

January 21, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Hakeem Jeffries
House Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

The Honorable John Thune
Majority Leader
United States Senate
Washington, D.C. 20510

The Honorable Chuck Schumer
Democratic Leader
United States Senate
Washington, D.C. 20510

Dear Speaker Johnson, Leader Jeffries, Majority Leader Thune, and Democratic Leader Schumer:

Americans are [calling](#) for more affordable health care. The **Alliance to Fight for Health Care** is offering our 2026 Policy Agenda complete with concrete policy recommendations to lower health care prices for the more than 181 million working Americans covered by employer-sponsored insurance. The Alliance was founded with a singular, vital mission: to **protect and improve employer-provided coverage** and ensure that high-quality, employer-sponsored insurance remains an affordable and accessible coverage option.

The **Alliance to Fight for Health Care** is a diverse coalition comprised of businesses, patient advocates, employer organizations, unions, health care companies, consumer groups, and other stakeholders that support employer-provided health coverage. We select policies collaboratively that our coalition views as meaningful steps that improve coverage and address issues in our health care system that increase health care costs for patients without adding value or increasing quality.

The **Alliance** is dedicated to pursuing policies that bring meaningful change — and cost savings — to our health care system and the patients it serves.

Core Legislative Priorities for 2026

The following priorities represent our primary focus for the current legislative session:

Protect Stable Coverage for the American Workforce: We will continue to vigorously defend the tax exclusion for employer-provided health insurance. This is the most effective tool for pooling risk and providing stable coverage to the American workforce. Employer-provided health care coverage efficiently and effectively covers more Americans than all other sources of coverage [combined](#). Employer-provided coverage also produces substantial return on the federal government's investment in it—both economically and when it comes to our [health](#). For every dollar the government invests in the exclusion, employers [invest \\$5.66](#) into the health care system—that's a return on investment for taxpayers that would be very difficult for any other system to match.

Increase Hospital Price and Billing Transparency: Patients and payers must have access to real, standardized dollar amounts rather than vague estimates. Improved access to transparent pricing, costs, and quality data will empower patients to make informed choices and will drive down costs through competition. Requiring separate National Provider Identifier (NPI) numbers for off-campus outpatient clinics ensures bills reflect the actual location and provider. Honest billing will give patients more insight into whether they are appropriately charged for visits based on location. This transparency will empower patients to dispute erroneous fees, unfair add-on costs, hospital upcharges generated by artificial intelligence or otherwise, and other junk fees. Honest billing will also lower patients' out-of-pocket expenses for medical services they receive, by allowing Medicare and private payers to reimburse providers accurately.

Expand Site-Neutral Payments: Building on the 2026 CMS Outpatient Prospective Payment System Final Rule, the **Alliance** supports further site-neutral payment reforms within Medicare. Aligning reimbursement for services across settings—ensuring the same price is paid for the same service, regardless of whether it is performed in a hospital outpatient department or a physician's office—is essential to lowering costs for patients and the federal government.

Limit Anti-Competitive Contracting: To promote high-value care, we champion policies that prohibit "all-or-nothing" or "anti-tiering" and "anti-steering" clauses in hospital contracts. These practices stifle competition and prevent employers from using strategies to steer employees toward higher-quality, lower-cost providers.

Expand Access to Telehealth: We urge Congress to allow providers to practice telehealth across state lines and prohibit unnecessary "facility fees" for virtual visits, ensuring telehealth remains a low-cost, convenient option for all.

Allow Greater Pre-Deductible Coverage in HSA-Eligible Plans: We support expanding the list of "high-value" chronic care services that are allowed to be covered pre-deductible in HSA-qualified plans. These plans ensure that patients can access needed services without the threat of high out-of-pocket costs.

Supporting Policies

In addition to our primary goals, the **Alliance** will lend its voice to efforts that address systemic market failures, including:

Stemming Rising Costs at freestanding emergency departments through site-neutral-like practices.

Increasing Ownership Transparency for hospitals and private equity-backed health facilities.

Workforce Expansion in primary care and mental health to address critical provider shortages.

Advancing solutions for preventing end-stage renal disease (ESRD) and improving dialysis markets.

We look forward to working with you to advance these commonsense solutions that prioritize the health and financial security of American workers.

Sincerely,

The Alliance to Fight for Health Care