



October 17, 2025

The Honorable Jodey Arrington  
U.S. House of Representatives  
Washington, DC 20515

Dear Congressman Arrington,

On behalf of the Council for Affordable Health Coverage (CAHC), I write to express our strong and enthusiastic endorsement of the Healthy Competition for Better Care Act. CAHC has long championed policies that advance affordability, access, and innovation in care — and this legislation represents precisely the kind of bold, commonsense reform Americans need.

Health care costs are too high, premiums continue to grow, and consumers too often lack real power or choice in the system. If current trends persist, the typical American family will spend 40 percent or more of their income on health premiums.

This is not sustainable.

Your bill takes direct aim at these entrenched barriers. By promoting competition, enhancing transparency, and freeing plans and providers to contract more flexibly, it offers a concrete path toward lower costs and better outcomes.

- **Incentivizing value:** Permitting discounts or incentives for enrollees who choose high-quality, lower-cost providers will empower consumers and steer dollars toward better care.
- **Removing forced bundling:** Employers and health plans will be able to contract with the providers needed by their populations without being compelled into broader system-wide agreements solely for leverage.
- **Negotiation freedom:** Insurers will have the flexibility to negotiate rates with non-affiliated providers, driving competition for care delivery.
- **Eliminating anti-competitive practices:** The bill curtails clauses requiring payers to match or exceed prices agreed by others, preventing upward cost spirals.

At the same time, the bill wisely includes guardrails: it preserves exceptions for group-model issuers and respects value-based network arrangements—such as exclusive provider networks and accountable care organizations—so that innovation in care delivery remains viable. Under Congressional Budget Office scoring, it yields \$4.9 billion in net taxpayer savings over 10 years, while lowering insurance premiums.

These figures affirm that the bill is not only principled but also practical — it bends cost curves without cutting benefits. It represents the sort of measurable, responsible reform that CAHC is proud to lend its name and support to.

We deeply appreciate your leadership in reintroducing this important effort, and we encourage

you to advance it with our support. CAHC stands ready to assist you to help secure the bill's enactment.

Thank you for your dedication to giving Americans better, more affordable health coverage.

Sincerely,

A handwritten signature in black ink, appearing to read "Joel C. White".

Joel C. White  
President