APPROVED

MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
January 21, 2025
SAN FRANCISCO, CALIFORNIA

MEMBERS PRESENT

Kyle Burnett, CSU Fullerton (Zoom)
Kelli Eberlein, CSU Fresno (Zoom)
Keyonda Kendall, CSU Sacramento (Zoom)
Jennifer Lupo-Northrup, CSU Los Angeles (Zoom)
Kristal Slover, CPSU, San Luis Obispo (Zoom)
Michael Thorpe, Risk Manager, CSU Chico (Zoom)
Michael Beatty, San Francisco State, EC Liaison (Zoom)

MEMBERS ABSENT

Susan Vollmerhausen, CSU Bakersfield

STAFF, GUESTS & CONSULTANTS

Amy Lightner, Alliant Insurance Services (Zoom)
Cathy Ray, Health Special Risk (Zoom)
Brandon Schall, Health Special Risk (Zoom)
Jody Van Leuven, Office of the Chancellor (Zoom)
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 9:05 a.m. by Staff.

A1. Appointment of Committee Member

The Committee discussed the appointment of Keyonda Kendall, Student Health Athlete Care Analyst, to fill Tina Tubbs seat, effective January 1, 2025 – July 1, 2025.

A motion was made to appoint Keyonda Kendall to fill Tina Tubbs seat, effective January 1, 2025 – July 1, 2025 as presented at today’s meeting.

MOTION: Michael Thorpe **SECOND:** Kelli Eberlein **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kyle Burnett	X			
Kelli Eberlein	X			
Keyonda Kendall		X		
Jennifer Lupo-Northrup	X			
Kristal Slover	X			
Jarrod Spanjer	X			
Michael Thorpe	X			
Susan Vollmerhausen	X			

A2. Review Meeting of Minutes

A motion was made to approve the meeting minutes of October 28, 2024 as presented at today's meeting.

MOTION: Kristal Slover **SECOND:** Jennifer Lupo-Northrup **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kyle Burnett	X			
Kelli Eberlein	X			
Keyonda Kendall		X		
Jennifer Lupo-Northrup	X			
Kristal Slover	X			
Jarrod Spanjer	X			
Michael Thorpe	X			
Susan Vollmerhausen	X			

A3. AIME Loss Reports and Claim Trends

Brandon Schall presented the loss and claim trend reports, valued as of December 31, 2025, encompassing 10 full Plan years. For the 2024/25 policy year (six-month period), claims paid totaled $441,035. The 2023/24 policy year showed a slightly faster claim development, while the 2021/22 year experienced elevated claims as operations normalized post-COVID.

The past two years reflect strong performance, driven by campus-level engagement, effective use of discounts, and management support. Campus discounts currently range from 27.6% to 31%. Claims are consistently split with primary insurance covering two-thirds and AIME covering one-third, indicating a positive trend of more athletes having primary coverage.

Losses appear to be stabilizing and trending back to normal, with consistent paid claim amounts. Notably, campus discounts are applied before any additional discounts. The availability and utilization of the PPO discount network were reviewed. Additionally, HSR maintains a provider/vendor list, with existing agreements encouraging continued member use and contributing to cost-efficiency.

Brandon also highlighted the success of recent training sessions, noting that all sessions are recorded and accessible for review at any time.

A4. CSURMA Executive Committee Report

Mike Beatty reported on the Executive Committee meeting of January 13, 2025, as follows:

- Excess Insurance renewal discussion
- Property appraisals increased values for two campuses and underwriters are providing optional property rating
- Executive Committee elections for two open seats
- New International Health Program was presented for F1/J1 VISA students incoming from international territory
- Systemwide certificate tracking program – Evident ID provides an automated insurance verification and tracking platform

A5. NCAA Post Eligibility Insurance Program

Effective August 1, 2024, the NCAA will offer post-eligibility injury insurance coverage to member institutions. This new coverage provides up to $90,000 in excess benefits with no deductible, for athletically related injuries sustained during participation in qualifying intercollegiate sports. The benefit applies for a two-year period (104 weeks) following the conclusion of a student-athlete's collegiate athletic participation.

The coverage is intended for injuries that occurred during the student-athlete's college career. Member institutions are responsible for maintaining injury documentation throughout the full 104-week benefit period.

The Committee reviewed the claim submission process. Brandon Schall provided an overview of when the policy becomes available to student-athletes post-graduation and outlined next steps. Further discussion will take place as additional guidance from the NCAA becomes available.

The Committee discussed the increasing number of transfer student-athletes entering and exiting the CSU system. Emphasis was placed on the importance of obtaining appropriate medical clearance and documentation for incoming and outgoing student-athletes to ensure continuity in care and coverage.

A6. CSURMA Plan of Benefits

The Committee reviewed the Plan of Benefits originally adopted in January 2016. The primary objective of the Plan is to align with the NCAA policy and provide secondary coverage up to the $90,000 NCAA deductible limit. The current comparison was made using the NCAA Summary of Coverage rather than the full NCAA policy document.

Discussion included the number of chiropractic visits allowed under the Plan of Benefits in comparison to the NCAA policy, and the potential need to add definitions to better align the Plan with NCAA terminology. The Committee also considered whether the medical expense coverage limit in the Plan may be too low and should be re-evaluated. Staff requested a copy of the full NCAA policy to conduct a more accurate comparison with the Plan of Benefits. A draft document outlining proposed additions and deletions based on this comparison will be presented at a future meeting.

At the next meeting, the Committee will determine whether a separate session is necessary to draft an updated Plan of Benefits that more closely mirrors the NCAA policy.

A7. Retained Funds Analysis at June 30, 2024

The Committee received a report summarizing the calculation of surplus funds (dividends) and reviewed the Goal for Retained Funds policy and procedure. This policy supports the long-term financial strength of the AIME risk pool, which includes a component of self-insurance.

The Committee discussed the potential declaration of a 50% dividend for FY 2025/26, weighing the benefits and risks. Retaining the remaining 50% would serve to cover unexpected losses and expenses. Mimi provided clarification on the difference between claims paid and the data used to calculate proposed FY 2025/26 premiums, noting that the member-accessible loss reports in the HSR database reflect incurred losses but not necessarily payments made in the same fiscal year as the date of loss. Outstanding liabilities represent both future payments on open claims and estimates for claims not yet filed.

Staff recommended proceeding with the 50% dividend and will confirm whether it can be applied to offset FY 2025/26 campus premiums.

The Committee directed staff to request Executive Committee approval for the proposed AIME dividend (50% of retained earnings) and to present final dividend calculations at the May 2025 Committee meeting.

A motion was made to approve the 50% dividend calculation and apply the amount of the dividend to the campus premium.

APPROVED

MOTION: Kristal Slover **SECOND:** Kellie Eberlein **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kyle Burnett	X			
Kelli Eberlein	X			
Keyonda Kendall	X			
Jennifer Lupo-Northrup	X			
Kristal Slover	X			
Jarrod Spanjer	X			
Michael Thorpe	X			
Susan Vollmerhausen	X			

A8. Availity Medical Database Demonstration

This item was deferred to the Committee's May 2025 meeting. A demonstration will be provided on the Availity database, which is utilized by Sacramento State to support eligibility verification, collection of Explanation of Benefits (EOBs), and other processes related to claims filing. Keyonda will also present additional tools designed to assist with the timely payment of claims.

A9. CSURMA Quarterly Report Ending September 30, 2024

The CSURMA Quarterly Report for the period ending September 30, 2024, was provided for informational purposes. This report was previously reviewed at the Committee's last meeting and is included again in today's meeting materials, as the report for the period ending December 31, 2024, is not yet available.

A9. CSURMA Athletes Newsletter

The Committee discussed the draft CSURMA Athletes Newsletter. Staff was directed to include the following in the upcoming newsletter:

- AIME Plan of Benefits
- AIME student athlete extension of benefits procedure
- AIME coverage for Cheer/Dance teams
- Other than AIME coverage for Cheer/Dance teams
- NCAA Post Eligibility insurance – effective August 1, 2024

A14. CSURMA Committee Member and Staff Contact Lists

Staff was asked to provide updates to contact information to Staff.

B. ADJOURNMENT

The meeting was adjourned at 11:00 a.m.