



2026 POLICY PRIORITIES: LOWER HEALTH CARE COSTS

Health care costs are hurting Washington families & businesses. Prices are growing faster than wages. We're paying more, getting less, and forced to choose between going to the doctor and paying for food and rent. This crisis will only worsen with federal policy changes.

Last year, 2 in 3 Washingtonians surveyed skipped needed care due to cost.

There is clear bipartisan support for common-sense solutions that help Washingtonians go to the doctor without ending up in debt. **Lawmakers can take action this session to:**

1 Tackle high prices

Insurance premiums are rising at an uncontrolled rate. Individuals & small businesses have faced double-digit premium increases for years. Insurers have no incentive to curb the medical & drug price hikes driving this trend. We can help stabilize our market and buffer against federal uncertainty with proven interventions:

- **[SB 5953/HB 2283](#) will moderate premium increases with a higher medical loss ratio**, requiring insurers to spend 90% of premiums on care while limiting profit & administrative overhead to 10%, rather than today's lower 80%/20% ratio.
- **[HB 2564/SB 6210](#) will bring stability to the individual insurance market**, allowing the Health Benefit Exchange to set more rigorous standards for insurers and serve as a prudent steward of state & federal premium assistance dollars.

2 Slow corporate influence & improve transparency

Corporate health systems & private equity investors are buying up local providers. This consolidation increases health prices by over 20%, without improving quality. In the coming years, federal cuts will push even more independent providers into acquisition or closing their doors. We can protect patients with safeguards:

- **[SB 5387/HB 1675](#) will codify Corporate Practice of Medicine protections** to ensure patient health decisions remain in the hands of clinicians, rather than profit-seeking outside investors.
- **[HB 2548/SB 6208](#) will enhance oversight of private equity acquisitions**, allowing the Attorney General to review proposed transactions for antitrust concerns.

3 Stop harsh medical debt practices

Medical debt is ruining credit and driving families into bankruptcy. A 2025 survey of Washingtonians revealed that over [1/3 faced serious hardship due to medical bills](#), forcing them to choose between their health and basic needs like food, heat, and housing. One in five had current medical bills they couldn't pay. We can prevent Washingtonians from facing financial ruin due to needed medical care:

- [SB 5993](#) **eliminates new interest accrual on medical debt**, protecting families from falling deeper into escalating debt for needed care, while ensuring providers still get paid for the initial bill.
- [SB 6105](#) **protects more wages from garnishment due to medical debt**, allowing Washingtonians to keep ~\$1,000 in weekly wages for basic needs, compared to today's standard, where predatory debt collectors can take all but ~\$600 in weekly wages. Raising this limit helps ensure families can afford basic needs.



Washingtonians like Ed in Battleground, Clark County can't wait any longer for relief.

Ed's family of four faces \$32,000 in premium costs alone in 2026 – plus up to another \$21,000 in deductibles & out-of-pocket costs if they use care.



Fair Health Prices Washington brings together patient and consumer groups, business leaders, and labor organizations to make our health care system more affordable for everyone.