



Patient reflection on healthcare costs

Poll conducted by Morning Consult
on behalf of the PAN Foundation
December 2024

Agenda

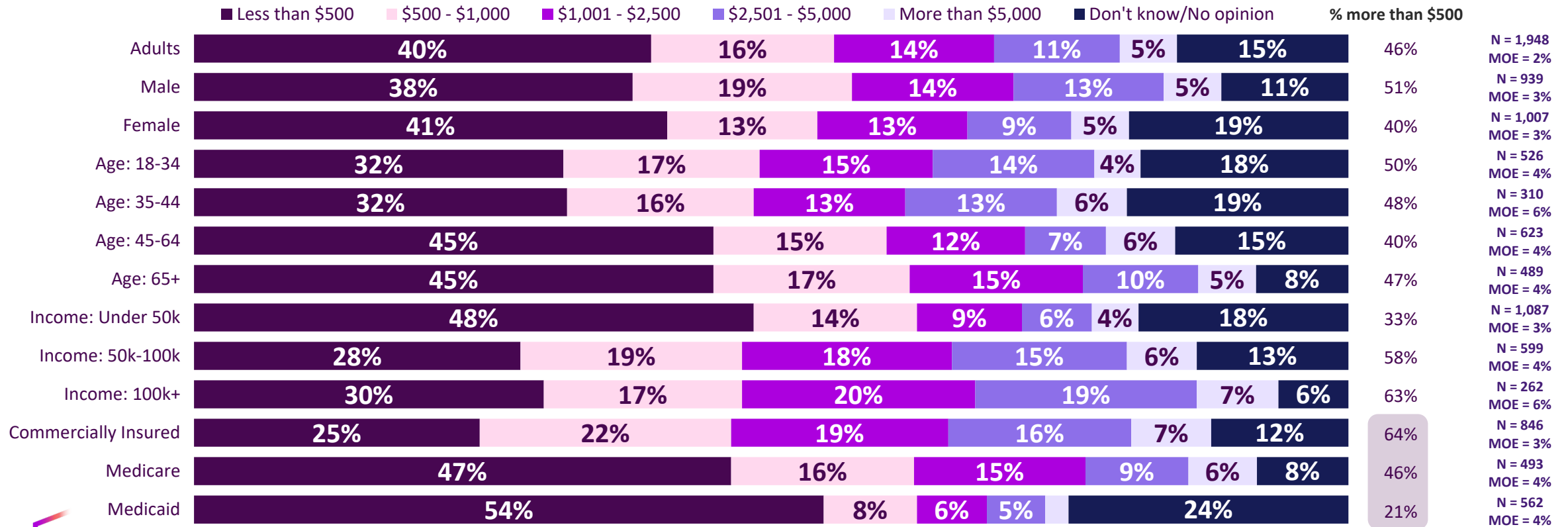
- Reflecting on 2024
- Key healthcare issues in 2025
- Resources
- Appendix

Reflecting on 2024

Almost half of insured adults (46%) spent more than \$500 on out-of-pocket healthcare expenses in 2024. Commercially insured adults are significantly more likely than those with Medicare or Medicaid to have spent more than \$500 on out-of-pocket healthcare expenses this past year.

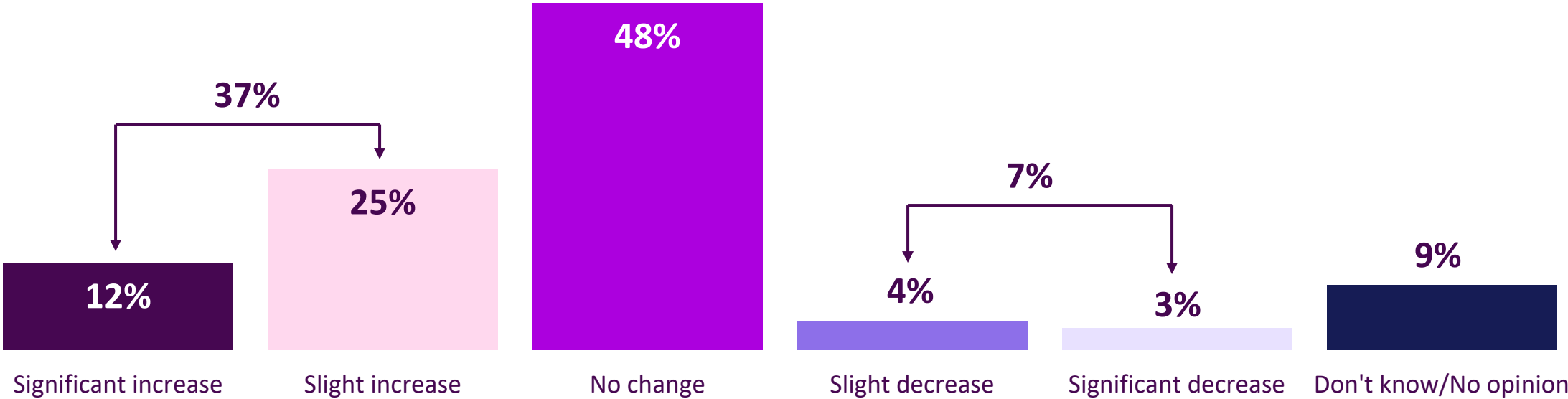
To the best of your knowledge, how much did you spend in total out-of-pocket healthcare expenses in 2024 (excluding premiums or regular payments you make to your health insurance company to keep your health coverage active)? These out-of-pocket expenses can include your prescription medications, copays for doctor visits, diagnostic tests, hospital care, etc.

Among adults covered by health insurance (N = 1,948, MOE = 2%)



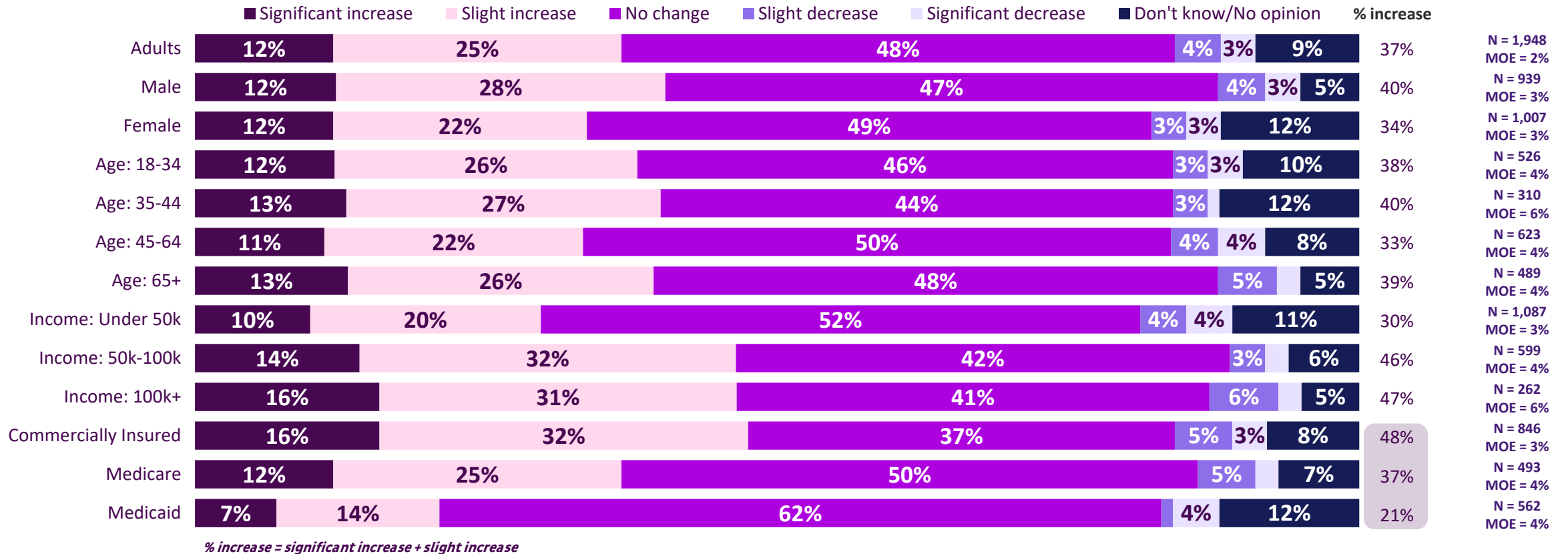
One-fourth of insured adults report they experienced an increase in out-of-pocket healthcare costs in 2024 compared to 2023, while about half (48%) experienced no change. Only seven percent noticed a decrease.

Did you experience an increase, decrease, or no change in your total out-of-pocket healthcare costs in 2024 compared to 2023?
Among adults covered by health insurance (N = 1,948, MOE = 2%)



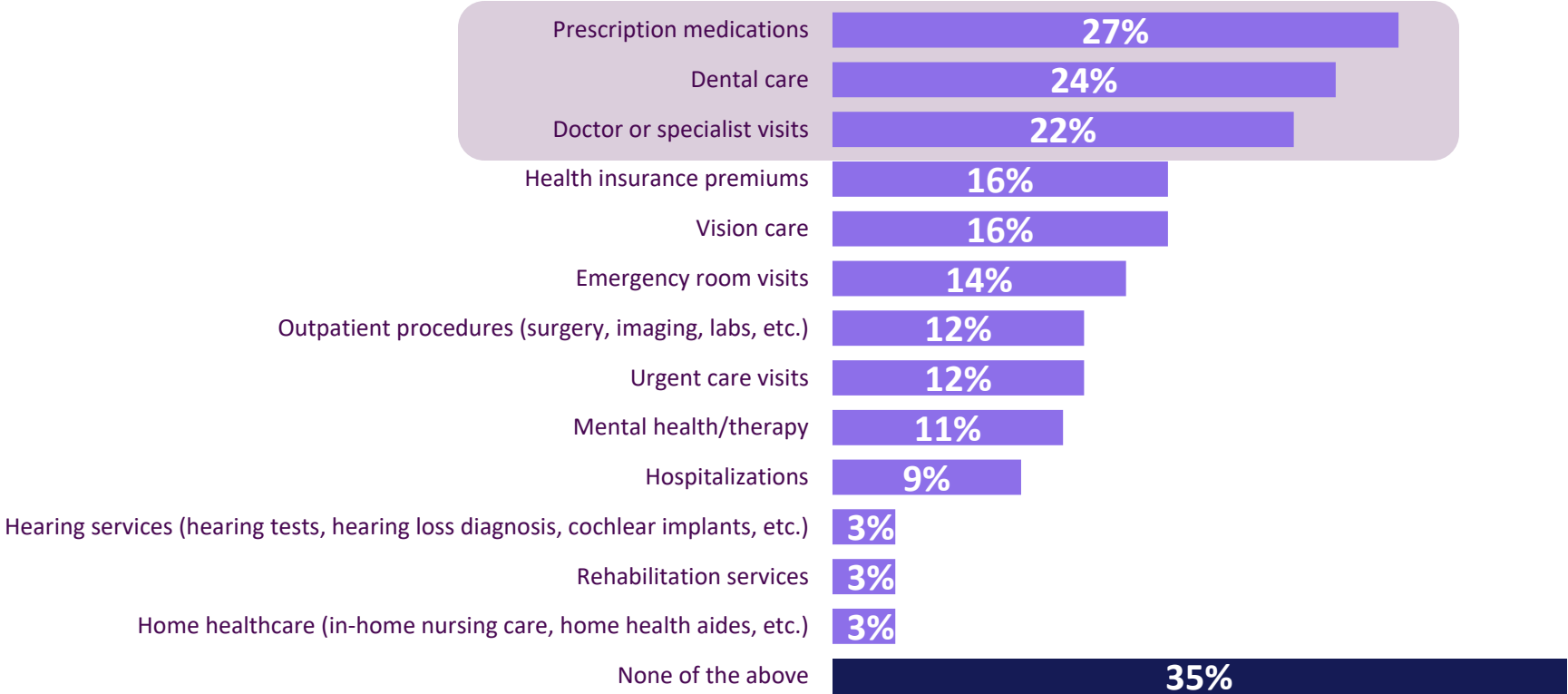
Commercially insured adults (48%) are significantly more likely than those with Medicare (37%) or Medicaid (21%) to have seen an increase in out-of-pocket healthcare costs in 2024 compared to 2023.

Did you experience an increase, decrease, or no change in your total out-of-pocket healthcare costs in 2024 compared to 2023?
 Among adults covered by health insurance (N = 1,948, MOE = 2%)



One-fifth or more insured adults say prescription medications (27%), dental care (24%), and doctor or specialist visits (22%) negatively impacted their personal budget in 2024.

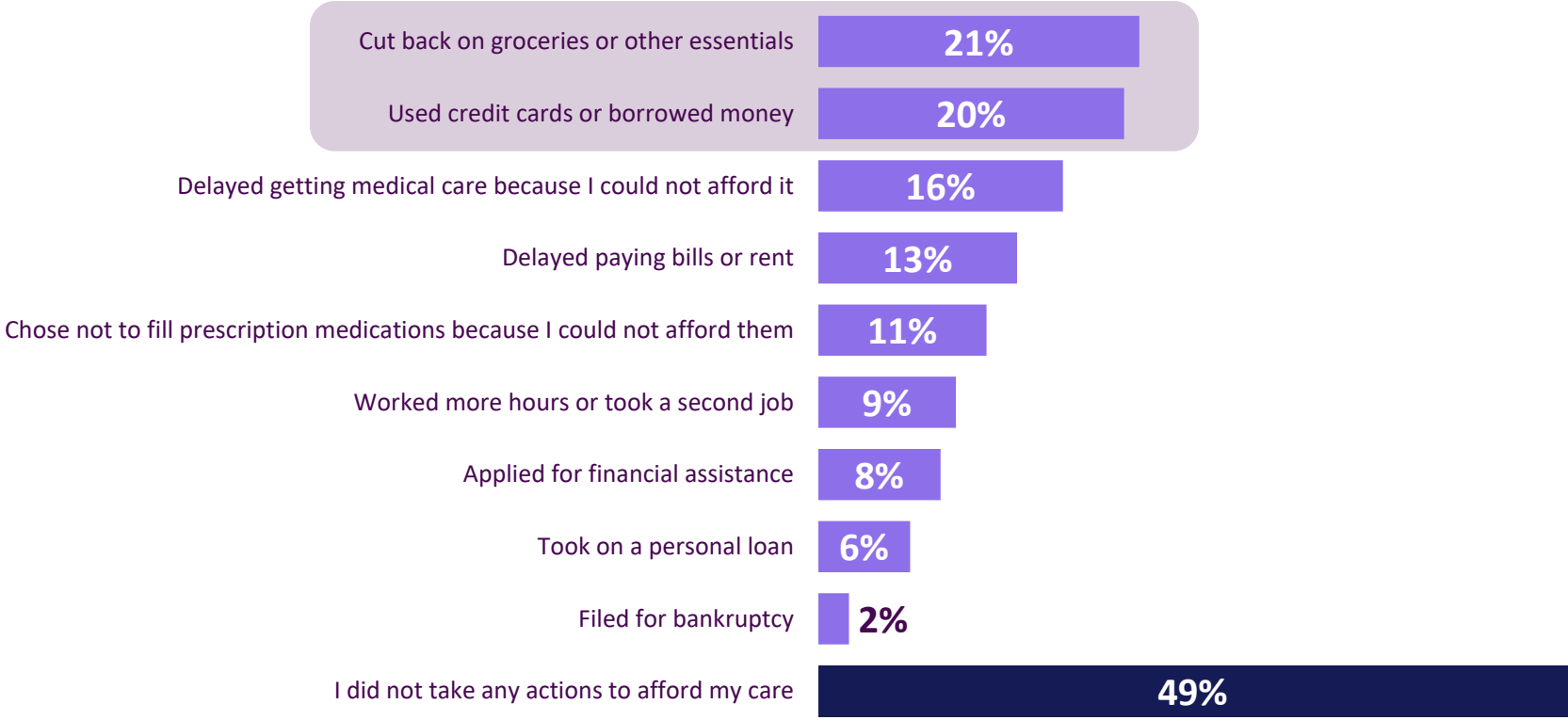
Which of the following healthcare costs, if any, negatively impacted your personal budget in 2024? Please select all that apply.
Among adults covered by health insurance (N = 1,948, MOE = 2%)



*% selected
answer options shortened for brevity*

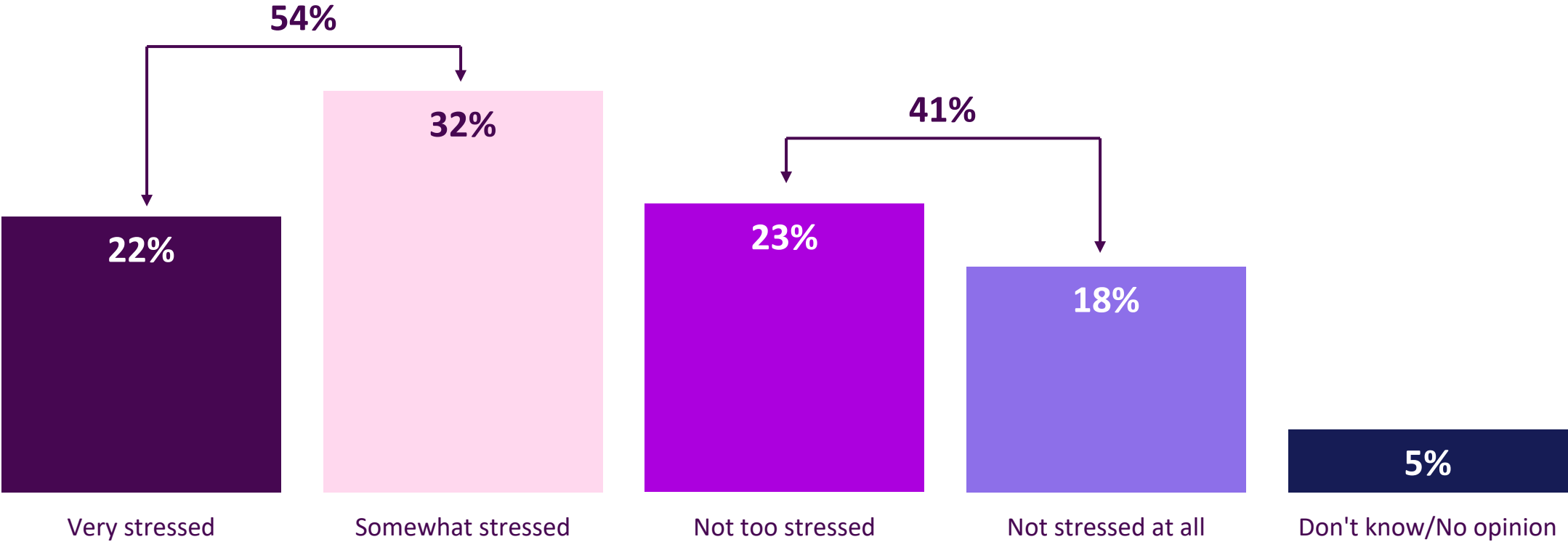
To afford this year's out-of-pocket healthcare costs, one-fifth of insured adults cut back on essentials (21%) or used credits or borrowed money (20%). Half (49%) did not take any actions to afford their care.

Thinking specifically about this year's out-of-pocket healthcare costs, which of the following actions, if any, did you take in 2024 to afford your care? Please select all that apply. Among adults covered by health insurance (N = 1,948, MOE = 2%)



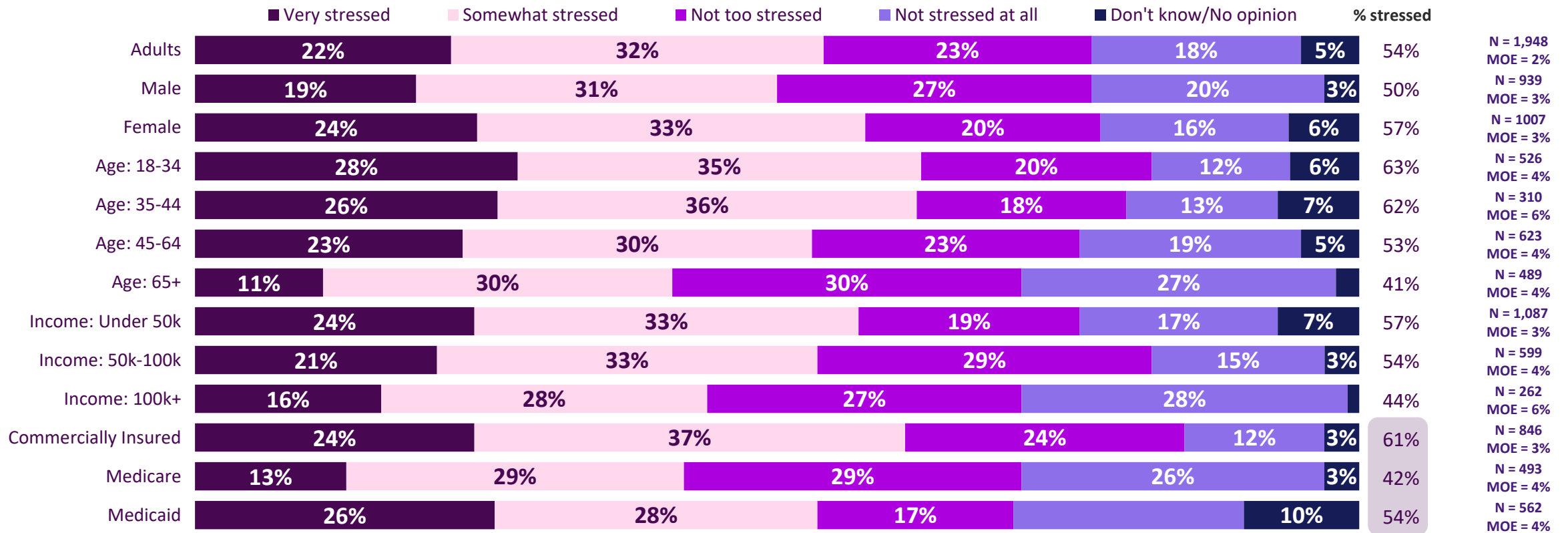
More than half of insured adults (54%) were stressed in 2024 due to financial obligations for healthcare.

Thinking specifically about your financial obligations for healthcare this year, how would you rate the level of stress you experienced in 2024?
Among adults covered by health insurance (N = 1,948, MOE = 2%)



Commercially insured adults (61%) are significantly more likely than those with Medicaid (54%) or Medicare (42%) to report they were stressed about financial obligations for healthcare in 2024.

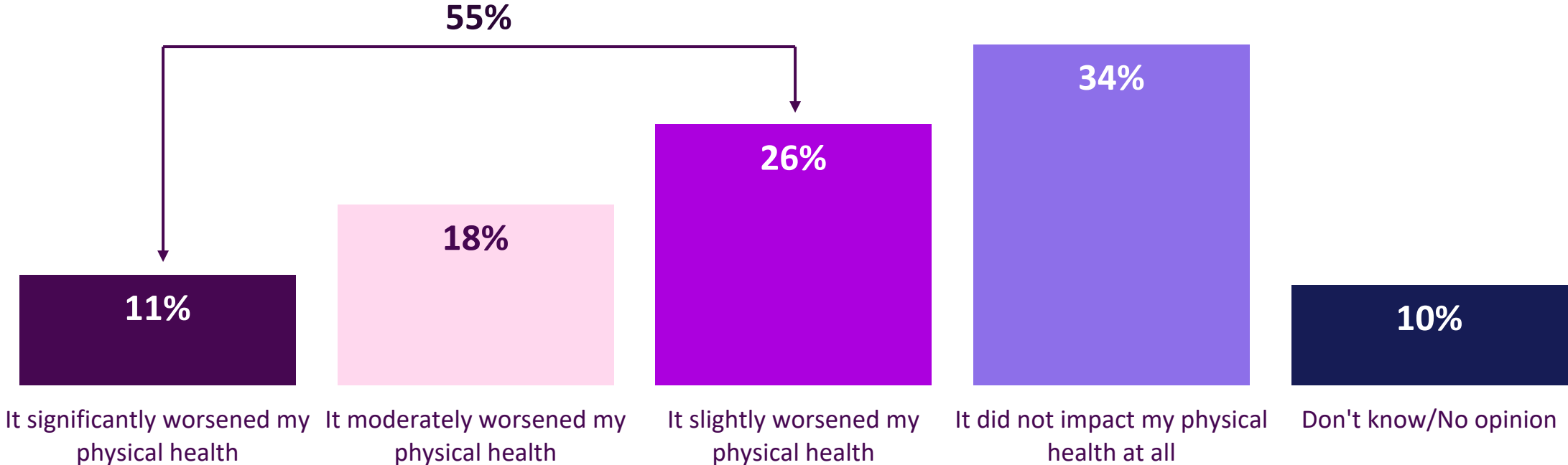
Thinking specifically about your financial obligations for healthcare this year, how would you rate the level of stress you experienced in 2024?
 Among adults covered by health insurance (N = 1,948, MOE = 2%)



% stressed = very stressed + somewhat stressed

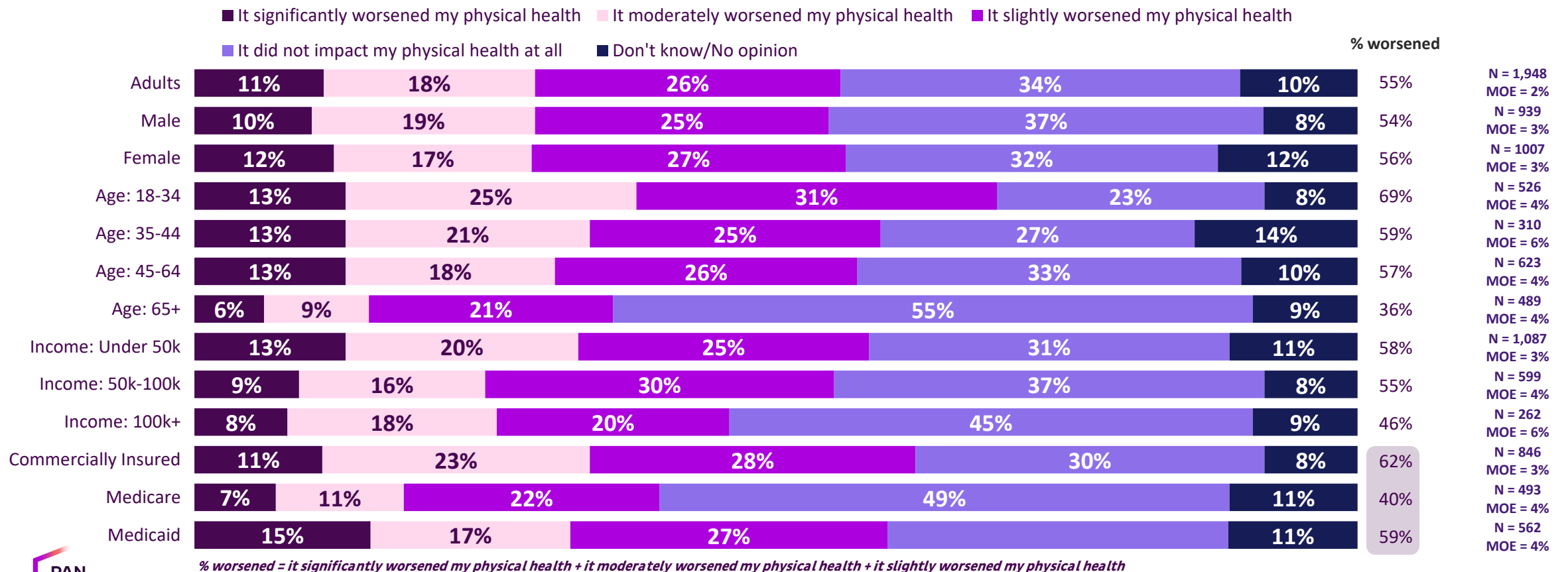
Among insured adults who were financially stressed in 2024, more than half (55%) say it worsened their physical health.

To what extent, if at all, did stress related to your financial obligations for healthcare negatively impact your physical health in 2024?
Among adults covered by health insurance who were stressed in 2024 (N = 1,503, MOE = 3%)



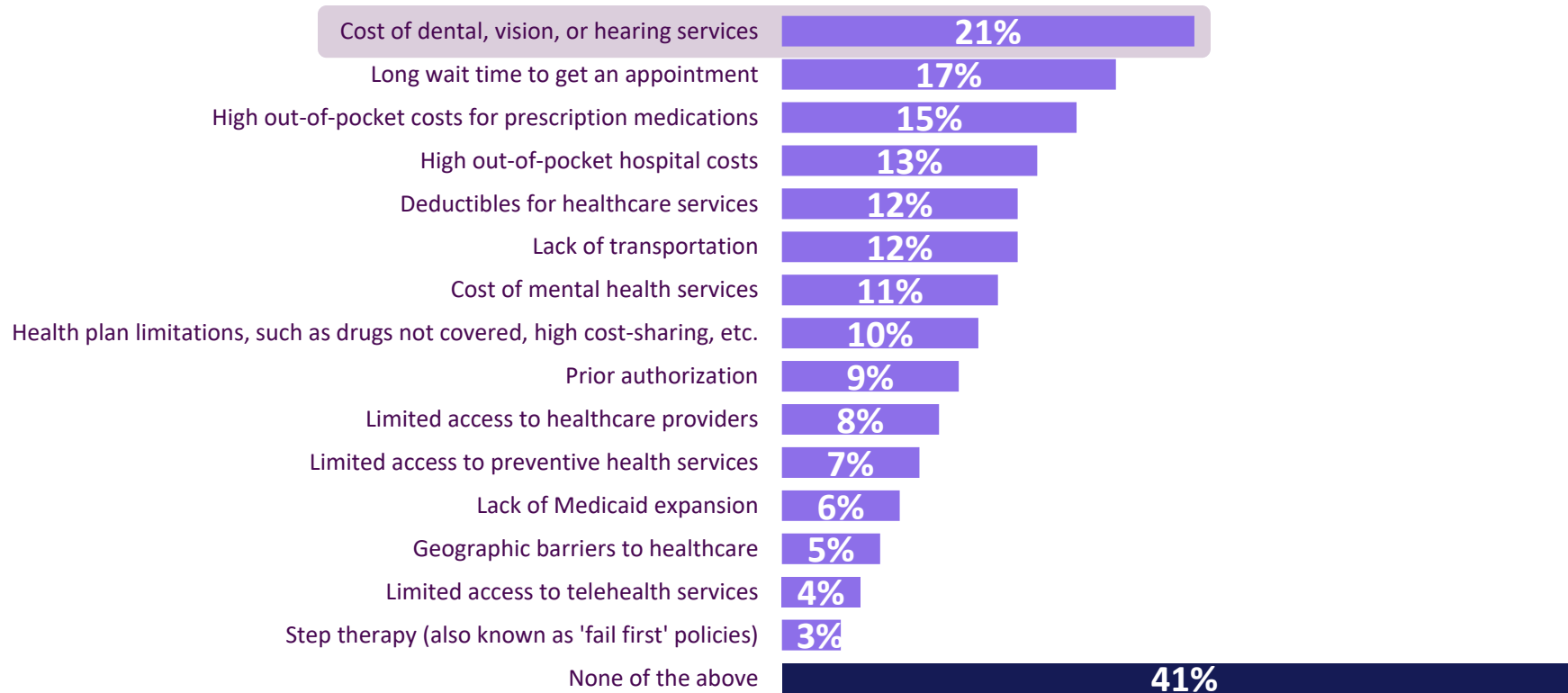
Commercially insured adults (62%) and those with Medicaid (59%) are significantly more likely to say their financial stress in 2024 worsened their physical health when compared to adults with Medicare (40%).

To what extent, if at all, did stress related to your financial obligations for healthcare negatively impact your physical health in 2024?
 Among adults covered by health insurance who were stressed in 2024 (N = 1,503, MOE = 3%)



One-fifth of insured adults (21%) say the cost of dental, vision, or hearing services limited their access to care in 2024.

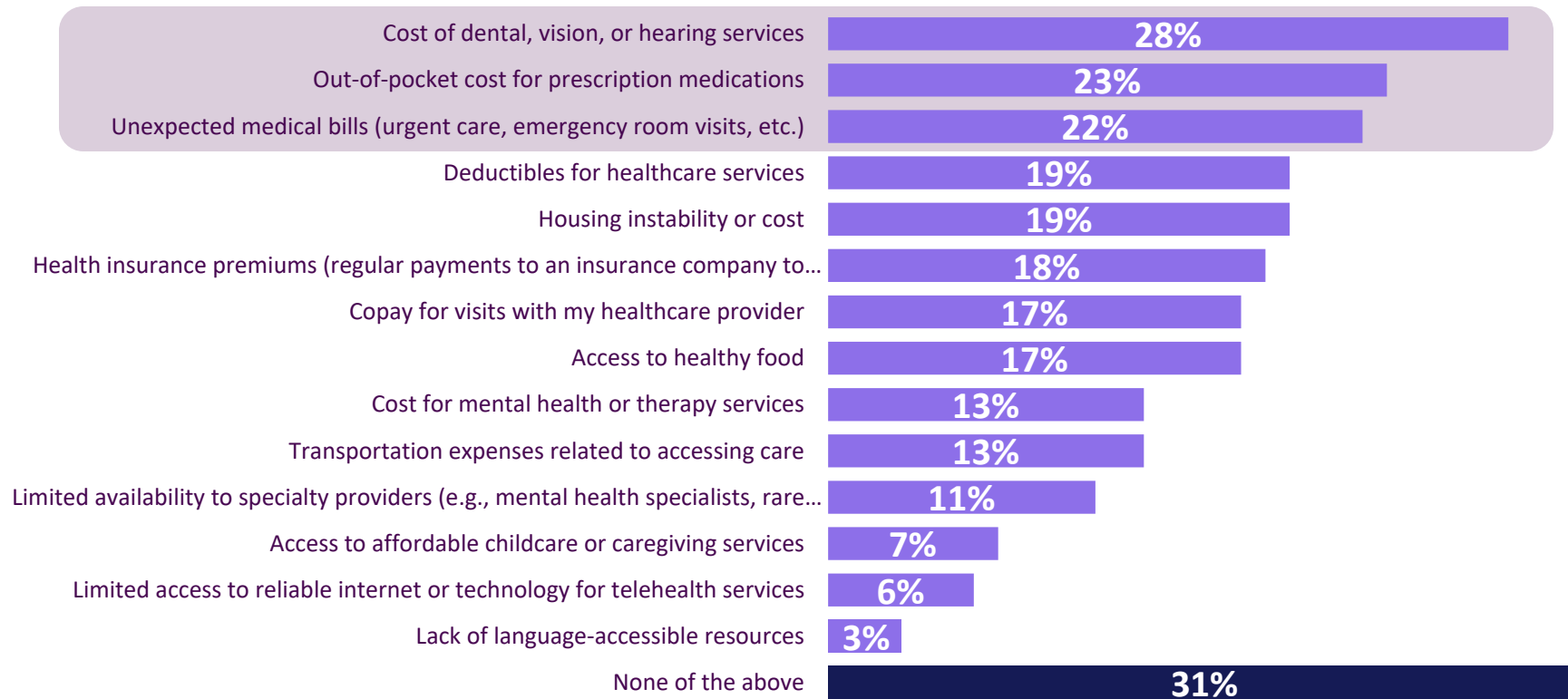
As you reflect on 2024, which of the following, if any, limited your access to care? Please select all that apply.
 Among adults covered by health insurance (N = 1,948, MOE = 2%)



Key healthcare issues in 2025

One-fifth or more insured adults are concerned about the cost of dental, vision, or hearing services (28%), out-of-pocket costs for prescription medications (23%), and unexpected medical bills (22%) impacting their access to care in 2025.

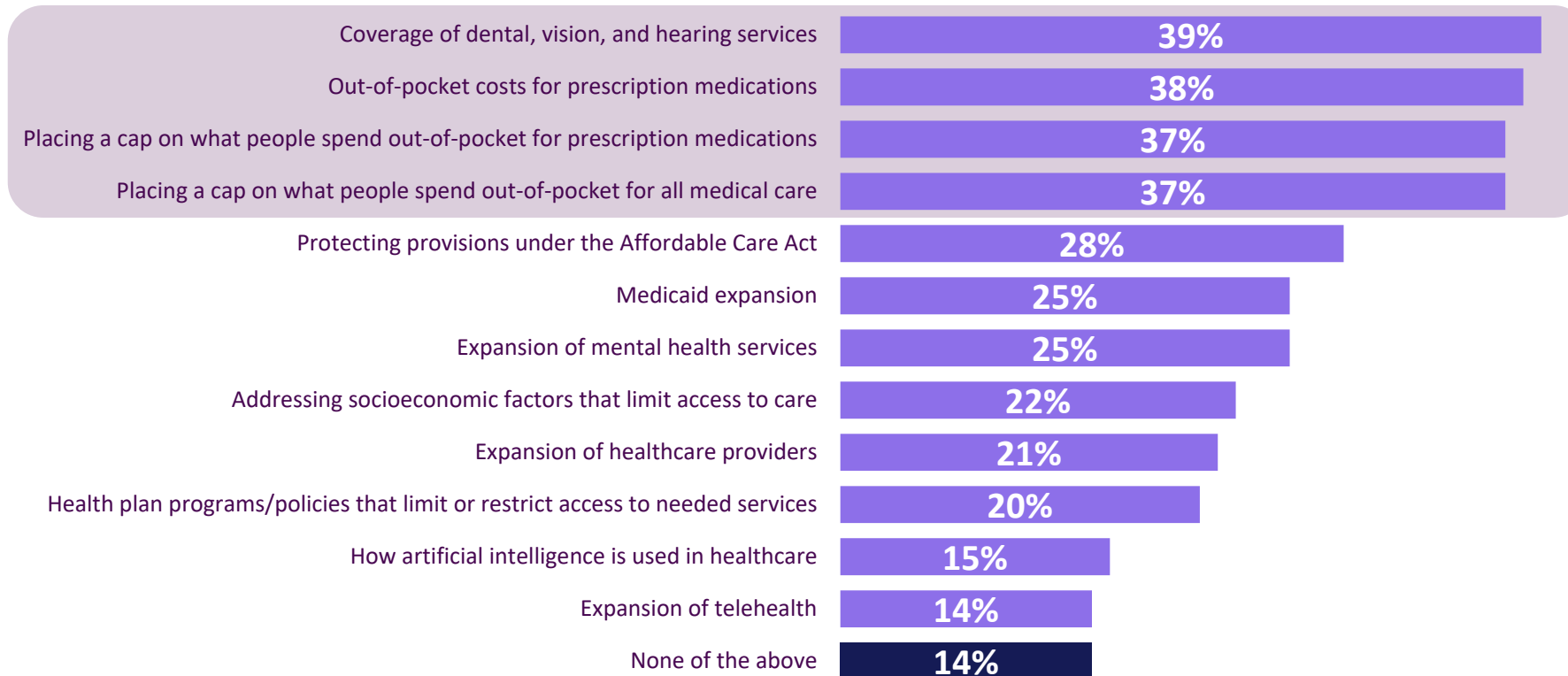
Thinking ahead to 2025, which of the following, if any, are you concerned about impacting your access to care in 2025? Please select all that apply.
 Among adults covered by health insurance (N = 1,948, MOE = 2%)



More than one-third of adults think policymakers should prioritize coverage of dental, vision, and hearing services (39%), out-of-pocket costs for prescription medications (38%), and placing a cap on out-of-pocket costs for prescriptions (37%) and all medical care (37%).

Thinking more broadly about healthcare in the United States, which of the following issues, if any, do you feel should be top of mind for policymakers in 2025? Please select all that apply.

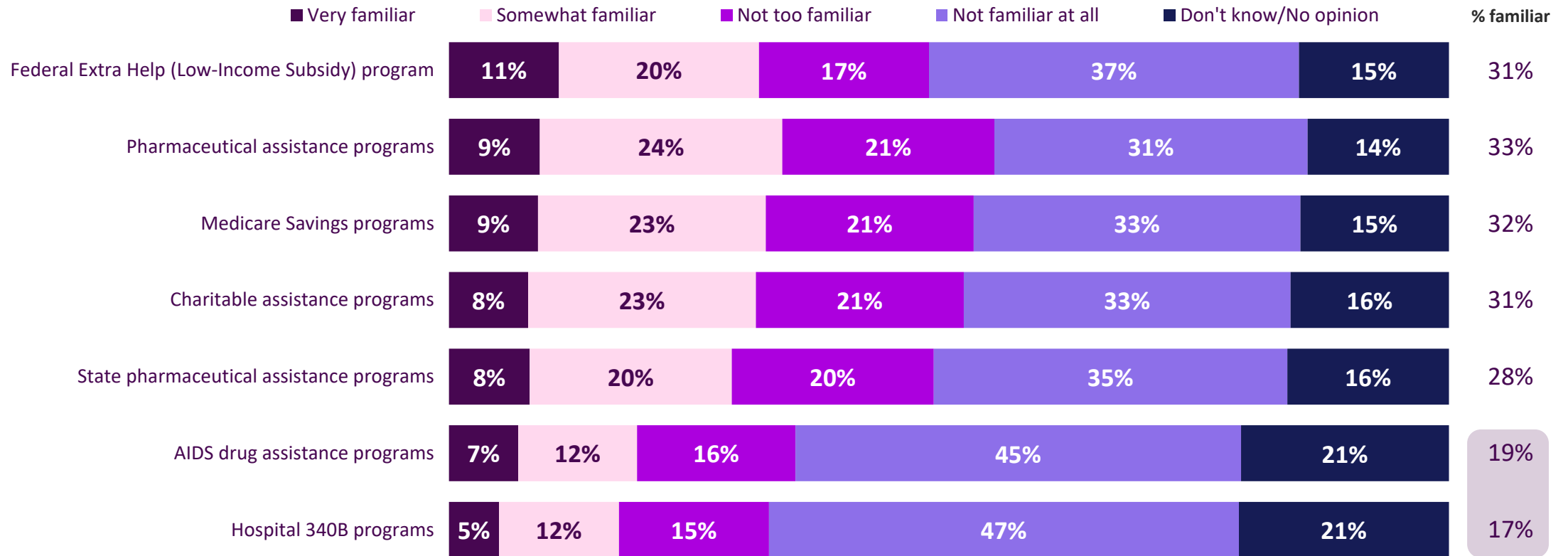
Among adults covered by health insurance (N = 1,948, MOE = 2%)



Resources

Insured adults are least familiar with AIDS drug assistance programs (19%) and hospital 340B programs (17%).

How familiar are you, if at all, with the following programs that help reduce out-of-pocket costs for prescription medications?
 Among adults covered by health insurance (N = 1,948, MOE = 2%)

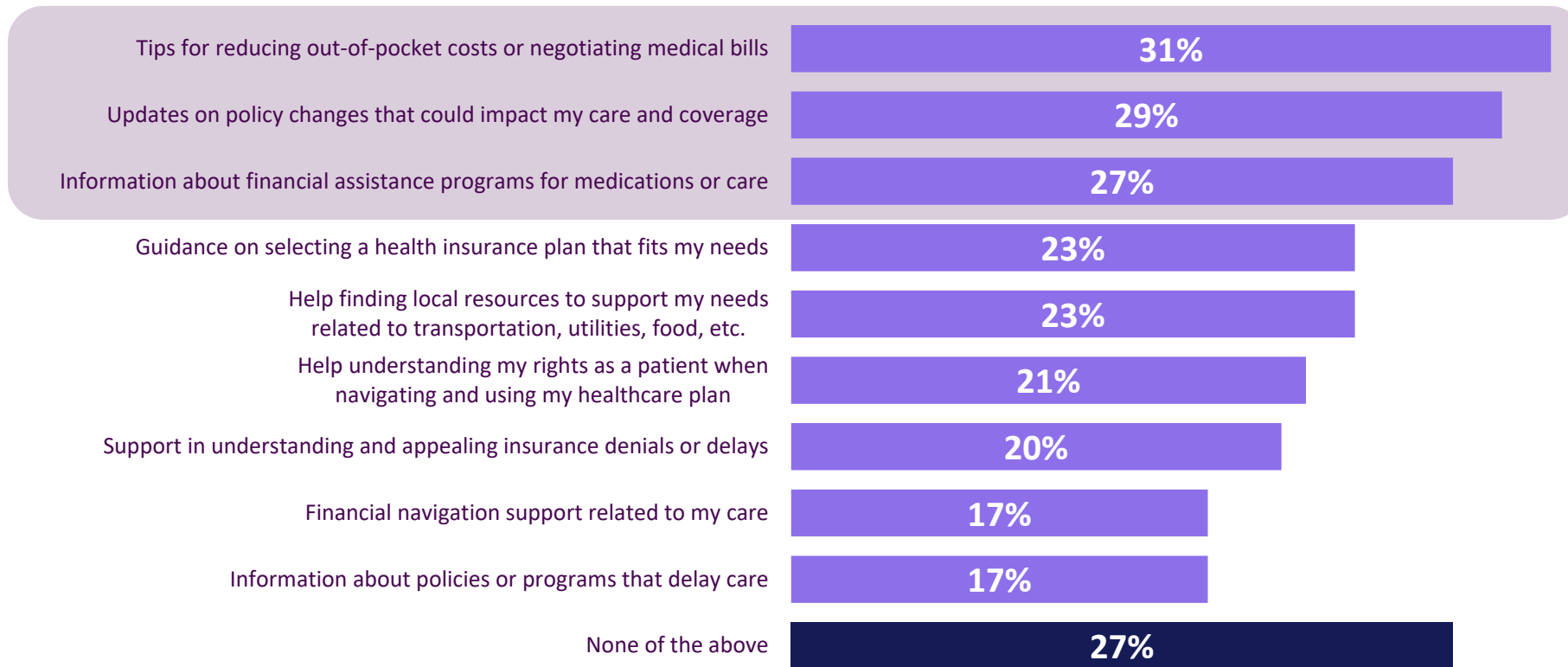


% familiar = very familiar + somewhat familiar

More than one-fourth of insured adults think tips for reducing out-of-pocket costs or negotiating medical bills (31%), updates on policy changes that can impact care and coverage (29%), and information about financial assistance programs (27%) would help them better manage healthcare costs in 2025.

Which of the following tools, if any, would help you better manage your healthcare costs in 2025? Please select all that apply.

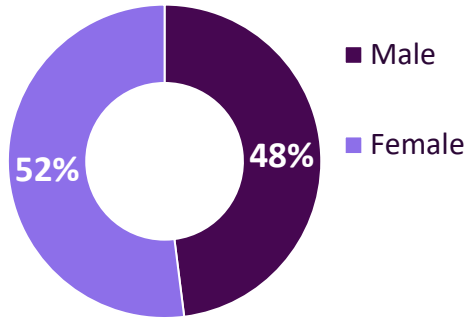
Among adults covered by health insurance (N = 1,948, MOE = 2%)



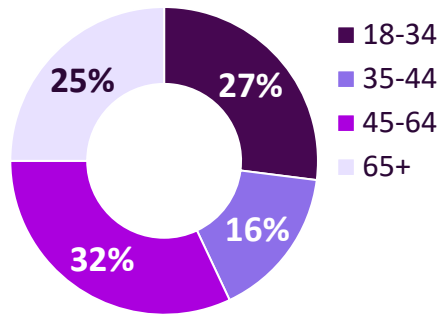
Appendix

Sample distribution—insured adults

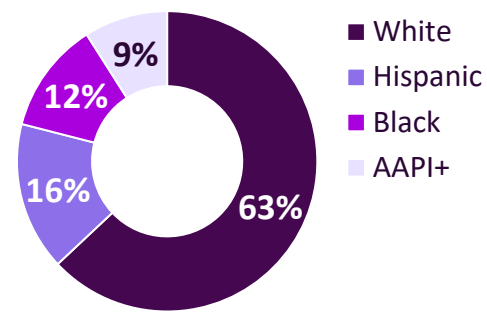
GENDER



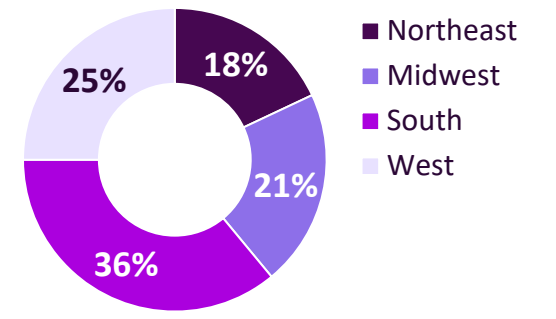
AGE



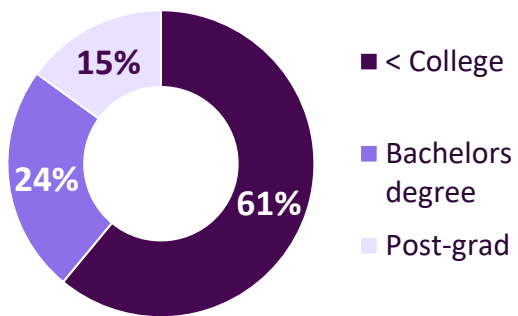
RACE/ETHNICITY



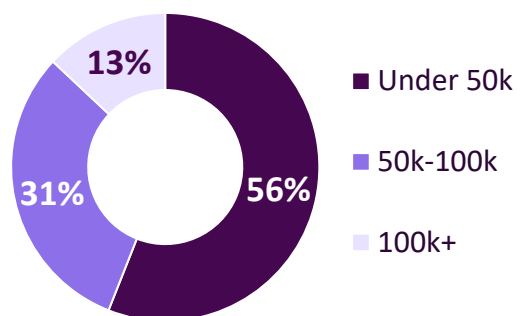
REGION



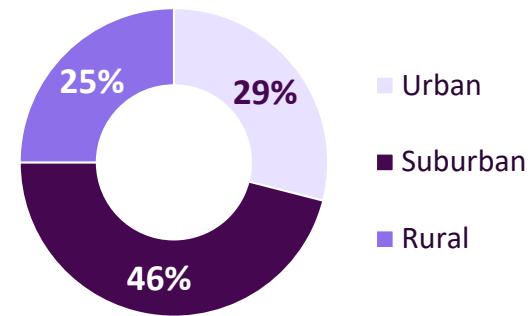
EDUCATION



INCOME



COMMUNITY



HEALTH INSURANCE TYPE

