



2020 West El Camino Avenue, Suite 800
 Sacramento, CA 95833
hcai.ca.gov



Health Care Affordability Board
 August 2026
 Public Comment

The following table reflects written public comments that were sent to the Office of Health Care Affordability email inbox.

Date	Name	Written Comment
8/21/2026	Katrina Reynolds	Despite paying approximately \$55,000 per year for a United PPO plan through my non-profit employer, my (reasonably healthy) family of 5 faces constant barriers to care and billing chaos. I will note this only covers medical. Vision and dental are not covered under the plan which are also very expensive. Pre-authorization hurdles: My husband has a clearly broken toe (it sticks up in the air) yet insurance requires six months of physical therapy before approving an MRI — against both his and his doctor's judgment. Fragmented, delayed billing: A single medical event generates multiple bills spread over months or even years. I received a component of the mammogram bill a year after the fact, and an orthopedic bill for my son equally late. This makes it impossible to know the true cost of any one event and forces me to spend hours on the phone with customer service piecing it together. Unpredictable out-of-pocket costs: In a high cost-of-living area, medical costs are high but what is counted towards my deductible is based on what the insurer deems "reasonable" — often far below actual costs. No price transparency: When I needed a colonoscopy under my previous Blue Shield plan off the exchange (and almost as expensive), the billing office could not tell me what it would cost out of pocket. I needed to have the procedure done first and then they would tell me after. You simply cannot get a price on anything — and whatever the price turns out to be, it's always high. When my sons go to the Dermatologist for their acne medication - many of the drugs she prescribes are not in

Date	Name	Written Comment
		network. It becomes a whole guessing game and takes weeks and a lot of time to figure out which topical cream they should use (0.5% vs 1%) - why is that made so difficult? Every family deserves clarity, fairness, and actual access to care. I thought having an expensive plan would help but it does not. They system is completely broken. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/22/2026	Tom Lane	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Healthcare should not be a capitalist business. It should be a public good. The U.S. is one of the richest Nations on Earth and we are one of the few industrialized Nations that doesn't have universal healthcare. That is a huge embarrassment for us. We need to eradicate the medicine for profit business and replace it with a system that cares for all, young, pregnant, and all. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/23/2026	Deb Bates	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. it is imperative that we have affordable health care. there are examples from other countries who support health care for all. health care needs to become a priority. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/23/2026	Michelle Laszlo-Rath	I work in the public schools and our insurance premiums have increased drastically the past several years with 19% last year and 20% this year. At this current rate, any increase in pay our union negotiates will be eclipsed by the insurance hikes. I live in the most expensive rental market and we lose teachers and staff every year because they cannot afford to live here. My union has looked into other

Date	Name	Written Comment
		insurance options multiple times but come up with nothing because we aren't a large enough group for insurers to be interested. This leaves us stuck with accepting these increases year after year. It is unacceptable. We need strong penalties to protect this from continuing. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Charlotte Halili	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Summer Brenner	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Patricia McGuane	Californians like my daughter face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often she has to delay or ration her care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Ken Gilmore-Deadrick	My monthly health insurance bill thru Covered CA is MORE than the mortgage on my home. Healthcare costs are so high, it is pricing me out of having health insurance. Please do something about this! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Ralph Levinson	Californians face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs.

Date	Name	Written Comment
		As a retired physician in this state and emeritus health sciences professor UCLA, as well as being a cancer survivor who got great care thanks to having health care coverage, I am very aware of the needs of people in our state to have access to medical care so they don't go bankrupt or have poor outcomes, including disability and death. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Ashley Ciciliano	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Tawny Reynolds	As a Californian, I am concerned about the increasing costs of living here for my family. Health care is just one ever-increasing cost, but it is way out of pace with simple inflation. Sometimes I struggle with my minimal insurance to even get access to the medicine and dosage I've arranged with my doctor - the associated pharmacy has simply refused to send it in time because I would be getting more than the standard dose, even though it is what my doctor has proscribed. I've even tried paying for extra out of pocket, but the pharmacy/insurance still counted it towards my "standard" delivery times for refills, even though the insurance didn't pay for it. We need strong penalties to protect consumers from rising health care costs and forcing us to jump through hoops just to get the care we need. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Carrie Levin	The high cost of living is making it difficult for Californians. We cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often many families with low income have to delay or ration their care because of these expenses. Californians are already affected by increasing health care costs. Stop the madness.

Date	Name	Written Comment
		Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Susan Laing	As a retired widow, the high cost of living in general along with the ever rising costs of health care are extremely concerning. We need strong penalties to protect consumers from these exorbitant health care costs. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Cath Posehn	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Public Comment to the Board of the Office of Health Care Affordability I am writing to urge you to take meaningful action to address the rapidly escalating cost of health care and the growing number of people who simply cannot afford to obtain the care they need. I see this problem firsthand with my adult sons. They work, contribute to their communities, and are trying to establish financially independent lives, yet they do not have access to affordable health insurance through their employers. The cost of purchasing insurance on their own, combined with high deductibles, copayments, and other out-of-pocket expenses, can make coverage feel financially out of reach. Health insurance is supposed to provide security, but for many working adults, having insurance can still mean facing medical bills that are difficult to afford. For those without employer-sponsored coverage, the situation can be even more challenging. People are forced to make unacceptable choices: pay for health insurance and struggle to afford other necessities, go without coverage, or postpone medical care because they are afraid of the cost. Health care should not be a luxury reserved for people who have well-paying jobs with generous benefits. Access to affordable health care is essential to the health and economic stability of our families and communities. I ask the Office of Health Care Affordability to use its authority to confront the factors driving health care costs upward, increase transparency around prices,

Date	Name	Written Comment
		and pursue policies that make both insurance and actual health care more affordable for working people—especially those who do not have employer-sponsored coverage. My sons should not have to choose between financial stability and access to health care. No working adult should. Thank you for listening to the experiences of families who are struggling with the real-world consequences of unaffordable health care. I urge the Board to make affordability a priority and to take concrete steps to ensure that health care is accessible to everyone, regardless of whether their employer provides insurance. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Kathy Griffith	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses and many times I have been startled by charges that Medicare or my supplement have not paid. We deserve better! It's time to bring down healthcare costs. My suggestion is tax the Elon Musks and Mark Zuckerbergs so they pay their fair share! Why are the 99% suffering and the billionaires continue to grow wealthier on our backs?
8/24/2026	Virginia Sturken	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Until universal health care can be established, people need access to health care that is good and affordable. It cannot become a choice between health care and other essentials. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Cathie H-w	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. With only basic coverage I'm without dental or vision and unable to get this services without extra strain

Date	Name	Written Comment
		on our finances. It's a frustrating situation year after year. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Kirsten Meadows	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. We own a small company and the health insurance costs for us and our worker have become oppressive. We don't even have the highest quality policy. So when we do have to go in for treatment, we have a high percentage of costs to pay on top of that. It is concerning that the cost of health insurance has been increasing by double digits every year. At a certain point it will become unsustainable for our company to continue to provide this benefit, which is tragic.
8/24/2026	Janet Wilson	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Every week, I hear from my closest friends and relatives who live here that they have to delay or ration care because of these expenses. Dentistry, necessary medical tests (denied by insurance), prescription drugs--they have all become more expensive, in some cases verging on unaffordable. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Raynor Voorhies	My husband and I , our adult children and grandchildren all live in California. The cost of healthcare premiums and deductibles has gone up significantly for our children's families. Healthcare is a basic need, and it is wrong for these prices to rise unchecked and without penalty. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Barbara Ann Chestnutt	Health care costs are crazy. When I travel overseas I meet Californians who have moved to Portugal or Spain and say why would I mov back? Healthcare to free here. I'm lucky enough to be pretty healthy and older so I have Medicare but not part D so I have to shop around for meds or put off out of pocket shots. And

Date	Name	Written Comment
		then there's the cost of assisted living at the end-that really worries me. We need a better healthcare system. We need to prioritize patients, not insurers. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Shauna Amadore	As I am aging, all Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. I too often must delay or ration my care because of these expenses. Please rein in and regulate the greed of health care costs in California. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Sharon Oster	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses, and I am a salaried employee with health care benefits provided by my employer. Yet even with that, the premiums for my healthcare are high, even for an HMO, as I am providing for my spouse and child as well. I also have a deductible and have co-pays for every service, even routine primary care appointments. For three people, even three people in excellent health, this adds up quickly, especially as I have had to undergo several unexpected procedures this year. Plus there are all the additional costs of prescriptions, over the counter medications, and even parking fees at most medical facilities (upwards of \$15-20 each time). We are two working parents and struggle to make our salaries meet the costs of essentials like housing, food, utilities, and gas plus healthcare. And please don't let me get started on dental insurance (which covers so little, even if you have a PPO plan). Curbing healthcare costs and premiums in CA will go a long way to help Los Angeles, and all CA residents meet basic costs of living. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Helen Graves	My name is Helen Graves, and I am a resident of Santa Rosa, California. I am writing to urge OHCA to adopt strong, meaningful penalties for health care

Date	Name	Written Comment
		entities that fail to meet the state's cost growth targets. Like many Californians, I face a high cost of living, and health care expenses are one of the biggest strains on my household budget. Premiums, deductibles, and out-of-pocket costs continue to climb, often far faster than my income. This is not a hypothetical burden; it is a daily reality that affects my health and the health of my family. OHCA was created because California recognized that health care costs were spiraling out of control and that the market alone would not fix this problem. Setting cost growth targets is an important first step, but targets without real consequences will not change the behavior of hospitals, health plans, and large physician organizations that have little incentive to slow their spending on their own. Weak or purely symbolic penalties will allow the status quo — rising costs passed directly onto patients like me — to continue unchecked. I urge the Board to: ~ Adopt penalties substantial enough to change institutional behavior, not just token fines that large health systems can treat as a routine cost of doing business. ~ Apply enforcement consistently and transparently, so that all entities — hospitals, insurers, and large physician organizations alike — are held to the same standard. ~ Prioritize consumer protection in every enforcement decision, recognizing that excessive health care spending ultimately gets passed down to patients through higher premiums, higher deductibles, and higher out-of-pocket costs. ~ Move forward without unnecessary delay, given that Californians are already struggling under the weight of current health care costs. Consumers like me have no seat at the negotiating table when hospitals and insurers set prices. OHCA's enforcement authority is one of the few tools that can protect ordinary Californians from these escalating costs. I urge you to use it fully.
8/24/2026	Roxi Zilmer	Thank you for the opportunity to comment. I urge the Board to hold firm on enforcement of the statewide cost growth target as California's affordability crisis continues to deepen.

Date	Name	Written Comment
		The data confirms the urgency. Fifty-nine percent of Californians — 70% among those with low incomes — report that they or a family member skipped or delayed care in the past year due to cost, and seven in ten say health care expenses strain their household budget. These are not abstract figures; they represent patients delaying diagnoses, skipping medications, and absorbing debt because care has become unaffordable. California Health Care Foundation The cost drivers are measurable and outpacing what families can bear. Employer-sponsored family health coverage in California rose from \$22,818 in 2022 to \$28,397 in 2025 — a 24% increase that outpaced both general inflation at 12% and wage growth at 14%. Looking longer term, premium and deductible spending grew from 4.2% to 7.9% of median household income between 2002 and 2022 — nearly doubling as a share of family earnings. The Board's 3.5% statewide spending target, with 2026 as the first enforceable year, is the right tool at the right time. The target is calibrated to median income growth over the past 20 years so that health care spending cannot outpace what consumers actually earn, and UC Berkeley Labor Center analysis found that if the target had been in place three years earlier, families would have saved more than \$5,800 in cumulative premiums. I also support the Board's decision to hold high-cost hospitals to a stricter target — 1.8% in 2026 — to prevent the highest-priced facilities from continuing to outpace their peers. I respectfully ask the Board to: 1. Maintain the enforcement timeline as scheduled, resisting pressure to delay or weaken accountability for health plans and hospitals. 2. Ensure sector-specific and geographic targets, due by mid-2028, reflect the disproportionate burden on low-income Californians, who report medical bill problems at nearly double the rate of higher-income residents. 3. Prioritize transparency in reporting so consumers and advocates can track whether entities are meeting their targets in real time, not only after enforcement periods conclude. Californians cannot wait. The Board's continued action on cost growth targets is essential to reversing this trend before the burden becomes unsustainable for working families across the state.

Date	Name	Written Comment
8/24/2026	Jane Forbes	Californians like myself face high costs of living (my rent has gone up the past 2 years and probably will again this year) and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. I choose when to go to the doctor because of these costs and nobody should have to do that. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Elizabeth Parkhurst	I am appalled and disgusted by the insanely high cost of health care in California. I appreciate your efforts to make health care sustainable and affordable for all Californians. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Edith Clemons	My husband has va coverage, so shouldn't have a problem. But while he was in a skilled nursing facility, he was convinced to switch to medicare, apparently they pay more. They completely disregarded the fact that there would be a massive copay billed to us, and claimed they talked to him, even though he wasn't considered competent to sign his own admission papers. Apparently there is very little protection against this, and it is common practice to get people to switch from VA to medicare. At this point, we are having to postpone home repairs because of this massive bill we didn't expect. Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Rosalba Cofer	Californians like myself face high costs of living, and cannot afford the ever-escalating and excessive price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!

Date	Name	Written Comment
8/24/2026	P. Rome	Like the rest of the country, Californians are already struggling to afford groceries, gas, and rent. We cannot afford the ever-escalating price of health care on top of everything else. For those struggling with a health crisis or concern, it's disgraceful that cost would be a factor in having healthcare or treatment. For-profit healthcare often has inhumane outcomes. We need strong penalties to protect consumers from rising health care costs. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Helen Fahey	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Amy Kennedy	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. Last year we had to pay an extra ~1,400 per month for health premiums. We are retired and never planned on spending this amount of money on health care. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Soraya Barabi	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Karen Romano	Our premiums continuously increase to the point of unaffordability while our coverage continuously shrinks. The charges for healthcare are OUTRAGEOUS. For example, my little daughter accidentally stapled her finger and, because it was too late to take her to urgent care, we took her to an in-network emergency room. The doctor there simply used a tweezer to quickly remove the staple. There was no problem. No bleeding. No additional

Date	Name	Written Comment
		medical action needed. It took about 5 seconds. The bill for this service was for THOUSANDS of dollars. INSANE! ANTHEM MAKES PRICE COMPARISON IMPOSSIBLE When I needed an MRI, I sought to find out how much it would cost at different providers in Los Angeles so I could make an informed, financially prudent decision about where to go. Unfortunately, none of the providers would tell me the cost of the test because each provider had a different contracted amount with Anthem and these amounts could not be disclosed to customers/patients. Thus, I had no choice but to get the MRI without having any idea how much it would cost me. It's appalling that we consumers are COMPLETELY SHUT OUT FROM RECEIVING REASONABLE AND IMPORTANT PRICING INFORMATION despite the fact that we're the ones paying the bills. Trying to get assistance from Anthem is incredibly frustrating because: 1) To connect with a person, one has to submit information to an AI system that often misunderstands which requires repeating the information several times. 2) There are often unreasonably long wait times to speak with a representative. 3) When I do finally reach a representative, I have to repeat the same information that I gave to the previously mentioned AI system. 4) The representatives are mostly call center workers who read from a script and can't answer my questions. It is becoming increasingly difficult to find and retain doctors who accept our Anthem PPO insurance. Many doctors are becoming concierge doctors because they can't afford the meager reimbursement amounts they receive from Anthem. Also, many experienced doctors are retiring from practice because they can no longer tolerate the expense and general awfulness of dealing with insurance companies. Every other industrialized nation on earth has universal healthcare. It's long overdue for our nation to do the same. The status quo is horrendous.
8/24/2026	George McRae	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect

Date	Name	Written Comment
		consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. The real solution is Single Payer. Friends and relatives alike are staging Go Fund Me pages in order to pay for treatments insurance companies cruelly won't cover. A friend died recently because as a retired public employee a fireman, his city provided insurance chose to let him die rather than xover treatments that would have allowed him to have a life. Shame on the State and country. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Jill Richardson	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. All USA citizens deserve affordable health care. But right now, nothing will get solved with the health care crisis in the USA. Trump is horrible. His policies are destroying America. The federal government has no plans for affordable health care. The Trump Administration is ripping the USA health care system apart with NO solutions. It's truly horrifying watching this happen...Numbers do not lie, and less people have health care because of Trump and all Americans are paying more for health care (except his chosen corrupt billionaires). That is why the OHCA Board must stand up and support all California residents with affordable health care. CA health care plan is a system that works. But needs to be accessible at a per-rate payment Do the right thing, Board; vote for the CA people who work so hard and deserve affordable health care. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	David Gebow	The creeping cost of healthcare has really impacted my finances. I have a need for routine bloodwork and I'm billed many times, paying more than I used to. Something needs to be done. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!

Date	Name	Written Comment
8/24/2026	Shikha Bhatnagar	I am a highly educated, long-time nonprofit and public policy leader in my early 50s. Like many Californians this past year, I lost my job due to funding cuts. Although I qualified for Medi-Cal, I chose Covered California because maintaining continuity with my doctors, specialists, and prescription authorizations was essential for my health. That stability came at a cost: my monthly premium is now my largest expense after my mortgage. As a single person without the buffer of a dual-income household, I am now facing an impossible choice. I can transition to Medi-Cal and lose access to the providers who know my medical history, or I can continue paying premiums that are pushing me into a financial hole. This anxiety has already forced me to delay or forgo care, including dental and vision coverage, simply because I cannot afford it. I am fortunate to have some personal resources and family support that have kept me from falling into crisis. But I want to be clear: if someone like me — with decades of professional experience, a strong track record, and a safety net — is struggling to maintain basic healthcare access, the situation for Californians without those supports is far more dire. Having worked in public policy for most of my career, I know this is not a question of scarce resources. It is a question of political will. When healthcare affordability is deprioritized, the consequences fall squarely on millions of Californians who do not have employer-sponsored coverage. Policies that allow unchecked healthcare costs are not abstract decisions — they directly undermine people's health, stability, and futures. I urge the Board to adopt strong, common-sense measures to regulate healthcare costs. The stakes are not theoretical. They are lived every day by people across this state, including me.
8/24/2026	Patti Fletcher	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Where is the accountability in this system? Californians ore sick of being ripped off. Lets

Date	Name	Written Comment
		enforce really accountability with strong penalties that will end corruption. We need a Medicare for all solution to leverage our purchasing power. We could start with 55+ Medicare for all, then 44+ etc. We need Medicare for all children aged 0 - 26; Kids are healthy and not expensive to insure. We should eliminate the Medical Insurance enterprise. They take in a lot of money and offer very little in return! Americans spend more for medical care than most countries and have worse outcomes. Clearly this needs to change. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Solveig Thompson	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We should be protected from the continued drain of our rightful, hard-earned money. Affordable health care must be a priority. For every person. Less paperwork and access to council and assistance when needed. I see what is going on as inhumane, bordering on criminal neglect. Wealthy as we are, there should not be lack of affordable health care, or even free health care for those who cannot afford it and those who provide the care must be adequately compensated by our state. Looking at budget of say, the city of San Diego, you may see salaries that seem unreasonable to anyone understanding the scope of work provided for it. How about taking 25% of any city's salary budget and applying it to local health care? I imagine that goes for most of our larger cities. I think fines create more paperwork, fights, expenses. Just stop the greed and increase in cost by creating new laws and regulations.
8/24/2026	Jamie Weinstein	I am concerned about rising cost of living in California including health care. As a primary care physician I am increasingly seeing people who are unable to afford basic health care necessities like labs, imaging studies and routine medications and their health is suffering. California should be a leader in evidence based affordable health care for everyone and we need stronger protections for consumers. Thank you

Date	Name	Written Comment
		Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Laetitia de Lagasnerie	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. I live with a brain tumor and need healthcare for regular screenings that I can not afford out of pocket. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Hasana Ryan	Although I am fortunate to have Medicare, Californians like my adult children face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often my family members have to delay or ration their care because of these expenses. It is so wrong to reduce taxes for billionaires at the expense of healthcare for ordinary people in this country who work hard. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Regina Preciado	I just found out what my premium will be for the upcoming year. My budget is already stretched to the limit and I have yet to figure out what I am going to do to cover this 10 percent increase. I have already dropped to a lower tier plan. I have already limited my health care to remote calls and home tests rather than in-person visits. I have already given up the pursuit of medication that I was investigating with my doctor. Yes, the medicine would improve the quality of life for me and my family, making me more productive at work and more able to contribute to society. But I won't actually die without it. As long as we continue to put health insurance companies between patients and care, we're going to have a sick society. I am infuriated that we continue to prioritize insurance profits over health care in this country and this state. I look forward to hearing about how the OHCA can help Californians receive the health care we need by reducing barriers to care and prevention -- starting

Date	Name	Written Comment
		with making health care services affordable and accessible for all. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Leslee Prah	As Californians We need strong penalties to protect consumers from the rising health care costs. The current premium does not allow for my 33 year old daughter to pay premiums without parental financial help. She works full time and makes \$26 an hour. She doesn't have group insurance because she works for a small business. She lives on in a city with high rent and high food prices. Each year we tell her she has to have health insurance and we offer to help her. She wants to be totally independent but that is not in sight. We can't wait, we need the Board to enforce cost growth targets with significant penalties.
8/24/2026	Jan Jorde	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. As I plan for old age, I am simply assuming I will have to perform some sort of conscious choice to end my life rather than choose assisted living should I become incapacitated since we do not have affordable elder options for people of limited means. I am also concerned for my sister, who is sole caretaker for a severely autistic nonverbal adult child. What will become of this child's situation if her mother is unable to care for her? We are a barbaric country. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	George Dobosh	As a senior citizen my health care costs are continuing to increase. We need affordable health care for all. And we need Dental coverage. Most insurance doesn't cover Dental. We all need this! And we need strong penalties to protect consumers from these rising health care costs. HEALTHCARE SHOULD BE A RIGHT NOT A PRIVILEGE FOR THE RICH! Do something. We are dying without decent healthcare! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!

Date	Name	Written Comment
8/24/2026	Stephanie Galvez	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Additionally, my mother has Alzheimers and is not receiving sufficient long term care. She is deteriorating quickly without full time care because it is unaffordable. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Mike Beggs	I, just like many other Californians, can't afford the skyrocketing price of health care. There must be limits on the rate of price increases, and strong penalties to protect us consumers from these rising health care costs. Straightforward care for managing a heart arrhythmia came with a bill of over \$20,000. I lay awake wondering what the cost will be and how I could pay for even a small complication. The profits and greed of healthcare providers and businesses must be reined in. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Tamara Goldsmith	Californians face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too many Californians must delay or ration care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Andrea Lee	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Something can be done if the powers that be are willing. Stop the greed in the medical field. Do the right thing and take care of the people in California! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Margaret Riemer	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect

Date	Name	Written Comment
		consumers from these rising health care costs. I have a friend who is retired, and she might lose her health insurance because it is simply too expensive for her to pay. Please do something about skyrocketing health insurance! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Kristy Murphy	I am a 71-year-old California resident on a fixed income, and the rising cost of health care is a serious and ongoing burden. Even with insurance, premiums, copays, and out-of-pocket costs consume a significant portion of my monthly budget. Every year the costs go up, and my ability to absorb those increases does not. People like me are forced to make difficult choices: delay care, skip follow-up appointments, or go without medications because the costs are simply unmanageable. This is not a minor inconvenience. It is a health crisis playing out quietly in the lives of ordinary Californians every single day. I urge the OHCA Board to take strong, concrete action to bring down health care costs, hold hospitals and insurers accountable for price increases, and ensure that Californians on fixed or limited incomes are not priced out of the care they need to survive and maintain their dignity. Thank you for taking public comments seriously. Please act with urgency. Lives depend on it. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Anna Mastaglio	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. As a self-employed small business owner, I do not have access to large employer health insurance plans. In the past year, my monthly insurance premium through the ACA has increased to \$1,700 per month. It went up over \$700 from the previous year, despite downgrading my family's insurance coverage. It is my largest single bill outside of my mortgage. And even with that high insurance premium, a recent prescription cost me \$860. I'm to the point of considering cancelling insurance

Date	Name	Written Comment
		altogether and just taking my chances on cash payments. If that's the goal of the system, then I guess it's working. But compared to many parts of the world, our healthcare situation in the US is unacceptable. We should not have to go broke just to get the healthcare we need. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Geri Weitzman	I am self-employed and unmarried in California, and last year my monthly health insurance premiums doubled from about \$650 to about \$1300 per month, just for myself. Additionally, my copayments increased for my various appointments. This means that I am now paying \$15,600 a year for my insurance, before I see any doctors. Please work to see that our costs go back down (ideally, even lower than they were before). Thanks! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Casey Fouts	The comment relates to the Board's current discussion of health care spending targets and enforcement, particularly the challenge of addressing spending growth that may be caused in part by structural costs hospitals have limited ability to control. Rather than arguing against spending targets or accountability, the attached comment asks whether California could also examine some of these cost pressures further upstream, before they appear as higher treatment spending. As one example, it introduces a conceptual Hospital Readiness Utility (HRU), which would explore separating the cost of maintaining qualifying hospital readiness from the cost of actually treating patients. I understand that HRU itself is not an agenda item and am not requesting Board action on the concept at this meeting. I am submitting it as a potential area for future study that may complement the Board's current affordability and spending-target work. I previously sent OHCA broader material exploring related ideas, and I understand staff receive a substantial volume of correspondence. I would be happy to resend or provide additional material if it would be useful. Thank you for your time and for including my comments in the public record.

Date	Name	Written Comment
8/24/2026	Arlene Smith	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Isis Brenner-Ward	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Living in a rural area, we barely have any choice as it is, we have to travel to get care (time away from work, money spent in gas) and then pay exorbitant rates up front when we get there. I have been in pain for months waiting to be sure I can afford treatment. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/24/2026	Gloria Elizabeth	I am an elderly retiree on Medicare, with Kaiser Senior Advantage. The cost of the coverage goes up every year. Although my Social Security benefits receive a cost of living adjustment every year, which helps cover part of the increases, my small pension is a set amount and the buying power of my income shrinks every year. Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Libby Silverman	I am writing to share a patient experience that I believe illustrates a broader affordability and transparency problem involving hospital-owned physician offices. I scheduled a routine annual skin examination with an in-network dermatologist at UCLA Health Westwood Dermatology. The appointment took approximately 20 minutes and included freezing two facial lesions. Although the appointment took place in what appeared and functioned as the physician's

Date	Name	Written Comment
		ordinary office, UCLA classified the location as a hospital-based outpatient department. That single appointment generated two separate sets of charges: • \$1,710 in physician charges • \$1,750 in hospital charges • \$3,460 billed in total • \$884.06 in total patient responsibility, including my \$85 specialist copay The hospital bill charged \$300 for a hospital outpatient clinic assessment, \$530 for destruction of the first lesion and \$920 for four additional lesions. The physician bill separately charged for a level-four new-patient visit and the lesion-destruction services. The hospital statement therefore appears to reflect five treated lesions, although I recall only two being frozen. UCLA and Blue Shield are currently reviewing the coding, so I am not asking OHCA to resolve my individual billing dispute. My larger concern is the business and disclosure model. During scheduling, an “HBOP fee” was mentioned, but it was not explained in plain language that visiting this physician’s office would generate separate physician and hospital bills, including separate hospital charges for the examination and each procedure. No meaningful estimate or potential range of costs was provided. Had I understood the financial consequences, I would have selected another in-network dermatologist whose office was not hospital-based. Most patients reasonably believe that confirming a physician is in-network and paying their specialist copay protects them from this kind of financial surprise. They are unlikely to understand that an ordinary-looking medical office can be administratively classified as a hospital department and generate a second layer of charges. I respectfully ask OHCA to examine: • UCLA Health’s use of hospital outpatient billing in physician-office settings • The extent to which hospital systems use this model across ordinary specialty practices • Whether these facility charges reflect added patient services or primarily a change in billing designation • Whether patients receive meaningful, plain-language disclosure and cost estimates before scheduling • The effect of these parallel charges on premiums, employer health spending and patient cost-sharing

Date	Name	Written Comment
		• Whether California should require disclosure of the actual two-bill structure and a good-faith estimate before nonemergency outpatient care My experience may be one bill, but I am concerned that this practice affects thousands of patients who choose an in-network UCLA physician without realizing they are also choosing hospital outpatient billing. Thank you for considering this experience as part of OHCA's work on hospital pricing, outpatient spending and health-care affordability.
8/25/2026	Casey Cameron	I live in California which means I face high costs of living, and thus I find the ever-escalating price of health care a burden. We need strong penalties to protect consumers from these rising health care costs. Too often people like me have to delay or ration medical care because of these expenses. Please help us mitigate this problem that affects so many of us Californians. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Margaret Grossman	As a 38 year MD in Family Medicine practice, and also a current Medicare recipient myself. I am aware that many Californians face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often many of my patients have had to delay or ration care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Katherine Taylor	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Chloe Aftel	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses.

Date	Name	Written Comment
		Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Robin Clark	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Megan Gorman	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often, I have to delay or ration my care because of these expenses, including care related to breast, ovarian, and skin cancer and women's health issues. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Alameda Health System	See Attachment #1
8/25/2026	Diane Aubry	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. In my case, because I am severely disabled, I need a caregiver for my daily needs. But I can't afford one for more than 12 hours a week. It's very expensive to hire an experienced person, as it should be, but I should not have to pay for it out of pocket. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Valerie Esway	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. For a family of two, our health insurance premiums rose from \$900 per month in 2025 and previous, to \$2660 per month beginning in 2026. This is a nearly triple increase and not sustainable. Especially as more people will go without insurance because of

Date	Name	Written Comment
		these rate increases, it will make rates continue to skyrocket. Completely unacceptable. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Alexis Roth	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. I am one of the lucky ones because I have health insurance through employment. Relying on a job for one's health care is an antiquated idea, one that belongs back in the 20th century. It's also an incredibly fragile arrangement - most of us are probably one job loss away from a health insurance crisis. The U.S. desperately needs a comprehensive revamp of our expensive and convoluted health care "system." In the meantime, it is critical that states step forward to address - and mitigate- the staggering health care costs borne by their residents. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Rebecca Behar	I'm retired and on a fixed income. My insurance covers much of my healthcare costs. However my medical copays and prescription costs are going up every 6 months or so. I'm being as frugal as possible. I have to make sure I can afford the copays and the meds. Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/25/2026	Todd Snyder	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!

Date	Name	Written Comment
8/25/2026	Thomas Yaussy	Californians like me face high costs of living and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses.
8/26/2026	Jules Bianco	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. I live in a rural community with a rural hospital. I don't even work in Lompoc because there are no real job opportunities here. I can't afford to pay the copays for what should be free healthcare. Healthcare is a human right. Please help! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/26/2026	Kate Amon	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses. My daughter is about to age out of our family insurance plan and she's terrified about not being able to get her lifesaving medication anymore. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/27/2026	Matthew Egel	Today I read with disbelief that OHCA voted to penalize hospitals that exceed spending caps. This doesn't address the true drivers of healthcare cost - all it does is force hospitals to reduce the quality and extent of care they provide. I'm sorry to say, but it appears that the people that voted for this measure do not have a good understanding of the industry. I urge you to repeal this disastrous scheme.
9/12/2026	Robin Clark	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay or ration my care because of these expenses.

Date	Name	Written Comment
		Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!



August 24, 2026

Elizabeth Landsberg
 Director, Office of Health Care Affordability
 2020 W. El Camino Ave.
 Sacramento, CA 95833

Subject: OHCA Must Establish Thoughtful, Reasonable Enforcement Process

(Submitted via email at ohca@hcai.ca.gov)

Dear Director Landsberg:

As the Office of Health Care Affordability (OHCA) board continues its discussion of spending target enforcement, Alameda Health System must share our deep concerns about the potential process outlined to date. **The bottom line is this: Exorbitant fines at the levels proposed would be simply disastrous for the patients for whom we care. OHCA must pursue a collaborative approach to enforcement that provides hospitals with a meaningful opportunity to improve spending trends.**

Alameda Health System urges the OHCA board to promulgate regulations that balance affordability with continued access to care by:

- **Informing hospitals how their spending growth will be assessed against the target** and clarifying how payer and service mix will be considered
- **Basing the determination of a violation on multiple years of data** to avoid the volatility of year-over-year spending swings; only multiyear assessments can reliably distinguish hospitals that genuinely exceeded their target
- **Standardizing the process for explaining growth above the target**, as established under the statutory waiver process
- **Establishing a collaborative performance improvement process** that gives hospitals a real opportunity to improve before fines are levied
- **Phasing in penalty amounts and accounting for essential circumstantial factors**, like investments in patient-centered care or a hospital's financial condition

Alameda Health System is currently experiencing cost growth far in excess of the 3.5% spending target. Last year, our labor costs grew by 3%, our medical supply costs grew 4%, and our drug costs grew by 12%. Facing such uncontrollable cost growth at the same time as OHCA is putting a lid on the resources we have to pay our bills is forcing challenging decisions: cut staff and services now to avoid potential penalties, or provide the care our patients need but risk fines that would wipe out what little financial cushion we have.

OHCA's hospital spending methodology produces wild results that do not correspond with Alameda Health System's own experience. Troublingly, OHCA has indicated that it will base its determinations on only a single year of data, which may be woefully misleading. One year in isolation does not give an accurate picture of Alameda Health System's spending trends.

Worse, OHCA has also indicated it may consider separate enforcement across every payer and service line, giving hospitals six separate ways to violate the target. For Alameda Health System, that means

greater investment in one area could be offset by lower spending in another — but we would still be penalized for work and conditions like:

- Increasing access to efficient and effective outpatient treatment, which patients often prefer as they're able to get the care they need without a hospital stay
- Maintaining revenue increases to keep up with costs in the face of federal funding cuts under OBBBA

Alameda Health System is committed to helping patients afford the care they need. That's why we offer financial assistance programs, mobile health clinics offering free dental and primary care for the unhoused community, and community health outreach programs.

Alameda Health System also understands that affordability in the long term can't happen without focused efforts now. That's why we're committed to ensuring our patients receive the high-quality, effective, and safe care they deserve, while addressing health disparities and social determinants of health. We collaborate with community partners whenever possible to enhance access to care in the communities we serve.

Penalties at the levels proposed by OHCA would threaten Alameda Health System's viability, jeopardize our patients' health, and endanger the livelihoods of the 6,000 employees. Had the 3.5% spending target been in place in 2023, Alameda Health System would have faced significant fines which would inevitably require re-evaluations of service and staffing levels, thereby threatening care in our communities. Alameda Health System is also concerned that OHCA may seek to financially penalize entities before they have had the chance to improve their spending trends based on voluntary strategies. We know our organization best and are worried that one-size-fits-all strategies imposed from the outside would have detrimental effects on our ability to sustain access to high-quality, equitable care, as well as a stable workforce — priorities we share with the office.

The measurement and enforcement process OHCA establishes will directly impact whether we can continue to be there for the 126,000 Alameda County residents who pass through our doors each year. Alameda Health System appreciates the opportunity to comment and encourages the OHCA board to incorporate these recommendations into future rulemaking. We look forward to working with the office as these rules are finalized and to collaborating on a more affordable and accessible health care system for Californians.

Sincerely,



James E.T. Jackson
Chief Executive Officer
Alameda Health System

cc: Members of the Health Care Affordability Board:

Kim Johnson
Dr. Sandra Hernández
Dr. Richard Kronick
Ian Lewis
Donald B. Moulds, PhD
Dr. Richard Pan
Vishaal Pegany, Deputy Director, Office of Health Care Affordability