

**KANSAS BOARD OF REGENTS**  
**Student Insurance Advisory Committee**  
**MINUTES**  
December 20, 2024

The December 20, 2024, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

*Members Participating by Video Conference Call:*

Jeff DeWitt, KU COBO rep, Chair	Matt Anderson, KUMC
Ella Burrows, FHSU student	Aaron Coffey, WSU
Carol Solko-Olliff, FHSU	Morgan Swartzlander, KU
Tabatha Tafoya, ESU	Jennifer Williams, KSU

Also participating were Ellison Rooney, UHC SR; and John Yeary, Gage Rohlf, Becky Pottebaum, and Kristin Scruggs, KBOR. Kiera Pulliam, PSU, and Jonah Sandford, PSU student, were unable to attend.

**Minutes**

Matt Anderson moved to approve the December 4, 2024, minutes. Following the second by Jennifer Williams, the motion carried.

**Plan Year 25-26 Renewal – Revised Information**

At the SIAC's December 4, 2024, meeting, the Committee reviewed UHC SR's initial renewal information that reflected no premium increase but some enhanced benefits for Options 2, 3 and 4 (changed the Preferred Provider OOP maximum from \$8,200 to \$8,000 (Family max of \$16,000); changed the Rx Tier 2 coinsurance from 40% to 30%; and changed the Deductible from \$500 to \$450).

After discussion, the Committee members expressed interest in receiving revised renewal information reflecting a premium decrease and the potential for changing the Rx Tier 2 coinsurance from 40% to 30%. UHC SR's revised PY 25-26 renewal information was emailed to SIAC members on December 11, 2024.

**Student Only Annual Premium Information**

<b>Duplicate Existing Benefits</b>	<b>PY 24-25</b>	<b>PY 25-26</b>	<b>\$ and % Change</b>
Plan Option 1	\$5,431	\$5,105	-\$326.00 / -6.00%
Plan Options 2, 3 and 4	\$2,831	\$2,661	-\$170.00 / -6.00%

<b>Change Rx Tier 2 coinsurance from 40% to 30%</b>	<b>PY 24-25</b>	<b>PY 25-26</b>	<b>\$ and % Change</b>
Plan Option 1	\$5,431	\$5,159	-\$272.00/ -5.01%
Plan Options 2, 3 and 4	\$2,831	\$2,689	-\$142.00 / -5.02%

SIAC members shared information about their university sub-committee preferences. The following shared that their sub-committees preferred the option with the 6% premium decrease duplicating existing benefits: Tabatha Tafoya, ESU; Carol Solko-Olliff, FHSU; and Matt Anderson, KUMC. Morgan Swartzlander reported that KU's sub-committee was split but favored the smaller premium decrease with the reduction in Tier 2 prescription coinsurance. However, Ms. Swartzlander supports approval of the larger premium decrease.

Aaron Coffey reported that WSU's committee was concerned about a "yo-yo" resulting from a premium reduction this year being followed by a larger increase in a subsequent year and would vote to leave premiums

at the current level. However, between the two new options, WSU's committee would opt for the larger premium decrease.

Jennifer Williams asked whether there would be a yo-yo after decreasing premiums this year, given the changes made regarding dependent coverage for Option 1. Jeff Dewitt noted that the recent larger increase was due to extraordinary claims, but that claims are more consistent following the structural change. Ellison Rooney agreed, but noted there is still a chance of large claims that could necessitate an increase.

After hearing input from the Committee members, Jeff Dewitt summarized the collective viewpoint that, following the plans' structural change and good plan experience, it is time to give some of the profit reaped by the insurer back to the students in the form of lower premiums, and that the group's consensus was to opt for the maximum premium decrease. Ellison Rooney said that UHC SR will be happy to do this and appreciates the Committee's feedback.

Aaron Coffey moved to recommend the across-the-board 6% premium decrease duplicating existing benefits for Plan Year 25-26. Carol Solko-Olliff seconded the motion. The motion carried.

Jeff DeWitt, who was unable to attend the December 4 meeting, said that he had reviewed the meeting minutes. He thanked the Committee on behalf of himself and the student population for the Committee's thoughtfulness and insightful questions.

Jeff DeWitt will shepherd the SIAC recommendation through the various KBOR committees. If approved by the Council of Business Officers at its January 8, 2025, meeting, the recommendation will be taken to the Council of Presidents at its January 15, 2025, meeting. If approved, the recommendation will be presented to the Governance Committee and the Board of Regents at their February 12, 2025, meetings.

### **Good of the Order**

1. Carol Solko-Olliff asked if UHC SR could provide a report on claims denied at the February Committee meeting. Ellison Rooney said a campus-by-campus report can be provided.
2. Aaron Coffey said he heard from a student who received an email from UHC SR about "Proofpoint," a secure email platform. He asked that UHC SR share information about this before the students see it. Ellison Rooney said this platform will replace the previous Cisco platform. She will reach out to the transition team.

### **Future SIAC meetings**

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

- A. Wednesday, February 5, 2025
- B. Wednesday, May 7, 2025