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**Statement by Lora Pellegrini, President and CEO of the Massachusetts Association of Health Plans, on the Healey-Driscoll Administration's Action to Limits Deductibles and Co-Pays
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The Massachusetts Association of Health Plans and our member plans appreciate the Healey-Driscoll Administration's continued focus on making health care more affordable for Massachusetts families. There is no question that the cost of care is placing a significant and growing burden on consumers and employers, but capping deductibles and copayments will not make care more affordable – it will simply shift costs into premiums, raising monthly expenses for everyone.

The primary reason health care costs continue to climb is not patient cost-sharing, but the ever-increasing prices charged by hospitals, providers, and pharmaceutical companies. This is not new; over 40 state reports from the Health Policy Commission, the Center for Health Information and Analysis, and the Massachusetts Attorney General's Office have confirmed these findings year after year. Health plans in Massachusetts already direct nearly 90% of the premium dollar to pay for medical care. When the cost of care rises, premiums and cost-sharing do as well.

While efforts to limit deductibles and copays may provide short-term relief at the point of service, they do nothing to address the root causes of rising health care spending. In fact, they risk exacerbating the problem by pushing more costs onto individuals and small businesses through higher premiums.

If we are serious about improving affordability, we need structural reforms that hold all parts of the health care system accountable, including providers, hospitals and drug manufacturers whose unchecked price growth is driving this crisis.

MAHP and our member plans remain committed to working with the Healey-Driscoll Administration and the Legislature to advance policies that reduce costs at their source and protect access to high-quality, affordable care for all Massachusetts residents.

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