

WellLink Health Alliance Statement on Healthcare Affordability

Healthcare affordability is fundamental to the health and wellbeing of individuals, families, and communities. Across the country, rising costs and administrative barriers are making it increasingly difficult for people to access the care they need, when and where they need it. These challenges affect the full continuum of care, including primary care, behavioral health, hospitals, post-acute providers, and community-based organizations.

WellLink Health Alliance represents a cross-sector network of healthcare providers committed to advancing health outcomes, improving access, and strengthening coordinated systems of care. From this vantage point, we see firsthand how affordability challenges are interconnected with workforce capacity, social drivers of health, and community wellbeing.

Healthcare spending reflects the growing complexity of care delivery across all provider settings. Today's care is more advanced, more effective, and more resource-intensive than ever before; driven by significant gains in medical innovation, expanded behavioral health needs, and a shift toward integrated, community-based models of care.

The cost of care is inseparable from the essential inputs required to deliver it. Providers are facing rising expenses tied to:

- **Workforce:** Ongoing shortages, wage pressures, and the need for highly trained clinical and support staff across all settings.
- **Medicines and Therapeutics:** Increasing costs of pharmaceuticals and specialty treatments, particularly for complex and chronic conditions.
- **Supplies and Equipment:** Higher costs for medical supplies, devices, and essential materials needed to deliver safe, effective care.
- **Technology and Infrastructure:** Investments in digital health, care coordination systems, and facilities necessary to meet evolving patient needs.

At the same time, providers care for an older population with more complex health and social needs, while navigating persistent misalignments in how care is financed and reimbursed. Payment structures often do not fully account for the true cost of delivering high-quality, coordinated care, particularly in behavioral health and community-based settings.

Administrative Complexity is Undermining Access to Care

Excessive administrative requirements, particularly prior authorization and inappropriate denials, continue to delay medically necessary care and create inefficiencies across all provider settings. These processes divert time and resources away from patient care, contribute to workforce burnout, and disproportionately impact smaller and community-based providers with limited administrative capacity.

Patients experience these barriers as delays, confusion, and, too often, forgone care. Streamlining administrative processes is essential to improving access, reducing waste, and supporting a sustainable healthcare workforce.

Cost-Sharing is Driving Underinsurance and Medical Debt

Health plan designs that rely on high deductibles, co-pays, and co-insurance are shifting more financial responsibility onto patients. While intended to control premiums, these approaches often result in delayed care, worsening health outcomes, and increased long-term costs.

Providers across the continuum, including community health centers, behavioral health providers, and hospitals, work to bridge these gaps through financial assistance and uncompensated care. However, these efforts are not sustainable and cannot fully offset the growing burden of underinsurance. As a result, many individuals face medical debt despite having coverage, undermining both financial stability and health outcomes.

Affordability Must Be Addressed Across the Entire System

Healthcare spending reflects the growing complexity of care delivery, including advances in treatment, expanded behavioral health needs, and the shift toward integrated, community-based models of care. Providers are delivering more coordinated and comprehensive services while managing rising costs for workforce, technology, and infrastructure.

A narrow focus on any single sector fails to capture the full picture. Sustainable solutions must address system-wide cost drivers while preserving access to high-quality, patient-centered care across all settings.

Recommendations

To improve affordability and strengthen access nationwide, WellLink Health Alliance urges policymakers to advance the following priorities:

- **Streamline and Standardize Prior Authorization**
Establish clear, consistent federal standards that reduce unnecessary delays, improve transparency, and minimize administrative burden across all payers and provider types.
- **Advance Timely and Equitable Payment Practices**
Implement enforceable prompt payment requirements and ensure fair reimbursement across the care continuum to support provider sustainability and patient access.
- **Increase Transparency and Accountability in Coverage Decisions**
Require clear, accessible communication to patients and providers regarding coverage determinations, including the clinical rationale and credentials behind denials.
- **Strengthen Network Adequacy and Access Standards**
Ensure health plans maintain robust provider networks that include primary care, behavioral health, and post-acute services, with a focus on rural and underserved communities.
- **Protect Access to the Full Continuum of Care**
Reduce administrative and financial barriers that delay or prevent access to behavioral health, post-acute care, and community-based services that are essential to recovery and long-term wellbeing.
- **Address Underinsurance and Reduce Medical Debt**
Promote policies that limit excessive cost-sharing, improve benefit design, and protect patients from financial hardship associated with necessary care.
- **Support Community-Based and Integrated Care Models**
Invest in and remove barriers to coordinated, community-driven approaches that improve outcomes, advance health equity, and reduce avoidable costs.

Conclusion

Improving healthcare affordability requires a comprehensive, coordinated approach that reflects the realities of patients and providers across the entire care continuum. WellLink Health Alliance is committed to working with policymakers, payers, providers, and community partners to advance solutions that reduce barriers, strengthen systems of care, and promote health and wellbeing for all.