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2026 OHIO HEALTH POLICY SUMMIT

Healthcare access and affordability

# State solutions to rising healthcare costs

# A roadmap for Ohio

# 2026 Ohio Health Policy Summit

## State Solutions to Rising Health Care Costs: A Roadmap for Ohio

August 26, 2026

Sabrina Corlette, J.D.

# A team of nationally recognized experts

The Center on Health Insurance Reforms operates within Georgetown University's McCourt School of Public Policy. CHIR's team is composed of leading health policy researchers with deep and nationally recognized expertise in health insurance laws, regulation, policies and market practices.

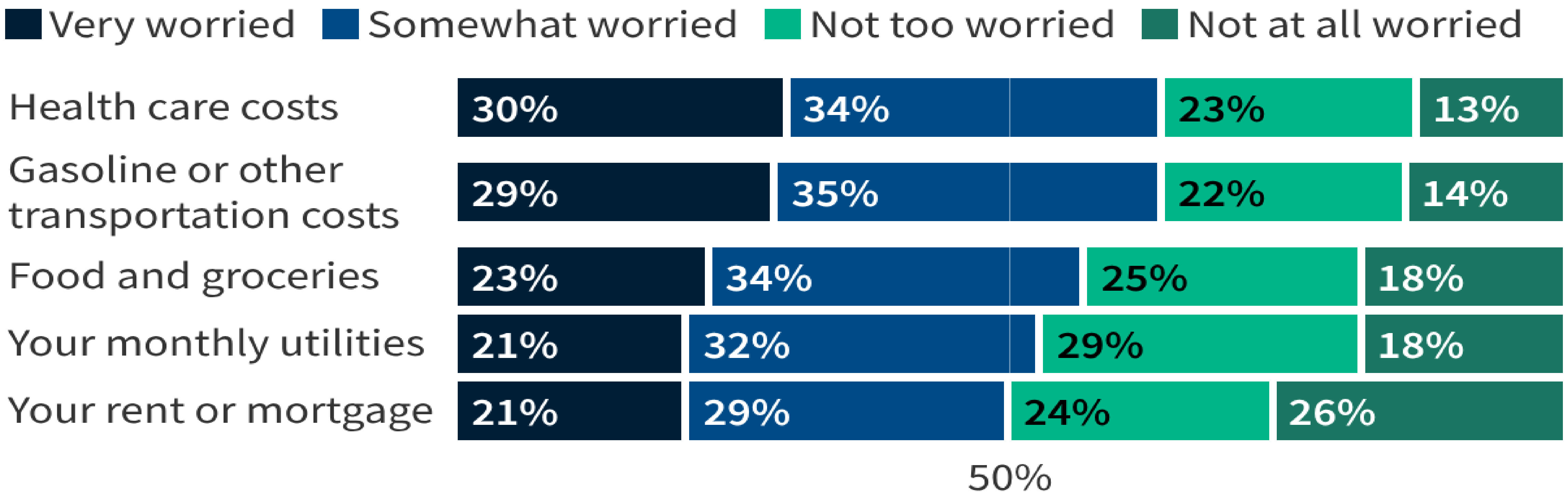
# The Affordability Challenge: Burdens for Families and Businesses

# Health Care Costs: Front of Mind for Consumers

Figure 8

## Health Care Costs and Gas Prices Top the List of Economic Worries for U.S. Adults

How worried, if at all, are you about being able to afford each of the following for you and your family?




Note: The item "health care costs" includes the cost of health insurance and out-of-pocket costs for things like office visits and prescription drugs. The item "monthly utilities" includes electricity or heat. See topline for full question wording.

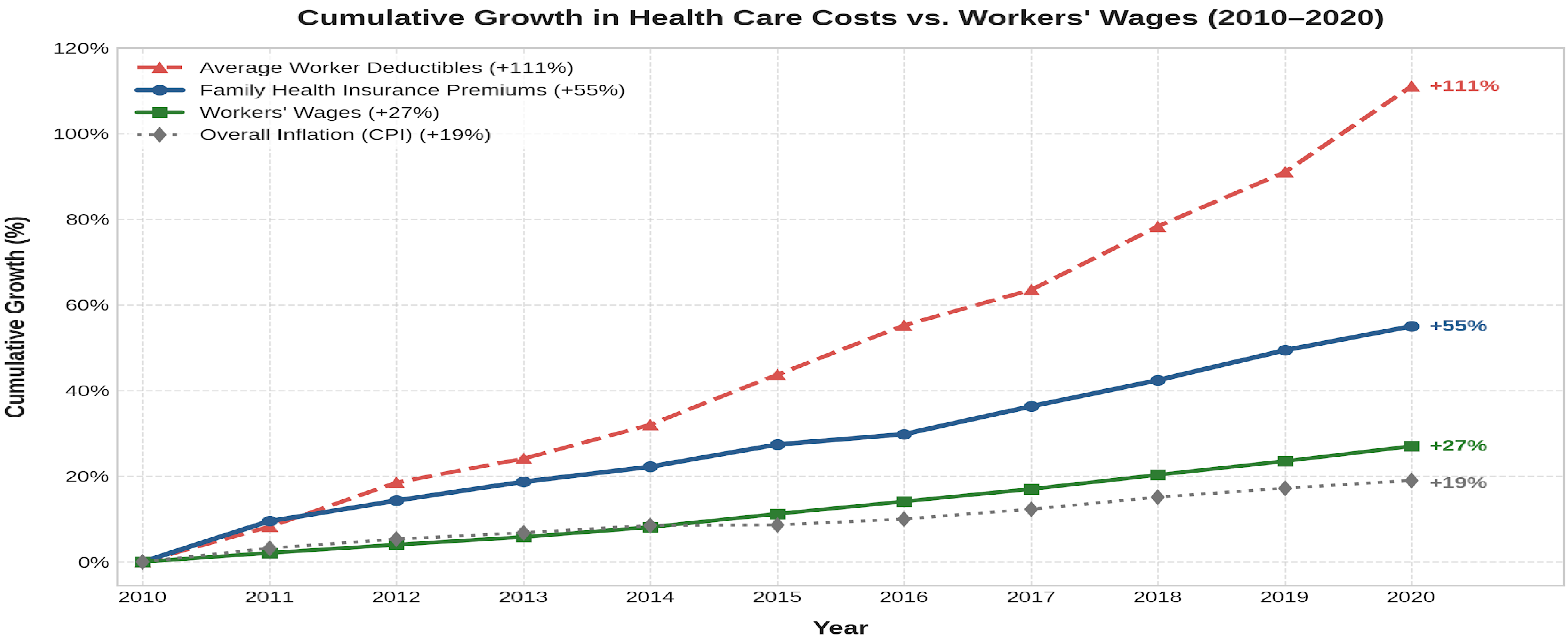
Source: KFF Health Tracking Poll (April 14-19, 2026)

KFF

# Health Care Costs: A Drag on Economic Competitiveness

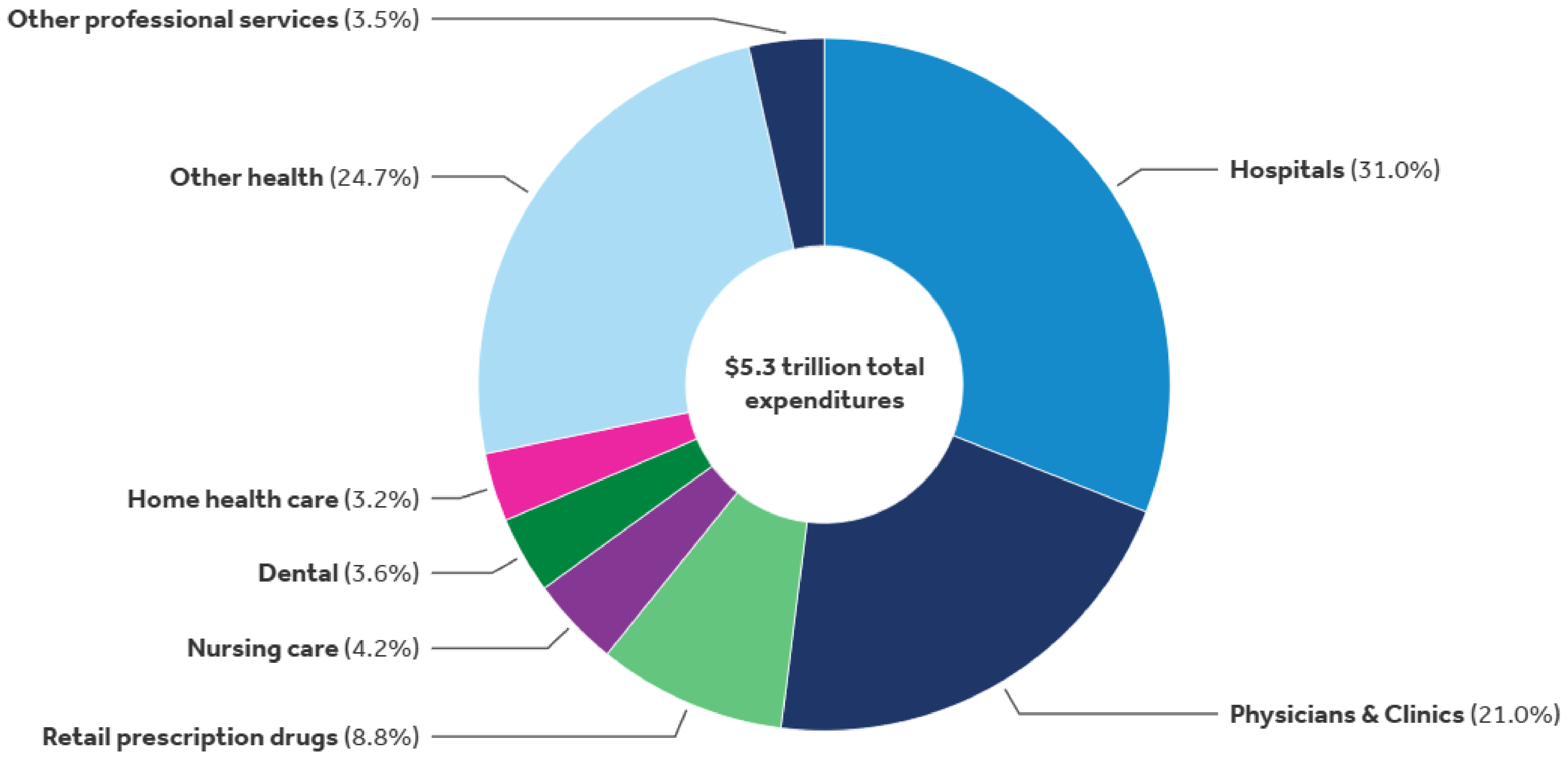
- U.S. spends 18% of GDP on health care compared to OECD average of 9-10%.
- Employers finance health insurance for most people under age 65, covering ~160M people at an average cost of $20,000/year.
  - $1.3 trillion in spending in 2022
- Health care is the most expensive benefit provided by U.S. employers, with costs rising faster than inflation.
  - Ex. General Motors estimates that health care costs add $1525 to the cost of every car manufactured in the U.S.

# Health Care Costs: A Drag on Wage Growth



# Where Are Health Care Dollars Being Spent?

Relative contributions to total national health expenditures, by service type, 2024




Peterson-KFF Health System Tracker

# The Affordability Challenge: What's Driving Cost Growth?

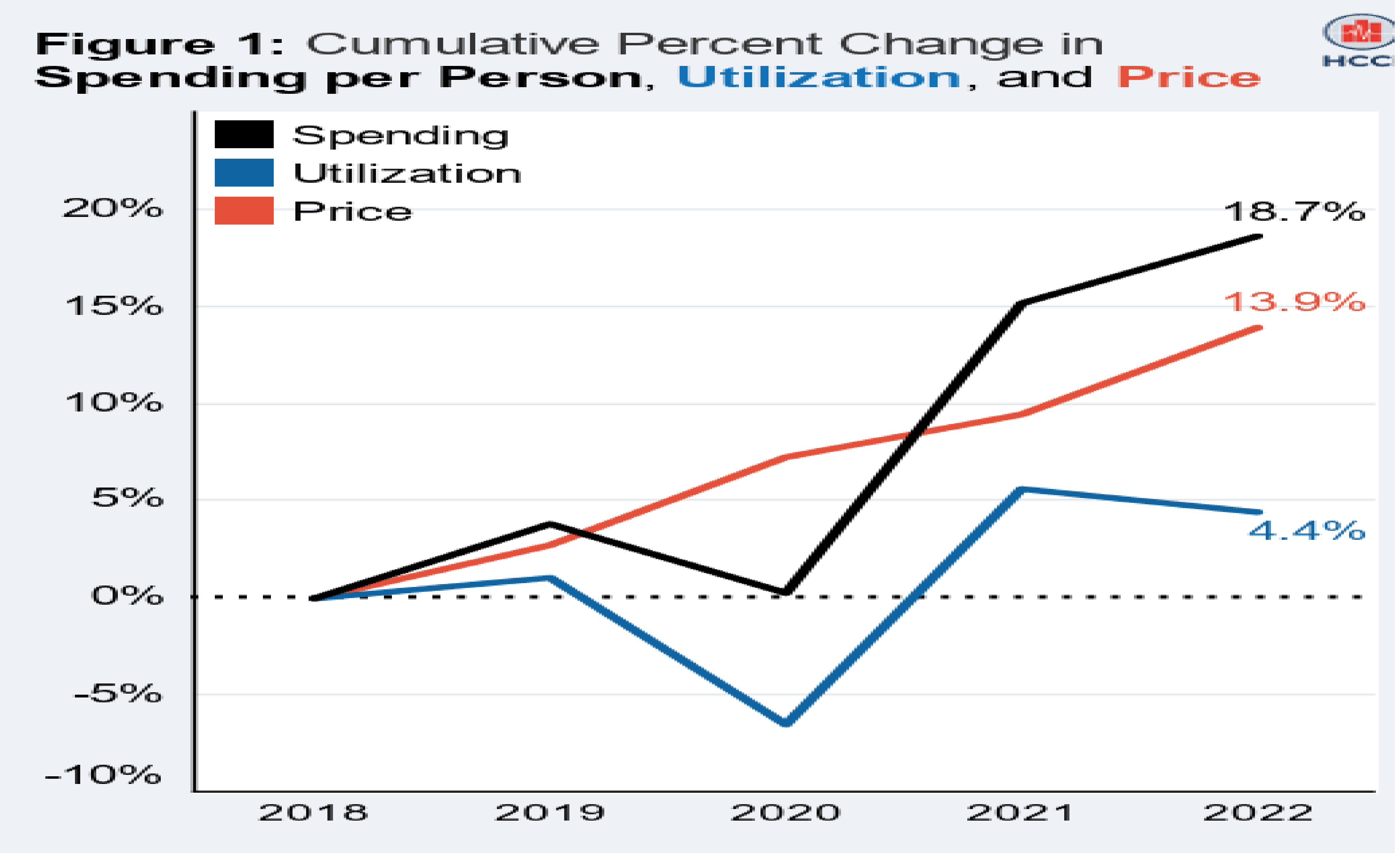
# Level Set: What is Driving Health Care Cost Growth?

RESEARCH ARTICLE

HEALTH AFFAIRS > VOL. 22, NO. 3

## It's The Prices, Stupid: Why The United States Is So Different From Other Countries

Gerard F. Anderson, Uwe E. Reinhardt, Peter S. Hussey, and Varduhi Petrosyan




*Source: Health Care Cost Institute Annual Cost and Utilization Report, 2022*

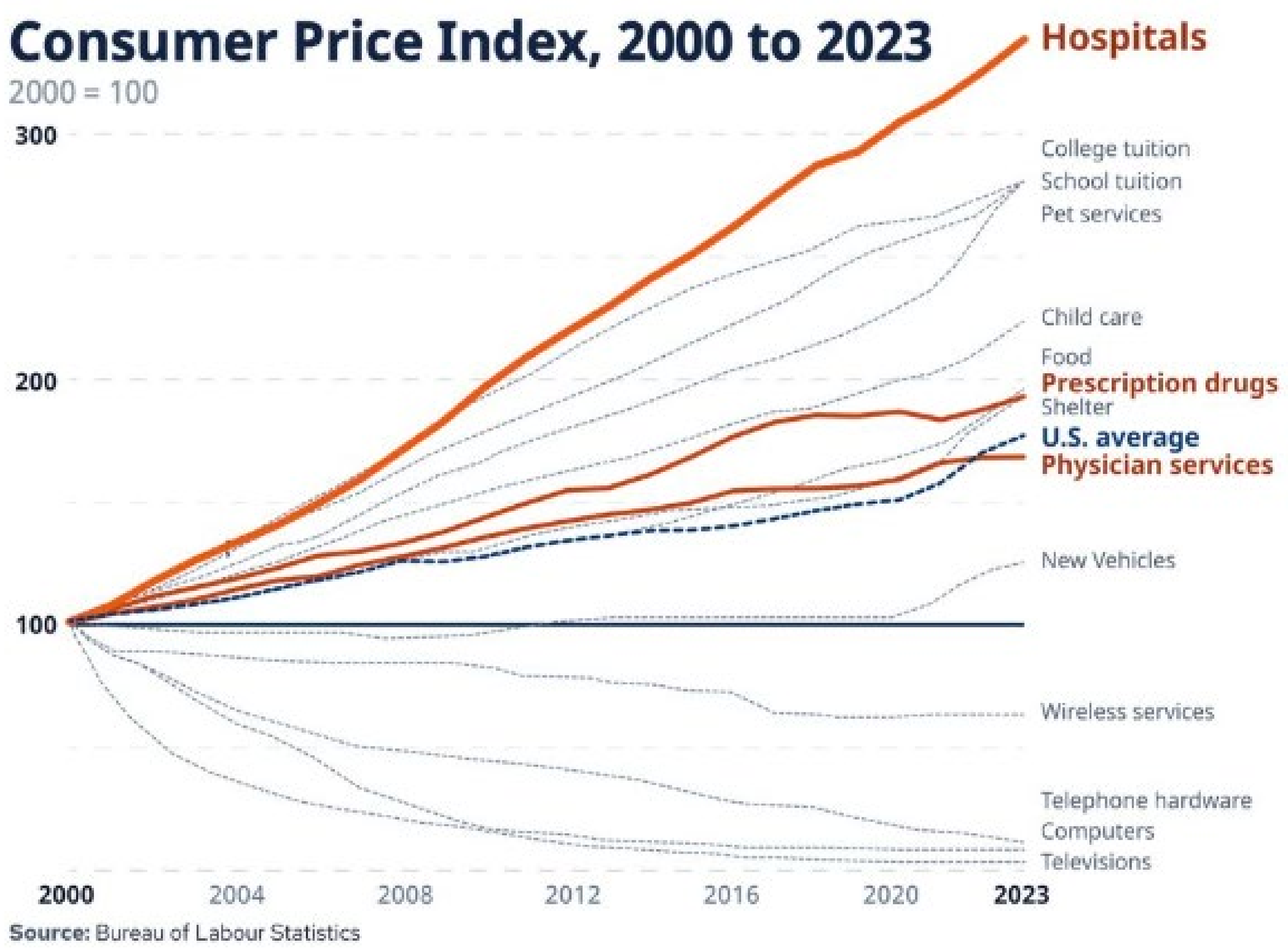
# Level Set: The #1 Reason for High Health Care Spending

The New York Times

## This Is the Biggest Culprit for High Health Care Spending

May 4, 2026

By Zack Cooper



# Level Set: The #2 Reason for High Health Care Spending

JAMA Network

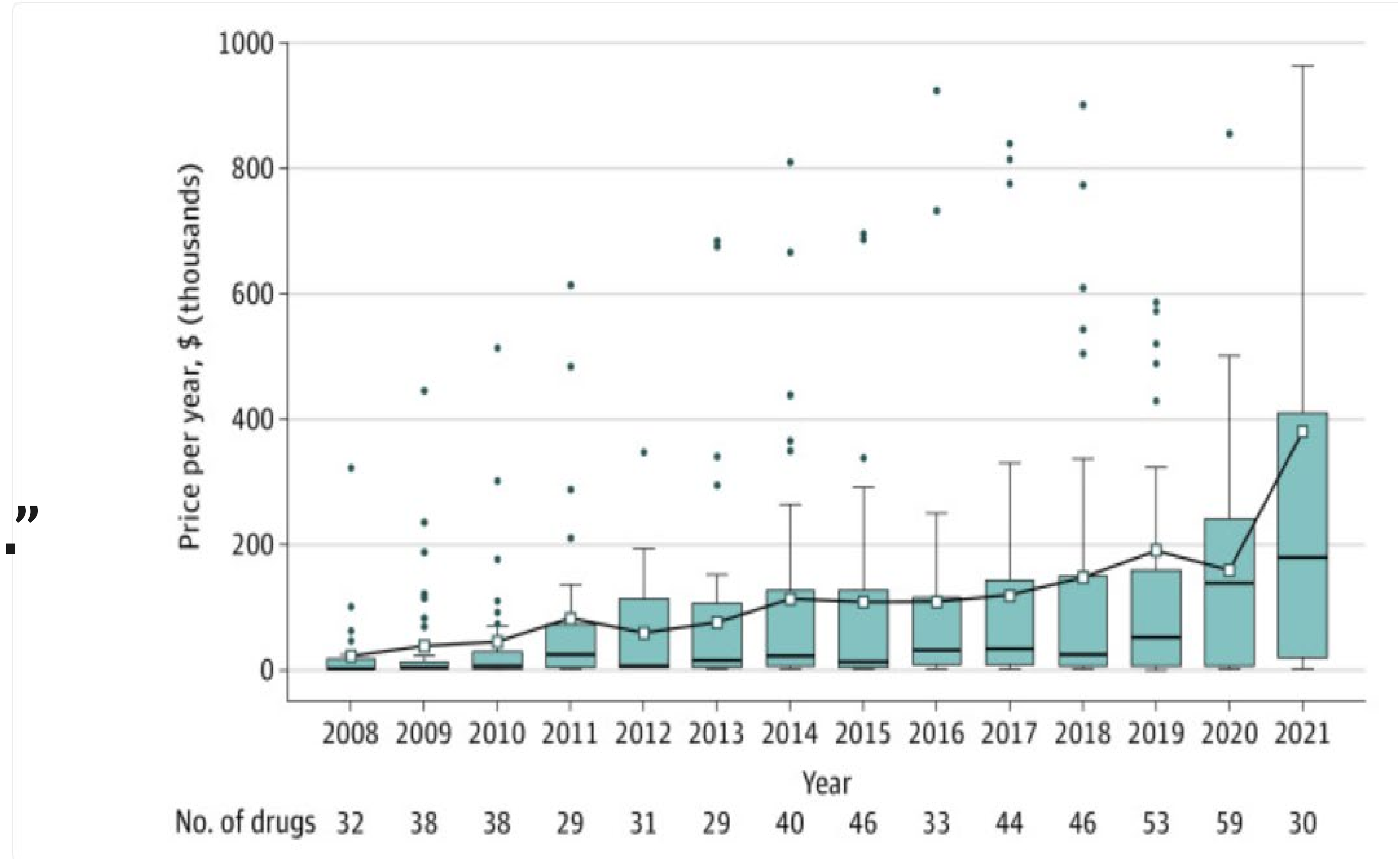
Click to view article >

**Trends in Prescription Drug Launch Prices, 2008-2021**

Benjamin N Rome [1,✉], Alexander C Egilman [1], Aaron S Kesselheim [1]

**"Median launch prices increased from $2115 per year in 2008 to $180,007 per year in 2021."**

**Figure. Prices for Newly Marketed Drugs, 2008-2021.**



# A Complex Web: The Healthcare Environment is More Complicated than Most Understand

- Financial relationships – sometimes common ownership, sometimes mutually advantageous deals among:
  - Providers
  - Insurers
  - A broad array of middlemen companies (TPAs, PBMs, and more)
- All aligned in the direction of extracting revenue and increasing costs
- The lack of transparency and alternatives means employers & consumers are not purchasing care in anything like a competitive marketplace

# The Affordability Challenge: Policy Options for States

# Policymakers Have a Continuum of Policy Options to Promote Affordability

# Transparency and Disclosures

- Price transparency
- All-payer claims database development and use
- Provider transparency
  - Ownership transparency
  - Hospital financial and community benefit reporting
- Consumer shopping tools

# Competition and Ownership Reforms

- Strengthening/empowering antitrust authorities
- Transaction oversight and monitoring
- Restrictions on anticompetitive conduct and contracting
  - Anti-competitive clauses in payer-provider contracts
  - Provider non-compete limits
- Ownership reforms
  - Corporate practice of medicine reforms
  - Private equity restrictions
  - Accountable TPAs and PBMs

# Limiting Prices and Growth Rates

- Cost-growth benchmarks
- Enhanced rate review and affordability standards
- Facility fee prohibitions
- Site-neutral payment policies
- Reference pricing/price caps

# Questions?

Sabrina Corlette, J.D.
Research Professor
sabrina.corlette@georgetown.edu

# Stay In Touch

GEORGETOWN UNIVERSITY | McCourt School of Public Policy

CENTER ON HEALTH INSURANCE REFORMS

Website
chir.georgetown.edu

Email
chir@georgetown.edu

LinkedIn
Center on Health Insurance Reforms

YouTube
Center on Health Insurance Reforms

Health Policy Institute of Ohio

OHIO HEALTH POLICY

SUMMIT

2026

# We value your opinion

Please fill out our evaluation form to share your thoughts on the 11 a.m. breakout session

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