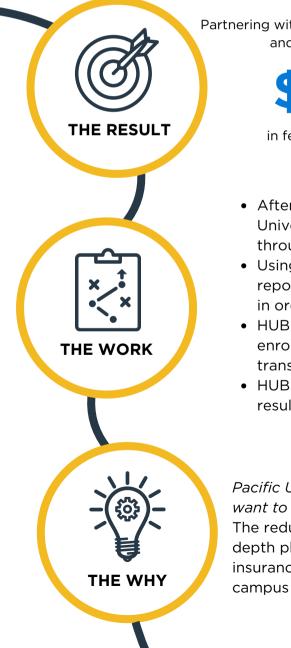
Pacific University

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**.



Partnering with HUB saved Pacific University and their students over



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

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in fees and commissions.

- 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.

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 indepth 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.

