

November 24, 2025

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable John Thune
Majority Leader
United States Senate
Washington, DC 20510

The Honorable Chuck Schumer
Minority Leader
United States Senate
Washington, DC 20510

The Honorable Hakeem Jeffries
Minority Leader
U.S. House of Representatives
Washington, DC 20515

Dear Speaker Johnson, Majority Leader Thune, Minority Leader Schumer, and Minority Leader Jeffries:

Across the country, Americans have been sounding the alarm about the health care affordability crisis. [Recent polling](#) finds that 47% of Americans are worried that they won't be able to afford needed care in the coming year, and families are often forced to [skip](#) care because it's too expensive. Nearly [half of small businesses](#) say rising health care premiums have become a major financial burden. And more than half of [large employers](#) say they will be forced to contend with rising costs by passing additional health care expenses on to their workers next year. As Congress turns to priorities for its upcoming agenda, there is an obligation to deliver meaningful relief to the millions of Americans facing spiraling health care costs.

Health care premiums for the privately-insured are [increasing faster](#) than inflation and wages, creating a major financial burden for Americans. Average premiums for a family of four in the employer market in 2025 (where the majority of Americans get their coverage) are nearly [\\$27,000 a year](#) (rising 26% in the last 5 years), while out-of-pocket costs and deductibles also continue to soar – resulting in total health care costs of more than [\\$35,000 a year](#) for a family of four. These costs are expected to grow even further in 2026, increasingly burdening employers as well. In 2026, the total health benefit cost per employee is [expected to rise](#) an average 6.7% – the highest increase since 2010. Employers have made it clear they cannot keep absorbing these hikes, with nearly [60 percent of employers saying](#) it is likely they'll be forced to make cost-cutting changes to their plans in 2026. This will likely result in even higher deductibles and out-of-pocket spending for workers who are already stretched thin.

The Alliance for Fair Health Pricing (AFFHP), a nonpartisan coalition of consumers, patients, and employers committed to making health care more affordable, strongly encourages Members to recognize the urgency of this moment and pursue policies that directly address the prices paid for care.

While bold changes are needed to address the root drivers of the health care affordability crisis, the good news is that there are meaningful steps Congress can pursue now. They include:

- 1) **Establishing site-of-service billing transparency to provide transparency over where patients receive care by requiring unique National Provider Identifiers (NPI).** This will help address the challenge of patients being charged excessively high hospital prices for care that is actually being provided in a

lower-cost setting, such as off-site clinics or outpatient departments. This policy would also save taxpayers [\\$2.3 billion over 10 years](#) and allow employers transparency into where they may be overpaying, giving them the tools to control health care costs in the commercial market.

- 2) **Strengthening price transparency.** Achieving full transparency of accurate and usable health care prices is a critical step towards increasing competition in the U.S. health care system and ensuring our nation's families receive affordable, high-quality health care. Price transparency helps to pull back the curtain on how irrational health care prices have become. It gives consumers the information they need to shop for their care and helps employers, policymakers, and researchers take action to rein in pricing abuses.
- 3) **Advancing site-neutral payment reforms.** Eliminating price differences for certain routine services (which can result in patients paying up to four times more) based on where care is delivered can help create a fairer and more affordable system for patients. There are near-term opportunities to build on the Administration's recent efforts to establish Medicare site-neutral payments for drug administration services and expand site-neutral payments to other routine services that can be safely delivered regardless of where care is received. For example, site-neutral payments for imaging services would provide meaningful financial relief for patients and save taxpayers [\\$7.6 billion over 10 years](#). At the same time, we strongly urge Congress to continue to work towards enacting comprehensive site-neutral reforms to protect patients from the abusive and unfair billing practices that lead to excessive health care prices, and lower costs for Medicare beneficiaries and the Medicare program, saving enrollees more than [\\$90 billion](#) in premiums and cost-sharing and taxpayers an estimated [\\$157 billion](#) in the next 10 years.

These reforms would meaningfully reduce health care costs for American families and employers, creating a more affordable and accessible health care system. They would also save taxpayers money while giving Congress a clear win on the top economic concern for voters, and a fiscally responsible achievement in a moment when Washington urgently needs one.

Voters are exhausted by rising costs, they're [frustrated by inaction](#), and they're paying attention to what happens next. This is the window, the opportunity, and the moment for real leadership. AFFHP stands ready to support your efforts to make good on your promises to lower the cost of health care for millions of Americans.

Sincerely,

