

# Pacific University

Digging Into the Details to **Ensure Value** and **Protect Affordability** for Students

**Client Profile:** Private University in Oregon with 3,500 students and 20% SHIP enrollment

After partnering with HUB Campus Health Solutions in 2023, Pacific University expressed concern with the **affordability of their student health insurance plan**. Keeping the student experience at the center of all strategic initiatives, the HUB Campus Health solutions team heard the University articulate that a robust benefit plan design and continued access to quality care was imperative. HUB dissected the Pacific University student health insurance plan and was able to provide considerable cost savings by **eliminating duplicative services and unnecessary commissions without sacrificing benefits**.



## THE RESULT

Partnering with HUB saved Pacific University and their students over

**\$130k**

in fees and commissions.

The elimination of the unnecessary commissions reduced Pacific's premium by

**↓ 7%**



## THE WORK

- After an extensive plan audit, it was discovered that Pacific University was paying for duplicative services that were offered through both their broker and carrier partner.
- Using HUB's dedicated proprietary data analysis team, a detailed report was created that broke down the rate calculation by line item in order to pinpoint redundant fees.
- HUB successfully managed the implementation of the carrier enrollment system that resulted in further savings and increased transparency for the school.
- HUB negotiated a negative renewal with the incumbent carrier that resulted in additional direct savings for students.



## THE WHY

*Pacific University was facing unsustainable rising costs and did not want to compromise on providing a crucial benefit for their students. The reduction in commissions and fees that resulted from HUB's in-depth plan analysis ensured the future health of the student health insurance plan and released funds that could be directed to other campus health and wellness initiatives.*