November 13, 2026

The Honorable John Thune
Majority Leader
United States Capitol
Washington, DC 20510

The Honorable Chuck Schumer
Minority Leader
United States Capitol
Washington, DC 20510

The Honorable Mike Johnson
Speaker of the House
United States Capitol
Washington, DC 20515

The Honorable Hakeem Jeffries
Minority Leader
United States Capitol
Washington, DC 20515

Dear Leader Thune, Leader Schumer, Speaker Johnson and Leader Jeffries,

The undersigned employer organizations, labor unions, patient advocates, and other stakeholders write to express our strong support for the bipartisan, bicameral *Healthy Competition for Better Care Act* (H.R. 6248/S. 4027). This commonsense legislation, introduced in the House by Representatives Jodey Arrington (R-TX), Donald Davis (D-NC), and Rick Allen (R-GA), and in the Senate by Senator Jon Husted (R-OH), gives patients more choice and more options in their health care and reduces federal spending – without adding a single new mandate.

High and rising health care costs rank as the leading financial worry for adults and their families, draining household savings and compelling people to delay or defer needed care. A substantial body of research finds that provider consolidation and anti-competitive behavior lead to higher prices, contributing to increased health care costs without corresponding improvements in quality or patient outcomes. Employers do their best to absorb rising health care costs by negotiating benefits, bargaining contracts, and are ultimately accountable to the workers and families who rely on their health plans. Today, many hospitals are imposing restrictive contract terms that block health plans and employers from offering patients incentives or discounts when they choose higher-quality or lower-cost providers, and in some cases even prevent patients from being told that such options exist. These provisions can undermine the very transparency reforms Congress has enacted and hurt patients seeking the best and most appropriate care for their families.

At its core, the *Healthy Competition for Better Care Act* advances a simple principle: patients should have access to affordable, high-quality care options, and no one should block them from identifying and choosing those options. In addition, **the Congressional Budget Office estimates the bill will save taxpayers nearly $5 billion dollars.**

Specifically, this bill would prohibit group health plans and health insurance issuers from entering into anti-competitive contracting agreements with hospitals, provider networks, or other covered entities that:

- Restrict a health plan's ability to offer participants the option of seeing other qualified health care providers not party to that agreement;
- Prohibit a plan from offering patients incentives to encourage the use of providers who deliver high-quality, cost-effective care;
- Require a plan to enter into additional agreements with a provider's affiliated entities as a condition of coverage; or
- Force one health plan's negotiated rates to be tied to the rates paid by a different, unrelated plan.

Importantly, the bill preserves existing exceptions for value-based arrangements – including accountable care organizations, exclusive provider networks, and centers of excellence – ensuring that efforts to improve quality, coordinate care, and lower costs can continue to thrive.

Health care works best when consumers have meaningful choices. When contractual provisions prevent people from shopping for high-quality, lower-cost care, competition is weakened and costs increase*. The Healthy Competition for Better Care Act* addresses these barriers while preserving provider innovation and patient access. However, unsustainable cost increases ultimately inhibit innovation that would otherwise improve outcomes for working families and result in rising premiums and increased out-of-pocket costs for working Americans.

In recent years, Congress and the administration have taken important, bipartisan steps towards bringing more transparency to health care pricing to allow patients and purchasers to see what care costs. Transparency is an important first step, but the health care system needs more transparency building on what has been done so far. And transparency alone does not lower costs. Patients, employers, and health plans must be able to use pricing and quality information to make informed decisions and reward high-value care.

We urge you to cosponsor H.R. 6248/S. 4027 and support its swift enactment this Congress. This bipartisan legislation builds on Congress's transparency efforts, promotes pro-patient competition, and helps make health care more affordable for the workers and families.

Thank you for your attention to this important, bipartisan effort to expand choice and affordability in health care.

Sincerely,

Alliance to Fight for Health Care
American Benefits Council
AutoNation, Inc.
Blue Cross Blue Shield Association
Business Group on Health
CalVEBA
DFW Business Group on Health
Economic Alliance for Michigan
Employers' Forum of Indiana
Envista
Florida Alliance for Healthcare Value
Floridians for Accountability in Health Care, Inc
Health Action Council
HealthCareTN
Houston Business Coalition on Health
Lehigh Valley Business Coalition on Healthcare (LVBCH)
National Alliance of Healthcare Purchaser Coalitions
North Carolina Business Coalition on Health
Ohio Health Policy Alliance
Purchaser Business Group on Health
Ryman Hospitality Properties, Inc
Silicon Valley Employers Forum
Spectrum
The ERISA Industry Committee
United Brotherhood of Carpenters and Joiners of America (UBC)
Washington Health Alliance