

Loma Linda University

Transitioning from *self-funded* to *fully-insured* using a *student-centered approach*

Client Profile: Private University in California | 4,200 students

After more than **40 years self-funding and self-administering** their student health insurance plan, changes in California state regulations required Loma Linda University to transition to a fully-insured plan for the 2024-2025 school year. Seeking a consultant with experience in multiple funding models, LLU partnered with HUB Campus Health Solutions to assist in managing this transition. Using **industry expertise, robust project management,** and **critical ongoing implementation support** HUB Campus Health Solutions helped Loma Linda University navigate the unknown territory to successfully implement a compliant student health insurance plan.

COMPARED TO THE TOP 10 LARGEST PRIVATE UNIVERSITIES IN CALIFORNIA, LLU'S 24/25 PLAN RANKS:



THE RESULT

1st

**LOWEST
DEDUCTIBLE**

2nd

**BEST ACTUARIAL
VALUE (90.68%)**

3rd

**LOWEST ANNUAL
PREMIUM**



THE WORK



THE WHY

- To ensure continuity of care and with the goal to minimize disruption for students, HUB **dug into the details** of their self-funded plan to identify the best way to transition the plan to fully-insured.
- HUB's Data Analytics team digested self-funded data from LLU and **provided critical reporting** to conduct an extensive RFP. HUB received quotes from all carriers who write SHIP business in California.
- HUB negotiated quotes that would **keep the plan benefit-rich** while remaining **affordable for students**. Key plan terms like rate caps and performance guarantees were negotiated with the carriers to **support the long-term health of the plan**.
- Loma Linda's self-funded plan was deeply engrained in the university and academic medical center which meant this change to fully-insured affected both students and providers. HUB provided **substantial communication and education support** to help quell the concerns of the Loma Linda community and empower students and providers to adopt this change.