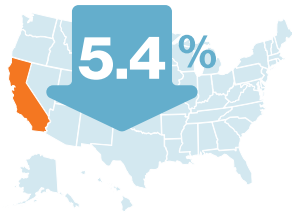


# Rate Setting Doesn't Protect Patients, Doesn't Reduce Costs, and Doesn't Ensure Access

California hospitals are working hard to hold costs in check for struggling families.



California hospital costs per capita are 5.4% below national average

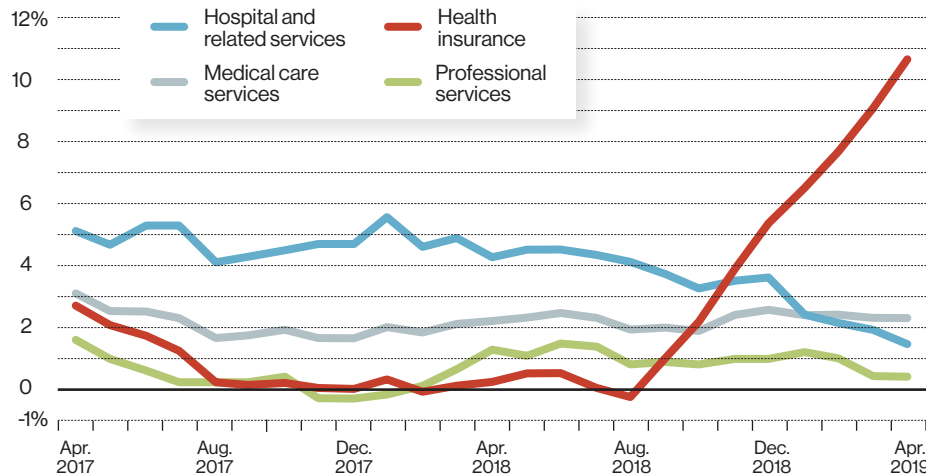
**3x faster:** rate of increase over 10 years of insurance company's share of health care costs compared to hospitals

Share of national health care spending attributable to hospitals down by 17% since 1980

## Health insurance prices rising fast

Unadjusted percentage change from previous year

Sources: U.S. Bureau of Labor Statistics monthly consumer price index reports; www.modernhealthcare.com



### Rate setting exacerbates:

- consumers' inability to find an in-network provider for care
- a "thumb on the scale" for insurers
- reduced access to a full range of health care services



92% of California's commercial insurance market is controlled by 6 companies

Premiums up **23.7%** for employer-sponsored coverage between 2014 and 2017

**2x:** percentage of workers in high-deductible health plans between 2010-2018

