

July 15, 2026

The Honorable Jason Smith
Chairman
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20515

The Honorable Richard Neal
Ranking Member
Committee on Ways and Means
U.S. House of Representatives
Washington, DC 20515

Dear Chairman Smith and Ranking Member Neal,

High and rising health care prices continue to place an unsustainable burden on American families, workers, employers, and taxpayers. Across the country, patients face growing out-of-pocket costs, employers struggle to provide affordable health benefits, and consumers are too often left without the information they need to make informed health decisions. Transparency remains one of the most important, foundational tools for addressing these challenges and promoting a more competitive, affordable health care system.

We appreciate your continued bipartisan commitment to advancing reforms that empower patients and employers with meaningful price information, and specifically to making costs transparent to employers and consumers alike. **As this Committee and Congress more broadly consider legislation to codify and strengthen hospital and insurer price transparency, it must strengthen existing regulatory requirements and avoid creating new loopholes that weaken access to pricing information.** We believe that any legislative efforts to codify the current price transparency requirements should:

1. **Ensure that prices (including negotiated rates) are published upfront in actual dollars and cents** so they are easy to interpret and can truly inform purchasing decisions. Patients and employers cannot effectively compare costs or shop for care without access to actual prices.
2. **Guarantee employers and plan sponsors' complete access to their own health care claims data.** Access to their own claims data is essential for employers to manage health care spending, assess benefit design, and identify cost drivers on behalf of the families and workers that they cover.
3. **Place noncompliance penalties for insurer price transparency on the insurers themselves.** In practice, insurance carriers and third-party administrators are responsible for the creation, publication, and maintenance of the Transparency in Coverage machine-readable files. The responsible parties should bear penalties for noncompliance.
4. **Strengthen enforcement and close compliance loopholes,** especially when there is [overwhelming evidence](#) showing limited hospital compliance with current rules. Any hospital price transparency requirements should mandate regular and repeated compliance reviews and limit the Secretary's ability to waive compliance or penalties.

The [Alliance for Fair Health Pricing](#) (AFFHP) is a non-partisan group of organizations that represent patients, employers, and consumers who share a common goal: making health care more affordable for the

constituencies we serve. We are united in our belief that meaningful transparency is an essential step in achieving this goal – lowering costs, promoting competition, and empowering Americans to make informed health care decisions.

Congress has made progress in advancing health care transparency. We cannot lose momentum. Any legislation that falls short of the principles detailed above will fail to deliver the transparency that Americans deserve. We urge Congress to seize this opportunity and ensure that any final legislation not only builds up existing requirements but also delivers real, meaningful transparency that lowers costs, strengthens accountability, and empowers patients and employers with the data needed to make informed decisions. The AFFHP stands ready to work with you to support this effort and serve as a resource in any way we can.

Sincerely,

