

March 12, 2025

The Honorable John Thune
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Charles E. Schumer
Minority Leader
United States Senate
Washington, D.C. 20510

The Honorable Mike Johnson
Speaker of the House
House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
Minority Leader United State
United State House of Representative
Washington, D.C. 20515

Dear Majority Leader Thune, Minority Leader Schumer, Speaker Johnson, and Minority Leader Jeffries:

We, the undersigned organizations, write to urge you to address the high and rising health care costs that are threatening the health and financial well-being of our nation's families, workers, employers, small businesses, and communities. Many Americans are increasingly concerned about the cost of everyday necessities like food, housing and especially health care. In 2023, roughly half of families with commercial coverage were spending up to 25% of their monthly budget on health care costs.ⁱ These high costs have left 100 million families grappling with medical debt they may never pay off.ⁱⁱ The 119th Congress has the opportunity and responsibility to provide relief to the American people by advancing a health care agenda that will meaningfully lower health care costs while protecting access to high quality and affordable care. As policymakers weigh options to reduce spending, it is critical that they address the real drivers of unaffordable care without undermining the core commitments of public or private health coverage that the American people rely on.

America's health care affordability and quality crisis stems from a fundamental misalignment between the business interests of the health care sector and the health and financial security of our nation's families. The health care industry sets excessive health care prices and takes advantage of loopholes that drive inefficient health care spending that has little to do with the quality of care they provide. The unchecked growth of big health care corporations and a lack of oversight over their business practices have led to monopolistic health care practices and prices, reduced access to care, worse health outcomes and lower wages for workers — a direct threat to the health and financial security of every American.

Congress has an opportunity to turn the tide on this crisis by advancing bipartisan, commonsense legislation that could address some of our health care system's most obvious failings and take critical steps to ensure everyone in America has access to the high quality and affordable health care they deserve. While some proposals currently in Congress to cut or cap coverage would strip away access to public and private health insurance from our nation's families, and would only serve to further threaten their financial stability, we urge you to consider an agenda to actually address affordability for both taxpayers and consumers. **The undersigned organizations urge policymakers to pursue pro-consumer reforms to the health care system that improve transparency, promote healthy competition, and curb industry abuses in order to lower health care costs for everyone. Specifically, Congress should:**

- **Promote meaningful transparency and accountability, including by:**
 - Strengthening hospital and health plan price transparency by requiring all hospitals and health plans to disclose their negotiated rates in dollars and cents.
 - Ending dishonest hospital billing to ensure that big hospital corporations are not overcharging in outpatient settings, saving an estimated \$403 million over ten years.ⁱⁱⁱ
- **Reduce waste and inefficiencies driven by corporate health systems, including by:**
 - Enacting a comprehensive same service, same price policy to stop big hospital corporations from charging more for the same care, and shifting patients to higher-cost care settings, saving an estimated \$157 billion over ten years.^{iv}
- **Root out conflicts of interest that increase health care costs, including by:**
 - Prohibiting anti-competitive contracting including between providers and insurers that limits patients' access to alternative sources of health care, which is estimated to save \$3.2 billion over ten years.^v
 - Requiring greater transparency around the role of private equity and corporate ownership in health care to ensure all Americans, including those in rural communities, have access to the health care they need at a price they can afford.

If enacted, these policies would set a critical foundation for reining in rising health care industry consolidation and unjustifiably high prices. These reforms would help reduce inflated health care spending *and* make health care more affordable and value-driven for consumers.

Consumers across the country are feeling the affordability crisis firsthand and are eager for Congress to pass a robust, well-vetted, bipartisan health care package that addresses our health care affordability crisis and reaffirms that their representatives are doing all they can to deliver on their promises to lower costs and improve health care.

We stand ready to support you in this essential and urgently needed work. Please contact Jane Sheehan, Deputy Senior Director of Government Relations at Families USA (JSheehan@familiesusa.org), for further information and to let us know how we can best be of service to you.

Sincerely,

Families USA
 ACA Consumer Advocacy
 AFSCME
 Aging Life Care Association
 Allergy and Asthma Network
 American Academy of Family Physicians
 American Muslim Health Professionals
 Asian & Pacific Islander American Health Forum
 Autistic Women & Nonbinary Network
 California Immigrant Policy Center

Center for Elder Law and Justice, NY
Charlotte Center for Legal Advocacy
Christian Council of Delmarva
Citizen Action Illinois
Clear Health Care Advocacy
Colorado Consumer Health Initiative
Compass Health Network
Community Catalyst
Community Service Society of New York
Consumers for Affordable Healthcare, Maine
Consumers for Quality Care
Economic Opportunity Institute, Washington
El Centro, Inc.
Elephant Circle
Florida Voices for Health
Friends of Recovery, New York
Georgia Watch
GO2 for Lung Cancer
Health Access California
Health Care Voices
Hydrocephalus Association
Independence Care System, NY
Iowa Citizen Action Network
Kentucky Equal Justice Center
Kentucky Voices for Health
Long Term Care Community Coalition
Lupus and Allied Disease Association, Inc.
Medicare Rights Center
Mental Health America
Moms Rising
National Adult Day Services Association (NADSA)
National Alliance of Healthcare Purchaser Coalitions
National Alliance of State & Territorial AIDS Directors
National Coalition for LGBTQ Health
National Consumers League
National Consumer Voice for Quality Long-Term Care
National Health Law Program
New Jersey Citizen Action
New Jersey Health Care Quality Institute
Northwest Health Law Advocates
Pennsylvania Health Access Network
SEIU 32BJ Health Fund
Serving At-Risk Families Everywhere (SAFE)

Small Business Majority
South Carolina Appleseed Legal Justice Center
Swope Health Services
Tennessee Justice Center
Texas Business Group on Health
The Health Collaborative
Third Way
Transgender Awareness Alliance
Utah Health Policy Project
Virginia Organizing
Voice of Health Care Action
Washington #insulin4all
Washington Education Association
Whole Washington
Young Invincibles

ⁱ Sara R. Collins, Shreya Roy, and Relebohile Masitha, “Paying for It: How Health Care Costs and Medical Debt Are Making Americans Sicker and Poorer: Findings From the Commonwealth Fund 2023 Health Care Affordability Survey,” The Commonwealth Fund, October 26, 2023, <https://doi.org/10.26099/bf08-3735>.

ⁱⁱ Noam N. Levey, “100 Million People in America Are Saddled With Health Care Debt,” KFF Health News, June 16, 2022, <https://kffhealthnews.org/news/article/diagnosis-debt-investigation-100-million-americans-hidden-medicaldebt/>.

ⁱⁱⁱ “Estimated Direct Spending and Revenue Effects of H.R. 5378, the Lower Costs, More Transparency Act: As posted on the website of the Clerk of the House on December 5, 2023,” Congressional Budget Office, December 8, 2023, https://www.cbo.gov/system/files/2023-12/hr5378-DS-and-Revs_12-2023.pdf.

^{iv} Options for Reducing the Deficit: 2025 to 2034 (Congressional Budget Office, December 2024), <https://www.cbo.gov/system/files/2024-12/60557-budget-options.pdf>.

^v “S. 2840, Bipartisan Primary Care and Health Workforce Act: As reported by the Senate Committee on Health, Education, Labor, and Pensions on November 8, 2024,” Congressional Budget Office, November 8, 2024, <https://www.cbo.gov/system/files/2024-02/s2840.pdf>; “Noncompetes: What You Should Know”, Federal Trade Commission, 2023, <https://www.ftc.gov/news-events/features/noncompetes>.