APPROVED

MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
MAY 12, 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

Nikki Hammond, Health Special Risk (Zoom)
Amy Lightner, Alliant Insurance Services (Zoom)
Cathy Ray, Health Special Risk (Zoom)
Brandon Schall, Health Special Risk (Zoom)
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

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

A1. Review Meeting of Minutes

A motion was made to approve the meeting minutes of January 21, 2025 as presented at today's meeting.

APPROVED

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 introduced Nikki Hammond, the newest member of HSR's team. Nikki brings extensive experience in higher education athletics, having spent 10 years at Notre Dame.

Brandon also provided an overview of the upcoming upgrade to the portal (version 2.0), which will include features such as access to historical claims data, improved injury tracking, and other enhanced functionalities.

Additionally, Brandon presented the loss and claim trend reports, valued as of April 30, 2025, covering 10 full Plan years. For the 2024/25 policy year, claims paid are trending upward, but the program is expected to level out over the next 36 months. The 2023/24 policy year showed slightly faster claims development, while the 2021/22 year saw elevated claims as operations normalized following the COVID-19 pandemic.

The past two years reflect strong performance, driven by campus-level engagement, effective use of discounts, and management support. 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.

A3. CSURMA Executive Committee Report

Mike Beatty reported on the Executive Committee meeting of May 12, 2025, as follows:

- Insurance renewal marketing is ongoing. Liability market is hardening while property is surprisingly stable. Auto liability market is also becoming difficult
- The Committee has two seats up for re-election on July 2025. Mike Beatty was re-appointed to a second, two-year term. Jeff Wilson, VP for A&F at SFSU was appointed to replace Rose McAulliffe who assumed the Vice Chair seat
- The Committee empaneled a Rating Plan Task Force to review the methodology used to calculate all program rates. This review occurs every three years and is designed to ensure that all program rating remains fair and equitable
- Thirteen campuses have joined the new iShip (International Student Health Insurance Program). Mike confirmed there is no exclusion for dental car nor for athletic participants, both NCAA and Club Sports
- Approved the funding of Evident ID, a systemwide certificate of insurance tracking platform to assist campuses in managing vendor COIs
- Discussed the combative sports survey to assess whether a specialized insurance program could help mitigate associated risks. Further updates will be provided as more information becomes available

A4. CSURMA AIME Claims Administration Audit

Stacey discussed that in accordance with Policy & Procedure No. 5, it is the policy of CSURMA to periodically audit its Third-Party Claims Administrators (TPAs) to ensure the delivery of high-quality claims administration.

CSURMA engaged Craig Schweikhard of R.E. Powers Company, LLC to conduct an electronic performance review of HSR's, claims administrator for the AIME program. The most recent review was completed in March 2021.

HSR, Alliant, and Craig will be meeting to discuss the AIME claims audit process. The AIME Claims Audit Report, detailing the findings from the audit will be presented to the Committee at its October 2025 meeting.

A5. FY 2025/2026 AIME Dividend Calculation

Stacey provided an overview of the FY 2025/26 dividend calculation. When funds exceed the Goal for Retained Funds, there is an opportunity to return a dividend from the AIME Program. The Goal for Retained Funds represents the amount held above the program's outstanding liabilities, calculated at a 70% confidence level and discounted for investment income.

At its last meeting, the Committee approved a 50% dividend. Staff confirmed that this dividend will be applied as an offset to the FY 2025/26 AIME premium. The maximum available dividend is $254,972.

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 NCAA policy by providing secondary coverage up to the NCAA deductible limit of $90,000. The current review used the NCAA Summary of Coverage as a reference, rather than the full NCAA policy document.

The Committee also reviewed a draft comparison summary of the Plan of Benefits vs. NCAA policy. They requested an additional column be added to the summary to outline each recommended change and the rationale behind it. The goal is to determine whether the Plan of Benefits should be as restrictive as the NCAA policy.

To support this effort, the Committee formed a Plan of Benefits Subcommittee to review potential revisions. Members of the subcommittee include Kristal Slover, Kelli Eberlein, and Keyonda Kendall. The subcommittee will meet to draft an updated comparison and present it at a special meeting for further discussion.

A7. Availity Medical Database Demonstration

Keyonda presented a demonstration 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 also presented additional tools designed to assist with the timely payment of claims.

A8. 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

A9. CSURMA Quarterly Report Ending March 31, 2025

The CSURMA Quarterly Report for the period ending March 31, 2025, was provided for informational purposes.

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 11:32 a.m.