070

Payment Management Features:

- Insured category: International (ITL)                      Client approval
- 100% premium paid by the student                      Offer dependent enrollment
- Summer period 6/1/2020-7/31/2020

The links to payment management are below.

[Emporia State University](#)

[Fort Hays State University](#)

[University of Kansas Medical Center](#)

The process for Wichita state was as follows:

1. The insured category International has been used for the summer period enrollment
2. The payment management link has been sent to Sheryl and forwarded to a requested contact
3. Our Eligibility department will be able to go in and approve those student who were enrolled already in spring

### **Plan Design Considerations for PY 21-22**

The Committee discussed information provided by UHC-SR about the claims experience of the Plan 2 group (students whose academic program requires the student to have insurance). As Plan 2 has only been offered beginning with PY 19-20, it is too early to have sufficient data.

Matt Brinson stated that dependent utilization has historically been a driver, when looking at pricing, as dependent claims have been significant. Since PY 16-17, dependents have been a large component of the costs because of the large claims incurred in the plan that is voluntary and without pre-existing conditions. The current data shows that dependent utilization has decreased so far, so future reports will need to be reviewed to see if that is a trend or an aberration. For the September and December meetings, we can review the dependent claims to see if they remain a factor.

Carol Solko-Olliff asked if UHC-SR could provide utilization information for international students and their covered dependents. Dale Burns noted that as we you drill down more and more, the groups get smaller and there is greater variability, but that he will look to see if additional information for the international students can be provided.

Diana Malott stated that the more information we can get from UHC-SR, once it is available, would be beneficial to make decisions this fall. Dale Burns stated that UHC-SR will provide information about actual paid claims and pending claims for the next meetings.

Carol Solko-Olliff asked what will happen if international students cannot get back to the university in the fall, as plan enrollment will be impacted. Dale Burns stated that there are a lot of uncertainties and unknowns including the impact of international students returning.

**Good of the Order**

Jim Parker stated that many international students departed in March and cannot return and asked if there were any considerations for refunding health insurance premiums. Dale Burns stated that this question has come up a lot lately. Because of the difficulty in determining whether students left or remained, coverage will remain in effect and no refunds will be issued.

**Future SIAC meetings**

Future SIAC meetings tentatively scheduled for 12:30 (unless otherwise stated below):

- A. Wednesday, September 2, 2020
- B. Wednesday, December 2, 2020