



UNITED
STATES *of*
CARE

2025 STATE POLICY PRIORITIES

United States of Care (USofCare) works to ensure **everyone has access to quality, affordable health care** regardless of health status, social need, or income. We know the high cost of care is the biggest health care issue for people across demographic backgrounds. The high price of care impacts every part of people's experience with the health care system, from soaring hospital prices to rising premiums and increased cost-sharing.

This is why USofCare is partnering with state advocates and policymakers in 2025 to support the following state legislative priorities, representing key steps to build a more affordable and equitable health care system.



LOWERING HOSPITAL PRICES TO MAKE HEALTH CARE MORE AFFORDABLE

Rising hospital prices remain the biggest driver of increasing insurance premiums and soaring out-of-pocket costs for families. People shouldn't have to face the increased burden of excess prices charged by many large health systems, which often significantly exceed the cost of providing care. States can take meaningful action to lower the prices charged by large health systems and hospitals by:

- Adopting site neutral payment reforms;
- Placing direct limits on hospital prices through policies like rate setting, capping excessive prices, establishing reference-based pricing, or other mechanisms to reduce the underlying cost of care (including in state employee health plans).



ADDRESSING THE CAUSES AND HARMS OF HOSPITAL CONSOLIDATION

Increasing rates of hospital consolidation have led to higher prices, worse patient outcomes, and overall less access to necessary care. People, no matter their background, should be assured continued access to the providers they need at a cost they can afford. States can take action to protect people from the harms of hospital consolidation through:

- Requiring and improving review and oversight of health care transactions, like mergers and acquisitions;
- Imposing consumer-protective conditions on health care transaction approvals;
- Limiting the use of anticompetitive contracting by large health systems which often demand higher reimbursement rates from insurers; and
- Increasing health care facility ownership transparency.



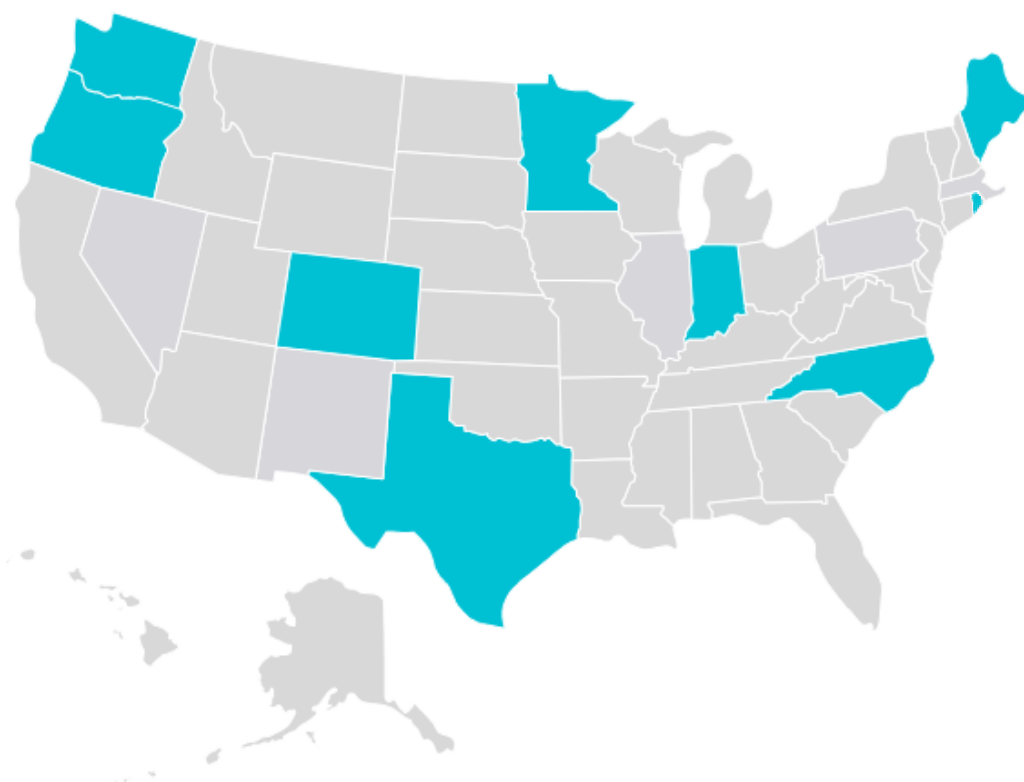
REDUCING PREMIUMS AND OUT-OF-POCKET COSTS

As out-of-pocket health care spending continues to rise, many families are forced to choose between affording health care or other basic needs. People shouldn't have to face unfair and unexpected medical bills that they are unable to pay when accessing predictable, high quality, and affordable services which keep them healthy. States can take action to protect consumers from high out-of-pocket costs by:

- Protecting people from hospital facility fees;
- Ensuring critical services, like preventive care and high value services, are available to people at no or low cost; and
- Adopting enhanced health insurance rate review.

UNITED STATES *of* CARE 2025 STATE PORTFOLIO

In 2025, USofCare anticipates supporting state advocates and policymakers to advance these issues in the following states:



United States of Care is a nonpartisan nonprofit that works to expand access to quality, affordable health care while paving a path toward durable, people-centered state and federal policies. We believe that by putting the needs of people at the forefront of our research and policy solutions, we can create a health care system that works for all people.