

**MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
MAY 02, 2016
NORTHRIDGE, CALIFORNIA**

MEMBERS PRESENT

Anita Barker, CSU Chico (Teleconference)
Kelli Eberlein, CSU Fresno (Teleconference – attended 11:15 a.m.)
Ashlie Kite, CSU Northridge
Cindy Masner, CSU Long Beach
Brandon Padilla, CSU Sacramento
Summer Rivera, CSU Fullerton (attended 10:40 a.m.)
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 Abdenour, San Diego State
Nora Dawson, San Diego State
Tom Lenihan, Health Special Risks
Robert Leong, Alliant Insurance Services
Lori Rudd, CSU Los Angeles
James Shipp, A-G Administrator (Teleconference)
Ruem Malasarn, Pomona
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 10:35 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.

APPROVED

MOTION: Brandon Padilla **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			

B. PUBLIC COMMENTS

There were no public comments.

C. GENERAL ADMINISTRATION

C1. Approval of Meeting Minutes – January 11, 2016

A motion was made to accept the meeting minutes of January 11, 2016 as provided at today's meeting.

MOTION: Ashlie Kite **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			

C2. AIME Financial Statement at March 31, 2016

The financial statement at March 31, 2016 was discussed with the Committee. The program is funded at a 70% confidence level. Claim Paid/Legal is under \$2 million. The accounts payable amount includes funding for A-G Administrators and HSR.

C3. AIME Loss Reports and Claims Trend – Run Off

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

APPROVED

success of the discount percentage is a combination of the athletic trainer and the adjusters. Scott expressed the member's appreciation of A-G and specifically Dan Berry. The program is doing well and dealing with medical inflation and affordable care act.

C4. 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 forwarding EOBs, where HSR's IT is working to provide a copy of the EOB on-line rather than mailing EOBs in bulk.

C5. AIME Third Party Administrator Claims Procedure

The Committee discussed feedback received from its members regarding HSR and what is and is not working well. Tom discussed the assignment of claim representative and their responsibility by member campus. Tom also discussed the role of the Claim Examiners and the Claim Manager with the Committee.

Scott discussed the development of an FAQ (frequently asked questions) and bulletin of claims procedures to be distributed to the members.

The Committee discussed in detail the feedback provided from the members and HSR indicated the steps to be taken going forward. The discount procedure utilized in addition to primary insurance, school discounts, re-pricing, Occunet discounts, etc were discussed.

C6. CSURMA Executive Committee Report

Jody Van Leuven reported on the Executive Committee meetings in March 2016. The following was discussed and/or approved by the Executive Committee:

- Long Range Planning goals were discussed
- The Committee approved a liability and workers' compensation dividend and are seeking the Board of Directors approval at its May 6, 2016 meeting
- Development of an alternative allocation of investable assets – investing more broadly
- Development of "Campus 86" which is optional coverage for campuses to insure direct damage to the university's higher-valued business personal property
- Renewal of the Praesidium contract which is an on-line self-assessment tool for youths and identifying areas where abuse may occur
- Committee approved the development of a Special Event manual
- Committee approved "drone" coverage up to 100 lbs and owners must have a federal license to operate

C7. FY 2016/2017 Operating Budget

Rob Leong discussed the proposed operating budget for the upcoming fiscal period, where Staff incorporates proposed rates and funding (70% confidence level) for the group self-insurance program. The budget is prepared using the actuarial study. Operating expenses, general and administrative expenses are applied based on a formula. The proposed budget is \$3,367,564. The Claim payment total is taken directly from the Actuary report. The Claims Administrators total includes the \$60,000 “run-off” expense.

A motion was made that the Executive Committee recommend approval to the Board of Directors the fiscal year 2016/2017 AIME Operating Budget, as discussed at today’s meeting.

MOTION: Ashlie Kite **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. Estimated Target Reserve Funding Analysis at June 30, 2015

Rob Leong reported that the Target Reserve Funding assures 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.

C9. AIME Plan of Benefits

The Committee discussed in detailed the newly revised draft Plan of Benefits prepared from recommendations from its January 11, 2016 meeting. Staff was directed to make the revisions discussed and forward to the Committee for discussion.

The Committee discussed at length and provided additional revisions to the Plan of Benefits.

A motion was made to include “for Chiropractic fees for up to 26 visits per year related to a coverage accident”, as discussed at today’s meeting.

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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 discussed including the following language in the Plan of Benefits –

“payment as primary on the first \$5,000 of diagnostic billings for covered accident or injury when the student has an HMO coverage plan”

The first expense must be incurred within 120 days of the date of accident and only expense incurred within 104 consecutive weeks from the date of accident will be reimbursed hereunder, up to a maximum of \$90,000 as the result of one covered person’s accident. *Claims must be submitted within 18 months of the date of service for follow up treatment”*

A motion was made to include the above language in the Plan of Benefits as discussed by the Committee at today’s meeting.

MOTION: Cindy Masner **SECOND:** Ashlie Kite **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 discussed including provision “B. Expanded Medical Benefits shall include the following:.....” and the “HMO/PPO Provision....” as found in the current effective Plan of Benefits.

A motion was made to include provisions “B. Expanded Medical Benefits shall include the following:.....” and “HMO/PPO Provision....” as discussed at today’s meeting.

APPROVED

MOTION: Ashlie Kite **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			

The Committee directed Staff to draft benefit language to be placed in the Plan of Benefits as respects mental health benefits. The suggested language was for the Plan to pay for mental health services at \$10,000 - \$15,000 per institution.

C10. AIME Vendor Agreements

Scott Shaw discussed the DonJoy (DJO) vendor agreement with the Committee. The agreement is a collaborative measure to reduce the cost of care while providing an incentive for expeditious payment. The Committee recommended the following be included in the draft DJO agreement:

- 25% 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.

A motion was made to continue drafting the agreement with DJO and include the recommended language as discussed at today’s meeting.

APPROVED

MOTION: Ashlie Kite **SECOND:** Scott Shaw **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			

C11. Review of the AIME Committee Nominations and Elections

The Committee discussed that effective July 1, 2016 two seats are up for election to serve two-year terms. The Committee discussed re-electing Cindy Masner and Kristal Slover to fill the two seats and serve an additional two-year term on the Committee.

A motion was made to re-elect the Cindy Masner and Kristal Slover to the AIME Committee, for a two-year term effective July 1, 2016 – June 30, 2018.

MOTION: Ashlie Scott **SECOND:** Scott Shaw **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 discussed the current Chair's term ends July 1, 2016. The Committee discussed re-appoint Scott Shaw to serve as the Committee's chair effective July 1, 2016 – June 30, 2017.

A motion was made to appoint Scott Shaw as the AIME Committee chair effective July 1, 2016.

APPROVED

MOTION: Kristal Slover **SECOND:** Brandon Padilla **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 at its May 2015 meeting discussed having between 7-9 members on the Committee. Scott discussed that if any Committee member knows of potential candidates to contact him or Staff.

C12. CSURMA AIME 2016 Meeting Calendar

The Committee agreed to have its next Committee meeting, October 17, 2016 at San Jose State University.

C13. 2015/2016 Risk Management Training

Staff reported on their research of mental health plan for the AIME members. The research provided that mental health benefits cannot easily and economically be “carved out” of a medical health plan. The Committee directed Staff to draft benefit language to be placed in the Plan of Benefits as respects mental health benefits. The suggested language was for the Plan to pay for mental health services at \$10,000 - \$15,000 per institution.

C14. Other Business

Staff proposed conducting “Outreach” sessions via webinar and/or campus visits, and provide educational sessions to the AIME membership as respects the AIME benefits (Plan of Benefits; NCAA policy; Student Travel Accident policy; Participant Accident policy). The Committee discussed the best method for the educational sessions to be “on-line” training and/or webinars. Staff proposed “on-site” campus visits in an effort to provide campus specific AIME benefit education.

The Committee discussed the foreign travel policy benefits available to the AIME membership, when teams travel to foreign territory.

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

APPROVED

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 3:38 p.m.

A motion was made to adjourn the meeting at 3:38 p.m.

MOTION: SECOND: 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 3:38 p.m.