

The Rising Cost of Care: Washington's Health Care Affordability Crisis

Health Care Cost Transparency Board
November 20, 2025



2025 WA Health Care Affordability Survey

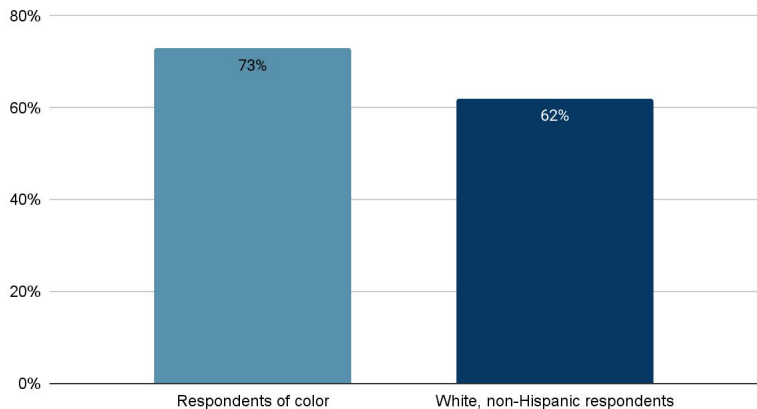
- Goal: better understand impact of health challenges in WA
- Latest Altarum Consumer Health Care Experience survey fielded Sept.-Oct. 2025 with 1,380+ respondents
- Follow-up to 2022 [Altarum survey](#) and 2024 [DRI survey](#)
- Full results forthcoming [here](#)



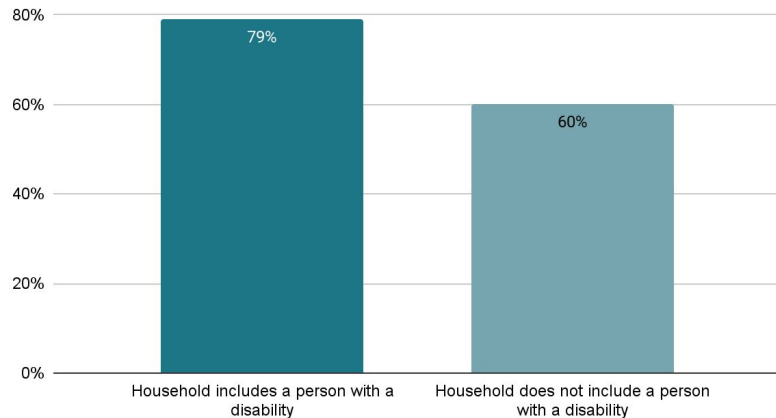
Cost led many to defer or delay treatment

2/3 of respondents (66%) delayed or went without health care in the last year due to cost, an increase from 56% in 2022. The impact is more severe for some communities.

Percentage impacted, by race



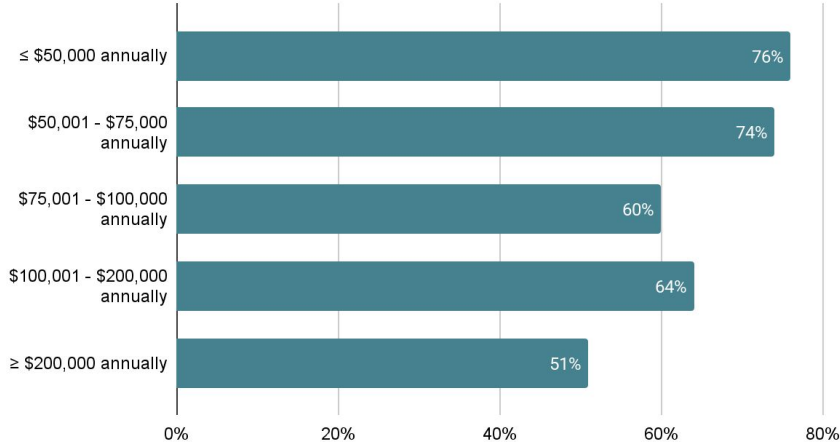
Percentage impacted, by household disability status



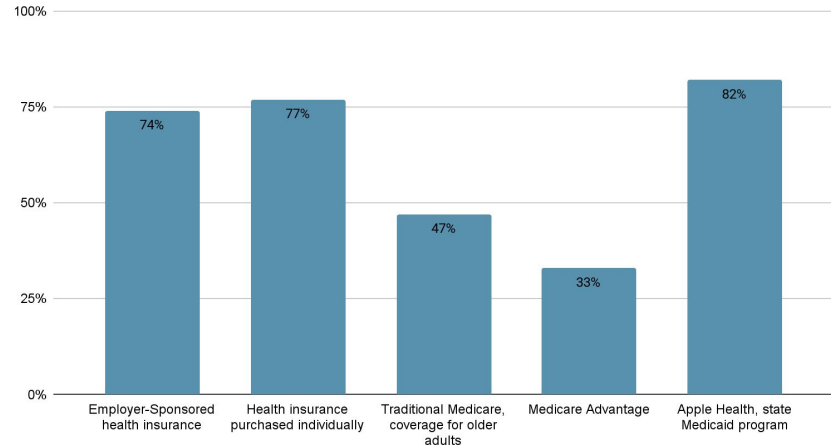
Cost led many to defer or delay treatment

As in past years, all insurance types & income brackets are struggling - but low-to-middle income respondents are struggling the most.

Percentage impacted, by income bracket



Percentage impacted, by insurance type



Health costs cause hardship



1 in 5 respondents (20%) reported current outstanding medical bills, with the largest share reporting medical debt of \$1,000-\$2,499.

Over 1/3 of respondents (35%) experienced a significant financial burden due to medical debt:

- Using up all or most of their savings to pay off medical bills
- Unable to pay for basic necessities like food, heat, or housing
- Contacted by a collections agency
- Borrowing money or taking out a loan
- Accumulating large amounts of credit card debt

Patients speak: What would you change?

“As someone who works in the healthcare industry, we need to make medication accessible and affordable. People will die if they do not get their medications.”

“If I could change one thing, it would be to cap out-of-pocket costs for everything. Hospital stays, prescriptions, specialist visits, you name it. Even with good insurance, the fear of a massive, unexpected bill after a serious illness or accident is always there. No one should have to worry about going bankrupt just because they got sick.”

“I would make health care more affordable by lowering costs for patients, eliminating unnecessary fees, and holding big corporations accountable so that everyone can access quality care without financial stress.”

“Being able to afford healthcare. With 3 kids I’m barely making enough to afford our every day expenses and the insurance through work is minimal quality for a high price.”

Washingtonian Voices: Hoa



**Navigator in
King County
at Asian
Counseling and
Referral Service
([video link](#))**

Washingtonian Voices: Ed



**Battleground, Clark
County resident
& Health Benefit
Exchange customer
([video link](#))**

Washingtonian Voices: Brynn



**Skagit County
resident &
small business
owner
([video link](#))**

Looking Ahead

- Affordability pressures have continued to accelerate since the Cost Board launched
- ~1 in 20 Washingtonians are expected to lose health coverage due to federal H.R.1 budget law
- Without safety net investments, even more Washingtonians will forego essential care, rack up medical debt, or rely on uncompensated care
- Heightened risk of corporatization & consolidation as the health care delivery system faces this strain
- Strong support for [draft Cost Board 2026 priorities](#)

Learn more at

www.fairhealthpriceswa.org

Emily Brice, Northwest Health Law Advocates, emily@nohla.org

Sam Hatzenbeler, Economic Opportunity Institute, sam@opportunityinstitute.org

*In partnership with Asian Counseling and Referral Service & Washington Community Action Network
With thanks to Altarum Healthcare Value Hub*