



85¢

15¢

Medical tests, doctor visits,
hospital stays ...

Administrative
services

Your health care dollar pays for a lot of health care.

Approximately 85 percent of every health insurance premium dollar goes directly to pay for medical care.* Most of the rest pays for the administrative services that help you get the care you need, such as paying claims, recruiting and maintaining a large network of hospitals, physicians and other providers and serving and educating our members.

Understanding what the premium dollar pays for is an important first step in addressing rising health care costs. To control health care costs, everyone - health plans, hospitals, doctors, legislators and consumers - has a role to play. The choices each one of us makes can help make health care more affordable. By working with employers, providers and consumers, Horizon Blue Cross Blue Shield of New Jersey is finding more affordable ways to provide access to quality health care. **For more information on the rising costs of health care, visit our Web site, www.horizonblue.com/informed.** Together, we can make health care work.



Horizon Blue Cross Blue Shield of New Jersey

*Making Healthcare Work*SM

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