



Governor Ned Lamont

Fact Sheet: 2025 Legislative Proposal

HOUSE BILL 6871

AN ACT LIMITING OUT-OF-NETWORK HEALTH CARE COSTS

The Current Situation

Data comparing health costs in the U.S. to other developed countries in 2021 found that the U.S. spends nearly twice as much on medical care as comparable countries, and those health care costs are driven mostly by higher payments for in-patient (hospital) and out-patient services.¹

Costs are especially problematic in Connecticut, where hospital prices commonly surpass national health care cost metrics, especially in metropolitan areas. In 2021, in-patient care costs in Hartford, New Haven, and Bridgeport exceeded the U.S. metro area median by 27%, 42%, and 43%, respectively. Prices in these major Connecticut cities even outpaced other large metropolitan areas in the region like Boston, MA, where average in-patient costs were 9% above the national median.²

The impact of high health care costs is stark. A 2022 Healthcare Value Hub survey of CT respondents found nearly half (46%) were delaying or foregoing care due to cost and one-third (33%) struggled to pay medical bills.³ The time for bold, concrete action on health care affordability has come.

Governor Lamont's Solution

Out-of-Network expenses are costly to consumers and to the healthcare system. Because out-of-network rates are not negotiated with insurance

¹ <https://www.healthsystemtracker.org/brief/what-drives-health-spending-in-the-u-s-compared-to-other-countries/#Healthcare%20spending%20per%20capita,%20by%20spending%20category,%202021>

² <https://healthcostinstitute.org/hcci-originals/hmi-interactive#HMI-Summary-Report-Current-Spending>

³ https://www.healthcarevaluehub.org/advocate_resources/publications/connecticut-residents-struggle-afford-high-healthcare-costs-worry-about-affording-healthcare-future-support-government-ac



carriers, they are more costly, reducing patients' access to care and increasing their out-of-pocket expenses. To align incentives with consumer interests and drive down health care costs, the Governor is proposing to limit out-of-network charges for inpatient and outpatient services to 240% of the Medicare rate for the same service in a geographic area. This policy change will encourage in-network participation, promoting patient access and reducing the cost of care.