**GSC Committee Meeting Form**

**Name (GSC and other members who attended this meeting, bold name of individual filling out report): Tara Young,** Ahmed De Alba Garza, Katrina Doolittle (Chair, environmental health and safety-risk management), Cornell Manking, Lori McKey, Paulie Wagner (works with Katrina Doolittle),

**Name of meeting/committee: International Student Health Insurance Committee**

**Meeting date: 11/06/2017**

**Start time: 9:00am**

**End time: 10:30am**

**Brief summary of committee purpose:**

Discussion about international student health insurance, make a plan of action.

**Meeting Summary/Main points of interest (include a bullet point list of any announcements for upcoming events, topics discussed, changes made, and relevant points here):**

HTH’s loss ratio in 2016-2017 was 48.22% (Common loss ratio is 20%) International boarder programs are in charge of looking at loss ratio and premium costs because they are the holder, but Cornell says they don’t know how. This discussion brought about the idea that risk management should have an insurance expert.

New insurance company must be willing to accept ongoing claims.

Lori says it’s difficult to get an insurance plan to give us a deal or package with how few students we have (~600) the number is ~600’s because some students come covered by their scholarship/countries.

Based on the number of people we are covering, we have a couple options:

* Students purchase whatever insurance they want, the university does not police it
* NMSU mandates a group policy where everyone purchases the same policy

Tim Munley is HTH’s consultant for us.

We reviewed the rough draft RFP that Lori put together. There are two options that companies can submit to us (see RFP rough draft).

Discussed changing wording that people can obtain certification for operating in NM by the date of contract.

Unclear if HTH covers students globally (Ahmed says they do, Lori says they don’t). Then it is potentially unclear if RFP asks to cover students globally or just in US and we agree that it should be clear.