

# Reducing Health Care Costs and Improving Insurance Affordability: A Continuum of State Options

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# A team of nationally recognized experts

The Center on Health Insurance Reforms operates within Georgetown University's McCourt School of Public Policy. CHIR's team is composed of leading health policy researchers with deep and nationally recognized expertise in health insurance laws, regulation, policies and market practices.

# Level Set: What is Driving Health Care Cost Growth?

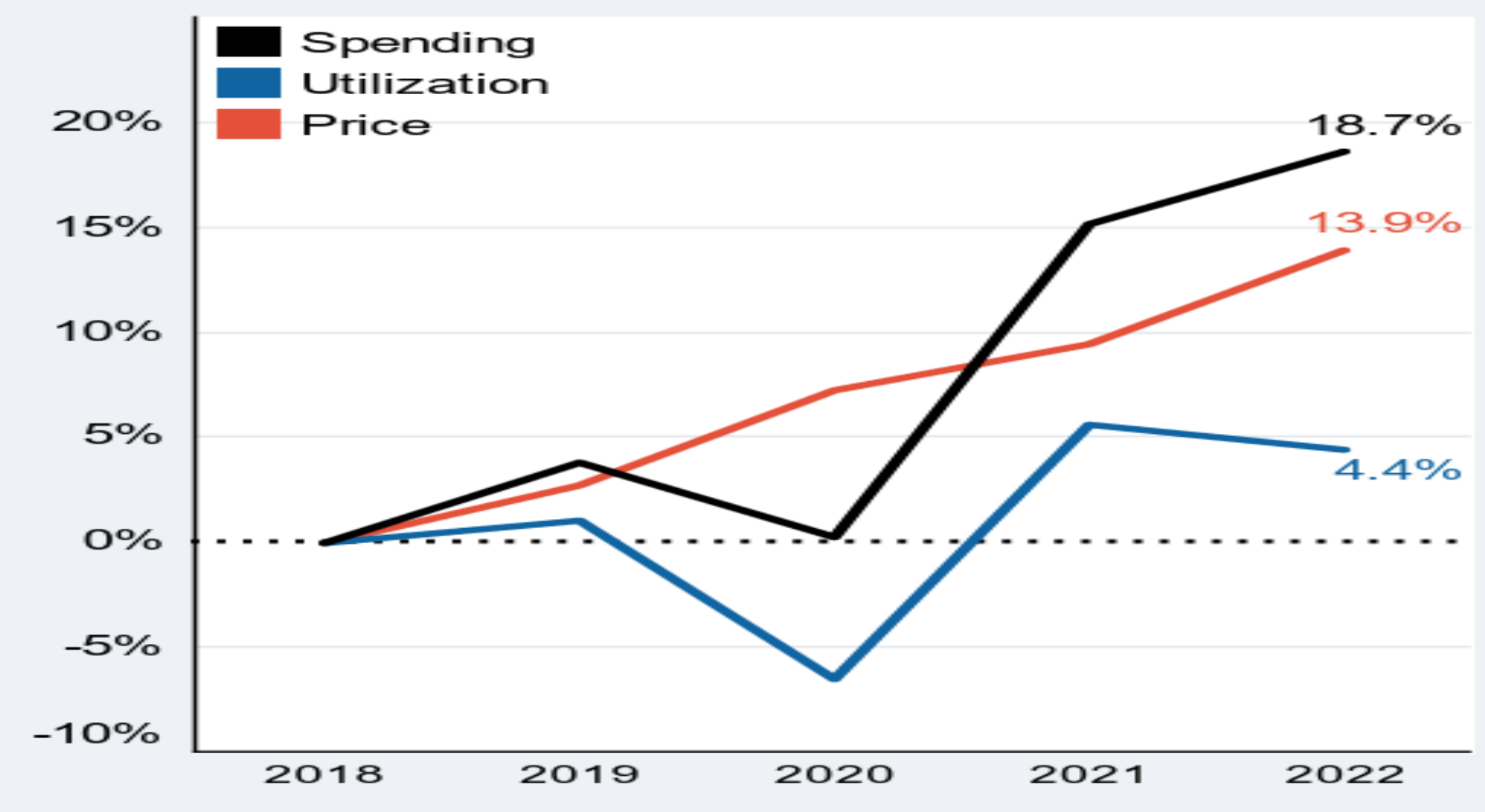
## RESEARCH ARTICLE

HEALTH AFFAIRS > VOL. 22, NO. 3

### It's The Prices, Stupid: Why The United States Is So Different From Other Countries

Gerard F. Anderson, Uwe E. Reinhardt, Peter S. Hussey, and Varduhi Petrosyan

Figure 1: Cumulative Percent Change in Spending per Person, Utilization, and Price



Source: Health Care Cost Institute Annual Cost and Utilization Report, 2022

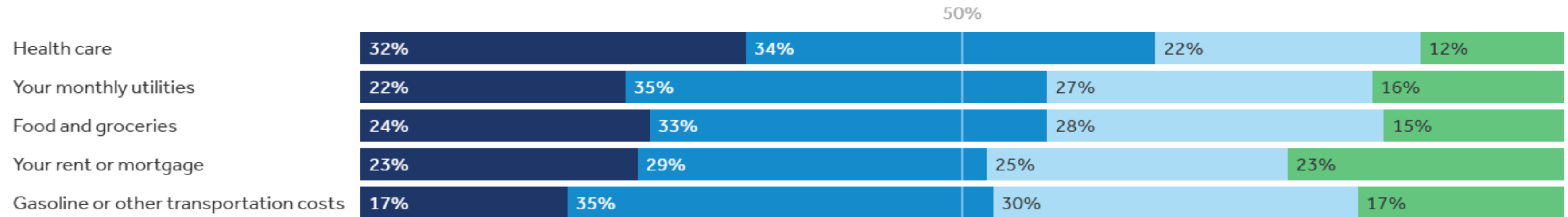
# A Complex Web: The Healthcare Environment is More Complicated than Most Understand

- Financial relationships – sometimes joint ownership, sometimes mutually advantageous deals among:
  - Providers
  - Insurers
  - A broad array of middlemen companies
- All aligned in the direction of extracting revenue and increasing costs
- The lack of alternatives means employers & consumers are not purchasing care in anything like a competitive marketplace

# Health Care Costs: Front of Mind for Consumers

How worried, if at all, are you about being able to afford each of the following for you and your family?

Very worried   Somewhat worried   Not too worried   Not at all worried



Note: Healthcare includes the cost of health insurance and out-of-pocket costs for things like office visits and prescription drugs. Monthly utilities include electricity or heat. See topline for full question wording.

Source: KFF Health Tracking Poll (January 13-20, 2026) • [Get the data](#) • [PNG](#)

Peterson-KFF  
**Health System Tracker**

# States Have a Continuum of Policy Options to Promote Affordability



# Transparency and Disclosures

- Strengthening **price transparency**
  - Hospitals
  - **Insurers**
  - Rx drugs
- **All-payer claims database development and use**
- **MLR reform**
- **Provider transparency**
  - Unique National Provider Identifiers (NPI)
  - Ownership transparency
  - Hospital financial, community benefit reporting
- **Consumer shopping tools**

# Competition and Ownership Reforms

- Strengthening/empowering antitrust authorities
- Transaction oversight and [monitoring](#)
- Certificate of Need/Certificate of Public Advantage reforms
- Restrictions on anticompetitive conduct and contracting
  - [Anti-competitive clauses in payer-provider contracts](#)
  - Provider non-compete limits
- Ownership reforms
  - Corporate practice of medicine reforms
  - Private equity restrictions
  - [Accountable TPAs](#)

# Limiting Prices and Growth Rates

- Cost-growth benchmarks
- Enhanced rate review and affordability standards
- Facility fee prohibitions
- Site-neutral payment caps
- No Surprises Act reforms
- Reference pricing/price caps

# Questions?

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# Stay In Touch

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