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S&P U.S. Affordability: Coverage Reduction And Rising Costs Could Compress Margins For Not-For-Profit Acute Care Providers

Key Takeaways

- Rising healthcare costs: Costs for healthcare and pharmaceuticals continue to outpace inflation, contributing to affordability and access challenges for individuals, governments, and employers.
- Legislative and administrative impacts: Recent actions, such as the 2025 tax and spending bill (H.R.1), may exacerbate affordability issues but their influence on providers' credit quality will likely vary by credit and state and play out over time.
- Sustainability risks: To ensure long-term fiscal sustainability and to generate adequate operating cash flow, acute-care hospitals are developing creative and comprehensive solutions to manage both affordability and broader sector risks.

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13-Oct-2026 | 13:07 EDT

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