September 15, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
Democratic Leader
U.S. House Representatives
Washington, DC 20515

The Honorable John Thune
Senate Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Chuck Schumer
Senate Minority Leader
U.S. Senate
Washington, DC 20510

Dear Speaker Johnson, Leader Jeffries, Leader Thune and Leader Schumer:

Rising health care spending is squeezing family budgets, straining employers' ability to provide affordable coverage and placing an ever-heavier burden on taxpayers. The Alliance of Community Health Plans (ACHP) appreciates your leadership in prioritizing health care affordability and efforts to improve transparency and accountability across America's health system.

ACHP is the only national organization promoting the unique payer-provider aligned model in health care. Our member companies are locally accountable, collaborating with clinicians to deliver higher-quality coverage and care to tens of millions of Americans across the U.S.

As we enter the final legislative stretch of the year, ACHP asks the 119th Congress to prioritize practical, targeted solutions that lower costs, improve value and preserve access to high-quality coverage and care:

1. Pass the Biosimilar Red Tape Elimination Act

The cost of medicine in the U.S. remains unsustainable. Outdated statutory requirements continue to slow the adoption of biosimilars, which offer safe, effective, lower-cost alternatives to expensive biologics. Biosimilars expand treatment options while generating significant savings for patients and the health care system overall. Current law imposes additional hurdles for a biosimilar to receive an "interchangeable" designation, even though FDA has affirmed that biosimilars and are as safe and effective as their reference products. ACHP strongly supports the bipartisan *Biosimilar Red Tape Elimination Act* (H.R. 5526/S. 1954), which would remove this unnecessary designation and deem FDA-approved biosimilars interchangeable with their reference biologics. Removing this regulatory barrier would increase competition, expand access to lower-cost medicines and allow patients and taxpayers to realize millions, if not billions, in savings. The Senate HELP Committee unanimously advanced S. 1954 by a 22-0 vote in June. We encourage Congress to build on this strong support and pass the legislation in time for a pre-Election Day bipartisan win.

2. Advance meaningful, consumer-focused price transparency

ACHP supports transparency that helps patients understand costs while enabling health plans, employers and policymakers to identify high-cost and low-value care. Transparency reforms should give consumers actionable information to understand their coverage, compare care options and estimate out-of-pocket costs.

As Congress considers year-end transparency reforms, ACHP urges lawmakers to align new requirements with existing Transparency in Coverage, No Surprises Act and CMS requirements. This would avoid duplicative, costly plan reporting that adds administrative burden without giving consumers more useful information. Reforms must prioritize standardized, consumer-friendly information, stronger clinician transparency and better data sharing. Transparency must enable informed decision-making, not simply produce more data.

3. Preserve local competition and the payer-provider aligned model

ACHP shares concerns about consolidation and anticompetitive practices in health care, particularly when giant, publicly traded companies use "integration" to steer business to affiliates, raise costs and limit consumer choice. But integration takes different forms. Policymakers must distinguish national conglomerates focused on share price from locally operated, community-based health plans built around clinical partnerships. Same name, different financial incentives. Don't be fooled.,

ACHP member companies are local, nonprofit health organizations accountable to the communities they serve, not shareholders. They work directly with clinicians to coordinate care, invest in prevention and improve health outcomes. ACHP's 2026 Report on Affordability in Health Care demonstrates how this provider-aligned model reduces hospital readmissions, improves chronic disease outcomes and lowers costs. ACHP member companies also dedicate an average of 94 cents of every premium dollar to care delivery.

A diverse market that includes regional, community-based plans is also critical to stability and consumer choice. Recent Medicare Advantage disruption shows what is at stake when national carriers pull back at scale, shrinking service areas or exiting markets altogether. Regional, nonprofit plans have helped preserve coverage options in communities affected by those exits. ACHP's *MA for Tomorrow* work reflects this focus on stability by advancing policies that strengthen competition and accountability while preserving affordability, choice and stability for beneficiaries.

As Congress further scrutinizes vertical integration, lawmakers should target practices that raise costs or restrict choice while preserving community-based payer-provider partnerships that strengthen local competition and deliver high-value coverage and coordinated care.

Affordability in health care ought to be more than a campaign slogan. With these sensible reforms, the 119th Congress has the opportunity to meaningfully deliver greater value for the health care dollar. We appreciate your consideration of these recommendations. ACHP looks forward to working with Congress to advance these priorities before the end of the year. For more information, please contact Dan Jones, ACHP's senior vice president of federal affairs, at djones@achp.org

Sincerely,



Ceci Connolly
President and CEO
Alliance of Community Health Plans

CC: The Honorable Mike Crapo
The Honorable Ron Wyden
The Honorable Bill Cassidy
The Honorable Bernie Sanders
The Honorable Jason Smith
The Honorable Richard Neal
The Honorable Brett Guthrie
The Honorable Frank Pallone