Department of Health Care Access and Information
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Health Care Affordability Board
June 2026
Public Comment

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

Date	Name	Written Comment
6/19/2026	Monica Lal, Monterey Peninsula Chamber of Commerce	See Attachment #1.
7/1/2026	Kit Bear	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. Because of these expenses, I have to delay or ration care, or make difficult decisions about what to prioritize financially. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/9/2026	Liam McLaughlin	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. Because of these expenses, I have to delay or ration care, or make difficult decisions about what to prioritize financially. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/9/2026	Wilder Amaya	Good morning. My name is Wilder Amaya, and I live and work here on the Central Coast. As a Union Steward, I see every day how health-care costs hit working families the hardest. When a housekeeper skips a doctor's visit because the copay is too high, or a dishwasher delays a prescription because rent keeps rising, that's the reality we are facing. Health-care affordability is affecting real people in Marina, Seaside, Salinas, and across our region. We need preventive care that's accessible, prescription costs that are fair, and a system that doesn't punish people for getting sick. I'm asking

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		our leaders and health-care partners to center working families in every decision. We're not asking for special treatment - just a fair, affordable, and equitable health-care system for everyone. Thank you. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/9/2026	Cesar Luna	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. Because of these expenses, I have to delay or ration care, or make difficult decisions about what to prioritize financially. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/9/2026	Estevan R	When I was hospitalized 6 years ago and received the bill, I was devastated. I immediately thought I would be filing bankruptcy. That was 6 years ago! 6 years later, now present day, my father recently has been hospitalized several times over the past year and a half. There were many instances where we contemplated on sending him to the hospital just of thinking of how high the bill will be once we receive it months later. I see the cost of every single thing go up. And hearing that each of these "non-profit" hospitals making money and have cash in reserves astonish me. 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. Let us work on plan to have healthcare for all. And not have people either worry of going bankrupt, file for bankruptcy, or even second think before seeking health care. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/9/2026	Decerry Gibson	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 gave birth to my daughter in 2024 at Salinas valley health. Just recently I logged into MyChart and looked at my bill from that hospital visit and the cost

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		of labor and delivery was over $20,000. That is labor for 12 hours with one epidural and no medical invention. As a small business owner who suffered after covid, I couldn't afford to pay for insurance and thankfully was able to received medi-cal. I always envisioned having more than one child but if my position was any different in the future, there is no way I'd be able to afford a $20,000+ bill just to have a baby. This is something I think of often as I'm approaching my mid 30s. Sadly the cost of healthcare, and specially hospital care, is determining the size of my family. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/9/2026	Megan Vandewalle	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 have needed a surgery for six years to address an issue that causes me pain every day. I have delayed that surgery for six years because of the cost. I can't imagine spending that kind of money on myself even though it would greatly improve my quality of life. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/9/2026	Ronald Kuhns	California's healthcare infrastructure is currently operating under a fundamentally broken financial model. The system lacks a regulated unit cost, allowing the commercial market to artificially inflate the price of basic medical services to unsustainable levels. Consider how California manages other essential infrastructure, like the electrical grid. A kilowatt-hour (kWh) of electricity has a strictly regulated base rate. If every power plant were allowed to send a randomized, secret invoice for the exact amount of energy depending on who the customer's employer was, the state's economy would collapse. A sustainable public system requires a transparent, regulated unit cost. The healthcare system must be governed by this same logic. While commercial insurance providers nationally pay an average of 254% of the Medicare standard, hospitals in California are now charging commercial payers over 300% of the Medicare rate

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		for the exact same procedures at the exact same facilities. This arbitrary inflation creates massive system waste, drives up monthly premiums for working citizens, and traps patients in a cycle where they avoid routine appointments only to generate catastrophic emergency room expenses later.To fix this structurally, California must transition to an All-Payer Fee Schedule—a universal, regulated menu of maximum allowed charges that applies equally to every commercial insurance provider in the market. I urge the Office of Health Care Affordability to draft and advocate for model legislation that legally pegs the commercial market to the existing Medicare baseline. By establishing a strict, undeniable rule that no hospital or clinic in this state may charge a commercial payer more than 150% of the standard Medicare rate, we can achieve the following immediate results: • A 40% Reduction in Commercial Waste: Capping prices at 150% of Medicare forces immediate operational efficiency, stripping billions of dollars of administrative bloat out of the state's healthcare expenditure. • Premium Relief: By capping the unit cost of medical procedures, insurance companies will have exact, predictable expenditure models, allowing the state to aggressively lower the premiums charged to citizens and businesses. • Closing the ER Loophole: Lowering the baseline cost of care makes universal coverage mathematically viable, removing the financial barriers that currently force the uninsured to use the emergency room as a substitute for primary care. While a perfect, zero-waste budget may be impossible, the current trajectory is unsustainable. By simply throwing more money at the problem or shifting the burden between private insurers and the state, we are ignoring the root cause. We must regulate the unit cost of the care itself, including the exorbitant pricing of prescription pharmaceuticals. California has the authority and the economic leverage to prove this mathematical model works. Establish the 150% Medicare ceiling, mandate strict price compliance, and build a healthcare system that operates on a level playing field, rather than allowing localized price-gouging. Thank you for your time and your commitment to a mathematically sound healthcare infrastructure.

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7/13/2026	Nicolasa Rodriguez	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. Recently I have faced a problem that I have never thought i was going to face in weather i will be getting the health care i need or think about the coast of bill that it will coast me. I am currently a single mother that is facing some challenges, to think this way is ridiculously wrong. No one should be thinking of putting their health at last. I really urge memebrs to put themselves in our shoes beacuse it's so unfair that many people are having similar problems or worse. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/21/2026	Toby Thorpe	I went to Goleta Cottage Hospital for a visit because I was feeling very ill. Before my insurance kicked in, I received a bill of $1015. 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!
7/21/2026	John Douglas	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need the OHCA Board to enforce cost-growth targets with strong penalties to protect consumers from these rising health care costs. Santa Barbara-area hospitals and clinics charge very high rates to patients that desperately need their services. Thanks for considering my views.
7/21/2026	Larry Behrendt	Californians cannot afford the ever-escalating price of health care. Locally, Santa Barbara is already facing loss of key medical resources as a result of County budget cuts triggered by H.R. 1. As a community leader, I know we need our private health care providers to do more to provide medical services to those who cannot afford them. We are looking for OHCA to lead the way to ensure greater health care affordability. It's my hope that a strong OHCA can control the rise in medical costs without imposing penalties, but OHCA needs the option of

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		charging penalties to give it the bargaining power it needs to fulfill its mission. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/21/2026	Willie Lubka	There are HUGE inequities in Santa Barbara County. We all know that accessing preventative care is the best way to protect the lives of individuals and families and ensure sustainable and responsible stewardship of our county finances and resources. This issue is of generational importance. Ensuring grandparents, parents, and children are able to get the care they need allows families to have long, beautiful lives together. We cannot sacrifice the health and wellbeing of working class families throughout the Central Coast and our state! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/21/2026	Ginny Madsen	I am an elderly, 3rd generation Californian. My great grandparents fought to bring doctors here in the 1800's. My grandparents subscribed to have hospitals built and my parents supported all of the rich diversity of health care professionals in the Bay Area until they died. I worked in biotech and am proud to have been part of the team that developed PCR because I got to see real fruits of that with Covid. I didn't have my own employer provided health insurance until I was in my 30's, and in the subsequent 40 years I feel like I have watched the insurance industry destroy the health care system around me, while I was paying for it in lieu of other necessities. And I am white. Now, my healthcare is controlled by Medicare, a Medicare Advantage insurance company and something called an IPA. I am on my 5th MA plan but have been with the same IPA Medical Group for 8 years. It was a rough start with the IPA - when my doctor prescribed something I had to call 4 or 5 different entities before I could proceed. Then it got better for a few years, but now my IPA got sold and they are cancelling contracts with most of my physicians, including my oncologist. Recently they cancelled a hip surgery I had been working toward for years, one that had been authorized for 6 months, just 3 days before the surgery date! I got a last minute Continuum of Care reprieve but have

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		been waiting now for 3 months for the 'bad news' to hit about having to pay out of pocket. This is not my insurance company causing problems, now it is the IPA intermediary. Of course I ration the care I seek because you can't trust any entity to not pull access. This system is a self-interested, self-replicating bureaucracy that is clearly intent on delaying and denying healthcare to people who need it. These intermediaries will probably be the death of me. Their interests have created a system that does not work ... for me, patients, or for doctors, hospitals. More controlling entities cannot be the future of health care. Let me end simply: I am just one of millions who have grown to distrust the entire healthcare system and this not only AFFECTS THE HEALTH OF EVERYONE, it may result in lack of trust in science which is what will kill the future of humanity. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/21/2026	Juan Carlos Diaz	The high cost of hospital care has deterred many people with medical conditions—myself included—from seeking treatment, out of fear of the debt that comes with expensive care. Most of the Indigenous communities I work with sacrifice their health by picking up strawberry fields—exposed to heat and pesticides—simply to afford rent or food. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/22/2026	Mel Espinoza	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!
7/24/2026	Justin Truong	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!

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7/24/2026	Janet Heinle	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!
7/24/2026	JL Angell	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care--even those with some of the better plans covering more with lower co-pays and deductables. We need strong penalties consistently imposed to protect consumers from these rising health care costs. Too often I and others I know have to delay or ration our care because of these expenses. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Janna Piper	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care--even those with some of the better plans covering more with lower co-pays and deductables. We need strong penalties consistently imposed to protect consumers from these rising health care costs. Too often I and others I know have to delay or ration our care because of these expenses. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Alan Gill	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. WE HAVE TO PUT PATIENT CARE OVER PROFITS!!!!! Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Christopher Loo	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care--even those with some of the better plans covering more with lower co-pays and deductables. We need strong penalties consistently imposed to protect consumers from these rising health care

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7/24/2026	Wayne Steffes	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care--even those with some of the better plans covering more with lower co-pays and deductables. We need strong penalties consistently imposed to protect consumers from these rising health care costs. Too often I and others I know have to delay or ration our care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Jacalyn Royce	Since Medicare does not include Dental, I went 8 years without dental care before I finally qualified for Partnership. Since Medicare does not cover Eye Care, I am never able to see an eye doctor. I finally got cataract surgery 2 years after I needed it and am still paying the part that was not covered as "medical" since the eye doctor does not accept Partnership. MOST of the doctors in Humboldt County do not accept Partnership. NO Mental Health Provider accepts MEDICARE in Humboldt County for THERAPY. NONE. DO NOT BELIVE STATISTICS. I have called every one. They all say that it is because Partnership will not pay the balance after Medicare's payment. And they are RUDE. There are CURRENTLY NO PRIMARY CARE PHYSICIANS taking MEDICARE PATIENTS in Humboldt County except at WeCare in Scotia. (Per my phone calls and LostCostOutPost news story July 2026). I finally got a doctor July 8th. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	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!

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7/24/2026	Bret Polish	Health care should be a human right for 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. Too often I have to delay or ration my care because of these expenses. For this reason, we need a single payer system that covers all necessary health expenditures and preventive care. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Diane Merrick	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'm a very low-income disabled senior (well below the poverty level) and any cuts to these programs adversely affects my ability to pay my bills and buy food. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Marc Silverman	Californians like myself face ludicrously 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 the last year my monthly healthcare base payment doubled and now we are being told to expect increases of another 15-20% next year...and that is just the base payments for coverage and not any of the actual care expenses that the health coverage doesnt pay for automatically! We need to create a single payer healthcare system that covers everyone and pays for ALL medical care! Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Robert 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.

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7/24/2026	Martin Horwitz	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!
7/24/2026	Darrell Neft	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!
7/24/2026	Lucy Hart	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!
7/24/2026	Grace Silva	Please help all Californians afford health care. Our access should not be determined by the for-profit insurance companies. Please develop a non-profit public option for our state. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
7/24/2026	Gabriele Wampfler	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!
7/24/2026	AJ Cho	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. We need strong penalties to protect

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		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!
7/24/2026	Harold Watson	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!
7/24/2026	Linda Pawloski	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!
7/24/2026	Dana Trick	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!
7/24/2026	Jason Bowman	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!
7/25/2026	Ked Garden	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.

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7/25/2026	Lonnie Sheinart	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 have been living with HIV+ since 1987 - years prior to meeting my husband he had a surgery for Crohn's and received a blood transfusion before they were checking the blood supply resulting in our 2nd year of marriage he was diagnosed with Aids & given 6 months to iive and I was dianosed HIV+ both in 1989. I have Medicare & Anthem Blue Cross and an AARP RX plan. I have been paying for my Aids drugs since 2007 and the cost keep going up. Now that I'm on Medicare that hasn't changed... January i paid $1,600 for this drug I can't live without and Feb-March paid $160. Every year the price goes up despite the company has paid for reseaarch & development many times over. Instead of rewarding me for living longer by reducing the cost it goes up every single year. Of course I am so grateful for this medicine giving me the chance to live a long fulfilling life. So many didn't. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/25/2026	Phallon Davis	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!
7/27/2026	Sarah Dar	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. I work with the families, parents, and caregivers of California's young children. Repeatedly they tell us that health care is a key driver of the affordability crisis they are experiencing. Too often do they delay or ration care because of these expenses. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!

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7/28/2026	Mariana Santamaria	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 a one-income household, I am forced to decide which of my children gets health coverage, as I cannot afford to keep them both in a health care plan. No one should have to choose which child to cover. No one should have to worry about their child getting sick, needing care, and having to pay for high-cost medical bills. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/28/2026	Joe Salazar	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!
7/29/2026	Abby Zee	Insurance companies have gone too far in the greed department. The hoops people have to jump through in order to get coverage for things that are promised at the outset of contracting w/patients are ridiculous. I am currently witnessing a HUGE company make the fire department jump through a ton of hoops to cover an ambulance ride I had to take AFTER I had met my out-of-pocket-maximum. It's absolutely inexcusable. We need insurance regulation! Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
7/30/2026	Erin Moilanen	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!
7/31/2026	Lannisa Hernandez	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health

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		care. I feel that the Board of the Office of Health Care Affordability should be doing everything in their power to combat the unconstitutional actions of and legislation being implemented by the Trump administration. The "Big Beautiful Bill", or the Terribly Corrupt Bill as I prefer to recognize it, has catastrophically impacted many healthcare programs and resources. While slashing funds for essential programs, this administration continues to expedite unconstitutional spending. We need strong penalties to protect consumers from these rising health care costs. Too often I have to delay, ration, or neglect my care because of these expenses. Californians cannot be expected to show up to work at their full capacity and potential if they are not able to heal, rest, and take care of themselves. It is unacceptable to prioritize profit margins over the lives that make those profit margins a possibility. Everyday people and workers deserve the dignity to be able to afford and choose time to heal. Healing and proactive health care should not be avoided just to cover bills. What is the purpose of attaching a monetary value to one's health and life? This question becomes increasingly more difficult to answer especially when you factor in the reality of everyday people and workers in this country: if the cost of one's health is considered an unaffordable risk when calculating the cost of keeping a roof over their head, food and water daily, transportation, hygiene costs, etc. then what are we working for? What progress has been made in the past century? In the past few decades? Californians need to see that those in positions of authority are doing everything they can to protect the rights and resources of Californians. Thank you for your consideration, integrity, and time. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/4/2026	Olivia Hackworth	As you all know, healthcare in California is incredibly inaccessible, with Santa Barbara County containing some of the highest healthcare costs in the region. The work that the OHCA has done to establish cost growth targets is a critical first step towards providing equitable healthcare to California. However it’s just that, a first step. Not only should the OHCA be monitoring the funding of hospitals and healthcare systems, they should be making

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		everyday healthcare accessible to everyday people, by simplifying healthcare. As a low-income, first-generation college student at the University of California Santa Barbara, I have experienced firsthand how rising medical costs have disproportionately affected low-income communities. I grew up with working parents and was never sure whether or not we had insurance. As such, sicknesses or injuries rarely meant a trip to the doctor. I knew that it was better to wait it out, than to risk burdening my parents with high medical bills. I made it 18 years with minimal trips to the doctor and zero serious illnesses. Thus, when I arrived at UCSB on a full scholarship, doctor visits and insurance coverage were foreign and extremely intimidating. Despite the fact that my doctor's visits were now covered by insurance through the university, I harbored anxiety that if I were to utilize the coverage I would somehow do it wrong and end up with the medical debt that I always heard horror stories of. After a year and a half on campus, in the midst of a mental breakdown, I crossed the invisible barrier and sought treatment for my mental health. I was diagnosed with Major Depressive Disorder which I had been suffering from for several years without my knowledge. A few months into my treatment I received an email breaking down the individual costs of various treatments and appointments. I was shocked. On the one hand, I was incredibly grateful that the costs were covered by my scholarship and school insurance. But on the other hand, I knew that if I had experienced the mental health crisis at any other point in my life, I would certainly be in debt. The same year, I got sick. I was sick for weeks. In those weeks I went to work, I went to class, I studied for my finals, wrote essays, and took 2 final exams. Then during finals week, I got a fever. It wasn't until 4 days into a 104 degree fever that I went to the doctor. The next day, I learned I had pneumonia. At this point I knew that my medical costs would be covered through my UC health insurance, and yet I had still postponed my care until it became a life or death scenario. Why? Because healthcare is not equally accessible to poor people. The cost of healthcare has grown so high that everyday people are scared to go to the doctor. Receiving healthcare requires complicated processes, and insurance requires intimidating

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		hoops that already struggling, working-class individuals are not equipped to navigate. As the Office of Health Care Affordability, the OHCA has the responsibility to consider how high healthcare costs have affected the nature of doctors visits among different populations. While high-income individuals were raised to believe in America's healthcare system and doctors, low-income individuals have grown to fear and resent the same system. As such, by establishing a statewide spending target you only address half of the issue. Today the issue of access to healthcare reaches far beyond the sticker cost and into systemic inequity. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/4/2026	Lee Heller	I am emailing to share my experience as a patient at Santa Barbara Cottage Hospital. I have come in through the ER three times: once in 2015 for a severe headache, to rule out the growth of my nonmalignant brain tumor; once in 2018 for chest pains, and once in 2025 for a swollen knee. In the second case I was admitted for overnight monitoring; in the others, I was assessed and discharged. In all three cases, I found the care to be thoughtful and considerate. I was seen pretty quickly, and worked up appropriately for the nature of my complaint. When I was admitted, I received attentive care overnight, before being directed to the cardiac unit for assessment. I appreciate the fact that Cottage punches above its weight for its size and for being in a small city. Having spent a lot of time in a large Chicago hospital with my aging mother, I appreciate the difference in attention and in the quality of care. I often felt that I was battling there to get a doctor or social worker or other appropriate staff member to respond. At Cottage, I have generally felt that the staff were available and responsive to my needs. When I drive by the hospital, I think, as an aging person, "I'm likely to die there one day." And I'm comfortable with that thought.
8/5/2026	Kati Bassler	I have spoken often to the Board and my message hasn't changed. What educators have been experiencing in Monterey County with premiums increasing 43-50% over the past four years has

Date	Name	Written Comment
		eaten away of any small raises that are available to bargain. Labor is forced to choose between small raises or covering part of the increased premiums due primarily to the rates the Monterey County hospitals charge. Your study has clearly illustrated that Monterey County hospitals have created a medical environment that has market concentration, not allowing for competition to drive down costs. Additionally, Santa Cruz county used to provide reprieve from the high costs, but those hospitals have also match the charges and practices of Monterey County. The data is clear and educators needs help. Educators have delayed care to avoid costs that they can't afford. The hospital systems have purchased the majority of clinics, leading to very few choices for patients to find providers that aren't tied to the hospitals. Enough is enough. Make the penalties such that their behavior changes. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/5/2026	Cesar Lara	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. Union and community in Monterey are Santa Cruz County are being help hostage by the high cost to community. The prices are holding back our economy in Monterey and Santa Cruz Communities. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/5/2026	Veronica Hamilton	Healthcare costs dramatically impact my quality of life. I pay a significant portion of my monthly income on medical bills and my monthly healthcare bills rival my monthly student loan bills. The cost of living crisis is severe and people cannot continue to afford outrageous healthcare costs. Many of my family members have to ration their care because of the cost of healthcare. This is a matter of life and death. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/5/2026	Alan Carrillo	Residents in Monterey County are paying more in health care than residents in San Francisco County, despite the obvious differences in wealth. Monterey

Date	Name	Written Comment
		County has some of the most expensive Hospitals in the STATE, despite a population of less than 500,000 people. These hospitals causing the private and public section to hemorrhage money. In the Education section alone, the primary reason for raising salary costs are due to health care costs. Reining in Monterey County Hospital Costs today will save millions for the private and public section in Monterey County for the coming years. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/7/2026	Cindy Young	The California Alliance for Retired Americans (CARA), one of the state's foremost grassroots senior and disability advocacy organizations, representing over 1 million elderly and disabled Californians, is very concerned about the cost of health insurance—particularly workers who are in the age range of 55-65 and not yet eligible for Medicare. We often hear that older workers are expensive to insure because as we age, we access the healthcare system more often. We are seeing premium increases 15%-20% year and year, which impacts how much we can bargain in wages right as we are trying to save for retirement, and survive financially with the cost of gas, groceries and rent. Seniors can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/8/2026	Jeffrey Smedberg	The United Nations Universal Declaration of Human Rights was adopted in 1948 with the support of the United States, making it part of our nation's legal framework. Article 25 of the Declaration states that "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care ..." Factors of race and gender and union membership have aided me in achieving a situation in my retirement in which my medical needs are fulfilled. Unfortunately my situation would be considered a luxury for a vast segment of our population in California. Healthcare is a human right that should be accessible to everyone, not just a lucky few. We need strong penalties to protect consumers from rising health care costs that too often cause people to delay or ration their care.

Date	Name	Written Comment
		Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/13/2026	Janet Lee	Californians like myself face high costs of living, and cannot afford the ever-escalating price of health care. Even in a union, in a married relationship, and being employed full time for over 14 years, healthcare is still a concern. 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. This should not be anyone's experience. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/13/2026	Carmen Martinez	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 patient organizing director, I see these impacts in our communities of color. Many of our patients are exhausted with the fact that the federal administration does not care for the health and wellbeing of our communities. That is why we look at our state leaders to use their power to protect our healthcare. There are so many changes occurring in healthcare plans that continue to overwhelm our patients to the point where they prefer to skip out on accessing care because of all of the intricacies. Our organization is fortunate to have patient navigators to assist community members with the Medi-Cal changes. However, the ratio of patient navigators to patients is disproportionate. State leadership can save lives. We need the state to be able to say and believe that healthcare shouldn’t be profitable. Once profits start overriding the health and wellbeing of patients then the value of human life and dignity is thrown away. Patient over Profits. Healthcare for all, despite immigration status. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/13/2026	Kimberlee Manzo	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.

Date	Name	Written Comment
		I am a public school special education teacher. My school district says they cannot increase wages due to rising healthcare costs. The cost of living keeps increasing, and our wages stay the same, or effectively lessen, due to healthcare costs increasing. Please help to restrict these cost increases. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/13/2026	Vickie Mueller Olvera	My name is Vickie. 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 is a right, not a privilege. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/14/2026	Conor O'Brien	Hello, my name is Conor O'Brien and I am the President of the Greater Santa Cruz Federation of Teachers, representing 400 certificated staff of Santa Cruz City Schools. Last year, our Sutter Health insurance premiums increased by 19%. This year, 22.6%. Our salary increases cannot keep pace with the rising cost of living, and insurance is eating up an ever larger percentage of our salary. Members are reaching out to me daily in desperation, wondering if they should opt out of employer provided insurance. We need relief, and we need it now. If we assume that our premiums shall continue to go up at an average rate of 20% and our salary at the average 2% , a new teacher in Santa Cruz on the Sutter Health Family Plan will see 39.1% of their salary go towards benefits in 2030, 88.2% in 2035 and 199% in 2040. We would need to win more than a 10% raise every year for 15 years to cover these costs. This is impossible. We are public servants, and we are worthy of far more dignity than we are afforded. Thank you for your time and consideration. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/21/2026	Keith Marzilli Ericson	See Attachment #2.

Date	Name	Written Comment
8/18/2026	Nancy Devine	I am a former state college instructor, and am currently a tutor for high school students. At SFSU most of my students were also working. When they were sick they went to student health services, which were understaffed. Students came to class sick, and their grades and education suffered. My high school students are doing their best to earn good grades to attend college, and will hide being sick to save dollars for their family's tight budgets. That means more students are sick at school. 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 do everything I can to be healthy, but Californians desperately need the programs that lost crucial funding. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/18/2026	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!
8/19/2026	Senator Roger Niello and Assemblymember Josh Hoover	See Attachment #3
8/19/2026	Edward Jackson	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 2024 I transitioned from a Kaiser silver plan from Covered California to a Kaiser Platinum plan provided by my job in March 2024. Kaiser dropped me and it took a lot of my time to fix the glitch in their systems to recognize my platinum membership. During this time in summer 2024 I had a lot of blood work done that was order by my doctor and paid my copay the day of the visit to the blood lab. Kaiser has been billing me $1074.00 with non-member rates for this blood work and after several

Date	Name	Written Comment
		attempts to fix it they still haven't fixed it in their systems and have sent me to collections. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/19/2026	Alice Soto	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. A new medication Jardiance was given by my primary doctor through my Medicare program. I am 86 years old and have chronic kidney disease. This medication assists sugar processing to be dispelled from my system. I was shocked at the extreme price, even though, my insurance pays some. The price for a 3 month supply was lower than for a month to month price. Still $276 every 3 months will be a significant amount on my expenditures on a Social Security fixed income. If the necessity of a medication is essential to better health, supply and demand needs more accountability. Of course, I could overlook the benefits now and wait for dialysis and or die sooner. Medication costs need better and stronger oversight. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/19/2026	Harue Seki	Californians like myself and my employees 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 we go without care because of cost. That REDICULOUS! for those of you that are running for positions, we are paying attention to your actions and there will be election consequences for weak or no action on behalf of your voting public. Do the right thing and go after these health care Robber Barons. CA has insane power in terms of bargaining. If you don't use it we will assume you are getting a payout from the big money pacs. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/19/2026	Nancy Castignetti	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

Date	Name	Written Comment
		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!
8/19/2026	Claraluz Manrique	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. Los Doctores y las corporaciones tienden a protegerse, y en cada cita piden radiografias, analisis de sangre, etc. que encarece ya que muchas veces el cliente va por otra problema, pero dicen que es protocolo, ese protocolo encarece la atencion medica ya que hay mas personas involucrdas... y por ejemplo para ver un dolor de brazo que por experiencia y antecedentes se sabe que es algo muscular, primero le piden rayos -x, le medican pastills para el dolor y desinflamación cuando se sabe que a la persona le ayudaria apucuntura y terapia fisica, hacen ir al paciente a varios lugares, varias citas para dar con la solucion ya sabida... mientras tanto el paciente sufriendo con su dolor. Porque no obiar tanto proceso e ir a lo directo. Si no existiera aseguranzas, y la atencion medica fuera gratis cubierta por el gobierno, se evitaria demandas, procesos absurdos y al gobierno le costaria menos. Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!
8/19/2026	Las Vall	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. Los servicios me hacen sentir marginado y discriminado, ya que lo primero que me preguntan que tipo de seguro tiene, a los que tienen un seguro de trabajo que pagan mas, los atienden rapido y tienen mas opciones de atencion y a los de planes de gobierno le dan los mas basicos o de lo contrario deben de pagar la diferendia Consumers can’t wait, we need the Board to enforce cost-growth targets with real penalties!

Date	Name	Written Comment
8/20/2026	Ann Gelder	Health care should be a right, not a privilege restricted to the wealthy. No one should have to delay or forgo any care or treatment because of the cost. Please protect all Californians from rising health care costs by enforcing meaningful penalties. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/20/2026	Angela Gardner	Healthcare is NOT accessible to people that need it both insured and uninsured. First, Artificial Intelligence is being used by healthcare plans to authorize healthcare plans to authorize healthcare treatment request from healthcare providers. These are patients with insurance and Medicare Advantage plans are being denied the care they paid for. Next, Congress did not renew the ACA Market place subsidies so many people either have to pay more for coverage or stop paying for coverage because it is too expensive. Lastly, according to Our Cost, Our Healthcare website, many hospitals are taking advantage of a tax loophole that let's hospitals them take tax breaks in exchange for providing community based care for those who need it, cannot afford it, or do not have access to the care they need. The tax loophole has no oversight from the Department of Healthcare Services or Department of Treasury to make sure that these hospitals provide the care in a detailed manner in order to receive tax breaks. OHCA must address and provide efficient and effective solutions to address these and additional issues that block the people for accessing the healthcare they need. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!
8/20/2026	Rani Glanville	Californians like myself, and family 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. The health of one is the concern of all, especially if that person has a communicable disease just like what happened during covid. Consumers can't wait, we need the Board to enforce cost-growth targets with real penalties!

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MONTEREY PENINSULA CHAMBER of COMMERCE

June 18, 2026

Kim Johnson
Chair, Health Care Affordability Board
2020 W. El Camino Ave.
Sacramento, CA 95833

Subject: OHCA Enforcement Must Not Jeopardize Our Community's Health
(Submitted via email to Megan Brubaker at ohca@hcai.ca.gov)

Dear Chair Johnson:

The Monterey Peninsula Chamber of Commerce is concerned about the implications of penalties on the local health care systems, particularly Montage Health and its Community Hospital of the Monterey Peninsula (CHOMP).

The population of the Monterey Peninsula includes many wealthy residents who demand the highest levels of service and many poor residents who don't even have health insurance coverage. Why should health care systems get punished for these demographic circumstances?

The cost of living on the Monterey Peninsula is high (especially for housing and utilities). Recruiting and retaining health care personnel is difficult and costly. It costs a lot to live and work here, so it costs a lot to provide health care here. It's unreasonable to expect services here to be inexpensive.

Earlier this year, nurses at CHOMP voted to organize into a labor union. Presumably the increased costs to Montage from collective bargaining would ultimately be regarded as a benefit for workers and the community. Should Montage be punished for these additional costs?

The organizations locally that are criticizing Montage Health have ulterior motives. They're exploiting the high costs of operating in Monterey County as leverage in their own self-interested negotiations.

It seems that a spending cap would force local health care systems to compromise quality of care. The Monterey Peninsula Chamber of Commerce does not support public policies that compel private and public entities to pursue mediocrity and stifle innovation.

Sincerely

N. Monica Lal

Elizabeth Diaz

N. Monica Lal
President/CEO

Elizabeth Diaz
2026 Board Chair

cc: Members of the Health Care Affordability Board:
Dr. Sandra Hernández
Dr. Richard Kronick
Ian Lewis
Elizabeth Mitchell
Donald B. Moulds, PhD
Dr. Richard Pan
Elizabeth Landsberg, Director, Department of Health Care Access and Information
Vishaal Pegany, Deputy Director, Office of Health Care Affordability

August 14, 2026

Health Care Affordability Board
Office of Health Care Affordability
California Department of Health Care Access and Information

Re: Public comment on inflation's impact on California's health care spending target

Dear members of the Health Care Affordability Board:

I write to share the results of peer-reviewed research relevant for how the Board sets and enforces California's health care spending growth target.

I strongly support the mission of improving affordability by restraining low-value care, excessive prices, and other spending that does not improve patients' health.

California's Health Care Affordability Board chose to set the benchmark target as a fixed nominal schedule several years in advance—3.5 percent for 2025–26, 3.2 percent for 2027–28, and 3.0 percent for 2029. This was based on the historical growth of median household income, during time periods of low inflation.

Because this target is specified in nominal terms (not adjusted for inflation), it can generate misleading results when inflation changes from the past.

Unfortunately, recent inflation has been higher than it was the previous decade. One measure of inflation, the Personal Consumption Expenditures price index, rose 3.7 percent over the twelve months ending June 2026. That is above California's 3.5 percent target for 2026.

If inflation runs higher than the target, adhering to that target requires real cuts in health care spending. California faces that possibility today: if calendar-year 2026 inflation comes in near the rate of the past twelve months, meeting the 3.5 percent target would require a real reduction in per capita spending, not merely zero real growth.

This is not merely an academic concern—in the six states with 2022–23 health care spending benchmark data, the same design problem meant that meeting the targets would have required real per capita spending to decline by an average of 1.6 percent per year. Though most states exceeded their benchmark rate of health care spending growth during the 2022—2023 inflation spike, health care spending as a share of state GDP was roughly flat.

Before 2026 spending performance is used for entity-level accountability, the Board has options for how it can account for inflation's impact on health care spending.

Concretely, California can report real (inflation-adjusted) as well as nominal spending performance and benchmarks. Reports can show inflation-adjusted per capita spending growth alongside the nominal change in spending. This can help policymakers, journalists, and citizens interpret the results.

California can adopt an inflation-adjustment protocol, in which spending performance is compared against a stable long-run real-growth allowance plus lagged realized general inflation.

California can evaluate how health care spending has grown relative to incomes, rather than relying only on fixed nominal percentages. This keeps the metric aligned with the policy goal. Doing this can help interpret results during inflation spikes.

These changes would preserve pressure on prices and low-value spending while preventing an economy-wide inflation shock from converting a nominal target into an unintended mandate for real reductions in care that could harm patients' health.

Sincerely,
Keith Marzilli Ericson, Ph. D.
Professor of Markets, Public Policy, and Law
Boston University
kericson@bu.edu

Citation:

Ericson, Keith. 2026. “Inflation distorted state health care spending benchmarks: nominal growth targets called for real spending cuts, 2022–23.” *Health Affairs*. https://doi.org/10.1377/hlthaff.2026.00046.

Open Access version available at: https://practicingeconomist.com/wp-content/uploads/2026/08/ericson-healthaffairs-benchmark.pdf

Disclosure:

My institutional affiliation is provided for identification purposes only. I also serve as a commissioner on the Massachusetts Health Policy Commission. I submit these comments solely in my personal academic capacity. They do not represent the views of the Massachusetts Health Policy Commission or its staff, Boston University, or the National Bureau of Economic Research.

STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0115

California Legislature

August 19, 2026

Ms. Elizabeth A. Landsberg, Director
California Department of Health Care Access & Information
2020 West El Camino Avenue, Suite 800
Sacramento, CA 95833

RE: Concerns Regarding the Office of Health Care Affordability Spending Targets

Dear Director Landsberg:

We are writing to you regarding the attached letter from Mercy Hospital of Folsom, which is in our respective districts in the California State Legislature. This letter expresses concerns regarding your Office of Health Care Affordability's (OHCA) spending target measurement and enforcement frameworks.

Legislative Republicans share your goal to make health care more affordable for Californians. Improved affordability is critical, but we must also remember there is no health care delivery without sufficient numbers of viable providers. We know you are well aware of the precarious financial status of hospitals in our districts and how some of them are barely making ends meet.

Accordingly, we share the views articulated in the attached letter and urge you to give these concerns the serious consideration they deserve. The spending targets must be enforced in a manner that promotes and ensures providers' viability without being overly punitive.

Thank you in advance for your thoughtful consideration of our request. We understand HCAI has a difficult mission, and we wish you well in this endeavor. We hope you can achieve your statutory goals in a manner that helps both health care consumers and providers. Should you or your staff have any questions regarding this letter, please contact my Rancho Cordova District Office at (916) 464-3980 or Assemblymember Hoover's District Office at (916) 294-9774.

Sincerely,

ROGER NIELLO
Senator, 6th District

JOSH HOOVER
Assemblymember, 7th District

Attachment

RN/ln