

2026 Washington Health Care Affordability Snapshot

The Health Care Value Hub (“the Hub”) is proud to launch the 2026 Health Care Affordability Policy Snapshot (“Affordability Snapshot”). The Affordability Snapshot provides legislators, consumer advocates, regulators and other interested parties a tool to compare their state’s health policies across other states. The categories examined in this resource explore a variety of policy options that impact health care affordability. Policies were examined for whether they were active, implemented to a limited degree, or not active as of May 15, 2026. Sources for this information can be found in the downloadable **Data and Source Document** available on the [Dashboard](#) page. **Definitions and descriptions for each policy category can be found in the Glossary.**

The Hub offers support dedicated to understanding health care policy and connecting advocates and other interested parties together to help build a patient-centered, high-value health care system. As a research-based organization, the Hub takes a comprehensive approach to improving affordability through policy analysis, translation, visualization, and collaborative engagement. We encourage advocates, legislators, and other stakeholders to share our findings to improve consumer health care affordability across the states.

Health Care Spending Benchmark	Authority to Enforce Health Care Spending Benchmarks	Hospital or Primary Care Spending Oversight Entity	All-Payer Claims Database	Price Transparency Tool	Prescription Drug Price Transparency Reporting Requirements
Ownership Transparency	Cost Oversight Office or Commission	Health Care Financing Taskforce	Consolidation Transaction Notification Requirements	Authority to Modify or Reject Consolidation Transactions	Affordability Criteria Included in Transaction Review
Restricts All-or-Nothing Contract Provisions	Restricts Anti-Tiering or Anti-Steering Contract Provisions	Restricts Most-Favored Nation Contract Provisions	Restricts Price Secrecy and Gag Clause Contract Provisions	Key: State has passed legislation to implement these policies State has passed not legislation to implement these policies	

Improve Transparency and Market Oversight

Health Care Spending Oversight

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
Health Care Spending Benchmark		State has established a health care spending benchmark for providers, insurance carriers, or both	Washington State's Health Care Cost Transparency Board has set the health care cost growth benchmark at 3.2% from 2021-2023, 3.0% for 2024-2025, and 2.8% for 2026 onward. Performance against the benchmark is measured at the state level, at the insurance market level including Medicare, Medicaid, and commercial insurers, by carrier, and by large provider entity. The state also has a primary care spending benchmark.
Authority to Enforce Health Care Spending Benchmark		State has not established an enforcement mechanism for their health care spending benchmark(s)	Washington State does not currently have an enforcement mechanism for its health care cost growth benchmark.
Hospital or Primary Care Spending Oversight Entity		State monitors and reports hospital spending, primary care spending, or both	SB5589, enacted in 2022, charged Washington's Health Care Cost Transparency Board to monitor and report on primary care spending. The Board's Advisory Committee on Primary Care provides expert advice related to the state's primary care spending target for the board's review.

Improve Transparency and Market Oversight

Health Care Spending Oversight

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
All-Payer Claims Database Established		State has a(n) all-payer or multi-payer claims database	
Price Transparency Tool(s)		State has a public-facing price transparency tool that reports negotiated rates	Washington HealthCareCompare shares the total amount paid for many services and procedures by provider.
Prescription Drug Price Transparency Reporting Requirement(s)		Organizations are required to report prescription drug price information to a state entity	Health plans must annually report to the Health Care Authority the 25 most-prescribed drugs, the 25 costliest drugs, and the 25 drugs with the highest increase in spending. Drug manufacturers must annually report factors to increase the wholesale acquisition cost (WAC) of the drug and the amount of the increase. This only applies to drugs that enter the market with a WAC of \$10,000 or more or for drugs currently on the market with a WAC of \$100 or more and the WAC increase by 20% in one year or 50% in three years. Additionally, manufacturers must provide 60 days advance notice of a qualifying price increase.

Improve Transparency and Market Oversight

Health Care Spending Oversight

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
Ownership Transparency		State does not require providers and facilities to report ownership data annually	Washington does not currently require health care entities to submit ownership information to the state. In 2025, the state enacted House Bill 1686 to support future ownership transparency by directing the Department of Health, in consultation with other state agencies, to develop recommendations for a statewide health care entity registry.
Cost Oversight Office or Commission		State has a cost oversight office or commission	The Washington Health Care Cost Transparency Board tracks statewide health care spending and uses this data to inform legislative efforts to improve affordability. Its core duties include setting spending targets, monitoring insurer expenditures, analyzing cost trends, and reporting recommendations to the Legislature to control rising costs.
Health Care Financing Taskforce		State does not have a health care financing task force	While Washington State does not have a standalone commission, the state is engaged in cross-agency coordination and budget planning to respond to federal funding freezes and cuts.

Improve Transparency and Market Oversight

Consolidation Oversight

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
Transaction Notification Required		Requires health systems or providers to notify the state of consolidation transactions.	The Attorney General (AG) must be notified of any transactions that will result in material changes involving hospitals, hospital systems, and provider organizations. Likewise, the Department of Health (DOH) must be informed of any acquisitions involving nonprofit hospitals, and the Certificate of Need (CON) program must be notified of any sales, purchases, or leases of hospitals.
Authority to Modify or Reject Consolidation Transactions		Has authority to approve, set conditions, or disapprove consolidation transactions	Both the Department of Health and the Certificate of Need program have the authority to approve, set conditions on, or disapprove transactions under their purview.
Affordability Criteria Included in Transaction Review		Includes consumer affordability or price growth in review criteria, approval conditions, or both	Washington's Certificate of Need review criteria include the probable impact of the proposal on the cost of and charges for providing health services and improvements or innovations in financing and delivery of health services which foster cost containment and promote cost-effectiveness.

Improve Transparency and Market Oversight

Anti-Competitive Contract Provisions

Key:  State has active policy or program  Policy or program partially implemented  No active policy or program  No source or limited information found

Policy	Icon	Status as of June 2026	Summary
Restricts All-or-Nothing Contract Provisions		No law restricting All-or-Nothing contract provisions	During the 2026 legislative session Washington lawmakers introduced bills to ban all-or-nothing clauses, but none were passed.
Restricts Anti-Tiering and Anti-Steering Contract Provisions		No law restricting Anti-Tiering or Anti-Steering contract provisions	
Restricts Most Favored Nation Contract Provisions		No law restricting Most Favored Nation contract provisions	Washington has banned Most Favored Nation clauses in contracts with certified health plans, but since it's unclear if such plans still exist or if the law applies to other plans, the state is not considered to currently restrict these clauses.
Restricts Price Secrecy and Gag Clause Contract Provisions		State law does not prohibit price secrecy or gag clause restrictions in contracts between health insurance carriers and health systems or physicians	

Health Care Spending Benchmarks

Health care spending benchmarks aim to limit annual health care spending growth by establishing a maximum limit, or “benchmark.” Benchmarks may examine overall spending or spending for specific hospitals or insurers. Of note, as of 2026 there is pending litigation against health care cost growth benchmarks in some states which may affect the status of these policies.

Authority to Enforce Health Care Spending Benchmarks

Some states grant oversight entities the authority to enforce health care spending benchmarks. In these states, if the benchmark is surpassed, the overseeing state entity will often collaborate with providers to curtail spending, and some states authorize the entity to mandate performance improvement plans or impose penalties. This section examines whether a state has established a benchmark, and if so, whether the state has statutory authority to enforce the benchmark.

Hospital or Primary Care Spending Oversight Entity

Health spending oversight entities monitor and track health care spending systematically, offering data and research support to ensure efficient resource use. While many states set population health priorities, few have established oversight entities with enforcement powers. This section examines whether a state has a health spending oversight entity reviewing primary care, hospital spending, or both.

All-Payer Claims Database

All-payer claims databases (APCDs) compile diverse health care data that may include health, dental, and pharmacy claims from private insurers, state employee health programs, Medicare, and Medicaid. In instances where a database includes only some of these payers, it is referred to as a multi-payer claims database. Typically created through legislation, APCDs are often subject to state oversight and regulation. However, some claims databases have been voluntarily developed by independent entities, limiting oversight.

Price Transparency Tool

A website that displays price information on healthcare services, allowing consumers to “shop” for the best price and budget for expected services. To be credited, the tool must show negotiated prices for various services and be accessible without fees, IRB approval, or legislative restrictions. Additionally, this section reviews whether a state requires prescription drug price data to be reported to a state entity and if a state has another form of price transparency regulation.

Prescription Drug Price Transparency Reporting Requirement

Prescription Drug Price Transparency Reporting Requirements enforce policies for drug manufacturers, insurers, and pharmacy benefit managers to report detailed information about how prescription drug prices are set and increased over time. They are set to promote accountability, reduce hidden costs, and give insight into rising drug costs.

Ownership Transparency

States, policymakers, and the public frequently have no clear picture of who actually owns and controls the providers delivering care to their residents. Requiring annual ownership reporting addresses this transparency gap. When states have accurate, up-to-date ownership data, they can identify consolidation trends before they become entrenched, enforce antitrust and corporate practice of medicine rules more effectively, and hold entities accountable when ownership changes lead to price increases or quality declines.



Cost Oversight Office or Commission

To address health care affordability concerns across state populations, some states have established Cost Oversight Offices or Commissions focused on analyzing drivers of high health care costs, working with stakeholders, and creating recommendations for administrative or regulatory solutions. These groups provide broad cost oversight of entire health care systems within a state, from hospitals to insurance practices.

Health Care Financing Taskforce

In an effort to assess health care spending, some states have launched Health Care Financing Taskforces and other entities to evaluate Medicaid financing mechanisms, evaluate Medicaid spending growth, and reduce duplicative spending and inefficiencies in Medicaid program administration while maintaining access to and quality in health care.

Consolidation Transaction Notification Required

Health care consolidation refers to health care entities (i.e. doctor's offices or hospitals) joining together under a common owner through a merger or acquisition. Some states require health care systems and/or providers to notify the state of consolidation transactions.

Authority to Modify or Reject Consolidation Transactions

During health care consolidation transactions, some states have the authority to approve, modify, or deny the transactions based on their own reviews.

Affordability Criteria Included in Transaction Review

When health care entities consolidate, some states require that affordability criteria like consumer affordability or price growth be considered in approval conditions, review criteria, or both.

Restricts All-or-Nothing Contract Provisions

Anti-competitive contracting is a pattern of contracting between health care providers and insurers where one party gains unfair advantages over potential competitors. States can enact regulations that limit dominant health systems from abusing their market power in ways that increase prices. For example, All-or-Nothing contract provisions are typically applied by health systems to require plans to contract with all providers in their system or none of them, even if those providers are low-value or high-cost.

Restricts Anti-Tiering or Anti-Steering Contract Provisions

These contract provisions require insurers to place certain providers in higher tiers regardless of cost or quality (anti-tiering) and restrict directing patients to higher value care from competitors (anti-steering).

Restricts Most Favored Nation Contract Provisions

In health care, Most-Favored Nation clauses are contract terms in which a health insurance company requires a provider or health system to guarantee that no other health plan will receive the same prices at a lower price. This restriction prevents providers or health systems from offering better pricing to competitors and can lead to higher overall prices when insurers and providers work together to maintain these rates.

Restricts Price Secrecy and Gag Clause Contract Provisions

Gag clauses are contractual provisions that prevent providers and insurers from disclosing prices, including negotiated rates, to patients, employers, or plan sponsors. These provisions can limit price transparency and make it harder for patients, self-funded employers, and policymakers to identify where health care markets are not functioning effectively. Congress passed the Consolidated Appropriations Act of 2020, which prohibits most gag clauses in health insurance contracts.

