



H.R. 9645, *Health Care Price Certainty for All Americans Act*

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Background:

- Health care prices are **negotiated and then kept secret**, making it difficult for **patients to navigate the health care system and employers to control costs**.
 - Health care is the only major purchase Americans make **without first knowing the price**, making it **impossible for patients to make informed decisions**.
- The **Trump Administration took historic action to require hospitals and health insurers to publicly disclose** important price information, but the **Biden-Harris Administration let hospitals and health insurers ignore transparency rules**.
 - **Less than 25%** of hospitals are compliant with current price transparency rules.
 - **Large hospital systems** such as Ascension and Kaiser Permanente own **zero hospitals that are fully compliant with price transparency rules**.
 - The Biden Administration only penalized **4% of hospitals** for noncompliance.
 - **No health insurer has ever been fined** for violating price transparency rules.
 - In June 2026, the Trump administration sent warning letters to **519 hospitals nationwide** citing them for **failing to provide transparent pricing information**.
- Health care price transparency has the potential to **dramatically lower overall health care costs**.
 - A union health insurance plan **lowered costs by \$100 million per year and gave a \$3,000 bonus to each of its 200,000 members** by analyzing claims data made available through price transparency.
 - **Employers can reduce health care costs for their employees by up to 43%** using price transparency data to find lower negotiated health care rates.

H.R. 9645, *Health Care Price Certainty for All Americans Act*:

- Delivers on **President Trump's Great Healthcare Plan to strengthen health care price transparency and insurer accountability**:
 - Requires hospitals, laboratories, imaging providers, and ambulatory surgical centers to provide **transparent pricing for patients and employers**, with increased penalties for noncompliant providers.
 - Requires insurers to publish the real prices they negotiate, the in-network rates, out-of-network amounts, and drug prices, in downloadable files, **so the workers and employers footing the bill can finally see what they're paying for**.
 - Requires insurers to give patients a **real-time cost estimate before they get care** and the **actual out-of-pocket price for a specific service from a specific provider**, not a guess after the bill arrives.
 - Requires a C-suite executive to **personally certify** that published prices are true, putting CEOs on the hook for **accurate and complete pricing information**.