Where does your health care dollar go?



In 2023, 88.7% of every premium dollar went to member care.

As a member-owned, not-for-profit company, 1% of your premium dollar goes to taxes² and 10% goes to operate our business. These administrative fees include general business operations to serve you, our groups and members, and to ensure financial stability so we are there when you need us. These administrative fees are some of the lowest, nationally, for a health insurer.

1 Member care includes the following claims: hospital, facility, health care provider, drug and dental claims. Claims expense allocation is based off of 2023 paid claims.

2 Taxes include premium tax and exchange user fees.

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