

**MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
MAY 14, 2018
SACRAMENTO, CALIFORNIA**

MEMBERS PRESENT

Anita Barker, CSU Chico (Teleconference)
Kelli Eberlein, CSU Fresno (Teleconference)
Cindy Masner, CSU Long Beach
Brandon Padilla, CSU Sacramento
Summer Rivera, CSU Fullerton
Julie Rudy, Sonoma State University
Scott Shaw, San Jose State University
Kristal Slover, CPSU, San Luis Obispo (Teleconference)
Lisa Kao – CSU Fresno – EC Liaison – Effective May 2018

MEMBERS ABSENT

None

STAFF, GUESTS & CONSULTANTS

Tom Lenihan, Health Special Risks
Rob Leong, Alliant Insurance Services
Jody Van Leuven, Assistant Director, Systemwide Risk Management
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 10:33 a.m. by the Chair, Scott Shaw. Introductions were made. Introductions were made of Lisa Kao who is the Executive Committee Liaison effective May 2018. Judy Van Leuven is the Assistant Director of Systemwide Risk Management, Chancellor's Office. Both were welcomed to the Committee. Scott explained the teleconference procedure, per Bagley-Keene where roll call voting is required and introductions were made.

1. Approval of the Agenda

A motion was made to approve the agenda

APPROVED

MOTION: Cindy Masner **SECOND:** Kristal Slover **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

B. PUBLIC COMMENTS

None

C. GENERAL ADMINISTRATION

C1. Approval of Meeting Minutes – October 16, 2017

A motion was made to approve the meeting minutes of January 22, 2018 as provided in the agenda and reviewed at today’s meeting.

MOTION: Cindy Masner **SECOND:** Kristal Slover **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

C2. AIME Financial Statements at March 31, 2018

Rob discussed the unaudited financials at March 31, 2018, page 9-10 of the agenda. The program is funded at a 70% confidence level. In January 2018 the CSURMA Executive Committee transferred a portion of the liability funds as the AIME program showed a negative of \$400,000. These funds will be moved back to CSURMA. Fund balance \$1,790,179. The income statement provides for operating funds at \$3.4 million. The full

APPROVED

financial statement will be reviewed by the Executive Committee in October 2018. Rob will forward the Financial Investment report to the Committee.

C3. AIME Loss Reports and Claim Trends

Tom discussed the loss data and claims trend reports as of March 31, 2018. Tom reported on the total claim paid by policy year. Monthly claim payments remain steady and no change to the number of claims/injuries. Tom discussed the discount amounts by plan year and overall there are no significant change. Total paid at \$3.6 million. Campus discounts are continuing to grow. The Committee discuss the PPO discount administered by Aetna is the best option. The process where HSR assists the member in contacting providers to obtain discounts directly with the medical provider was discussed. By going direct to the medical provider, the member does not pay the service fee. The program continues to maintain the same and is steady.

Stacey reported on the AG CSURMA claims information requested. AG provided a link to for six years of claims history. The link was available for 48-72 hours. Staff requested additional information than what was provided in the link. The information received was abbreviated and didn't provide detailed claim information as requested (per the CSURMA/AG claim administration agreement). Staff continually requested detailed information from AG without success. Staff will provide HSR the information received from AG in an effort for HSR to track old claim information.

The Committee discussed the NCAA two year retention of claim information and the document retention requirements of the CSU. Staff and the Chancellor's Office have discussed the proposed legislative bill and determine the financial responsibility of the CSU. AIME follows the NCAA benefits and what the legislature does is unknown at this time. There will be implications and a final bill will be passed and AIME will follow. The funding (who will fund) is undetermined at this time.

C4. CSURMA Executive Committee Report

Lisa Kao reported on the Executive Committee meetings in March 2018. The following was discussed and/or approved by the Executive Committee:

- CSURMA annual survey with positive results at 96% overall
- Long range Planning goal – Club Liability Insurance Program (CLIP) to be rolled out July 1, 2018 – the program will insure student club activities on and off campus
- Long range planning goal – agreement to provide Systemwide training for Loss Control with SPD

C5. FY 2018/2019 Operating Budget

Rob reported the 2018/2019 AIME operating budget. The Executive Committee approved the AIME budget in February 2018. The direct operating and legal expenses are taken from the actuarial report. The actuarial services include an allocation expenses

APPROVED

at \$82,263 and a large part is the Chancellor's Office accounting and Office of Risk Management expenses. The expected investment income is carried forward. Surplus of \$681,884 and projected ending at \$2,371,091 including a margin for the unexpected claim payments, funded at a 70% actuarial confidence level.

A motion was made to approve the budget as provided and discussed at today's meeting.

MOTION: Brandon Padilla **SECOND:** Summer Rivera **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker				X
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

C6. Renewal of Travel Accident Insurance

Stacey discussed the renewal of the AIME Travel Accident insurance. The Committee discussed the AIME Travel Accident coverage and the benefits offered within the policy terms. The proposal provided for a "flat" renewal (no premium increase) with the same carrier QBE.

The Committee directed Staff to draft a description of the benefits of the AIME Travel Accident Insurance policy. The Committee discussed the use of CSU vehicles use policy orientation/training and coverage. Jody will review the policy and discuss with Zachary and follow up shortly.

A motion was made to approve the 2018/2019 AIME Travel Accident Insurance as discussed at today's meeting.

MOTION: Cindy Masner **SECOND:** Summer Rivera **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

APPROVED

The Committee moved to Closed Session at 12:28 p.m. Agreed to re-adjourn at 1:00 p.m.

The Committee re-adjourned at 1:03 p.m.

C7. AIME Claims Audit – TIME CERTAIN 11:30 a.m.

The Committee received a report on the AIME claims audit from Gary Jennings. Rob indicated that the typos in the report will be revised by Mr. Jennings and an updated report will be forwarded to the Committee.

Two particular items were discussed from the audit – Medicare mandatory reporting and the subrogating of claims process. The Committee discussed what AIME pays and what should be reimbursed. The Committee discussed the extra contractual expenses and the procedure of how to file. The process includes reviewing on a claim by claim basis and what expenses would be reimbursed by AIME.

A motion was made to accept report from Gary Jennings.

MOTION: Brandon Padilla **SECOND:** Summer Rivera **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

C8. Claims Administrator Service Agreement

The Committee discussed the renewal agreement in closed session. The current CSURMA AIME / HSR agreement is effective July 2015 – July 2018. The auditor confirmed a much improved TPA with HSR. The Committee discussed claims handling has improved tremendously. Assistance requested of HSR for direct medical provider discount agreements. The Committee discussed whether or not to conduct a “Request for Proposal” (RFP) with the possibility of doing so in three years.

Discounts assist with contractual discounts and need for webinars July, August, and September. Upgrade on on-line reporting.

Scott reported that from the discussion of the closed session, the Committee approved a three year extension to the current agreement. The agreement will be reviewed annually. HSR agreed the 2018-2019 rate will remain as expiring; propose a second and third year

APPROVED

fee on an annual basis. HSR agreed to continue developing the functionality of all website buttons. Conduct webinars in August and September 2018, and will provide dates and times. Requested letter from HSR requesting update for access to the system.

A motion was made to extend a three year addendum reviewed on annual basis. First year at the current rate, and to propose a second and third year rate.

MOTION: Cindy Masner **SECOND:** Kristal Slover **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

C9. Review of the AIME Committee Nominations and Elections

Effective July 1, 2018 three seats are up for election to serve two-year terms. In addition the Chair's term ended June 30, 2018. The Committee discuss nominations.

A motion was made to reappoint Julie Rudy, Brandon Padilla and Kristal Slover to the Committee for a two-year term effective 2018-2020.

MOTION: Julie Rudy **SECOND:** Summer Rivera **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

A motion to appoint Scott Shaw as the Chair and Cindy Masner as the Vice Chair.

APPROVED

MOTION: Julie Rudy **SECOND:** Summer Rivera **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			

C10. CSURMA Newsletter

The Committee discussed future newsletter items as follows:

- Out in the Fall - Items
- AIME Student Travel Policy
- Repeat what was on the last Newsletter
- On-line webinars
- Alliant “Roadshow”
- Link on the csurma.org website
- Sports memorable coverage – FAOB – inventory/schedule of values/photos
- Post summary of NCAA policy
- Link to HSR to master agreement

C11. CSURMA AIME Meeting Calendar

The next meeting AIME Committee meeting is scheduled for October 15, 2018 at CSU Fullerton.

C12. CSURMA Vendor Master Agreements

Brandon discussed the Gameready agreement, where Gamerady will pay taxes on the agreed amount. Brandon will work with Staff in drafting an agreement. The Committee discussed potential discount provider agreements and encouraged the Committee members to discuss with colleagues and medical providers.

D. CSURMA AIME Other Business

The Committee discussed the following items:

1. Mental Health – Dignity Health Update – Scott, Cindy and Stacey discuss with Dignity to ensure a proposal is received to meet the needs of the AIME program. This could be paid through AIME.

APPROVED

2. AIME Committee Travel Reimbursement Procedure – reimbursed for travel for Committee meeting, airfare, hotel, etc. Leona Ching, lching@calstate.edu; 562-951-4575
3. Lineco Claims Procedure – Staff discussed the issue dealing with a subrogation clause in the Lineco policy. Many Lineco is the administrator for the Taft Hartley Unions with Blue Cross. The discussion is with respect to Lineco translating its policy to say AIME is primary and the AIME Plan is secondary coverage to the athlete’s primary coverage.
4. Legislation – Athletic Trainers Certificate – verbiage is the same – will not be a license will be a registration. Patients was a huge discussion item.
5. Domestic Athlete medical coverage – discuss options to cover athletes as a “primary” provider – Chancellor’s Office researching domestic student coverage
6. Concussions – underwriters requesting information – excess layers are nervous about concussion injuries, movement to totally exclude. Looking to replace the excess carriers so as to continue the liability coverage for the students

E. CLOSED SESSION

No items to discuss at today’s meeting.

F. INFORMATION ITEMS

F1. CSURMA AIME Committee Member Roster

Please provide revisions and updates to Stacey Weeks. Update and include Lisa Kao. Scott 408-924-6692 (office).

G. Adjournment

The meeting was adjourned at 3:09 p.m.