

What impacts health insurance costs – why you're paying more



92¢

Amount of every premium dollar Univera Healthcare, a nonprofit, spent on medical care for members last year.

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).

*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.