



DRIVING DOWN HEALTH CARE COSTS: POLICY SOLUTIONS THAT WORK

The rising cost of health care is unsustainable. Patients are forced to choose between going to the doctor and paying for basic needs like food and rent. Families face crushing medical bills. Premiums for individuals & small businesses increased by ~10% for 3 years running, rising far faster than wages or inflation. And 20% of our state budget is spent on health care.

No single answer can solve this complex issue. But we can target key aspects of our affordability crisis through sound policy solutions. **In 2025, Fair Health Prices Washington is prioritizing solutions that:**

A 2024 survey of 1,000+ Washingtonians revealed that [over half missed care due to cost](#) in the last year.

1 Tackle high prices

Health care prices are rapidly rising & lopsided: Some WA hospitals charge prices up to 4x what the federal government says is a fair price for Medicare, while many primary care & behavioral health providers get far less for preventive, community-based care.

[HB 1123/SB 5083](#) will moderate & rebalance prices through “reference pricing.” This HCA-request bill uses a proven model to set reasonable payment limits in public & school employee health plans for hospitals (2x Medicare rate + more for rural, community & children’s hospitals), and adds minimum payment levels for primary care & behavioral health (1.5x the Medicare rate). Patient costs will lower & the state will save ~\$400M.

2 Slow corporate influence

Large health systems are buying up independent hospitals & practices, without safeguards for patient access or affordability. Washington can protect patients by:

- [HB 1881](#) will enhance state oversight of health system consolidation, allowing the Attorney General to review proposed mergers & acquisitions to ensure the transaction would promote access to essential services & patient affordability.
- [SB 5387/HB 1675](#) will codify Corporate Practice of Medicine protections to keep patient health decisions in the hands of licensed clinicians, rather than outside business interests.
- [HB 1560/SB 5638](#) will tax excess compensation of hospital executives, returning funds to the public if executives pay themselves more than 10x WA’s average wage (~\$900,000).

3 Improve transparency

We can't improve what we don't know. Our state's efforts to understand rising health care costs are hampered by missing and incomplete data. Patients still don't know the real price tag for health care or who owns their doctor's office.

- [SB 5493](#) will require hospitals to publish their prices for certain services, giving the Dept. of Health new authority to enforce federal price transparency rules. Hospitals that fail to publish their prices can't collect on medical debts for those services.
- [HB 1382](#) will increase public transparency in our state's All Payer Claims Database by prohibiting insurers or providers from withholding health care prices by claiming the information is "proprietary." This HCA-request bill will also allow public purchasers like the state to use claims data to help make better health care purchasing decisions.
- [SB 5561/](#)[HB 1686](#) will help solve a critical infrastructure gap by creating a registry of health care providers, organizations, and facilities. This bill will improve health care resource planning, allowing us to analyze provider shortage areas that impact rural areas or other underserved communities and monitoring trends in consolidation.

4 Stop unfair medical billing

Medical debt can lead to wrecked credit, bankruptcy, & impoverishment. In our 2024 survey of Washingtonians, nearly [1/3 lived in a household with medical debt](#). Washington families shouldn't face ruin and insecurity just for seeking medical care.

- [SB 5480/](#)[HB 1632](#) stops medical debt from being reported on consumer credit scores, and gives patients and the Attorney General the ability to sue under the Consumer Protection Act if debt collectors or hospitals/providers violate these protections.
- [SB 5651](#) helps prevent families from falling into poverty because of medical debt by ensuring a basic amount of family savings is protected from garnishment.



With Fair Health Prices Washington, patient and consumer groups, business leaders, and labor organizations are working together to make our health care system work for everyone.