

Insurers Must Step Up on Health Care Affordability, Patient Safety

Hospitals are committed to providing high-quality, affordable care for all, but the insurance market wields enormous power, shifting more burdens and costs onto providers and patients.

3.4% average annual operating margins of California hospitals since 2010

7% average annual operating margin of four of the largest, public insurance companies. This is **104%** higher than hospitals.



Since 1980, the share of national health care spending attributable to hospitals has **decreased by 26%**; California hospitals are efficient, caring for state residents with **31% fewer beds** per capita than the national average.

45 working days

Amount of time that insurance companies have to pay claims in California, though delays are frequent and costly.



In California, **94%** of the commercial health insurance market is controlled by just six companies.



Since 2015, California hospital commercial revenues have grown an average of **4.4%**, while insurance premiums have grown **14% faster** during that same time.

Health insurance premiums have averaged

5% annual increases

since 2016, more than double the general pace of inflation over the same time period.

Change over time in hospital net revenues vs. insurance premiums in California.

