



# Affordability Panel

Exchange Board Meeting

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# Panel Focus: Momentum on Health Care Affordability

## WA Reports on Health Care Affordability

[Office of the Insurance Commissioner](#) and [Office of the Attorney General](#) preliminary reports:

- Landscape of WA health care system—and potential policy options to improve affordability. [In the news](#)

## Exchange [Legislative Reports](#)

- Strengthened public option requirements will lower costs and could generate federal pass through savings

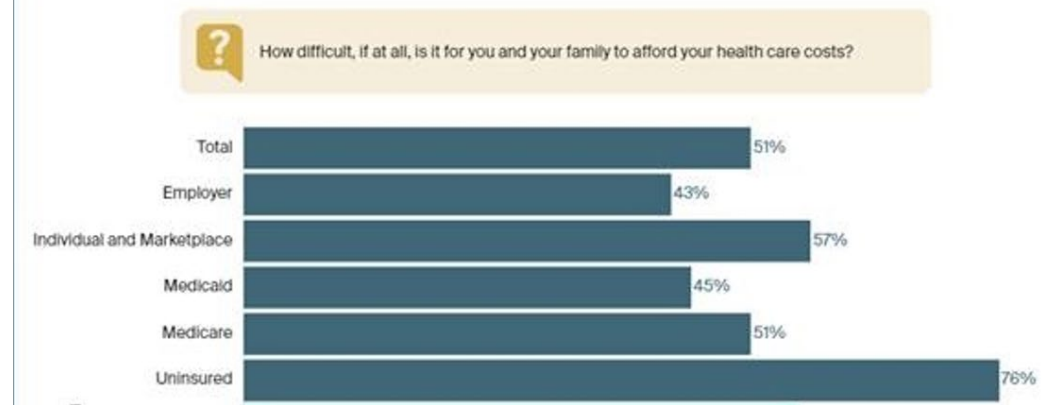
Washington Health Alliance [health waste report](#):

- \$126.5 million was spent on clinically wasteful and potentially harmful health care services 2020-2022.

## Nationally: Half of adults have difficulty affording care

Half of working-age adults said it was very or somewhat difficult to afford their health care costs.

*Percentage of adults ages 19–64 who reported difficulty affording health care costs, by insurance type and poverty level*



[Commonwealth Survey 2023](#)

# Exchange Strategies to Address Affordability Challenges



Higher Quality Benefits, Lower Copays and Premiums



Premium Subsidies (Federal, Cascade Care Savings, Sponsorship)



Joint Policy and Purchasing Initiatives – HCA, OIC, PBGH, Bree, WHA, Fair Health Prices



## Purchaser Business Group on Health

- 40+ members
- Private employers and public agencies
- \$350B spend
- 21 Million Americans



Advancing Quality



Driving Affordability



Fostering Health Equity

EXPERTISE APPLIED ACROSS ALL STRATEGIES:

Measuring What Matters | Policy and Advocacy | Payment Reform | Care Reform | Health Equity



# FAIR HEALTH PRICES

## WASHINGTON



New data is helping us understand what's driving health care spending, including the prices charged by certain large hospital systems, providers, and pharmaceutical suppliers. But data alone is not enough and we know there isn't one solution to the problem.

Fair Health Prices Washington is an effort by patients, workers, and employers to take on the high cost of health care with a range of proven data-driven policy solutions.

**Visit [fairhealthprices.org](https://fairhealthprices.org) to learn more.**

# 2023 Session: Proposed Legislation to Drive Affordability

Proposal	Goal	2023 Outcome
<a href="#">HB 1508</a>	Improve consumer affordability through the Health Care Cost Transparency Board	Passed House; rulemaking authority to HCCTB via <a href="#">SB 5700</a> ; enhanced HCCTB budget funds
<a href="#">HB 1269</a>	Strengthen prescription drug price accountability via the Prescription Drug Affordability Board	Advanced to House Rules; pending given early phase of PDAB formation
<a href="#">SB 5241</a>	Prevent anticompetitive mergers and consolidations that can reduce access	Advanced to Senate Rules, reintroduced and retained in 2024
<a href="#">SB 5393</a>	Address affordability through fair health care provider contracting	Advanced to Senate Rules; reintroduced with new vehicle in 2024
2023 budget funded OIC and AGO to study health care affordability and consolidation, with a preliminary report that was completed Dec. 2023 and a final report with modeling due Aug. 2024		

# 2024 Session: Proposed Legislation to Drive Affordability

Proposal	Goal	2024 Status
<a href="#">HB 1508</a>	Improve consumer affordability through the Health Care Cost Transparency Board	Awaiting House vote
<a href="#">SB 5241</a>	Prevent anticompetitive mergers and consolidations that can reduce access	Awaiting Senate vote
<a href="#">HB 2066</a>	Address affordability through fair health care provider contracting ( <i>new bill, broader scope</i> )	Heard in House Health committee
<a href="#">SB 5986</a>	End balance billing and establish a default out-of-network rate for ground ambulance services	Heard in Senate Health committee; referred to Ways & Means

More information at: <https://fairhealthprices.org/solutions/>

# Discussion

- Do you agree that these affordability efforts help address WAHBE customer needs?
- Where do you see the most potential (state, federal, WAHBE specific) to continue momentum on addressing underlying health care costs?
- Are there other policy ideas that could help drive affordability for WAHBE customers and others?
- Other Questions