

2026 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. At the forefront of the policy solutions we develop is listening to people, and we hear from them that the health care system isn't working; it costs too much, isn't reliable, and isn't built in a way that will work long-term. To this end, USofCare is partnering with state advocates and policymakers in 2026 to support the following state legislative priorities that build towards a more affordable, dependable, and sustainable health care system for people.



MAKING PEOPLE'S CARE MORE AFFORDABLE

We know the high cost of care is the biggest health care issue for people across the country and that rising hospital prices remain the biggest driver of increased health care spending, leading to higher premiums and soaring out-of-pocket costs. People are seeing the increased burden of high prices, which often significantly exceed the cost of providing care and contribute to people delaying and skipping care, rising rates of medical debt, state budgets being strained, and increased costs for employers.

States can pursue a range of policy solutions to reduce the underlying cost of care and improve affordability, including:

Limiting hospital prices by:

- **Leveraging reference-based pricing** within state employee health plans or the commercial market to place limits on what hospitals are able to charge for the services they provide;
- **Adopting site neutral payments** to equalize payment rates for certain types of care, regardless of the site the care is delivered in;
- **Limiting facility fees** to protect against unfair charges that often come as a surprise to patients; and
- **Creating more transparency around what hospitals are charging** for care to help patients understand what their costs may be and aid policymakers in future reforms.

Limiting harmful consolidation and the corporatization of health care by:

- Improving review and oversight of health care mergers and acquisitions to protect people from harmful transactions that lead to higher prices;
- Prohibiting anti-competitive contracting to promote competition and lower costs;
- Strengthening corporate practice of medicine doctrines so corporate actors aren't interfering with providers' ability to serve patients;
- Improving rules about health care ownership transparency to provide a clear understanding of who owns health care entities; and
- Requiring non-profit hospitals to do more to receive their tax-exempt status.

Enhancing state's rate review authority and creating policies to ensure savings generated are actually passed down to consumers and employees through lower premium and out-of-pocket costs.



ENSURING COVERAGE IS DEPENDABLE AND RELIABLE

We also know that affordable care isn't enough, and people want their coverage to be there when they need it and as life's circumstances change. And, with federal changes impacting people's coverage and access, states now have an even bigger role to play to fill gaps.

States can advance policies that make coverage more dependable and reliable, including:

- Protecting access to new and redesigned coverage options so people can stay enrolled in coverage that meets their needs;
- Removing people's barriers to utilizing Medicaid coverage so people are able to meaningfully benefit from the program; and
- Preserving access to evidence-based preventive care, so people can stay healthy.

BUILDING A MORE SUSTAINABLE HEALTH CARE SYSTEM



People want a health care system that improves outcomes, lowers costs, and moves away from the current system that rewards quantity over quality. Reform is needed to build a health care system that is predictable and sustainable long-term and so people--such as those living in rural areas-- don't lose access to care.

States need to find solutions that move away from outdated fee-for-service payment models towards more sustainable ways of paying for care, including:

- Moving towards payment models that promote patient-first care (value-based care), such as the AHEAD Model, hospital global budgets, or innovations within the Rural Health Transformation Program; and
- Making more meaningful investments in primary care so we improve health outcomes and incentivize more cost-effective care.

UNITED STATES *of* CARE STATE FOOTPRINT

In 2026, USofCare anticipates supporting state advocates and policymakers to advance these issues in the following states.

