

APPROVED

**MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
OCTOBER 22, 2018
CHANCELLOR'S OFFICE - LONG BEACH, CALIFORNIA**

MEMBERS PRESENT

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

MEMBERS ABSENT

Summer Rivera, CSU Fullerton

STAFF, GUESTS & CONSULTANTS

Zachary Gifford, Chancellor's Office
Tom Lenihan, Health Special Risks (Teleconference)
Rob Leong, Alliant Insurance Services
Cathy Ray, Health Special Risks (Teleconference)
Jody Van Leuven, Chancellor's Office
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 10:30 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. Introductions were conducted.

1. Approval of the Agenda

A motion was made to approve the agenda

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MOTION: Cindy Masner **SECOND:** Anita Barker **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 – May 14, 2018

Revise page 5 to read February **2018** rather than February **2019**.

A motion was made to approve the meeting minutes of May 14, 2018 with the corrections as provided at today’s meeting.

MOTION: Cindy Masner **SECOND:** Kristol 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 June 30, 2018

Rob discussed the financials at June 30, 2018, page 12 of the agenda. The program is funded at a 70% confidence level with a fund balance of \$1,722,859. This balance includes the \$500,000 transfer from the CSURMA liability fund. CSURMA transferred the funds to the AIME program as a short term loan.

Rob discussed the September 30, 2018 that provides for the AIME program on par and according to plan.

C3. AIME Loss Reports and Claims Trend – HSR

Tom discussed the loss data and claims trend reports as of September 30, 2018. Tom reported on the total claim paid by policy year. Monthly claim payment remain steady and no change to the number of claims/injuries. Tom discussed the discount amount by plan year and overall there are no significant changes. Good news is that the discount amounts are continuing to increase by Plan year. Currently the medical inflation is at 8%.

The Committee discussed the “Number of Injuries” vs the “Number of Claims” column. Tom confirmed the number of injuries is the number of injuries by campus and the number of claims is the number of bills submitted.

Scott thanked HSR for the last group of on-line orientations conducted.

The Committee discussed a dropdown tab on the claim form for the trainers to include the injured body part. A discussion was had regarding gender recognition and the new legislation that will be effective January 2019. HSR confirmed “other” can be included on the CSURMA on-line claim form, but HSR cannot change the system to recognize “other” in the system. The Committee discussed the process in negotiating provider discounts by campus.

C4. CSURMA Executive Committee Report

Lisa Kao reported on the Executive Committee meeting on September 2018. The following was discussed and/or approved by the Executive Committee:

- Insurance renewal reports CSURMA liability coverage for concussive injuries.
- Received the Campus risk pool funding status report
- Campus dividends were discussed including the AIME dividend of \$114,515. The Committee approved AIME’s \$114,515 dividend, which is to apply to Campus liability as partial payment of the Campus liability loan
- Discussed concerns about cash flow and liquidity. Directed staff to develop two year cash flow projections
- Approved the FY 2019/20 rates and funding recommendations
- Received several presentation for EH&S packages; personal protected equipment; inspection software used to conduct online inspections look at trends

Responding to a question from the AIME Committee, Zachary confirmed that students driving CSU vehicles complete a student volunteer form, and are insured as volunteers. They should not be driving 15 passenger vans, should receive a driving orientation. Staff will forward best practice information to the AIME members.

C5. AIME Actuarial Report as of June 30, 2018

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. Rob discussed the actuarial report, page 4 – 6, providing details on Tables III-2A – projected losses for the current fiscal year and discussing the difference confidence levels. CSU funds at a 70% confidence level. Table III-2B provides for funding at \$4,974,250. When compared to last year’s report, there is a slight increase (3-4%) from what was projected. Rob discussed the cost per athlete levels and the projections for the upcoming year 2019/2020. The program is expecting increases due to medical increases. Rob also discussed the cost by sport and the many factors involved in determining the cost by sport.

The Committee requested Staff (Alliant) obtain Equity in Athletics Disclosure Act (EDA) unduplicated head count, at year end from each member.

Lunch break – 12:15 pm – 12:45 pm

C6. Fiscal Year 2019/2020 AIME Program Deposits

Rob reported on the “early bird projections”, where from the census information received, and the expected losses, expenses, and total contributions for all Members, there is an overall increase of 2.1%. The increase is due to the rise of medical costs and is steady. Those Members highlighted in “yellow” are Members whose AIME rates are increasing more than 10%. Alliant will work with these campuses to determine what can be done to bring down the rates. Rob discussed the calculation of the premium deposits where five full years of claim expenses are used.

The Committee requested Staff confirm whether or not Humboldt State is eliminating its football program.

The Committee requested Staff to forward to each member’s Athletic Director, Senior Woman Administrators (SWA), and Head Athletic Trainer their AIME Paid Claims Experience showing the five year losses and provide an explanation of how the paid claims experience is utilized when calculating premiums.

A motion was made to review and approve the 2019/2020 AIME program deposits at the AIME Committee January 2019 meeting.

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			

C7. Estimated Target Reserve Funding Analysis at June 30, 2018

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 per the AIME Program’s funding goal.

The Committee discussed the Executive Committee’s approval to use the dividend of \$114,615 and pay down the CSURMA liability loan. It is the CSU’s best practice policy to pay out 50% of the dividend available. The Committee discussed paying down the CSURMA liability loan utilizing the entire dividend amount of \$229,231, leaving the remaining loan balance of \$270,769 rather than pay 50% of the dividend of \$114,615. The Committee desires to demonstrate good faith in repaying the loan in a timely manner.

A motion was made to pay back \$229,231 (maximum dividend amount) on the \$500,000 CSURMA liability loan and as discussed at today’s meeting.

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

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C8. AIME Vendor Master Agreements

Brandon reported on the current Game Ready agreement, the pricing for the agreement is the same at this time and both parties continue to discuss the sales tax issue. If a member rents equipment and pays up to the value of the equipment, the member at that time owns the equipment. Brandon reported that Dignity provides discounts to some campuses and the efforts continue for CSU to obtain those discounts.

No action was necessary for this item at today's meeting.

C9. Review of 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. Staff will follow up with the Athletic Directors at San Bernardino and Dominguez Hills.

No action was necessary for this item at today's meeting.

C10. Review of CSURMA AIME 2019 Calendar

The Committee discussed and approved the following 2019 AIME Committee meeting dates and places:

- January 7, 2019 – San Jose State University
- May 13, 2019 – San Luis Obispo
- October meeting date and place – TBD

A motion was made to approve the 2019 meeting calendar with the corrections as provided 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			

C11. CSURMA AIME Newsletter

The Committee discussed future newsletter items as follows:

- Address AIME is secondary coverage
- Obtaining proof of coverage and reconfirming proof of coverage for the CSU athletes
- Collect annual census information
- Collect EDA – unduplicated head count
- Resend information provided in the first Newsletter
- Processes in reminding athletes to submit EOB (explanation of benefit) to Athletic Trainers

D. CSURMA AIME Other Business

1. Mental Health – Dignity Health Update – EAP Update – Stacey reported on the discussion with Dignity as respects mental health. Next steps are for Scott, Cindy and Stacey to have further discussions with Dignity and to discuss an EAP type of program
2. Legislation – Athletic Trainers Certificate – Scott and Brandon discussed that the issue continues and the support of the CSU is requested
3. Domestic Athlete medical coverage – discuss options to cover athletes as a “primary” provider – nothing at this time
4. Proof of student athlete status – discussed a Systemwide process
5. Concussion – discussed the liability coverage

E. CLOSED SESSION

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

F. INFORMATION ITEMS

F1. AIME Committee and Staff Directory

Please provide revisions and updates to Stacey Weeks.

F. Adjournment

The meeting was adjourned at 3:00 p.m.