



June 25, 2026

**United States House of Representatives
Committee on Energy & Commerce
Health Subcommittee Markup of 15 Bills Addressing Illicit Drugs and Health Care
Price Transparency**

Statement for the Record

Testimony of Natalie Davis, United States of Care

Chairman Guthrie, Ranking Member Pallone, Members of the Committee, thank you for the opportunity to submit testimony for the record.

United States of Care (USofCare) is a nonpartisan, nonprofit organization working to ensure that everyone has access to quality, affordable health care regardless of who they are, where they live, or how much money they make. Importantly, we are committed to improving the health of everyday people and are eager to engage in solutions that do just that. We advocate for new solutions to tackle our shared health care challenges — solutions that people of every demographic tell us will bring them peace of mind and make a positive impact on their lives. Through our [work in states](#) and [listening to people's experiences](#) with the health care system, we are able to identify unique insights from patients on the ground to amplify for uptake at the [federal level](#).

The concept of “affordability” may have [recently entered](#) the political consciousness in a more prominent way, but for a long time, **cost has been the driving concern** people across demographic, geographic, and ideological spectrums have about health care – and that’s irrespective of their coverage type or status.

Since launching in 2018, USofCare has consistently listened to people about the health care system and their experiences with it, [cost is consistently the first – and most prominent – issue people raise](#). It is not solely about their inability to pay, but also the anxiety and the worry they won’t be able to afford the care they or a family member need in the future. For people, affordability impacts every facet of their experience – it’s the through-line of every single entry point into the health care system and impacts every decision they make. Cost also [impacts people’s decisions not to seek care](#).

As Congress and this Committee put health care affordability into sharper focus, one resounding truth is clear: people are struggling to pay for the care they need. Year after year, people are straining to access care as costs and prices continue to skyrocket.



Hospital spending continues to make up the [largest share](#) of total health care expenditures – outpacing spending on retail prescription drugs and physician services combined.

Despite good-faith reform efforts, the health care system **remains complex and difficult to understand for patients**. Federal efforts to promote hospital price transparency have represented an important step forward, but patients remain as baffled as ever by a health care system that is designed to confuse. More than five years after federal rules from the Centers for Medicare & Medicaid Services (CMS) [first required](#) hospitals to post the prices of hundreds of everyday services on their websites, [compliance](#) with the rules is still a problem, leaving patients in the dark about the true cost of hospital care.

As health care costs continue to rise, exacerbating the health care affordability crisis, medical debt is a growing financial burden that many people face when they need care. A recent [poll](#) from USofCare found that 49% reported experiencing at least one financial pressure related to a medical bill (i.e. put a medical bill on a credit card, contacted by a credit agency, took out a loan, etc.) in the past two years. 21% of people reported that they've carried medical debt in the last two years. Nearly [30%](#) of adults who owe medical debt owe it entirely for hospital bills.

Many [states](#) have taken action to promote price transparency to provide patients with the information needed to make educated health care decisions for themselves and their families. By making this information available and transparent, **policymakers are also able to use this data to pursue additional cost-savings solutions that can ultimately lower the underlying cost** of care and deliver savings for people, employers, and state budgets.

We appreciate that the Committee is taking steps today to consider legislation that will build on previous efforts to improve price transparency and enhance civil monetary penalties for health care entities that fail to follow these requirements. Additionally, with respect to hospital price transparency, Congress should follow the lead of states – like [Colorado](#) – that have prohibited hospitals not in compliance with hospital price transparency rules from taking extraordinary collection actions on medical debt from patients. **This comes down to basic fairness – if a patient can't find out the cost of the care they need, they shouldn't face financial ruin through [lawsuits](#), [wage garnishments](#), [liens on their homes](#), and lower credit scores.**

Thank you for your attention to this important issue, and USofCare appreciates the opportunity to submit this testimony for the record. We stand ready to help support any efforts from the Committee to help improve affordability and transparency in the health care system.