BOE Agenda Item Executive Summary
June 10, 2024

Topic: KSHSAA Membership and Insurance (Annual)

Background Information: Membership in the Kansas State High School Activities Association requires each senior high school and each middle school to pay annual membership dues and for the district to purchase the KSHSAA basic liability catastrophe accident medical insurance.

Each senior high school and middle school must submit dues directly to KSHSAA. The Employee Benefits & Insurance Management office (EBIM) shall pay the required insurance premium. The liability portion of the KSHSAA policy covers schools, the district, its employees, and the school board members. The medical part of the policy is designed to cover medical expenses of students who are injured while practicing, traveling to and from, or participating in activities or athletic events under the jurisdiction of the Kansas State High School Activities. The insurance premium is based on the number of student athletes, cheerleaders, and pommies/dance teams at each school with protection extended to cover injuries to all interscholastic activity participants, i.e., marching bands, orchestra, pep bands, flag teams, choral groups, dramatics, forensics, debaters, student council, and scholar bowls.

The policy has a $500,000 per occurrence liability limit that responds to negligence claims. The accident medical benefit is secondary to other insurance and is subject to a $25,000 deductible that must be paid by the family of the injured student. After the deductible is satisfied, the medical policy provides up to $25,000 for medical expenses during the 52 weeks following the accident. If the $25,000 benefit is paid, beginning the 53rd week the policy provides a lifetime excess medical expense benefit of $5,000,000.

As noted in the chart below, the Board in most recent years has approved expending funds to purchase insurance to reduce the deductible for families down to $3,500 from the KSHSAA deductible, which is currently $25,000.

The district has analyzed the risk vs. premium costs for the med-catastrophic layer of coverage between $10,000 and $25,000 and has determined to self-insure for up to $25,000 in risk.

Year	Projected Number of Students	Rate	KSHSAA Insurance Premium	% Students w/o Private Insurance	Projected Number of Students w/o Private Insurance	$3,500 Deductible Insurance
2024-2025	4,200	$7.60	$31.920.00	14.0	588	Self-Insured
2023-2024	4,050	$7.57	$30,658.50	14.0	567	Self-Insured
2022-2023	3,330	$7.35	$24,475.50	14.0	466	Self-Insured
2021-2022	4,743	$7.06	$33,485.58	14.0	664	Self-Insured
2020-2021	3,158	$6.97	$22,011.26	14.0	442	Self-Insured
2019-2020	5,400	$6.83	$37,422.00	14.0	756	Self-Insured
2018-2019	5,293	$6.61	$34,986.73	14.0	741	Self-Insured
2017-2018	5,491	$6.39	$35,087.49	13.0	685	Self-Insured
2016-2017	5,800	$6.06	$35,148.00	12.2	708	Self-Insured
2015-2016	5,796	$6.03	$34,949.88	12.9	748	Self-Insured
2014-2015	5,791	$5.97	$34,572.00	12.1	703	$22,240
2013-2014	5,452	$6.03	$32,875.56	10.0	544	$22,240
2012-2013	5,294	$5.99	$31,711.06	16.0	855	$28,125
2011-2012	6,236	$4.98	$31,055.28	15.0	939	$22,500
2010-2011	5,275	$5.07	$26,744.25	17.0	911	$22,500