

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
September 5, 2018

The September 5, 2018, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members in Attendance:

Werner Golling (WSU), COBO Chair Diana Malott, KU
Mary McDaniel-Anschutz, ESU

Members Participating by Telephone:

James Cox, PSU Karen Kirk, PSU
Valerie Noack, KUMC Jim Parker, KSU
Carol Solko-Oliff, FHSU

Also present at the meeting were Matt Brinson, UHC-SR, and Julene Miller, KBOR. Others participating by phone were Mary Karten, KU and Jennifer Dahlquist, MHEC. Sheryl McKelvey and student member PJ Hopfinger, KSU, were unable to attend.

Minutes

The minutes from the May 2, 2018, meeting were approved.

Updates From Last Meeting

1. Matt Brinson provided an update from the May meeting in response to a question raised whether 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 spoke with ECI and confirmed there was a mistake within the report and the corrected report was provided as part of the September agenda.
2. Matt Brinson provided an update from the May meeting that a qualifying life event (QLE) for the **dental and vision plans** will mirror the QLE for the medical plan. The QLE form can be used to apply for dental/vision coverage anytime during the year when there is a QLE such as loss of coverage, birth, etc. New Spring enrollees, who have not had UHC-SR insurance and who are new to the university, can enroll in coverage for the Spring and the effective date of coverage will be the date the correct premium is received.
3. Diana Malott asked to add a discussion on the QLE process for the 3G plan. A question had been raised previously about allowing a 3G student enrolling due to a QLE to pay a monthly premium until the end of that term, the same as dependents. Mary Karten shared that at KU it would be difficult to manage students paying a monthly premium due to the subsidy paid by the university. Other committee members agreed and no change was proposed. Matt Brinson stated that he will verify with UHC-SR that they have the capability to do a monthly premium for dependents. [In October, UHC verified that they added a monthly premium for dependents added during a QLE process.]

ECI Waiver Report

Matt Brinson provided an overview of the system-wide ECI reports. Each campus was emailed their university-specific reports before the meeting.

Matt Brinson provided highlights from the report. WSU began using ECI during fall, 2018. There was discussion about the tightening of the guidelines due to the number of international students enrolling in the

ISO and PSI plans. Julene Miller noted that this action was made by the Committee, not by KBOR. Although international students must provide proof of coverage, the KBOR policy does not define what proof or what coverage must be provided. Diana Malott noted that Regent schools did not have to use the Committee developed waiver guidelines on their campus, it was just strongly recommended to protect students, schools, and communities. Carol Solko-Olliff, FHSU, noted that the new guidelines had not been well received by some students at her school. Jim indicates ECI is being well received at KSU.

The report from plan year 2017-2018 is very close to being complete. UHC-SR expects that by the December meeting, the 2017-2018 year will be completed and we should have enrollment information for the 2018-2019 plan year. Through July 31, 2018 the 2017-2018 policy is currently at an 88.25% loss ratio. Dependent enrollment is almost doubling every year, with some of the larger claims coming from dependents. Matt noted a \$743,000 dependent claim that was not included in the current reporting document as it was run on July 31st and paid on August 1st for the 2017-2018 policy year. There was some discussion about the issue of keeping dependents on the plan. Julene Miller asked if the waiver guidelines are doing anything to drive dependents into the plan. No apparent impact was noted. Matt indicated there would probably be a loss ratio of over 300% for last year for dependents. The student loss ratio is staying about the same over time. Julene also asked about whether the ACA pushed dependents onto our plan or whether the non-enforcement of the individual mandate would result in fewer dependents on our plan. Matt explained that in 2015, ACA Compliant Plans were required to set dependent premium rate at a 1 to 1 ratio to the Student Premium rates, much less than in the open marketplace. Dependents are drawn to student plans because of the rates and the comprehensive plan benefits. Werner asked whether the trend may level out and noted that it was something that we will have to watch, especially with International and 3G plans.

Other reports showed few changes in utilization rates for diagnoses or facilities. There has been a significant increase in prescription drug claims for 2017-2018 over 2016-2017, very similar to all book of business for UHC-SR. Tier 2 drugs have increased and UHC-SR is looking at adding a Tier 4 to its reporting. Discussion about drug prices and how they are increasing followed. Diana asked Matt if any pressure was being applied to pharmaceutical companies by insurance carriers or benefit managers at this time. He indicated that he did not know of any lobbying in that regard.

Plan Year 2018 – 2019

Matt Brinson shared that the 2018-2019 plan had been approved by the State of Kansas and also shared information on the process for Plan Year 2018-2019.

In an August 20, 2018, email, Matt Brinson introduced Shannon McDaniel as the new “Brinson Team” customer service representative for KBOR. Shannon McDaniel has been with UnitedHealthcare StudentResources since 2006. Shannon has spent the majority of her career working in the Policy Services department where she was responsible for creating, proofing, and ensuring compliance with state and federal regulations for insurance plan materials and certificates. Shannon has also worked on the RFP team and handled our formal RFP’s from inception to completion. Most recently she has been integral with the support of the BrinsonTeam and has helped during this transition. [Shannon’s contact information was provided in Matt’s email] as she will be the main point of contact going forward in lieu of the BrinsonTeam inbox.”

Vivature

Matt Brinson shared information about Vivature (www.vivature.com), which is a practice management system that primarily bills on behalf of athletic departments. They have been around for many years trying to be a practice manager for student health centers, which reportedly has not been a very positive experience

for health centers that have used them. Claims are being received by UHC-SR from schools with very different claims addresses, especially from schools where IC sports are excluded from the school plan. Vivature provides money to universities for Athletic Trainers acting as providers. UHC-SR has decided to monitor the claims for IC sports carefully to assure they are not reimbursing for medical providers when the work is done by Athletic Trainers.

Mental Health Telemedicine

Chuck Olcese, KU International Student Services Director, asked for some committee discussion on behavioral health product through telemedicine. KU had been offered a product that had translation into 60 different languages but it would be a cost to the department. He was wondering about the UHC-SR product that the committee did not deploy when offered as there would be no coordination between the UHC-SR clinician and the university health center. Matt indicated the UHC-SR product from Better Health is available to enrolled students, but not the entire campus, even with a copay. UHC-SR is discussing how to offer this service to an entire campus. Matt will provide more information later. Mary McDaniel-Anschutz asked if it could be made available to individual campuses and also asked about students in distress who might contact them, how they would be counseled (to call 911), and how the health centers would interact with them.

Good of the Order

Nothing to report.

Future SIAC meetings

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

1. Wednesday, December 5, 2018
2. Wednesday, February 6, 2019
3. Wednesday, May 1, 2019