



**Independent Women's Voice Supports
The Patients Deserve Price Tags Act**

July 29, 2025

Dear Senators,

Independent Women's Voice strongly applauds the introduction of the Patients Deserve Price Tags Act (S. 2355), a bipartisan bill led by Senator John Hickenlooper (D-CO) and Senator Roger Marshall (R-KS). Independent Women's Voice fights for women and their loved ones by effectively expanding support for policy solutions that aren't just well-intended, but actually enhance people's freedom and opportunities.

This bill does exactly that. It is essential to restoring fairness, choice, and accountability in our healthcare system, and to lowering the costs of health care and coverage.

Right now, patients are suffering due to a lack of healthcare price transparency. Patients and their families should be able to plan ahead, compare providers, and understand what they'll owe before they agree to any treatment. That includes not only out-of-pocket costs, but also the payments others (such as employers, unions, and the government) make on their behalf.

When patients can't access clear price information, they often end up on the hook for unaffordable, surprise bills that they had no chance to plan for and no opportunity to shop for a better deal. Patients, especially those who are uninsured or who have high deductibles, bear the brunt of high healthcare prices. Ultimately, however, all patients, even those with excellent health coverage, pay for our high and non-competitive health prices in the form of ever-increasing health insurance premiums and taxes to fund health care.

Price transparency not only safeguards consumers but also fosters a market-driven healthcare system. When patients can make informed

decisions about their care, healthcare facilities and providers are incentivized to offer the best quality care at the best possible price. This is the way nearly every other industry works, and the pressures of market competition serve as a check on prices and encourage better quality service.

Employers can also benefit from this. When they can access prices and claims data, they will be empowered to redesign their plans, cut out overpriced providers, and lower the total cost of the coverage they provide to their employees. All this will give them more money to put toward their bottom line.

During his first term, President Trump implemented federal rules requiring system-wide price transparency. Unfortunately, many hospitals have flouted those rules and hidden their prices behind estimates, formulas, and averages, to which they cannot be held accountable.

Thankfully, the Patients Deserve Price Tags Act will codify and make these vital requirements permanent, empowering consumers to shop for care, protecting them from overcharges, and lowering both their out-of-pocket healthcare costs and the total cost of insurance coverage.

Specifically, the bill:

- Makes permanent the rights of consumers to upfront, actual hospital prices, including discounted cash prices and all negotiated rates by payer and plan, with no exceptions.
- Requires actual prices, eliminating the ability for hospitals to hide behind estimates.
- Increases penalties for noncompliant hospitals and requires executive attestation to ensure accurate, complete price lists.
- Expands transparency to labs, imaging centers, and ambulatory surgical centers, which often offer lower-cost options.
- Requires insurers to disclose all negotiated rates and data elements, enabling patients and employers to compare prices systemwide.

- Guarantees employers access to their actual claims and encounter data to audit and review without restriction, empowering them to redesign better plans at lower costs.
- Provides oversight of third-party administrators and subcontractors, revealing costly financial arrangements that drive up prices.
- Mandates a detailed explanation of benefits from all commercial plans that aligns with the advanced explanation of benefits, helping patients verify bills and confirm they match the upfront price.
- Requires a detailed, itemized bill for each distinct service or an all-in total price for bundled services, enabling patients to ensure they were billed correctly and giving them clear recourse if overcharged.

These reforms will ensure that Americans can access the price information that is rightfully theirs. This will help protect patients, drive competition, and lower the overall cost of care and coverage.

We thank Senators Hickenlooper and Marshall for their leadership on this critical issue and urge all members of the Senate to support this legislation and ensure its swift passage.

Respectfully,

A handwritten signature in dark ink, appearing to read 'HHG', followed by a long horizontal line extending to the right.

Heather Higgins
CEO
Independent Women's Voice