

**MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
OCTOBER 17, 2016
SACRAMENTO, CALIFORNIA**

MEMBERS PRESENT

Anita Barker, CSU Chico (Teleconference)
Kelli Eberlein, CSU Fresno (Teleconference)
Ashlie Kite, CSU Long Beach
Cindy Masner, CSU Long Beach
Brandon Padilla, CSU Sacramento
Summer Rivera, CSU Fullerton
Scott Shaw, San Jose State University
Kristal Slover, CPSU, San Luis Obispo
Judy Van Leuven, CSU San Bernardino – Executive Committee Liaison

MEMBERS ABSENT

None

STAFF, GUESTS & CONSULTANTS

Tom Lenihan, Health Special Risks
Robert Leong, Alliant Insurance Services
James Shipp, A-G Administrator (Teleconference)
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 10:32 a.m. by the Chair, Scott Shaw. Introductions were made. Scott explained the teleconference procedure, per Bagley-Keene where roll call voting is required and introductions were made. Scott discussed the “guest” procedure for comments/recommendations.

1. Approval of the Agenda

A motion was made to approve the agenda.

MOTION: Ashlie Kite **SECOND:** Summer Rivera **MOTION CARRIED**

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

B. PUBLIC COMMENTS

There were no public comments.

C. GENERAL ADMINISTRATION

C1. Approval of Meeting Minutes – May 02, 2016

A motion was made to accept the meeting minutes of May 02, 2016 as provided at today’s meeting.

MOTION: Cindy Masner **SECOND:** Anita Barker **MOTION CARRIED**

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

C2. AIME Financial Statement at June 30, 2016

The financial statement at June 30, 2016 was discussed with the Committee. The program is funded at a 70% confidence level. Claim Paid/Legal is under \$2,566,000. The accounts payable amount includes funding for A-G Administrators and HSR. Rob discussed the CSURMA Financial Audit findings with the Committee. A copy of the audited financial report will be made available.

C3a. AIME Loss Reports and Claims Trend – Run Off – A-G

James Schipp reviewed the loss data and summary of claims where claims are broken out by med pay/discounts/CSU payment by plan year for 12 months. The Plan provides for a two year benefit period. The primary insurance payments have seen a decline. The success of the discount percentage is a combination of the athletic trainer and the adjusters. James discussed the enhanced on-line reporting system. Explanation of Benefits (EOB) are moving from paper distribution to e-EOB (electronic). In addition, enhancements include on-line claim form reporting. The program is doing well and dealing with medical inflation and affordable care act.

C3b. AIME Loss Reports and Claims Trend – HSR

Tom Lenihan discussed the loss data and claims trend. Total paid to date at \$1.2 million. California Care is working and seeing an increase in deductibles and co-pays. Tom discussed the detailed claims graphs with the Committee. Tom discussed the change with

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forwarding EOBs, where HSR's IT is working to provide a copy of the EOB on-line rather than mailing EOBs in bulk. Tom discussed the on-line reporting enhancement where the Explanation of Benefits (EOB) are moving from paper distribution to electronic. The Committee discussed the discounts and how members should contact HSR prior to discussing discounts with OCCU-net.

C4. CSURMA Executive Committee Report

Jody Van Leuven reported on the Executive Committee meeting of November 2, 2016. The following was discussed and/or approved by the Executive Committee:

- Long Range Planning goals were discussed
- The Committee received a report on the audited financial statement. An audit is conducted annually with KPMG
- Captive Insurance vehicle was discussed to invest funds wisely where larger interest rates would be received. Discussed possibly investing dividends
- Risk pool dividends were approved

C5. Claims Administrator Service Agreement

Stacey Weeks discussed the service agreement between Health Special Risks (HSR) and CSURMA AIME, provides terms for HSR to continue claims administration services for all member claims. The agreement is effective for a three year period, effective July 1, 2015 – June 30, 2018. HSR is proposing an increase of 5% effective July 1, 2016 – June 30, 2017 (Plan Year 2) and no increase in fees for the Plan Year 3.

The Committee went into CLOSED SESSION

The Committee discussed the proposed Amendment #1 to the CSURMA AIME/HSR Third Party Administration agreement.

A motion was made to approve Amendment #1 to the CSURMA AIME/HSR Third Party Administration agreement as presented at today's meeting. In addition, the Committee approved the proposal for a flat rate (no increase) for Plan Year 3, to the Third Party Administration agreement.

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

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

The Committee moved out of CLAOSSED SESSION

Scott Shaw reported that the Committee unanimously approved the Amendment #1 – Plan Year 2, to the CSURMA AIME/HSR Third Party Administration fees as proposed at today’s meeting. In addition, the Committee approved the flat rate (no increase) for Plan Year 3.

C6. CSURMA AIME Plan of Benefits

The Committee reviewed and discussed newly revised draft Plan of Benefits. The Plan of Benefits will be retroactive effective July 1, 2016. The Chiropractic fee benefit has been added per discussion at the Committee’s January 2016 meeting.

A motion was made to approve the revised Plan of Benefit, effective July 1, 2016, as discussed at today’s meeting.

MOTION: Anita Barker **SECOND:** Cindy Masner **MOTION CARRIED**

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

C7. Acceptance of AIME Draft Actuarial Report as of June 30, 2016

Rob Leong reported that each year CSURMA retains the services of an independent actuary to perform an actuarial study and develop loss costs for the program. The actuarial report is used to develop total funding goals for the next year. CSURMA has been utilizing Aon for many years and they are utilized in providing actuarial studies for other CSURMA programs. Rob discussed the actuarial report in detail with the Committee and specifically discussed the actuaries conclusions detailed on page three of the report. The 70% confidence funding level is the level approved by the AIME Committee. Rob discussed the cost per athlete levels and the projections for the upcoming year 2017/2018. Rob also discussed the cost by sport and the many factors involved in determining the cost by sport.

A motion was made to accept the Actuarial Report as of June 30, 2016 and as presented at today’s meeting.

MOTION: Anita Barker **SECOND:** Cindy Masner **MOTION CARRIED**

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

C8. Fiscal Year 2017/2018 AIME Program Deposits

With the census information received, there is an overall increase due to the rise of medical costs and trends, the program will see a 7.6% increase overall. Program deposits were calculated using the draft actuarial report dated August 19, 2016 and the financial statements prepared by the CSURMA Accountant for fiscal year ending 2016. If the premium increases for that Member, the increase is borne by the Member and not the AIME members.

The item is for information purposes and will be discussed at the Committee's January 2017 meeting.

C9. Estimated Target Reserve Funding Analysis at June 30, 2016

Rob Leong reported that every year the Committee adopts a Target Reserve Funding to assure the long-term financial strength of the AIME risk pool which includes an element of self-insurance as of the last fiscal year. Target Reserve Funding aids the Committee in reviewing its funding goals, assess possible impacts on future rates, and determine a dividend from reserve funds or an assessment to fund deficits. Rob reported that Staff did a funding analysis at a 70% confidence level, where the AIME Program will achieve its funding goal.

C10. AIME Vendor Agreements

Scott Shaw discussed the goal to standardize discounts. By standardizing discounts, it would ease billing challenges. Scott highlighted the discount benefits with the DonJoy (DJO) vendor agreement to include:

- 20% discount off list price
- Include Sponsorship language
- Include Insurance language
- Include language to process order, send equipment and AIME will guarantee payment

All “master” agreements are *not* considered “exclusive” agreements. The goal in developing “master” agreements is to assist the smaller members when they need equipment and do not receive a discount because of the purchase amount. After the agreement is in a “final draft” version, Staff will present to the Chancellor’s Office of General Counsel for review.

This item was presented as information only and no action was required at today’s meeting.

C11. Review of the AIME Committee Nominations and Elections

The Committee discussed at prior meetings, adding additional Committee members. In the discussion, Committee members offered recommendations of potential Committee members. The Committee discussed the potential nominee’s and determined that additional discussions and recommendations were required.

Committee member, Ashlie Kite, was the Associate Director of Athletics at CSU Northridge, has accepted a position at CSU Long Beach. Both Cindy Masner and Ashlie Kite are Committee members from CSU Long Beach. The Committee agreed that both CSU Long Beach members would remain on the Committee. The Committee discussed potential Committee members and will continue the discussion at its January 2017 meeting.

This item was presented as information only and no action was required at today’s meeting.

C12. CSURMA AIME 2017 Meeting Calendar

The Committee discussed and approved the following 2017 AIME Committee meeting dates and places:

- January 11, 2017 – Alliant Insurance Services, San Diego
- May 1, 2017 – Alliant Insurance Services, San Francisco
- October 16, 2017 – CSU Fullerton

C13. 2015/2016 Risk Management Training

The Committee discussed the following risk management training items:

- CSURMA AIME Orientation – North/South
- Develop a method to communicate information to the AIME members
- Develop a newsletter
- Conduct webinars
- Send out e-blast communications – quarterly

C14. Other Business

Staff proposed conducting “Outreach” sessions via webinar and/or campus visits, and The Committee directed Scott Shaw and Alliant staff to develop a newsletter to provide educational sessions to the AIME membership as respects the AIME benefits (Plan of Benefits; NCAA policy; Student Travel Accident policy; Participant Accident policy). Mental Health, domestic athlete medical, proof of student athlete status and foreign travel coverage topics were discussed and Staff was directed to research and bring back information at future Committee meetings.

The Committee discussed the new “best practice” procedures that were approved at the NCAA conference.

D. CLOSED SESSION

No items scheduled for closed session at today’s meeting.

E. INFORMATION ITEMS

E1. AIME Committee and Staff Directory

Please provide revisions and updates to Stacey Weeks.

F. Adjournment

The meeting was adjourned at 2:38 p.m.

A motion was made to adjourn the meeting at 2:38 p.m.

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

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

The meeting was adjourned at 2:38 p.m.