



# Health Care Affordability in the United States—From Crisis to Action: A Presidential Advisory from the American Heart Association

## Executive Summary

The United States is facing an urgent health care affordability crisis that affects patients, employers, health systems, and communities across the country. In 2024, national health expenditures reached \$5.3 trillion and are projected to continue outpacing economic growth.

The affordability crisis reflects two interconnected problems:

1. **Rising total health system costs**, threatening long-term sustainability
2. **Increasing out-of-pocket costs for patients**, limiting access to care and causing financial hardship

## Key Drivers of the Affordability Crisis

- **High prices for services, drugs, and devices**- often exceeding those in peer nations
- **Administrative complexity**, accounting for up to a quarter of health spending
- **Underinvestment in primary care, prevention, and public health**
- **Workforce shortages and rising labor costs**
- **Coverage gaps, underinsurance, and benefit design challenges**
- **Social and structural drivers of health**, including income inequality and access to health-enabling resources

## Consequences Across Stakeholders

### Patients and Families

- Delayed or forgone care
- Medical debt and financial strain, including lost wages, transportation, and caregiving costs
- Preventable hospitalizations and worse health outcomes

### Health Systems and Clinicians

- Increasing financial instability, especially for rural and safety-net hospitals
- Administrative burden and workforce strain contributing to burnout
- Ongoing consolidation reshaping care delivery

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### Employers and Payers

- Rising premiums outpacing wages and inflation
- Increased cost shifting to workers through higher deductibles and cost-sharing
- Growing fiscal pressure on public programs like Medicare and Medicaid

### Public Health

- Reduced capacity for prevention, surveillance, and emergency response due to underinvestment
- Increased vulnerability to public health crises and reduced system resilience

## The American Heart Association's Principles for Addressing Health Care Affordability

The American Heart Association outlines a five-part framework to guide efforts that support affordable health care for all Americans while also promoting long-term sustainability:

1. **Ensure access to high-quality care without financial hardship**
2. **Minimize cost-sharing for high-value services**
3. **Promote shared accountability across all stakeholders**
4. **Invest in workforce, infrastructure, and data systems**
5. **Address social and structural drivers of health**

