

January 20, 2026

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Chuck Schumer
Minority Leader
United States Senate
Washington, DC 20510

The Honorable Mike Johnson
Speaker
United States House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
United States House of Representatives
Washington, DC 20515

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

As the second year of the 119th Congress commences, across the country, Americans are anxiously awaiting relief from rising costs. People in every state are sounding the alarm: the cost of health care is too high, the system too complex, and relief is desperately needed.

The undersigned organizations urge you, as leaders of this Congress, to turn the tide on our nation's affordability crisis and prioritize improving health and lowering costs for patients, workers, employers, and states in any upcoming “must-pass” legislative package by enacting bipartisan policies to stop big health care corporations from exploiting the health system and driving up costs for everyone who relies on it.

Recent polling shows that lowering health care costs is the top priority for Americans across demographics, even surpassing concerns related to housing, jobs, crime, and immigration. And over 9 in 10 voters think it is important that Congress and the President act to lower health care costs to reduce stress on family budgets, bring down the cost of living, and make health care more affordable and accessible to millions of families around the country.¹

In 2025, nearly half of all Americans struggled to afford the health care they and their families needed and over one-third of Americans reported skipping needed care, all due to the high cost.^{2,3} In 2026, on average, base health insurance rates will be 26% higher in the individual insurance markets than last year, even before considering the direct impacts of expiring tax credits, and people enrolled in employer-sponsored health coverage are facing premiums and increases at similarly high levels.. Decades of data clearly show that prices for hospital services and prescription drugs continue to be the leading drivers of high and rising health insurance premiums for both people who get coverage through their

employers and people who purchase insurance in the Marketplaces. The majority of 2026 rate filings directly connect higher insurance rates to these high and rising costs.⁴

The expiration of the enhanced premium tax credits and uncertainty about their future further exacerbates the issues, and also contributed to last year's higher rate filings, placing the over 20 million people who rely on the tax credits to purchase affordable coverage in especially dire straits.

Congress must take immediate steps to support families whose health and financial security are in jeopardy. We urge you and your colleagues to commit to an agenda that prioritizes health care affordability and addresses the root causes of our nation's health care cost crisis by holding corporate health systems accountable for charging excessive health care prices.

To that end, the list below of pro-consumer reforms to the health care system are proven solutions that would put money back in people's pockets, are overwhelmingly popular with voters across the political spectrum,⁵ and have strong bipartisan and bicameral support in Congress:

- Prohibit health systems from charging Medicare more for the same procedure if performed at a hospital facility instead of a doctor's office, saving an estimated \$157 billion over 10 years.⁶ (84% of voters support)
- Close legal loopholes that allow drug companies to raise prices by blocking generics, and rein in key patent abuses such as patent thickets, product hopping and pay-for-delay practices to improve innovation and competition in the prescription drug market, saving an estimated \$4.6 billion over 10 years.⁷ (87% of voters support)
- Prohibit Medicare Advantage companies from billing abuses such as exaggerating health risks to get paid more, saving an estimated up to \$1.5 trillion over 10 years.⁸ (79% of voters support)
- Strengthen hospital and health plan price transparency by requiring all hospitals and health plans to disclose their negotiated rates in dollars and cents with no exception. (91% of voters support)
- End dishonest billing and require hospital-owned clinics to indicate when procedures are conducted in out-patient settings to prevent hospital systems from charging higher rates for routine care, saving an estimated \$403 million over ten years.⁹ (82% of voters support)
- Prohibit anti-competitive contracting, including contracts between providers and insurers that limit patients' access to alternative sources of health care, saving an estimated \$3.2 billion over ten years.¹⁰ (78% support)

The urgency couldn't be clearer. Consumers are begging Congress to stand up for them – not big health care corporations – and to do all you can to finally deliver on your 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

Access Care Anywhere, Oregon

Autistic Women & Nonbinary Network

California Alliance of Child and Family Services

Center for Civic and Public Policy Improvement

Center for Elder Law & Justice, New York

Ceres Community Project

Clear Healthcare Advocacy

Coalition of Texans with Disabilities

Colorado Center on Law and Policy

Colorado Consumer Health Initiative

Colorado Latino Leadership, Advocacy & Research Organization (CLLARO)

Community Catalyst

Compass Health Network

Connecticut Health Policy Project

Consumer Action

Consumers for Affordable Healthcare, Maine

Doctors for America

Family to Family Network

Friends of Recovery, New York

Health Access California

Health Care Voices

Independence Care System, Inc

Infusion Access Foundation

Iowa Citizen Action Network

Georgia Watch

Grand County Rural Health Network, Colorado

Kentucky Voices for Health

Kintegra Family Medicine
Latino Commission on AIDS
Lighthouse Community Development Corporation, Alabama
Lupus and Allied Diseases Association, Inc.
Medicare Rights Center
Moms Rising
National Association of Social Workers (NASW)
National Organization For Women
New Jersey Citizen Action
North Carolina Justice Center
Pennsylvania Health Access Network
SEIU 32BJ Health Fund
Serving At-Risk Families Everywhere, Inc.
Small Business Majority
U.S. PIRG
Utah Health Policy Project
Virginia Organizing
West Virginians for Affordable Healthcare

¹ <https://familiesusa.org/resources/americas-voters-we-demand-lower-healthcare-costs/>

² Sparks, Grace, et al. "Americans' Challenges with Health Care Costs." KFF, 11 July 2025, www.kff.org/health-costs/americans-challenges-with-health-care-costs/.

³ "How Do Americans Experience Healthcare in Their State?" Gallup.com, Gallup, 18 Nov. 2025, news.gallup.com/poll/698042/americans-experience-healthcare-state.aspx.

⁴ Letter from Georgetown University Center on Health Insurance Reforms to Senate, "Request for Information on Factors Driving 2026 Individual Market Premium Changes." September 2, 2025.

<https://georgetown.app.box.com/v/2026MarketplaceRatesMemo>

⁵ https://familiesusa.org/wp-content/uploads/2025/10/102125_Families-USA-Online-Survey_Affordability_Final.pdf

⁶ 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>.

⁷ "S. 150, Affordable Prescriptions for Patients Act of 2023: As reported by the Senate Committee on the Judiciary on March 1, 2023," Congressional Budget Office, June 13, 2024, <https://www.cbo.gov/system/files/2024-06/s150.pdf>; "S. 142, Preserve Access to Affordable Generics and Biosimilars Act: As reported by the Senate Committee on the Judiciary on March 1, 2023," Congressional Budget Office, March 13, 2024, <https://www.cbo.gov/system/files/2024-03/s142.pdf>.

⁸ Congressional Budget Office, Options for Reducing the Deficit: 2025 to 2034. December 2024 <https://www.cbo.gov/system/files/2024-12/60557-budget-options.pdf>

⁹ "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.

¹⁰ Congression Budget Office, "Estimated Direct Spending and Revenue."