





## Increasing Transparency and Innovation

The transparency of health care costs is critical to the ability of consumers to make good economic decisions when it comes to their health care. This can be one of the costliest decisions they will make, and they need reliable information. The recent federal regulations requiring health insurance carriers and health care providers to provide and post cost information are major steps forward. However, frankly, the provider requirements are not being complied with and not enforced effectively. Some hospitals are not posting the information or, if they are, make it so difficult for consumers and researchers to find that it is worthless. State regulators have received many complaints from consumers and have forwarded them to the federal agencies. We know this requirement can be burdensome on providers and federal agencies are doing their best to ensure compliance, but more must be done to assist consumers and those who seek to aggregate provider data and make it more useable.

As for innovation, Section 1332 waivers remain the primary method for states to implement innovative programs in their states under the ACA. Several NAIC members have developed waiver plans and others are considering them --addressing the affordability of coverage both inside and outside exchanges remains a key goal for states. To date, almost all of the approved waivers have been some form of reinsurance program, and they have been effective in reducing health insurance premiums. States need more flexibility to go beyond reinsurance and find new options to enhance aid to vulnerable populations and assist the unsubsidized and small employers. Breaking down the budgetary wall between Section 1332 and Section 1115 waivers; allowing for solutions that shift funds between markets; and streamlining of the waiver process are just a few ideas that should be considered. We seek the opportunity to work with Congress to develop reforms that will provide more flexibility without reducing consumer protections.

## Increasing Competition and Identifying Anti-Competitive Consolidation

State regulators share the Task Force's concerns about the consolidation of hospitals and other health care facilities, as well as the influence of financial entities in the operations of these key health care providers. This issue can be particularly troubling in rural and underserved areas where access to care can be limited and/or health care costs driven even higher. State and federal agencies need to work together to ensure these consolidations do not result in harm to patients and do not put a thumb on the scales for negotiations with health care insurers.

As your Subcommittee considers ways to improve affordability of health care and insurance, we encourage you also to look at issues like legislative fixes for the “family I5 (r)-6.2 (m)9.5-0.02.3 (s)-xe3 (s)-xfake

