



NATIONAL CONSUMERS LEAGUE

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August 1, 2025

Dear Chairman Cassidy, Ranking Member Sanders, and members of the Committee:

The National Consumers League (NCL) greatly appreciates the Senate Health, Education, Labor and Pensions (HELP) Committee's commitment to tackling the urgent challenges facing U.S. consumers on healthcare access and costs. We applaud Chairman Cassidy, Ranking Member Sanders, and all Committee members for drawing attention to the urgent need for bipartisan reforms that put patients first and make healthcare more affordable for American families.

Far too many families continue to face mounting healthcare expenses, a lack of clarity around medical and prescription drug pricing, and persistent medical debt threatening their financial well-being. This will only be exacerbated by the One Big Beautiful Bill that was signed into law by President Trump, which will result in 10 million people losing access to health insurance. Given these drastic Medicaid cuts, it is more important than ever for Congress to address rising healthcare costs, as millions of people will soon be uninsured and left vulnerable. We believe that real solutions are within reach – solutions that will make healthcare more affordable, accessible, and consumer-centered.

We encourage you to focus on addressing systemic issues such as:

Pharmacy Benefit Manager (PBM) Reform: Consumers deserve transparency and affordability in healthcare, but PBMs have been driving up costs, often without consumers realizing the true price of their medications. The [Federal Trade Commission](#) found that the top three PBMs processed nearly 80 percent of the approximately 6.6 billion prescriptions dispensed by U.S. pharmacies in 2023, and their vertically integrated and concentrated market structure has allowed PBMs to profit at the expense of patients and independent pharmacists. We support efforts to ensure patients always come first, including by [requiring PBMs](#) to pass on savings directly to consumers, ensuring simple administrative PBM fees, increasing transparency of PBM revenue streams, and removing medication barriers.

340B Program Oversight: The [340B Program](#) was designed to help low-income and uninsured patients afford their medications, but some hospitals, the pharmacies they contract with, and PBMs are exploiting the program for profit at the expense of patients. [Only \\$1](#) is invested in charity care for every \$10 in profit collected by 340B hospitals, and there is little evidence of patients benefiting despite 340B purchases totaling \$66.3 billion in 2023 and a 4,000% increase in contract pharmacy arrangements since 2010. Congress should take action to advance patient-centered reforms to bring more transparency, oversight, and accountability to the 340B Program to ensure it serves uninsured and low-income patients. The majority of adults [strongly support reforms](#) focused on transparency, oversight, and ensuring patients benefit directly from the program.



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Medical Debt Relief: Millions of consumers struggle under the weight of medical bills, damaging their credit and diminishing their economic security. Patients with medical debt also face additional complications from the institutions that serve them, such as the denial of care or legal action. An [analysis](#), conducted with Magnolia Market Access, found that 340B hospitals are significantly more aggressive with their medical debt collection policies, particularly in denying or deferring care. In addition, a [survey NCL conducted](#) with Morning Consult found that the majority of Americans currently have or previously had medical debt, and a majority of adults support policies to tackle medical debt. NCL supports advancement of pro-consumer policies that address medical debt, such as increasing transparency in medical and prescription drug pricing and excluding medical debt from credit reports.

Price Transparency: Consumers deserve transparency of healthcare costs so they understand the price of procedures, medications, and services before receiving them. We support policies that promote price transparency, empowering patients to make informed decisions and avoid unexpected medical bills.

NCL looks forward to working closely with the HELP Committee and Congress to advance these common sense, bipartisan solutions. Swift action is essential to empower patients and build a healthcare system that is affordable, transparent, and puts the needs of patients first.

Sincerely,

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