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By the Numbers: A Health Care Bill of Rights for Working America

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The American economy should fulfill one basic promise: **if you work hard, you should get ahead**. But for too many working Americans, that promise feels increasingly out of reach. Just consider the rising cost of the essential tickets to a middle-class life. Since 2000, health care costs have risen 109% compared to income—more than housing, college, child care, or elder care.

America needs a new economic bargain—and that starts with health care. Third Way's Health Care Bill of Rights would automatically cover everyone and guarantee the most comprehensive health care protections in history—making care affordable, easy to use, and reliable for everyone. The plan recognizes that health care is a basic human right and ends the nightmare that too many Americans experience trying to get the care they need at a price they can afford.

The numbers show why America needs a new bargain on health care:

109%: How much health care costs have risen compared to income since 2000.

Nearly \$27,000: The average annual premium for employer-sponsored family health coverage in 2025. Workers pay \$6,850 of that directly from their paychecks while the rest comes out of their total compensation.

100 million: Number of Americans burdened by medical debt.

\$269 billion: Total amount of medical debt owed by Americans.

28 million: Number of Americans who were uninsured in 2025.

12 million hours: Time workers spend *every week* dealing with health insurance problems.

58%: Insured adults who experienced a problem using their health insurance in the past year.

More than 2 months: How long patients can wait, on average, to see a specialist about painful arthritis.

\$200 billion: Amount the United States spends each year on health care paperwork needed to bill for care, process claims, and approve treatment.

254%: What private insurers pay hospitals, on average, compared with Medicare for the same services.

\$481: How much families lose in wages every year because of higher hospital prices in highly consolidated markets.

3-7x: How much more patients can pay for physician-administered drugs at hospitals than at other places that provide care.

These are serious problems. They demand serious solutions that will quickly bring down costs. Every American should have 10 sweeping but simple guarantees that put patients before profits. That includes:

- a limit on all out-of-pocket costs, no matter how you get your coverage;
- easy access to basic care;
- an end to surprise medical bills;
- the ability to see any doctor you want without worrying about high out-of-network costs; and no more crushing medical debt.

To learn more about our **New Economic Bargain**, please click [here](#).

To learn more about our **Health Care Bill of Rights**, please click [here](#).
