

**MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
NOVEMBER 4, 2013
SAN FRANCISCO, CALIFORNIA**

MEMBERS PRESENT

Kelli Eberlein, CSU Fresno (Teleconference)
Ruem Malasarn, CSPU, Pomona (Teleconference)
Cindy Masner, CSU Long Beach
Joe Ramos, CSU Sacramento
Scott Shaw, San Jose State University (Teleconference)
Kristal Slover, CPSU, San Luis Obispo (Teleconference)
Michael Thorpe, CSU Chico – Executive Committee Liaison (Teleconference)

MEMBERS ABSENT

Ashlie Kite, CSU Northridge

STAFF, GUESTS & CONSULTANTS

Dan Berry, A-G Administrator (Teleconference)
Zachary Gifford, CSU Chancellor's Office
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 10:53 a.m. by the Chair, Joe Ramos. Joe explained the teleconference procedure, per Bagley-Keene where roll call voting is required and introductions were made.

B. PUBLIC COMMENTS

There were no public comments.

C. GENERAL ADMINISTRATION

1. Approval of Meeting Minutes –May 13, 2013

A motion was made to accept the meeting minutes of May 13, 2013 as provided at today's meeting with the correction as stated above.

MOTION: Cindy Masner **SECOND:** Scott Shaw **MOTION CARRIED**

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NAME	AYES	ABSTAIN	NAYS	ABSENT
Kelli Eberlein (Telecon)	X			
Ashlie Kite				X
Cindy Masner	X			
Ruem Malasarn (Telecon)	X			
Joe Ramos	X			
Scott Shaw (Telecon)	X			
Kristal Slover (Telecon)	X			

C2. CSURMA Executive Committee Report

Mike Thorpe presented the following Executive Committee report:

- In Charlene Minnick's absence the Executive Committee appointed MaryAnn Rodriguez. Charlene Minnick to officially retire on 12/31/13
- MaryAnn Rodriguez left CSU Dominguez Hills effective October 2013
- Reviewed the concussion coverage and found there was no coverage. The Committee approved a policy to include concussive coverage in the CSURMA General Liability policy. Zachary Gifford reported that last year the underwriter wanted to exclude the coverage, and Daniel Howell and Charlene Minnick worked with underwriters where there is now coverage.
- Reviewed financial statements
- From the CSURMA audit, policy and procedures were formally adopted
- Reviewed and approved the update of conflict of interest
- The Committee receives travel related expenses from the Committee and Chancellor's Office for approval
- Reviewed and discussed Executive Order 1087 as it supersedes another EO
- Innovative Program – Health & Wellness and Safety and Risk Management (up to \$14k)
- Received an update for the recommended foreign travel tracking system
- AIME Program Claim Audit – CSURMA requested audit – Strategic Claims service – sample of 51 claim files were audited. The findings were A-G provides a significant savings at 65% less than amounts claimed. Claim files were well organized. The recommendations was for A-G to better document the claims file; better settlement files; CSURMA train campus personnel with claims process; third party findings

Rob Leong provided a detailed report on the claims audit report PowerPoint as follows:

- Objectives and scope
- Background – sample of 51 claims file 2010; 2011; 2012
- Methodology
- Executive Summary – amounts paid were 65.7% less than the amounts claims and a savings of \$1,242,607. A-G achieves significant savings for the AIME Program and negotiates discounts with providers

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- System cannot be automated due to the many different insurers, and the wide variability in the different types of underlying health plans and medical bill discount program
- Gap Analysis – provides a chart summarizes A-G’s adherence to leading industry standards – falls short with documentation, file documentation; claim set-up and assignment; etc. Claims administrator and reserve discussion. TPA projects out certain claims amounts and provides fruitful information for establishing claim reserves
- James Shipp, A-G Administrator reported that A-G welcomes the opportunity to see areas for improvement. A-G is implementing many procedures. Regarding the Gap Analysis, AIME is a ‘niche’ program and James discussed in detail the difference between the AIME program and a workers’ compensation program, where reserves are established with the TPA. James reported that A-G’s documentation and work flow will improve as a result of the audit
- Key recommendations – CSURMA recommendations – AIME Committee to review:
 - Enforce requirement for primary coverage and/or offer cost-effective alternatives – primary benefit information needs to be collected and shared with AIME to ensure primary is responding
 - Periodically train college contacts on proper procedures....
 - Promptly and fully complete claim forms and submit to A-G – submit claims promptly. The Committee discussed their vision of hiring an insurance coordinator on each campus, who is spending 4-5 hours a day, working with the athlete in assisting in completion of forms, and working with providers. The Committee requested that CSURMA fund an insurance coordinator for each campus. Zachary Gifford reported on the lack of resources available to fund such a position on each campus. Zach reported the best practice is to market locally and then look at what CSURMA could do to fit in. Jim Shipp reported that A-G has teamed up with a couple of injury management systems and is currently working with both from a Risk Management prospective. Potential solution is A-G is working to ensure no duplicative coverage or claims sitting and is looking to facilitate the process
 - Ensure that third party recoveries are pursued when applicable – proceed in recovering third party recoveries

The Committee discussed the concussion issue. Zachary Gifford reported on the NFL and the blame game being played. The Committee discussed in length the coverage, limit of coverage, time factor on filing a claim, policies on an occurrence or claim made basis, etc. Staff was directed to forward correspondence to the Risk Managers regarding the mandate in obtaining foreign travel coverage for athletes traveling to foreign territory to play a sport. The Committee discussed with Staff coverage through CSURMA and AIME regarding concussions. CSURMA general liability coverage is on an occurrence basis. AIME coverage includes the catastrophic coverage.

C3. AIME Financial Statements at September 30, 2013

Rob Leong discussed the Financial Statement at September 30, 2013 (Balance Sheet and Income Statement). Total assets just over \$4.6 million and the fund balance just under \$400,000. Income Statement is more telling as it discusses revenues and expenditures to date. Contributions are what are earned (three months) and the claims payment expense represents claims in the current fiscal year and any residual. Comparing costs/expenses provides AIME at negative \$200,000. Keep in mind, this is a cash flow budget and doesn't take into account the prior years

C4. AIME Loss Reports and Claim Trends

Dan Berry reported on the Loss History reports and A-G continues to assist each campus keep expenses under control. Discounts are campus driven in addition and A-G has its discounts. A-G continues to partner with the campus trainers in obtaining additional discounts from providers. Dan reported on the recent challenge for the need to collaboratively communicate with the primary providers the AIME program is the secondary provider. James Shipp, A-G Administrators reported the AIME program is running extremely well and the payment portion is trending downwards. The Claims trend by campus indicates a downward trend as well. In general, communications with A-G and the provider is yielding positive results.

C5. Acceptance of AIME Draft Actuarial Report as of June 30, 2013

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. Rob reported the present value as of June 30th if \$1,882,196 at a 70% confidence level. The 70% confidence funding level is the level approved by the AIME Committee. Rob discussed the cost per athlete levels located in the report at page six and discussed the projections for the upcoming year 2014/2015 located on page seven. Rob also discussed the cost by sport and the many factors involved in determining the cost by sport. The Committee discussed the error located on page three of the report and Rob Leong will ask the Actuary to revise.

A motion was made to accept the actuary report at June 30, 2013 with correction to the tables on page 3 and made at August 26, 2013, as discussed at today's meeting.

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MOTION: Scott Shaw **SECOND:** Cindy Masner **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kelli Eberlein (Telecon)	X			
Ashlie Kite				X
Cindy Masner	X			
Ruem Malasarn (Telecon)	X			
Joe Ramos	X			
Scott Shaw (Telecon)	X			
Kristal Slover (Telecon)	X			

C6. Fiscal Year 2014/2015 AIME Program Deposits

Rob Leong reported on the Draft FY 2014/15 AIME Program Funding Cost Summary provided at today's meeting. The report is a preliminary draft as Staff has not received data from all campuses. The trends and costs are very conservative, and the premium deposits as shown are a worst case basis. Rob reported that overall the program is seeing the total funding goals at a 21% increase and this is too conservative. Staff will report premiums and ask the Committee to discuss and approve premiums at its next meeting in January 2014. Next meeting discuss premiums. No action required at today's meeting.

C7. Estimated Target Reserve Funding Analysis at June 30, 2013

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.

C8. Committee Nominations and Elections

Stacey Weeks reported there are four Committee seats up for election to serve two year terms beginning July 1, 2013. Two of the four seats have been filled. The Committee discussed possible individuals to appoint to the two seats that have not been filled. Stacey reported on her discussion with Jackie Steigawald at San Diego State University as a possible candidate. Jackie is the Athletic Insurance Coordinator at SDSU which is a similar position held by Patty Sexton at Fullerton (Patty is retiring December 31, 2013 and is rolling off the Committee). Joe Ramos recommended another Athlete Director or an individual in the same capacity as Cindy Masner (Sr. Assoc Director of Athletics, Internal Operations). Michael Thorpe reported that he contacted the Athletic Director on his campus (CSU Chico) that due to commitments, she is unable to sit on the Committee at this and has sat on the Committee in the past. Rob Leong discussed encouraging Athletic Directors and/or Assistant Athletic Directors to participant on the Committee as

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it provides insight to the program. Rob indicated he would discuss with Cindy Matson, Chair of the CSURMA Executive Committee to talk with Athletic Directors and Assistant Athletic Directors encouraging participation. Cindy Masner reported she would talk to Administrators, specifically Fullerton to see who oversees the athletic training and encourage that individual to participate on the Committee. The Committee and Staff were directed to bring back a report from discussions with potential candidates at its next meeting in January 2014. The Committee discussed the appointment of Jackie Steigewald to fill one of the vacant seats, as she is interested in being appointed to the Committee.

A motion was made to approve the appointment of Jackie Steigewald to fill one of the two vacant seats on the Committee, and for the Committee and Staff to continue researching candidates for the remaining seat, as discussed at today's meeting.

MOTION: Cindy Masner **SECOND:** Joe Ramos **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn (Telecon)				X
Joe Ramos	X			
Scott Shaw (Telecon)	X			
Kristal Slover (Telecon)	X			

C9. 2013/14 Risk Management Training

Kelli Eberlein and Kristal Slover requested the Committee provide topics of interest relating to sport injuries. The Subcommittee continues to research risk management training topics to bring to the Committee. No action was requested at today's meeting.

C10. CSU Management of Head Injuries

Zachary Gifford that the knowledge of head injuries has increased and treatment protocol has changed in the last few years based on new research. The CSU seeks to provide a safe return to activity for all students after injury, particularly after a head injury. In order to effectively and consistently manage head injuries, the CSU campuses Athletics Departments are asked to abide by procedures that have been developed to aid in insuring that concussed athletes are identified, treated and referred appropriately, receive appropriate follow-up care during the school day, including academic assistance, and are fully recovered prior to returning to activity. Zach discussed with the Committee a proposed plan where the CSU is requesting the AIME Committee develop a subcommittee to review and make comments addressing two issues – 1) the need to have a Systemwide concussion plan and 2) to ensure the proposed Systemwide plan is sufficient for the CSU athletes and is in compliance with rules and regulations as respects concussions. Zach discussed the attached proposed plan with the Committee and

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recommended the Subcommittee review, discuss, and make recommendations sooner rather than later to move forward with a Systemwide plan to rollout in the Spring 2014. Scott Shaw recommended setting up two separate Systemwide procedures, one for the AIME program and the other for Club Sports. The Committee discussed potential Subcommittee members and the AIME Committee Chair, Joe Ramos appointed the following to sit on the Subcommittee:

- Scott Shaw – Chair
- Ruem Malasarn - Pomona
- Brandon Padea – Sacramento State
- Jerrad Spanger – Long Beach
- Kristal Slover – San Luis Obispo

Scott Shaw reported the Subcommittee will look at the Draft Concussion Management Plan Minimum Requirements – CSU Procedures for Management of Head Injuries and make recommendations and provide the recommendations and comments in one document to Zach– look at draft from Zach and make comments and provide comments to Zach as one document.

C11. Covered California – CA Health Benefit Exchange (“ObamaCare”)

The Health Care Reform plan (ObamaCare) who’s main focus is on providing more Americans with access to affordable health care, improving the quality of health care, regulating the health insurance industry and reducing spending in health care. The Committee discussed at length, the Health Care Reform plan and coordination of benefits with the AIME program. James Shipp from A-G Administrators reported on the three avenues when addressing the Reform – 1) understand the provisions outside the exchanges and the expansion of Medicaid and the potential of more athletes having Medicaid and the AIME benefits becoming primary 2) review the small percentage of athletes who are covered by their parent’s program and 3) providers will accept ObamaCare at the lower rates. James reported that A-G is not certain whether or not the Reform will improve the program and there are more areas where the Reform will hurt the AIME program. A-G will know that an athlete has signed up for ObamaCare when the invoice arrives and the EOB (Explanation of Benefits) is attached.

C12. Review of CSURMA/AIME 2014 Calendar

The Committee reviewed and proposed meeting dates for the AIME Committee. The following meeting dates were proposed and discussed by the Committee:

- Tuesday, January 28, 2014 – CSU Long Beach
- Monday, May 19, 2014 – CSU Sacramento
- Monday, November 3, 2014 – San Diego State University

A motion was made to adopt the AIME meetings as January 28th, May 19th and November 3rd, as discussed at today’s meeting.

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MOTION: Joe Ramos **SECOND:** Cindy Masner **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kelli Eberlein (Telecon)	X			
Ashlie Kite				X
Cindy Masner	X			
Ruem Malasarn (Telecon)	X			
Joe Ramos	X			
Scott Shaw (Telecon)	X			
Kristal Slover (Telecon)	X			

D. CLOSED SESSION

No items to discuss.

E. INFORMATION ITEMS

E1. AIME Committee and Staff Directory

Please provide revisions and updates to Stacey Weeks.

E2. 2013 Fitting the Pieces Together Conference

Rob Leong reported that the CSU Systemwide Risk Management Authority and Public Safety sponsored 2013 Fitting the Pieces conference will be held on November 7-8, 2013 in Sacramento, California. The Executive Committee and Board of Directors are scheduled to meet during the conference with the Vice Presidents and CABO meetings being held as well.

E3. 2014 AoA Conference

Rob Leong reported that the annual Auxiliary Organizations Association (AoA) conference will be held January 12-15, 2014 in Sacramento CA. Campus individuals are invited to attend as well. Additional information can be found on the www.csurma.org website.

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F. Adjournment

A motion was made to adjourn the meeting at 1:24 p.m.

MOTION: Cindy Masner **SECOND:** Joe Ramos **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kelli Eberlein (Telecon)	X			
Ashlie Kite				X
Cindy Masner	X			
Ruem Malasarn (Telecon)	X			
Joe Ramos	X			
Scott Shaw (Telecon)	X			
Kristal Slover (Telecon)	X			

The meeting was adjourned at 1:24 p.m.