



Metro Health Care Costs Vary by More than Twofold Nationwide

*New HCCI Health Cost Landscape shows prices, not use of care,
lead to wide spending gaps across US metro areas*

WASHINGTON – April 9, 2026 – Health care spending can differ dramatically depending on where Americans live, with costs varying by more than twofold from one metro area to another, according to new findings from the [Health Care Cost Institute](#) (HCCI). Charleston, WV, tops the list of the highest spending markets, with annual costs more than twice those in places like Bakersfield, CA, one of the country’s lowest spending areas.

The new data comes from the [Health Cost Landscape](#), HCCI’s updated interactive platform that compares health care spending, prices, service use, and market dynamics across 269 metro areas in 45 states. The tool gives a clear, local look at how health care markets function and where consumers are paying the most for care.

“In many communities, consumers aren’t using more care – they’re just paying far more for it,” said Katie Martin, HCCI President and CEO. “Our new *Health Cost Landscape* shows just how much local market structures, especially highly concentrated hospital systems, shape prices. If employers and policymakers want to make care more affordable, they need solutions tailored to local price and market realities.”

HCCI’s analysis highlights several patterns that help explain why some markets are significantly more expensive than others:

- Prices, not use of services, explain most differences in total spending across metro areas
- Hospital outpatient spending is the strongest indicator of whether a market is high cost
- Of the metro hospital markets studied, 88% are highly or very highly concentrated, limiting competition

The *Health Cost Landscape* draws on more than 1.3 billion medical claims from 2018–2022, representing over 38 million people with employer sponsored insurance each year. The tool helps users quickly spot outliers, compare regions, and identify markets where rising prices put increasing pressure on families and employers.

The resource also includes a new Cost Burden Index that shows the relative affordability of health care spending in an area (average per-person spend over average income). More than half of metro areas studied have a high health care cost burden where spending takes up more than 7% of personal income demonstrating that even areas with lower spending can be unaffordable.

A [report with detailed findings](#) and the interactive [Health Cost Landscape tool](#) are now available.

About Health Care Cost Institute

The Health Care Cost Institute (HCCI) is a non-profit, independent research group dedicated to providing comprehensive data and clear analysis on trends in health care spending among commercially insured individuals. Since 2011, HCCI has been a trusted resource for researchers, policymakers, and journalists, leveraging proprietary datasets to promote transparency and improve understanding of the US health care system. To learn more, visit healthcostinstitute.org and connect on [LinkedIn](#).