

AGENDA

Kansas Board of Regents
Student Health Insurance Committee
Conference Call
Wednesday, May 4, 2022, at 12:30 p.m.

- I. Approve: Minutes from the September 1, 2021, and October 27, 2021**
- II. Welcome new student members:** Aaron Coffey, WSU; Morgan Swartzlander, KUL, and Jennifer Williams, KSU
- III. Update on PY 22-23 filing with the Kansas Insurance Department**
****1/21/22 email from UHC-SR: We have filed the standard forms with the Kansas DOI and are pending approval. In the meantime, we are working on preparing the preliminary KBOR certificates and will be sending them to you for review within the next week. Any changes requested by the schools and/or the Kansas DOI will be incorporated into our final KBOR filing.
- IV. ECI Waiver Reports**
- V. Quarterly Reports – UHC-SR**
- VI. Introduction of new voluntary dental and vision programs for 2022-2023**
- VII. Good of the Order**
- VIII. Future SIAC meeting tentatively scheduled for 12:30**
 - A. Wednesday, September 7, 2022
 - B. Wednesday, December 7, 2022

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
September 1, 2021

The September 1, 2021, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members Participating by Video Conference Call:

Diana Kuhlmann, ESU COBO rep, Chair
Chelsea Dowell, KSU
Mary McDaniel-Anschutz, ESU
Amber Roberts Graham, KU
Carol Solko-Olliff, FHSU
Madi Vannaman, KBOR

Matt Anderson, KUMC
Hollie Hall, KU student
Sheryl McKelvey, WSU
David Schulte, FHSU student
Karen Worley, PSU

Also participating were Dale Burns, Matt Brinson and Traci Martin, UHC-SR; Jennifer Dahlquist, MHEC; Julene Miller, KBOR; Maria Beebe and Sharon Maike, KSU; Kiera Keegan, PSU; David Liu, WSU Student Government Association; Colyn Heimerman, KSU Student Government Association; Melissa Cole, KU.

Minutes

The minutes from the May 5, 2021, meeting were approved.

Introduction

All participants introduced themselves and two new student members were recognized: David Schulte, treasurer for FHSU Student Government Association, and Hollie Hall, KU Graduate Student Body Vice President 2021-2022.

Wichita State Student Government Insurance Proposal

David Liu outlined the two options under the proposal. Option 1: students wanting to enroll a dependent/spouse would enroll in a different plan. Option 2: students and spouses could enroll in the same plan but if children are to be enrolled, they would enroll in a different plan.

Dale Burns shared that he was really impressed with the professionalism of the proposal and the amount of time and effort it took to perform the research. He also shared that there are regulations, some associated with the Affordable Care Act (ACA), that impact student health insurance programs like the KBOR plans. Separate risk pools can be created for groups identified by the university such as undergraduates, graduates, medical students, domestic undergraduates, etc. Individual pools can be created for those groups but, within each of those pools, the student rate must be the same as the spouse rate, which has to be the same as the child rate, and the children rate cannot be more than 2x what the child rate is. Regulators consider student insurance plans to be an individual product and normal individual markets allow for age rating and for differences of up to 5x between younger and older ages. But a separate/different rate cannot legally be imposed for the spouse and child if the spouse and child are in the same risk pool.

If a separate risk pool was created for spouses and children, the premiums would have to be rated based on the plan's experience. UHC-SR works with 500 different schools and most have relatively small numbers of dependents (spouse or child) covered compared to the student population. When students, spouses and dependents are all in the same risk pool with the same rate, the students typically subsidize the covered dependents. Before the ACA and current regulations, plans could differentiate premium rates and it would have been typical to see something like a student rate of \$1,000, a child rate between \$1500 and \$2000 and a spouse rate of \$3500.

When UHC-SR looks at options that might be available, it has to develop options allowed by the regulations and UHC-SR cannot legally charge a student more based solely on the fact that they have dependents covered. Dependents (spouse and children) could be pulled out and rated separately but the number of dependents is relatively small compared to number of students.

For example, the annual premium for Plan Year 19-20 Option 1 was \$3643 for the student and was the same for a spouse and the same for a child. Because there is a small number of enrolled dependents, the loss ratio (claims compared to premiums) vary dramatically from year to year, and the plans are ACA compliant offering unlimited benefits and coverage for pre-existing conditions. UHC-SR underwriting was asked to provide premiums that would remove the subsidy from the student and would rate the spouse and child at the same rate. The result: the student rate would be \$3253; and the spouse and child rate would each be \$11,449. Because there are so few dependents enrolled compared to the students, even though dependent claims ratio is high, the student subsidy would only decrease by \$400 while increasing the other rates by over 300%.

The dependent coverage topic has been discussed in the past and the thought has been that it did not make a lot of sense to offer a spouse or child plan but to perhaps eliminate dependent coverage and offer a student only plan. But, because graduate and international students are interested in retaining an affordable option for their dependents, the status quo of continuing to offer dependent coverage has held. Holly Hall reiterated that removing the coverage option for dependents would be detrimental for graduate and international students.

Amber Roberts Graham asked about the long-range sustainability of the plan with separate risk pools for spouses and dependents. Matt Brinson replied that the Georgia system had eliminated or priced differently the spouse and child groups for one year but, because of negative feedback especially from graduate student groups, the plan options reverted back the following plan year.

Amber Roberts Graham asked if the cost increase would sufficiently reduce the number of enrollments in that pool and would that have negative implications for future plan years? Dale Burns replied that the federal exchange would become a more economical option for spouses and children, and he guessed that over the long run the plan would be eliminated based on low enrollment. North Dakota eliminated all domestic coverage students except for graduate and internationals about four years ago, and Minnesota did the same about eight years ago after ACA implementation

Plan Renewal for Plan Year 22-23

Matt Brinson stated that UHC-SR underwriting wants to look at additional information at the end of September before providing a proposal (i.e., to see what enrollment is for the fall of the 21-22 policy year, including international enrollment, the impact of COVID on utilization).

The UHC-SR information will be shared with the SIAC in early October for review with their campus sub-committees. Questions about that information or requests for additional scenarios or tweaks will be provided to UHC-SR before a special SIAC meeting on Wednesday, October 27th at 12:30.

ECI Waiver Report

Dale Burns referenced the addition of the key which had been requested by Amber Roberts Graham, and he stated that UHC-SR is pleased with the services ECI provides and plans to continue their involvement for PY 22-23.

UHC-SR Quarterly Reports

Matt Brinson provided highlights about information in the reports.

Good of the Order

Dale Burns asked if there is any interest in creating an opt out (waiver) program for any subset or group of domestic students in the KBOR system for whom it would make sense to require them to be insured?

Julene Miller stated that because the Kansas statute requires the student insurance plan be voluntary, we cannot require students to enroll in the KBOR student plan. Dale Burns stated the program would require the student to enroll in any coverage, but the default would be the KBOR plan. Carol Solko-Olliff stated that the international offices monitor coverage for international students but asked who would do so for domestic students? Matt Anderson stated that at KUMC insurance is required and a hold is placed on accounts by the Registrar's Office. Dale Burns stated that ECI is set up to perform waiver processes. Several SIAC members indicated there were other groups on their campuses that would need to be involved in this discussion such as residential life, student government, international students. Dale Burns acknowledged that such a change would take several years to get in place, and UHC-SR will provide illustrative premiums to show how this might impact premiums.

Julene Miller asked about the risk pools established a few years ago. Dale Burns stated that Option 1 (domestic students, the truly voluntary option as it is not subsidized and there is no insurance requirement) rates were set so that option could be self-sustainable and where students in the other options would not subsidize option 1. The rate for option 1 does not impact the other options. And, if option 1 was eliminated, premiums for the other options would not be impacted. Mary McDaniel-Anschutz stated she did not think it would be a good idea to eliminate Option 1. There are plans with similar premium rates but the deductible is \$6,000.

Chelsea Dowell asked what the metallic level is the KBOR plan? Matt Brinson stated that for the current year plan, all plan options are the gold metallic level under the ACA system. Dale Burns will provide information about past years.

Future SIAC meetings

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

- A. Wednesday, October 27, 2021 (special meeting)
- B. Wednesday, December 1, 2021
- C. Wednesday, February 2, 2022
- D. Wednesday, May 4, 2022
- E. Wednesday, December 7, 2022

KANSAS BOARD OF REGENTS
Student Insurance Advisory Committee
MINUTES
October 27, 2021

The October 27, 2021, meeting of the Student Insurance Advisory Committee (SIAC) was called to order at 12:30 p.m.

Members Participating by Video Conference Call:

Diana Kuhlmann, ESU COBO rep, Chair
Chelsea Dowell, KSU
Mary McDaniel-Anschutz, ESU
Amber Roberts Graham, KU
Madi Vannaman, KBOR

Matt Anderson, KUMC
Hollie Hall, KU student
Sheryl McKelvey, WSU
Carol Solko-Olliff, FHSU

Rita Girth participated for Karen Worley who had a scheduling conflict and David Schulte, FHSU student, was not able to attend. Also participating were Dale Burns and Matt Brinson, UHC-SR; Jennifer Dahlquist, MHEC; Julene Miller, KBOR; Aaron Coffey, WSU; David Liu and Balaji Karikeyan, WSU Student Government Association; Melissa Cole, KU; and Kelly Roberts and Carrie Armstrong, ESU.

Plan Renewal for Plan Year 22-23

The SIAC discussed the UHC-SR renewal proposals that Matt Brinson shared by email, along with subsequent questions raised by the university sub-committees and UHC-SR's answers.

Matt Brinson reviewed information shared in an October 21, 2021, email about UHC-SR's underwriting approach for the KBOR renewal. Underwriting sets a target that approximately \$.83 of every \$1.00 collected is allocated to the payment of claims. The remaining \$.17 is allocated to plan retention which makes up different facets of the policy that include plan administration, profit, compliance, state/federal taxes and fees.

This background was provided to give context for the KBOR utilization over the last few years. Below is a recap of the prior 3 years.

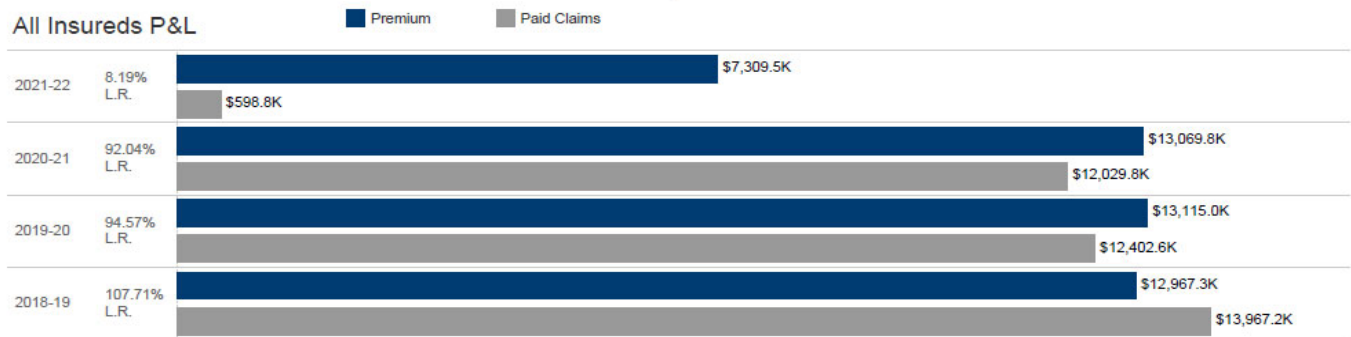
- In 18-19 the policy ran at a 107% loss ratio (total claims divided by total premium). In other words, we paid \$1.07 toward claims payment for every dollar collected thus eliminating any plan retention and actually paying out more than was collected.
- 2019-2020 the policy ran at a 95% loss ratio. \$.95 of every dollar went to claim payments and \$.05 went to plan retention.
- Through the end of September 2021 for policy year 20-21, the account is at a 92% loss ratio. Although the policy year is complete, underwriting expects claims to continue for a few additional months and the final net loss ratio is projected to be in the 94-95% range. Similar to 19-20 UHC-SR expects to pay \$.95 of every dollar to claim payments and \$.05 to plan retention.

Pricing looks at historical data and underwriting looks at where the account has been running and projects for two years from a pricing perspective to establish a target rate to manage the plan. For Plan Year 20-21, we are currently at 92% but will have "tail claims" for the next five to six months and the projection is that we will be close to the 95-96% loss ratio again which exceeds the target on the account by 12%. At this point, the data for 21-22 is very immature as it is data through September 2021. Plan Year 20-21, there was an anomaly with a decrease in international student enrollment, but for 21-22 the numbers do not reflect the numbers from the 19-20 plan year. Trends for medical and pharmacy costs are incorporated into the pricing also. The medical trend is around 9.5% and underwriting would increase that a few percentage points for

pricing. Pharmacy costs are also trending much higher, around 20%, but in the last 3 months there has been a dramatic decrease to between 12-16%.

Plan Experience Overview

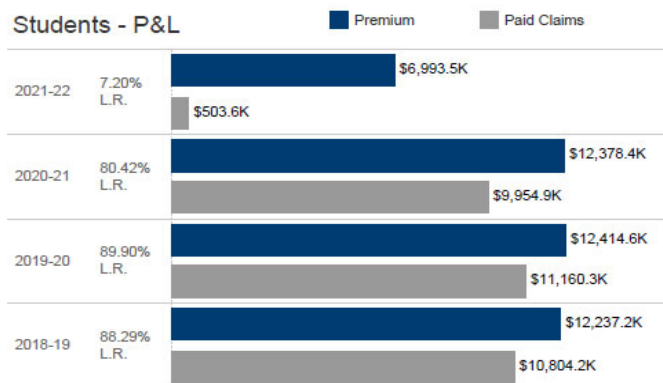
All Insureds P&L



Values are displayed in thousands

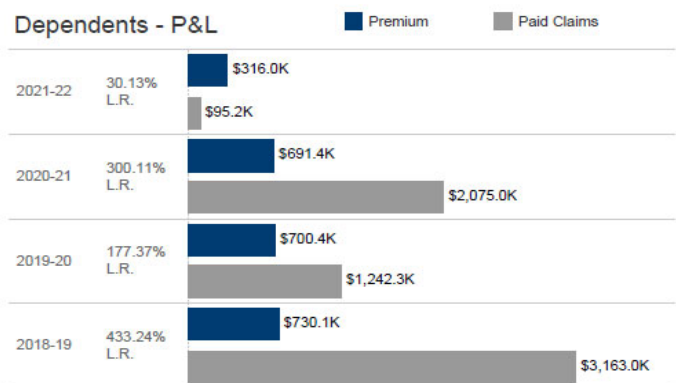
The premium reported includes all of the following taxes and fees: Premium tax, PPACA Patient-centered Outcomes Research Institute (PCORI) fee, PPACA reinsurance fee and the PPACA health insurance tax (HIT). Also included in the premium is all outside broker commissions (if applicable.)

Students - P&L



Values are displayed in thousands

Dependents - P&L



Values are displayed in thousands

Kansas State System (200118) - Utilization as of October 1, 2021

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

Sheryl McKelvey asked about PY 20-21 and how COVID related expenses impacted to the plan. Dale Burns responded that overall, UHC-SR has paid \$2.5M in COVID related claims since the start of the academic year. UHC-SR is trying to model that impact to the entire block of student insurance business. Vaccinations are still free, but the plans have to pay for the administration of vaccines. Currently UHC-SR is paying COVID claims as any other claims; previously those claims had to be paid at 100%.

Aaron Coffey asked whether, now that things are getting nominally better, there anticipation that the backlog of services that were delayed because of COVID will occur. Dale Burns responded that UHC-SR does anticipate that, with particular concern being those who have with chronic illnesses (or symptoms that could be chronic) not going to the doctor during the pandemic. There has been an increase in chronic situations that were not addressed during the worst of the pandemic: 6% trend each year to get to 22-23 year which results in the 13% across the board increase for 22-23, given the 92% claims loss ratio.

Carol Solko-Olliff stated that although international enrollment is down, they are required to have insurance. She asked what the utilization by international students is as the FHSU experience is that international students do not utilize services like domestic students do.

Hollie Hall stated that as an international student, she agrees that the plan is becoming so unaffordable that removing the voluntary plan might be the best option forward.

Aaron Coffey asked if Option 1 is eliminated, what would happen? Dale Burns responded that the Option 1 group (undergraduate domestic students who are not required to carry insurance and students not eligible for the other plan Options) is getting smaller and smaller, and UHC-SR is doing its best not to subsidize Option 1. It appears that students are electing coverage and enrolling dependents on the plan, knowing that the premium cost is less than the benefits provided. For Plan Year 20-21, \$600,000 in premiums were paid versus \$2 million in claims. For Plan Year 18-19, \$700,000 in premiums were paid and \$3.1 million in claims were paid. Also, dependent enrollment is small for this group.

Hollie Hall asked about the possibility of students agreeing to pay premiums over time instead of by the semester and whether insurance needs to be reactivated each month? Also, international students might be having difficulties transferring funds from their home country, particularly during the pandemic. Dale Burns responded that he has had recent conversations about tuition financing with another company to see if it would work on the student insurance side. Preliminary information is that it would require a \$50 payment and students would initially pay two months in advance and then continue to pay one month in advance. This discussion will continue as it may be a necessity going forward and information will be shared in the future. Sheryl McKelvey asked if the student does not pay, how would the universities track them and, if there is a huge claim, how would that be handled? Dale Burns responded that if insurance is required, then processes would have to be put in place. There is reluctance to promote it today as there are so many unknowns, and it would not be appropriate to put the international offices in between. Each of the universities responded that they bill international students each semester.

Mary McDaniel-Anschutz shared ESU's experience with Option 1 being elected primarily by students who age out of their parents' policy, or their parents lose their jobs/benefits. They have found the Marketplace is not very helpful in Kansas, with no subsidies, and Medicaid is useless for students unless the student is pregnant. Sheryl McKelvey reported the same difficulties and they have been in short-term plans for six months. Dale Burns stated that multiple companies offer short-term insurance and individuals would bounce back and forth between those plans, many do not have mental health parity, do not cover pre-existing conditions, etc. The State of Kansas is an active insurance regulator and that would be problematic.

Amber Roberts-Graham asked if dependent eligibility is eliminated for Option 1, what are the chances dependents would have another coverage option? Mary McDaniel-Anschutz responded that getting children under 19 on Kan-Care is not difficult, but at 19 getting onto Medicaid is difficult. It was confirmed that dependents can be enrolled in the KBOR student plan until age 26 but that international dependents would have to have their own status at age 21. Currently, there are eleven dependents covered under Option 1 (8 spouses and 3 students with one child each). Amber Roberts-Graham asked if dependent claims experience on Options 2, 3, and 4 is similar to that on Option 1? Matt Brinson responded that they are in the process of reviewing that data.

Dale Burns noted that Option 2 utilization is remarkably higher than the other Options. For the KBOR student plan, Option 2 is not exclusively for medical students as KU includes fellows and trainees (graduate students who get their own grants and no longer qualify for Option 3), pharmacy students, speech/language/hearing students and are included in Option 2. ESU, FHSU and PSU have nursing students that would fall in Option 2. KSU vet program and a PA program will be added. WSU includes nursing and athletic training students.

Matt Anderson stated that if dependents were removed from Option 2, that would hurt KU Med's recruiting and retention of medical students. Of the 72 students in Option 2 with dependent coverage, 48 are at KUMC.

Diana Kuhlman asked if UHC-SR or MHEC had any other general information about these increases and how they compare to other clients. Is the KBOR plan an outlier because of claims experience? What can we do differently to help manage the claims and reign in the rates? Matt Brinson responded that UHC-SR is in the process of exploring their book of business, average rates, comparison against comparable universities from a ratings perspective, identifying trends, and impact of COVID as it relates to overall enrollment and utilization. Also, will review abatement of claims that occurred in the 20-21 policy and what might be seen going forward as we normalize going forward. UHC-SR will work with Jennifer Dahlquist, MHEC, to look at overall market trends for student insurance. Dale Burns stated that one thing that could be done is to mandate insurance coverage for students that don't otherwise have comparable insurance coverage, as that would dramatically impact rates for each institution. Risk pools for Options 1 and 2, and dependents, would be much more stable and rates would decrease. It would be a major change to the current voluntary option and would take a multiple year effort to implement. Ohio State University requires all students to show proof of comparable coverage, or they are enrolled in the University sponsored SHIP plan. The plan covers about 15,000 students and dependents, and the annual medical rate is less than the cost of the Option 1 rates.

Julene Miller asked whether the 13%-across-the-board-increase rates are still lower than the highest medal rates available in the federal exchange. Dale Burns responded he would confirm, but the answer would be yes that the plans in the exchange have \$5,000 annual premiums, with \$10,000 deductibles and high coinsurance.

The initial renewal proposal included a 13% across the board premium increase, with no changes to benefits, eligibility or enrollment

	PY 21-22	PY 22-23	\$ Change	% Change
Option 1	\$3,861.00	\$4,363.00	\$502.00	13%
If dependents removed from Option 1	\$3,861.00	\$3,401.00	-\$460.00	-11.91%
Options 2, 3, 4	\$2,462.00	\$2,782.00	\$320.00	13%

UHC-SR provided additional renewal scenarios:

Scenario 1: Combine Options 2, 3 and 4 together and underwrite Option 1 on its own (and Scenario 3, remove dependents from Option 1)

	PY 21-22	PY 22-23	\$ Change	% Change
Option 1	\$3,861.00	\$5,998.00	\$2,137.00	55.35%
If dependents removed from Option 1	\$3,861.00	\$5,036.00	\$1,175.00	30.43%
Options 2, 3, 4	\$2,462.00	\$2,689.00	\$227.00	9.22%

Scenario 2: Combine Options 3 and 4 together and underwrite Option 1 and Option 2 on their own (and Scenario 3, remove dependents from Option 1)

	PY 21-22	PY 22-23	\$ Change	% Change
Option 1	\$3,861.00	\$5,998.00	\$2,137.00	55.35%
If dependents removed from Option 1	\$3,861.00	\$5,036.00	\$1,175.00	30.43%
Option 2	\$2,462.00	\$4,300.00	\$1,838.00	74.65%
Options 3, 4	\$2,462.00	\$2,462.00	\$0.00	0.00%

Scenario 4: For all Options, change the Preferred Provider Tier 1 copay per prescription from \$15 to \$30 and change the out of network generic drug copay per prescription from \$20 to \$50 would result in a \$12.00 decrease to the proposed student rate.

Scenario 5: For all Options, change the Preferred Provider out of pocket maximum from \$8,200 individual/\$16,400 family, to \$8,700 individual and \$17,400 family would result in a \$2.00 decrease to the proposed student rate.

Diana Kuhlman asked whether Scenario 4 and Scenario 5 were options that the Committee wanted to consider and there was no support voiced for either Scenario.

Mary McDaniel-Anschutz, ESU – the subcommittee leaned toward Scenario 2. But after today's compelling discussion, and what might be best for the entire group, I support **Scenario 1** with the removal of dependents from Option 1.

Carol Solko-Olliff, FHSU – I support **Scenario 2**, but could live with Scenario 1, with the removal of dependents from Option 1. We are trying to protect the international population as they are required to have insurance.

Amber Roberts-Graham, KU – I support **Scenario 1** with removal of dependents from Option 1 because continuing efforts to further subdividing risk pools is antithetical to spreading the risk and that will not head us in the right direction in the long run. The subcommittee would be comfortable with the 13% across the board increase or Scenario 2.

Matt Anderson, KUMC – I support the **13% across the board increase**. I am uncomfortable with the 55.35% increase under Scenario 1. I abstain from voting on whether to remove dependents as that is not coverage utilized by KUMC. If it came down to Scenario 1 or 2, would support Scenario 1.

Chelsea Dowell, KSU – originally the subcommittee was split evenly between the 13% across the board increase and Scenario 1. With today's information, I support **Scenario 1** with the removal of dependents from Option 1. But I would be comfortable with 13% increase.

Rita Girth, PSU – I am most comfortable with **Scenario 2**, similar to FHSU's position, with the removal of dependents from Option 1. But I would be comfortable with Scenario 1.

Aaron Coffey, WSU – I support **Scenario 1** with removal of dependents from Option 1. If Scenario 2 or the 13% across the board increase was advanced, I do not have enough feedback to make a determination.

[Hollie Hall – student representative (Madi failed to ask for her vote during the meeting. When contacted after the meeting, Hollie indicated her vote would have been **Scenario 2** with removal of dependents from Option 1.)]

Total votes: Scenario 1, with removal of dependents from Option 1 (4): ESU, KU, KSU, WSU

Scenario 2, with removal of dependents from Option 1 (3): FHSU, PSU, student representative
13% across the board increase, abstaining from voting whether to remove dependents from Option 1 (1): KUMC

Diana Kuhlman asked UHC-SR whether this is the best and final proposal that can be presented to our system. Dale Burns responded they would go back to underwriter to ask for one last look considering Scenario 1, removing dependents from Option 1 to determine if there is anything else that can be done to mitigate the increase. A review of the entire analysis will be requested. Once that information is provided, it will be incorporated into the presentation to the Council of Business Officers.

Dale Burns asked for feedback about returning international students stating that at this point it appears 75% returned from the prior year. Carol Solko-Olliff responded that consulates have been closed, so the biggest challenge has been in obtaining visas. FHSU is encouraging students to start on-line and return when their visa is available. There are also some new vaccine requirements and Covid and any variants will impact them also. Mary McDaniel Anschutz responded that ESU's situation is similar to FHSU's; there is no shortage of students who want to come but travel and documentation are problematic. Aaron Coffey responded that at WSU there is no decline in international student enrollment, but an increase is expected.

As the meeting closed, Chelsea Dowell and Amber Roberts-Graham announced they will be leaving their respective universities. Jennifer Williams will replace Chelsea as KSU's representative, but KU has not yet determined Amber's replacement. Also, Sheryl McKelvey is retiring, and Aaron Coffey will be WSU's representative. The Committee expressed their appreciation for all the fantastic contributions Sheryl, Chelsea and Amber have made and wish them the very best!

Jennifer Dahlquist, Matt Brinson and Dale Burns stated that they would be available, if needed, to participate via Zoom in meetings as the Plan Year 22-23 proposal advances with the Council of Business Officers, the Council of Presidents, the Board's Governance Committee and/or the Board of Regents.

[On October 28, 2021, revised pricing (focused on Scenario 1 only) was provided and included the following information from Matt Brinson: "This revised pricing was accomplished in a two part approach. We initially met with underwriting and expressed the difficult decisions faced by the committee in reviewing all possible scenarios related to the 2022-23 SHIP renewal. They took that under consideration, our long-standing partnership with KBOR along with the potential return of additional students in future years.

In addition to this, UHCSR was awarded the MHECare contract continuing into the 22-23 policy year in which KBOR participates. As part of the contract award, there was a component of the contract that enabled MHECare participating members to achieve an increased target loss ratio based on increased membership from the prior year. This component of the contract is executed after membership in December 2021 is finalized. Although policy year 2021-2022 overall December membership has not been finalized; we have received approval to involve this component of the contract that would make it applicable to the KBOR 2022-23 renewal.

With underwritings willingness to further reduce rates in conjunction with our partnership with MHECare we were able to provide additional rate relief on the 2022-23 Scenario 1 renewal."

Scenario 1. Combine -2, -3, and -4 plan options together and underwrite -1 plan option on its own						
	Option 1	21-22	22-23	% Change	\$ Change	
Original	Student	\$ 3,861.00	\$ 5,036.00	30.43%	\$ 1,175.00	
Revised	Student	\$ 3,861.00	\$ 4,998.00	29.45%	\$ 1,137.00	
	*Removed dependents					
	Options 2,3, and 4	21-22	22-23	% Change		
Original	Student	\$ 2,462.00	\$ 2,689.00	9.22%	\$ 227.00	
Revised	Student	\$ 2,462.00	\$ 2,658.00	7.96%	\$ 196.00	
	Spouse	\$ 2,462.00	\$ 2,658.00		\$ 196.00	
	Ea. Child	\$ 2,462.00	\$ 2,658.00		\$ 196.00	
	All Children	\$ 4,924.00	\$ 5,316.00		\$ 392.00	
	All Deps.	\$ 7,386.00	\$ 7,974.00		\$ 588.00	

Future SIAC meetings

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

- A. Wednesday, February 2, 2022
- B. Wednesday, May 4, 2022
- C. Wednesday, December 7, 2022

ECI Services

Waiver Statistics Report

Definitions Key

STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	Students who selected to enroll in SHIP* by submitting the on-line enrollment form
DENIED WAIVERS - PENDING ENROLLMENT	Students will be enrolled on SHIP* due to waivers being denied
DEFAULT ENROLLED PAID (ACTIVE)	Student that did not submit a waiver or positively enroll on the insurance plan so are automatically enrolled on SHIP*
APPROVED WAIVERS	Student submitted waiver was approved
DENIED WAIVERS	Student submitted waiver was denied
PENDING WAIVERS	Student submitted waiver is in the process of being audited
VOIDED WAIVERS	School requested to void the waiver for reasons such as student dropped out of school or waiver was submitted in error
STUDENTS WITHDRAWN FROM PROCESS	Student has been removed from the eligibility process at the school's request for reasons such as 1) student dropped below the number of hours, 2) student dropped out of school, 3) student is on another school plan (i.e., a graduate plan such as GTA/GRA/GA)
STUDENTS DROPPED FROM SHIP	Student has been dropped from SHIP* as the school's request or student has a subsequently approved waiver after they were enrolled on SHIP*
STUDENTS WHO ARE DISAPPROVED FROM SHIP	Student enrolled on SHIP (possibly in error) and enrollment hasn't been activated at the carrier
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	Student has submitted a waiver that was approved/denied. At a later date the student drops out of school or has been withdrawn from school for other reasons.
STUDENTS WITH DENIED WAIVERS AND ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	Student that has an approved waiver on file, but subsequently enrolls on SHIP*, but student is not yet Active on carrier's system.

* SHIP = Student Health Insurance Plan



Kansas Board of Regents

KBOR Quarterly Meeting

Eligibility and Waiver Audit Services Overview of Spring 2022 Processes

Date of Report: April 11, 2022

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 have concluded the Spring waiver/enrollment period. The attached report with data for Spring 2022 reflects complete Spring audit and enrollment data as of the date of this report.

The waiver/enrollment processes have proceeded normally for audits, enrollment if applicable, and Customer Service. ECI handled 269 written customer service messages and 146 inbound calls for KBOR for the Spring 2022 semester.

Attached are the Spring 2022 Elev834 reports with present results on waiver data for Spring 2022 waiver audits and, if applicable, eligibility enrollment. ECI does not report on monthly enrollments and special handling or dependent enrollment.

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 the Kansas Board of Regents.

University of Kansas

Statistics Report

Spring 2022

April 11, 2022

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	101
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	1
DEFAULT ENROLLED PAID (ACTIVE)	810
TOTAL ENROLLMENTS	912

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	245
DENIED WAIVERS	17
PENDING WAIVERS	0
VOIDED WAIVERS	1
NUMBER OF SUBMITTED WAIVERS	263

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	942
STUDENTS DROPPED FROM SHIP	49
STUDENTS WHO ARE DISAPPROVED FROM SHIP	2
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	993

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-10
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-2
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-8
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-20

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	912
WAIVERS PROCESSED	263
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	993
STUDENTS WITH MULTIPLE RESULTS	-20
TOTAL NUMBER STUDENTS RECEIVED	2148

Wichita State University

Statistics Report

Spring 2022

April 11, 2022

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	289
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	1090
TOTAL ENROLLMENTS	1379

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	83
DENIED WAIVERS	22
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	105

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	300
STUDENTS DROPPED FROM SHIP	129
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	429

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-14
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	0
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-22
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-36

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	1379
WAIVERS PROCESSED	105
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	429
STUDENTS WITH MULTIPLE RESULTS	-36
TOTAL NUMBER STUDENTS RECEIVED	1877

Kansas State University

Statistics Report

Spring 2022

April 11, 2022

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	25
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	350
TOTAL ENROLLMENTS	375

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	18
DENIED WAIVERS	11
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	29

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	108
STUDENTS DROPPED FROM SHIP	506
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	614

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	-17
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-11
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-29

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	375
WAIVERS PROCESSED	29
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	614
STUDENTS WITH MULTIPLE RESULTS	-29
TOTAL NUMBER STUDENTS RECEIVED	989

Emporia State University

Statistics Report

Spring 2022

April 11, 2022

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	2
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	122
TOTAL ENROLLMENTS	124

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	3
DENIED WAIVERS	2
PENDING WAIVERS	0
VOIDED WAIVERS	1
NUMBER OF SUBMITTED WAIVERS	6

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	81
STUDENTS DROPPED FROM SHIP	48
STUDENTS WHO ARE DISAPPROVED FROM SHIP	1
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	130

STUDENTS WITH MULTIPLE RESULTS	NUMBER OF STUDENTS
STUDENTS WITH PENDING, APPROVED OR VOIDED WAIVER & ACTIVE, DROPPED, APPROVED or DISAPPROVED ENROLLMENT	-3
STUDENTS WITHDRAWN WITH APPROVED/DENIED/VOID WAIVER	-1
STUDENTS WITH DENIED WAIVERS and ACTIVE/DROPPED/DENIED WAIVERS - PENDING ENROLLMENT	-2
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-6

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	124
WAIVERS PROCESSED	6
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	130
STUDENTS WITH MULTIPLE RESULTS	-6
TOTAL NUMBER STUDENTS RECEIVED	254

Pittsburg State University

Statistics Report

Spring 2022

April 11, 2022

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	1
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	0
DEFAULT ENROLLED PAID (ACTIVE)	159
TOTAL ENROLLMENTS	160

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

STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	NUMBER OF STUDENTS
STUDENTS WITHDRAWN FROM PROCESS	62
STUDENTS DROPPED FROM SHIP	1
STUDENTS WHO ARE DISAPPROVED FROM SHIP	0
NUMBER OF WITHDRAWN, DISAPPROVED or DROPPED STUDENTS	63

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	-3
NUMBER OF STUDENTS WITH MULTIPLE RESULTS	-4

STUDENT RECORDS PROCESSED	NUMBER OF STUDENTS
ACTIVE ENROLLMENT	160
WAIVERS PROCESSED	4
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	63
STUDENTS WITH MULTIPLE RESULTS	-4
TOTAL NUMBER STUDENTS RECEIVED	223

University of Kansas Medical Center

Statistics Report

Spring 2022

April 11, 2022

STUDENT ENROLLMENT	NUMBER OF STUDENTS
STUDENTS WHO POSITIVELY ENROLLED (OPT IN)	0
DEFAULT ENROLLMENTS	
DENIED WAIVERS - PENDING ENROLLMENT	0
STUDENTS WHO DID NOTHING	60
DEFAULT ENROLLED PAID (ACTIVE)	0
TOTAL ENROLLMENTS	60

STUDENT WAIVERS	NUMBER OF STUDENTS
APPROVED WAIVERS	32
DENIED WAIVERS	2
PENDING WAIVERS	0
VOIDED WAIVERS	0
NUMBER OF SUBMITTED WAIVERS	34

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	60
WAIVERS PROCESSED	34
STUDENTS WITHDRAWN, DISAPPROVED or DROPPED	0
STUDENTS WITH MULTIPLE RESULTS	0
TOTAL NUMBER STUDENTS RECEIVED	94

Kansas Board of Regents
Waiver Processing Time Report

Spring 2022

April 11, 2022

University of Kansas

Spring 2022 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
263	0.74	0.09

Wichita State University

Spring 2022 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
105	0.82	0.07

Kansas State University

Spring 2022 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
29	0.96	0.1

Emporia State University

Spring 2022 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
6	2.28	0.05

Pittsburg State University

Spring 2022 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
4	0.29	0.19

University of Kansas Medical Center

Spring 2022 Audits	Total Audits Average Processing Time (days)	Total Average QA Time (days)
34	0.89	0.05

University of Kansas

Waiver Audit Results

Spring 2022

April 11, 2022

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	245	93.16%
8	Policy is not active	8	3.04%
4	Invalid Student Insurance Information	3	1.14%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	3	1.14%
20	The insurance company is not authorized to do business in the state by the Kansas Department of Insurance	2	0.76%
99	Void	1	0.38%
9	Plan does not provide insured prescription drug coverage	1	0.38%
Grand Total		263	100%

Audits Adjusted	Total
Additional Documentation	3
Audit Adjustment	10
Client Request	13
Student Provided MER	8
Student Resubmitted Waiver	7
Student Updated Insurance	7
Grand Total	48

% Adjusted of Total Audits Completed	18.25%
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Total	Count
Final, Completed Audit Results	263
Audits Adjusted	48
Total	311

Wichita State University

Waiver Audit Results

Spring 2022

April 11, 2022

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	83	79.05%
9	Plan does not provide insured prescription drug coverage	7	6.67%
8	Policy is not active	4	3.81%
6	Carrier refuses to disclose information.	2	1.90%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	2	1.90%
13	Plan does not provide coverage for pre-existing conditions	2	1.90%
17	Patient Co-insurance is over 25%	1	0.95%
15	The individual annual deductible is over \$500	1	0.95%
20	The insurance company is not authorized to do business in the state by the Kansas Department of Insurance	1	0.95%
21	This plan does not provide coverage for all required service types such as pediatric dental and vision for covered dependents.	1	0.95%
14	Plan does not provide unlimited benefits with no per-service, per-diagnosis, or per-accident limitations	1	0.95%
Grand Total		105	100%

Audits Adjusted	Total
Additional Documentation	1
Audit Adjustment	12
Client Request	1
Student Provided MER	5
Student Resubmitted Waiver	6
Student Updated Insurance	6
Grand Total	31

% Adjusted of Total Audits Completed	29.52%
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Total	Count
Final, Completed Audit Results	105
Audits Adjusted	31
Total	136

Kansas State University

Waiver Audit Results

Spring 2022

April 11, 2022

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	18	62.07%
4	Invalid Student Insurance Information	3	10.34%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	3	10.34%
9	Plan does not provide insured prescription drug coverage	2	6.90%
11	Plan does not provide maternity coverage	2	6.90%
14	Plan does not provide unlimited benefits with no per-service, per-diagnosis, or per-accident limitations	1	3.45%
Grand Total		29	100%

Audits Adjusted	Total
Audit Adjustment	6
Student Provided MER	3
Student Resubmitted Waiver	1
Grand Total	10

% Adjusted of Total Audits Completed	34.48%
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Total	Count
Final, Completed Audit Results	29
Audits Adjusted	10
Total	39

Emporia State University

Waiver Audit Results

Spring 2022

April 11, 2022

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	3	50.00%
6	Carrier refuses to disclose information.	1	16.67%
9	Plan does not provide insured prescription drug coverage	1	16.67%
99	Void	1	16.67%
Grand Total		6	100%

Audits Adjusted	Total
Audit Adjustment	5
Student Provided MER	2
Grand Total	7

% Adjusted of Total Audits Completed	116.67%
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Total	Count
Final, Completed Audit Results	6
Audits Adjusted	7
Total	13

Pittsburg State University

Waiver Audit Results

Spring 2022

April 11, 2022

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
4	Invalid Student Insurance Information	1	25.00%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	25.00%
9	Plan does not provide insured prescription drug coverage	1	25.00%
2	Unknown	1	25.00%
Grand Total		4	100%

Audits Adjusted	Total
Audit Adjustment	3
Grand Total	3

% Adjusted of Total Audits Completed	75.00%
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Total	Count
Final, Completed Audit Results	4
Audits Adjusted	3
Total	7

University of Kansas Medical Center

Waiver Audit Results

Spring 2022

April 11, 2022

Modified Approval/ Disapproval Code	Modified Approval/ Disapproval Description	Count of Audits	% of Audits
1	Approved	32	94.12%
19	Plan does not provide a combined maximum of \$100,000 for Medical Evacuation and Repatriation	1	2.94%
20	The insurance company is not authorized to do business in the state by the Kansas Department of Insurance	1	2.94%
Grand Total		34	100%

Audits Adjusted	Total
Audit Adjustment	4
Student Provided MER	4
Grand Total	8

% Adjusted of Total Audits Completed	23.53%
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Total	Count
Final, Completed Audit Results	34
Audits Adjusted	8
Total	42