

# Reclaiming Affordability

WINNING THE COST WAR WITH  
THE **RIGHT** SOLUTIONS

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*Health Care*

**i**ndependentWomen®

# Health Care

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## Introduction

Health care has become a major financial burden for families. Premiums are [rising faster](#) than wages, and medical prices continue to [outpace](#) overall inflation. For years, government leaders have sought to solve this issue, leaning on more subsidies, more restrictions, and regulatory adjustments. High healthcare costs result from structural failures requiring true reform to unleash competition. Patients need straightforward price information and the flexibility to choose health insurance options that work best for themselves and their families. This ensures a system centered on patients, not insurance companies, and delivers lower costs.

## Background: *How We Got Here*

After World War II, the federal government imposed wage and price controls to curb inflation. To attract workers under these constraints, employers began offering tax-exempt health insurance benefits. The resulting surge in demand for insurance led to decades of [growing](#) state and federal regulations. In response, insurers implemented [complex administrative mechanisms](#) to control their costs, such as prior authorization (the requirement that insurance company must give approval prior to treatment) and network contracts (insurance company agreements with specific healthcare providers and facilities that dictate who patients can see). This created an opaque environment where prices and rules vary widely. That is frustrating for consumers to navigate, reduces their autonomy, and increases costs.

## Misperceptions vs. Facts

**MISPERCEPTION:** Hospitals already publish their prices.

**FACT:** Patient Rights Advocate found that only **16.8% of hospitals** complied with price transparency rules nationwide in September 2025. Compliance is low because enforcement and penalties are minimal.

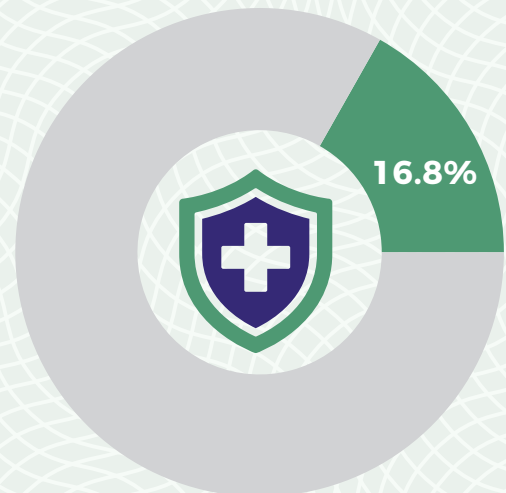
**MISPERCEPTION:** Patients can't shop for care as they do for other services.

**FACT:** 70% of inpatient and 90% of outpatient services **are shoppable**, meaning they are non-emergency and can be planned ahead of time. Patients could compare and choose the best price for those services if that information was easily available.

**MISPERCEPTION:** Government subsidies help lower health insurance costs.

**FACT:** Like student loans for universities, subsidies given to insurance companies distort the market. They **incentivize raising prices** to receive more government funding rather than keep prices low.

## HOSPITALS NATIONWIDE IN COMPLIANCE WITH FEDERAL PRICE TRANSPARENCY RULES



Source: [PatientRightsAdvocate.org](https://www.patientrightsadvocate.org)

## Solutions: *Paths Forward*

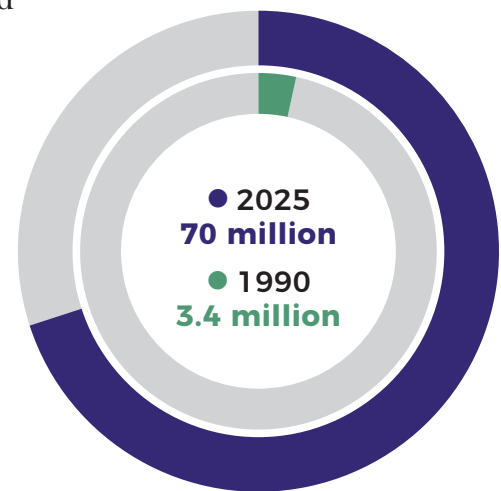
- 1. Transparency:** Empower patients with clear and accessible pricing information *before* receiving care so they can compare their options for healthcare services and procedures, better understand their true out-of-pocket costs, and find opportunities for cost savings if they choose. Existing federal and state laws have helped, but stronger enforcement is needed to guarantee that patients have access to healthcare prices that they can use to make decisions.
- 2. Portable Benefits:** Enable consumers to choose health insurance options that work best for them, independent of their employer or location. This would allow consumers to shop across state lines, and particularly benefits the growing number of gig workers and independent contractors. Following [state efforts](#), federal action is needed to make this flexibility a reality.
- 3. Medical Wallets:** Americans should have a medical wallet on their phones. Instead of taxpayer subsidies going to insurance companies, money would go into a medical wallet the patient owns and can directly control. It would resemble

a Health Savings Account, but unlike current law, it wouldn't be restricted to just those with high-deductible insurance plans. Families could use a medical wallet for routine needs or save for later expenses. Ownership changes behavior. Consumers can compare prices, judge value, and choose services based on their own priorities. None of this is possible when the subsidies bypass individuals and go directly to insurance companies.

## List of Specific Bills

- **Patients Deserve Price Tags Act (S. 2355)** codifies and strengthens the federal hospital and insurer price-transparency rules with more meaningful penalties to ensure compliance.
- **More Affordable Care Act (S. 32643)** expands portability of health insurance by giving insurance subsidies directly to families and allowing them to shop for plans across state lines.
- **Modern Worker Security Act (H.R. 1320)** allows independent contractors to accept portable benefit contributions from companies that hire them, without risking their status as an independent contractor.

### AMERICANS ENGAGED IN FREELANCE WORK



Source: [PatientRightsAdvocate.org](https://www.patientrightsadvocate.org)

***We don't need more bureaucracy.  
We need a healthcare market where  
patients finally have the power.***

## Amplify the Message

- We don't need more bureaucracy. We need a healthcare market where patients finally have the power.
- Before receiving medical care, 70% of inpatient and 90% of outpatient services are shoppable. The only thing missing is the price tag.
- When patients can see prices and choose their own coverage, medical costs go down. It's that simple.
- Imagine shopping for healthcare services the way you shop for anything else. With real medical price transparency, you could.



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analysis, and data enable us to drive  
informed conversations to build  
support for better policy solutions.

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