

# FAIR HEALTH PRICES

## WASHINGTON

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### **PATIENT ADVOCATES REACT TO A NEARLY 11% HEALTH INSURANCE PREMIUM INCREASE**

*Patients, workers, and employers call for action by Washington lawmakers.*

**SEATTLE, WA**—The cost of health insurance will increase an average of 10.7% in 2025 for those who purchase on the individual market, according to an [announcement](#) today by the Washington Office of the Insurance Commissioner (OIC). “Once again, the health care industry is set to profit off Washington patients,” says Emily Brice, Co-Executive Director of Northwest Health Law Advocates. “Last year, the premiums increased 9%, the year before that it was 8%, and now it’s another 11%. People have had enough—we need solutions that tackle the problem of continually skyrocketing prices.”

While most Washington residents have health insurance, a recent [survey](#) released by [Fair Health Prices Washington](#) shows that many cannot afford the cost of their health care; 31% of respondents have medical debt and 88% are worried about being able to afford their health care in the future. “It’s understandable why the cost of health care is causing people to lose sleep.” said Jim Freeburg, Executive Director of Patient Coalition of Washington. “People need to stop living in fear of getting sick and racking up huge bills and medical debt in order to take care of their health.”

Eleven insurers’ increases were approved, with the largest increase of 23.7% for UnitedHealthcare of Oregon. The next highest increase was 22.8% for Regence BlueShield. The lowest increase was 5.7% for Molina Healthcare. These average premium increases approved by the OIC will affect an estimated 280,000 Washingtonians.

Even though the majority of people in Washington have health insurance coverage, many reported having problems with it: 75% of those recently surveyed said they not only had difficulties affording, understanding, and using their health insurance, but also accessing providers. Households with a small business reported the highest rate of difficulty with their health insurance at 90%.

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In announcing the rate increase, Insurance Commissioner Mike Kreidler commented, "I know this rate increase will hit hard for many people, especially at a time when other expenses are up. A key driver behind these rates is the increase in services used and the cost to deliver that care. Addressing the underlying costs of health care will require some difficult choices, but consumers and our health care system cannot afford to wait."

Many people who buy their own health insurance through the state Exchange *Washington Healthplanfinder* can get subsidized coverage, depending on their income. But for those who are not eligible for a reduction, premiums and out of pocket costs like deductibles are increasingly unaffordable. State Representative Nicole Macri (D-Seattle) explains the pressures the state is facing, "We have expanded coverage and provided some subsidies - but with tight state budgets it's impossible to keep pace with rising prices. The increasing cost of health care is unsustainable and patients are demanding action from policymakers."

The survey showed there is strong bipartisan support for change, with 89% of Democrats, 87% of Independents, and 86% of Republicans agreeing that Washington's elected leaders and government officials need to address the problem. Sam Hatzenbeler, Senior Policy Associate at Economic Opportunity Institute says, "We hear the message from Washingtonians loud and clear and will be working in the next legislative session to support policy solutions that can reduce the cost of health care."

An OIC [report](#), released last month, highlighted five policy alternatives to address costs: creating a reinsurance program in the individual and small group health insurance markets; increasing the minimum medical loss ratio standard to 88% for commercial plans; benchmarking facility and provider payments to a percentage of Medicare reimbursement rates; paying a fixed annual amount to hospitals to cover all services provided to a patient; and limiting health care expenditures to the inflation benchmark set by the Health Care Cost Transparency Board. Insurance Commissioner Kreidler said he was hopeful the legislature will use the report to work toward meaningful, concrete changes in our health care system, adding "These costs will not decrease if we don't act now."

[Fair Health Prices Washington](#) is a partnership of patient groups, nonprofit consumer advocacy organizations, business leaders, and labor unions working together to make health care more affordable using a range of proven policy solutions.

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