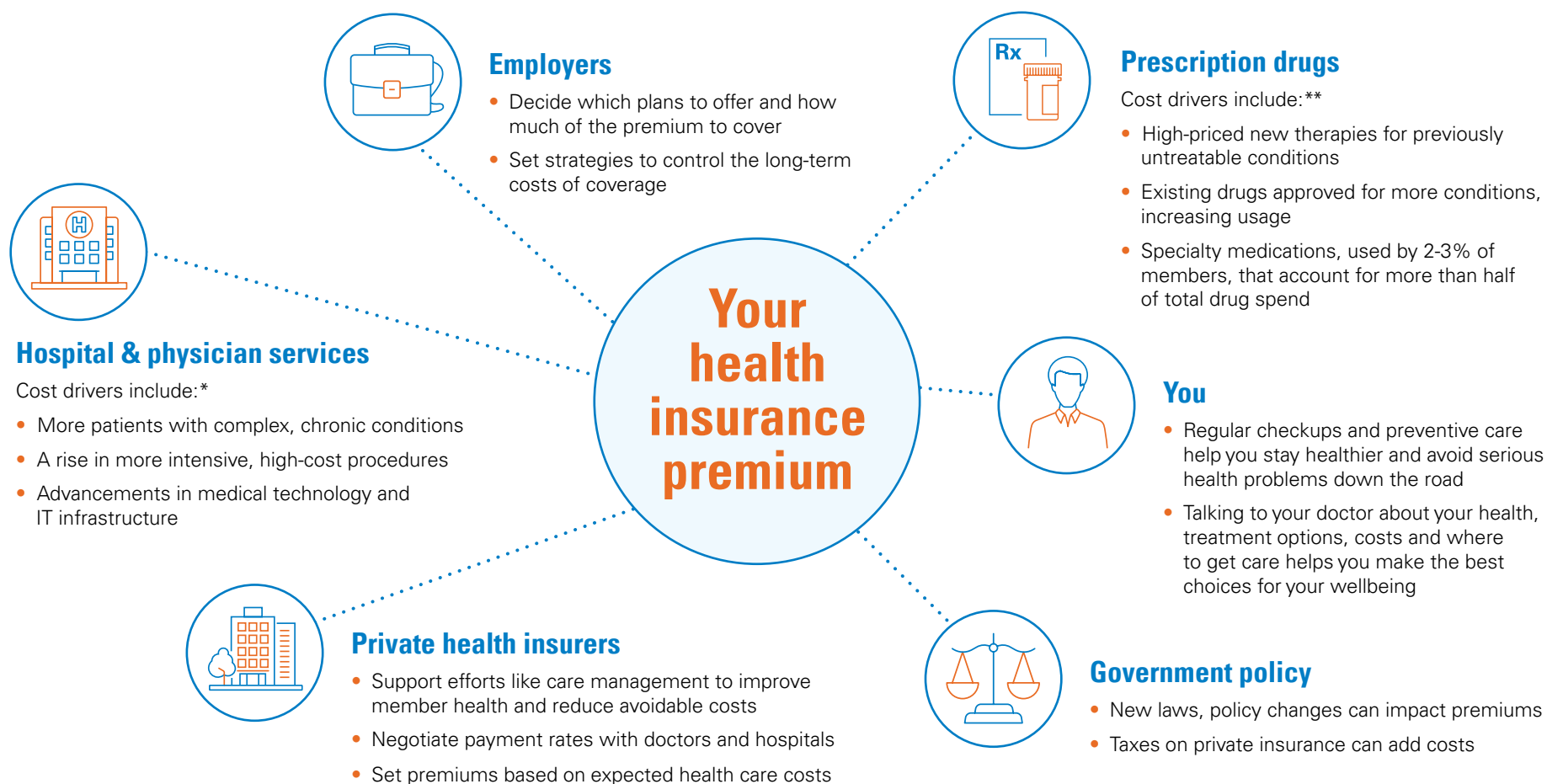


Why you're paying more for health insurance – and what impacts costs



Did you know?

Health insurers can be for-profit or nonprofit:

- For-profits tend to be accountable to shareholders for meeting profit goals.
- Nonprofits reinvest any surplus funds to support their mission and ensure they can cover members' claims during unexpected events (i.e., pandemics).



**Amount of every premium dollar
Excellus BlueCross BlueShield,
a nonprofit, spent on medical care
for members last year.**

*Sources: <https://www.aha.org/system/files/media/file/2025/04/The-Cost-of-Caring-April-2025.pdf>
<https://www.kff.org/health-costs/health-policy-101-health-care-costs-and-affordability/?entry=table-of-contents-what-factors-contribute-to-u-s-health-care-spending>
<https://guidehouse.com/insights/healthcare/2023/2024-health-system-digital-and-it-investments>

** Sources: <https://pmc.ncbi.nlm.nih.gov/articles/PMC10678302/>
<https://academic.oup.com/ajhp/article/82/14/806/8117945>

Data regarding specialty medications represents commercial claims data for the health plan from January 2024 through June 2025.
Specialty drugs treat conditions such as cancer, multiple sclerosis and rheumatoid arthritis.

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.

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