PAN Foundation

2025 Poll #2 – Medical Debt

Harris on Demand Platform
February 2025

Background and Objectives

For nearly 20 years, the PAN Foundation has provided financial assistance that helps people afford their prescription medications. People with chronic and rare diseases who, despite their insurance coverage, need help affording their prescription medications turn to PAN. The support provided by PAN means the difference between gaining access to needed prescription medications or going without. The financial assistance provided relieves stress and improves quality of life for grant recipients.

The current research, among adults with a chronic illness, explored **medical debt** including:

- Amount of medical debt currently owed;
- Expenses that contribute to medical debt;
- Expected impact of a potential new rule that would remove disclosure of medical debt from credit reports; and
- Awareness of resources that can help alleviate financial toxicity

Methodology

Audience:
2,084 U.S. adults 18+ including 1,273 who self-report having been diagnosed by a healthcare provider with any chronic condition^

Field Timing:
February 4 - 6, 2025

Mode:
5-minute online survey via Harris on Demand (HOD) omnibus platform

Weighting:
Data are weighted to ensure results are projectable to the population of U.S. adults age 18+

Method Statement *(to be included in all press materials):*

This survey was conducted online within the United States between February 4 and February 6, 2025 among 2,084 adults (aged 18 and over) by The Harris Poll on behalf of PAN Foundation via its Harris On Demand omnibus product. Included in the 2,084 adults were 1,273 adults with any chronic condition, defined as those who self report having been diagnosed by a healthcare provider with at least one of several specific chronic conditions. Data were weighted where necessary by age, gender, race/ethnicity, region, education, marital status, household size, household income, [employment], and political party affiliation, to bring them in line with their actual proportions in the population.

Respondents for this survey were selected from among those who have agreed to participate in our surveys. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within ± 2.5 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.

PAN Foundation

^defined as those who self report having been diagnosed by a healthcare provider with any of the following: cardiovascular condition, mental health condition, gastrointestinal condition, chronic pain syndrome, chronic respiratory condition, endocrine disorder, musculoskeletal condition, thyroid disorder, cancer, autoimmune disease, chronic sexually transmitted disease/infection, reproductive disease/condition, immunological condition, chronic liver disease, ophthalmologiccondition, renal condition, neurological condition, endocrine disease, genetic disorder, infectious disease, hematological condition, metabolic disorder, other rare disease or other chronic health condition [see notes section for full descriptions provided for each condition]

Notation Guide

Please refer to this slide for explanations of the various notation and formatting used throughout this deck:

In Tables and Charts:

- Percentages may not add up to 100% due to weighting and/or computer rounding.
- Results based on small samples (n<100) should be interpreted as directional only.
- An asterisk (*) indicates a percentage greater than zero but less than 1%; a " – " indicates a value of zero.
- Data are shown among adults with any chronic condition^

Base Notes:

- Each slide includes a base note that displays the full question text as shown to the survey respondents as well as the number of respondents who answered each question, for reference.

PAN Foundation

^defined as those who self report having been diagnosed by a healthcare provider with any of the following: cardiovascular condition, mental health condition, gastrointestinal condition, chronic pain syndrome, chronic respiratory condition, endocrine disorder, musculoskeletal condition, thyroid disorder, cancer, autoimmune disease, chronic sexually transmitted disease/infection, reproductive disease/condition, immunological condition, chronic liver disease, ophthalmologiccondition, renal condition, neurological condition, endocrine disease, genetic disorder, infectious disease, hematological condition, metabolic disorder, other rare disease or other chronic health condition [see notes section for full descriptions provided for each condition]

Executive Summary

Executive Summary

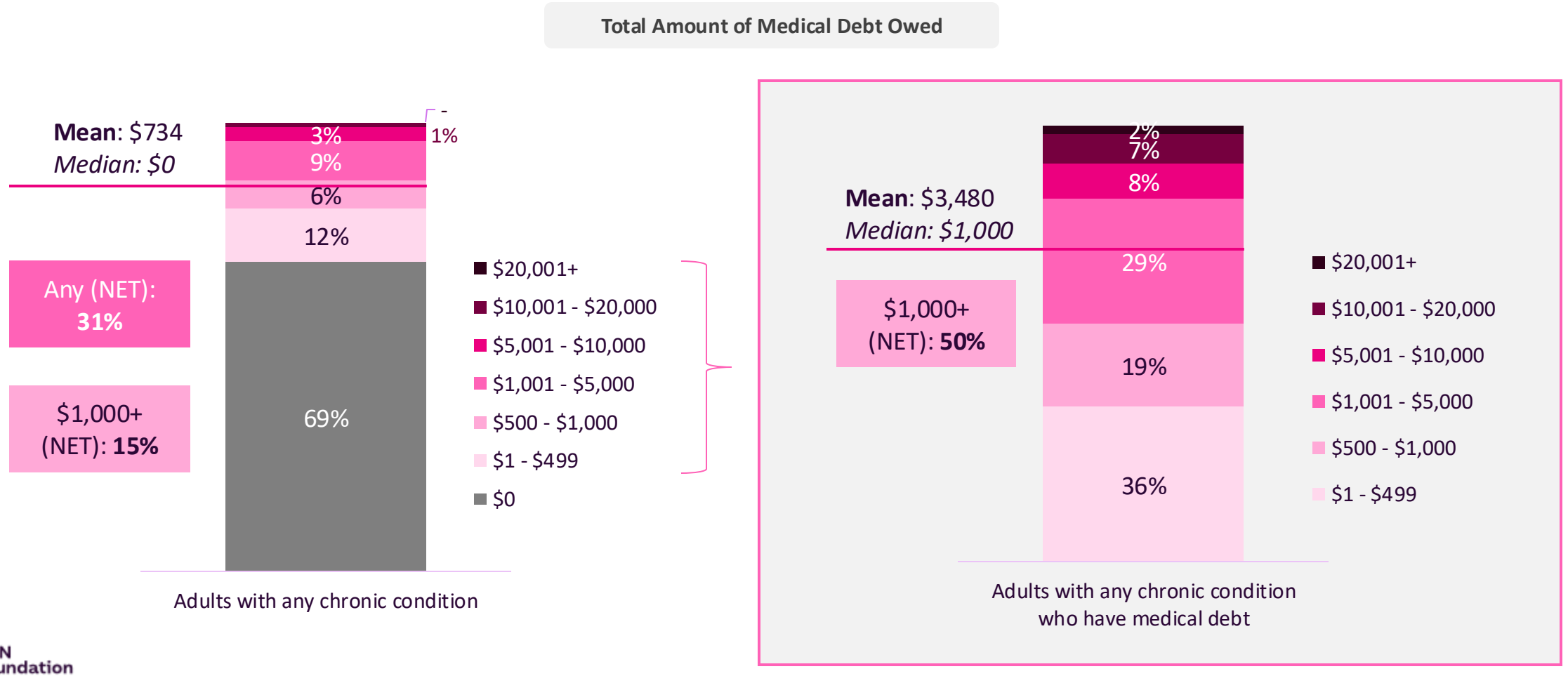
About one in three adults with a chronic condition have medical debt and half of those that do owe at least $1,000. The costs that contribute to this medical debt are dispersed across a variety of sources, often around unexpected expenses such as emergency care and hospital visits, but also more common expenses such as doctor visits and diagnostic imaging. Many feel the rule removing disclosure of medical debt would improve their personal financial situation, though 1 in 3 say it would have no impact. Those with chronic conditions are aware of resources to help them with financial toxicity, but not particularly with nonprofit organizations (like PAN) that offer prescription financial assistance.

- 1 in 3 adults with a chronic condition (31%) have medical debt; among them, half (50%) have at least $1,000 in debt, with an average of $3,480 and a median debt of $1,000.
  - Costs contributing to this medical debt span several areas, from emergency care (39%) and hospital stays (36%), to doctor visits (33%) and diagnostic imaging (33%), among others. More than 1 in 4 (27%) report that prescription medications/treatment have contributed to their medical debt.
- 3 in 5 adults with chronic conditions who have medical debt (59%) feel a rule removing disclosure of this debt from credit reports would somewhat or significantly improve their financial situation, including 1 in 4 (26%) who say it would significantly improve it. 1 in 3 (33%) say it would have no impact on their financial situation, and about 1 in 10 (8%) aren't sure what the impact would be.
- Most adults with chronic conditions (86%) are aware of resources to help with financial toxicity, especially health savings accounts (HSAs) or flexible spending accounts (FSAs) (44%), prescription medication discount coupons (44%), and federal (40%) or local/state (38%) government programs. However, only 1 in 5 (21%) are aware of nonprofit charitable organizations offering prescription financial assistance.

Detailed Findings

PAN Foundation

1 in 3 adults with a chronic condition have medical debt; among them, half have at least $1,000 in debt, with an average of ~$3,480

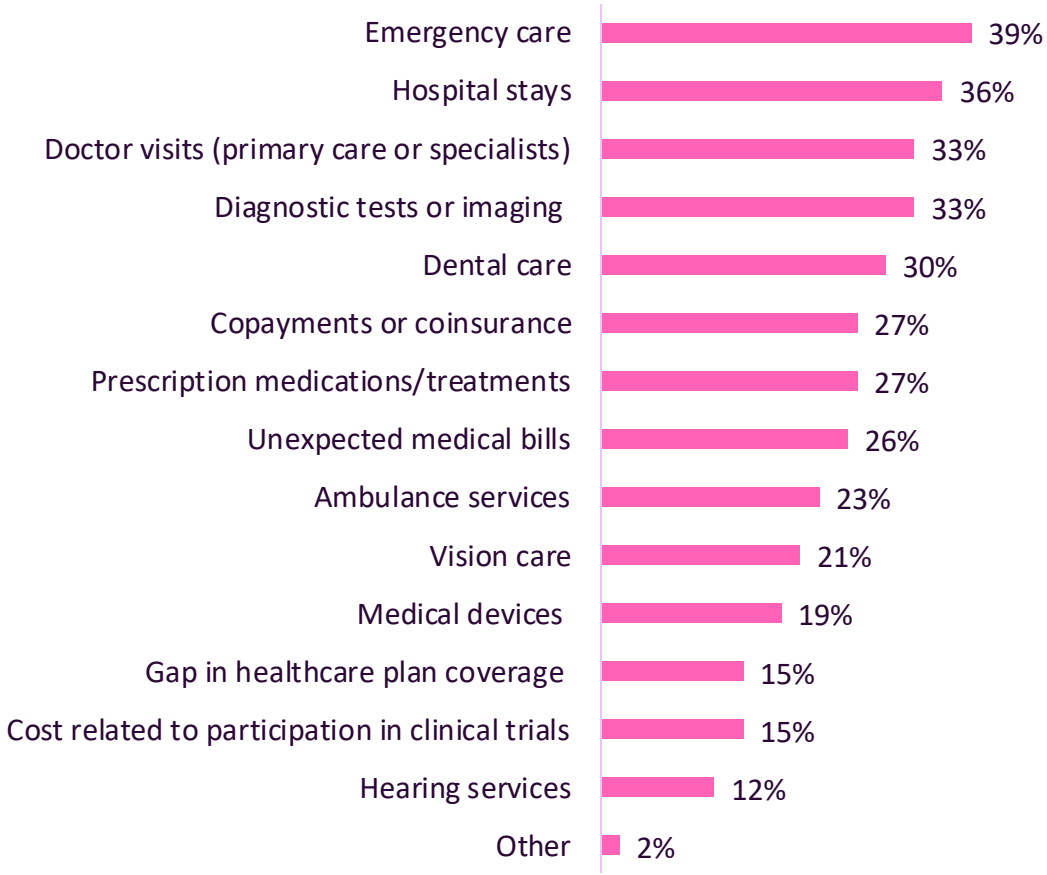


PAN Foundation

^Note, outliers outside of 2 standard deviations from the mean have been trimmed from the data to avoid skewing the mean

Costs contributing to medical debt span several areas, most commonly emergency care and hospital stays; ~1 in 4 cite prescription medications

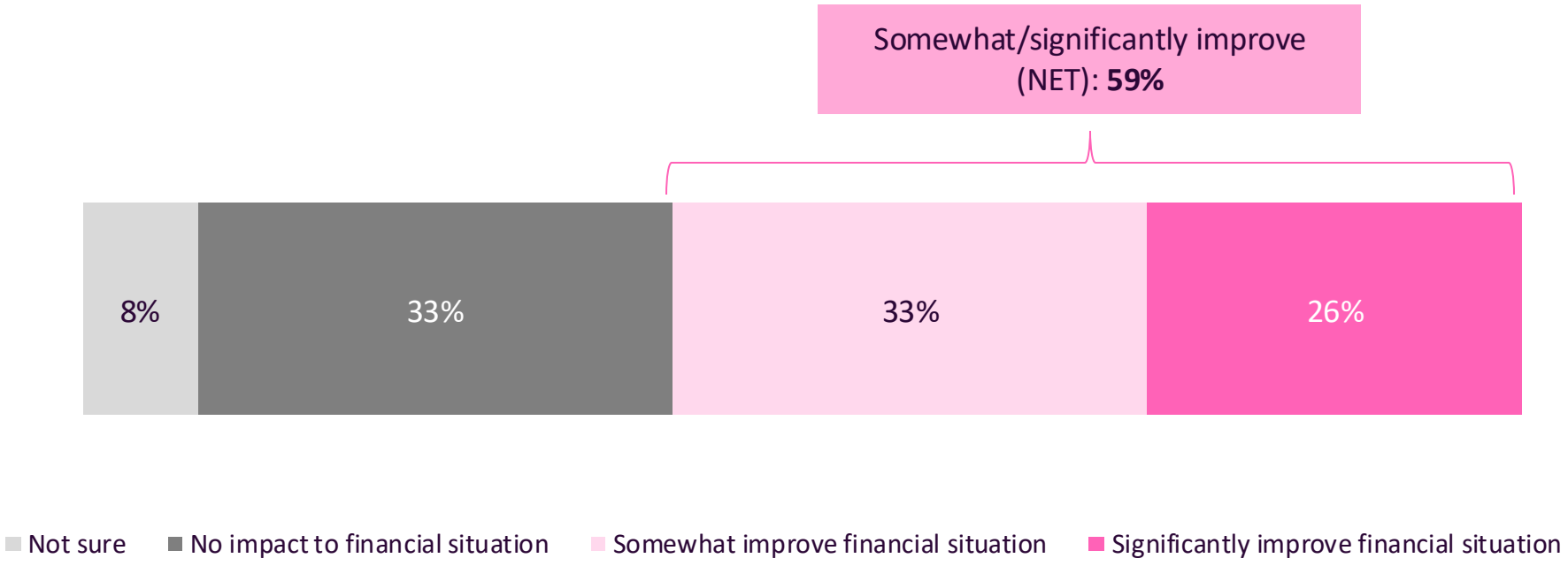
Costs That Have Contributed to Medical Debt^
Among adults with any chronic condition who have medical debt



^Some response labels shortened for brevity; see notes section for full description provided

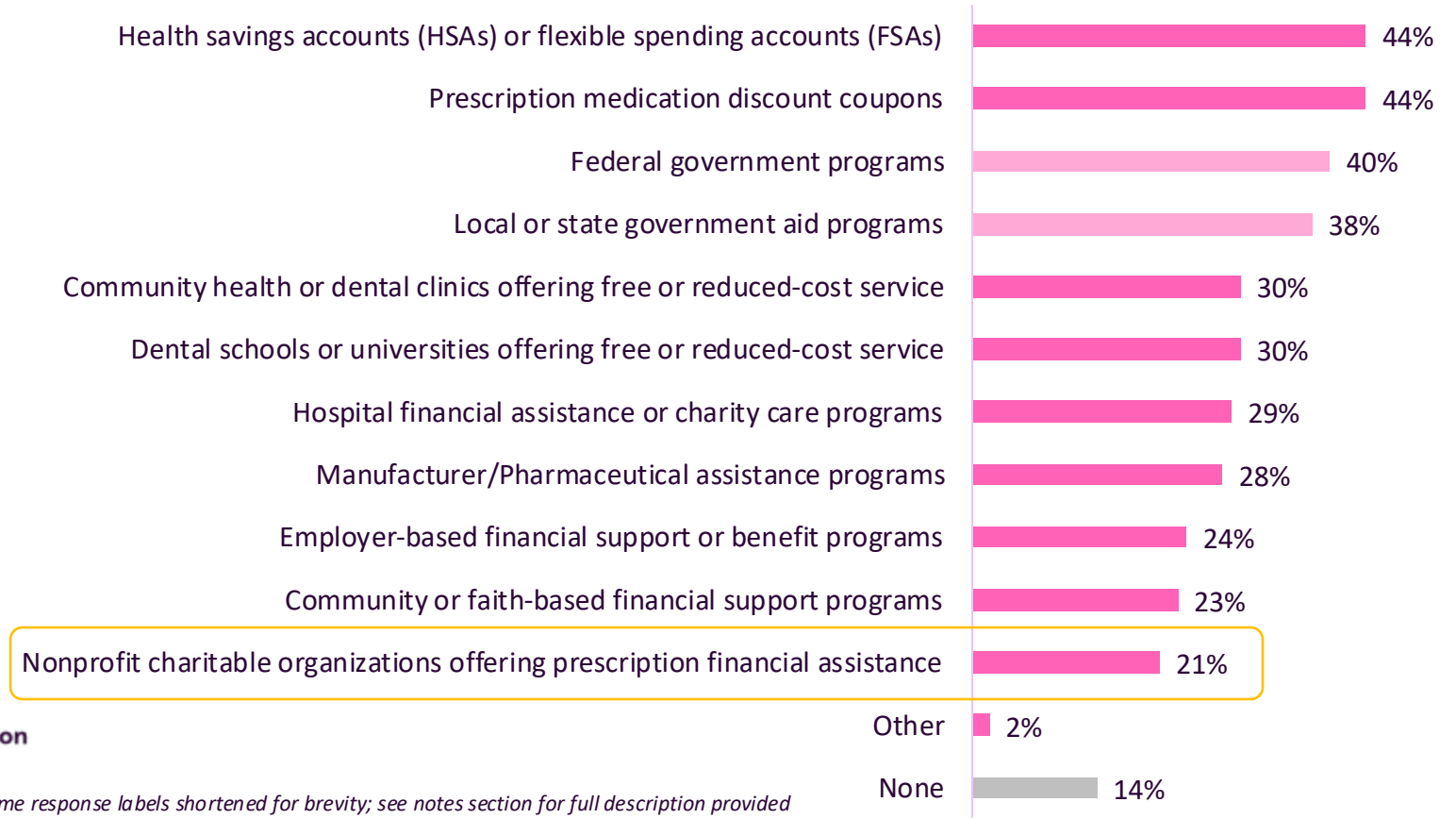
3 in 5 adults with chronic conditions who have medical debt feel a rule removing disclosure of this debt from credit reports would improve their financial situation

Impact of Potential Rule That Would Remove Disclosure of Medical Debt From Credit Reports
Among adults with any chronic condition who have medical debt



Most adults with chronic conditions are aware of resources to help with financial toxicity, especially HSAs/FSAs, RX discount coupons, and government programs; only 1 in 5 are aware of non-profits offering Rx assistance

Resource Aware of That Can Help Alleviate Financial Toxicity^
Among adults with any chronic conditions



Any (NET): **86%**

Government programs (NET): **54%**

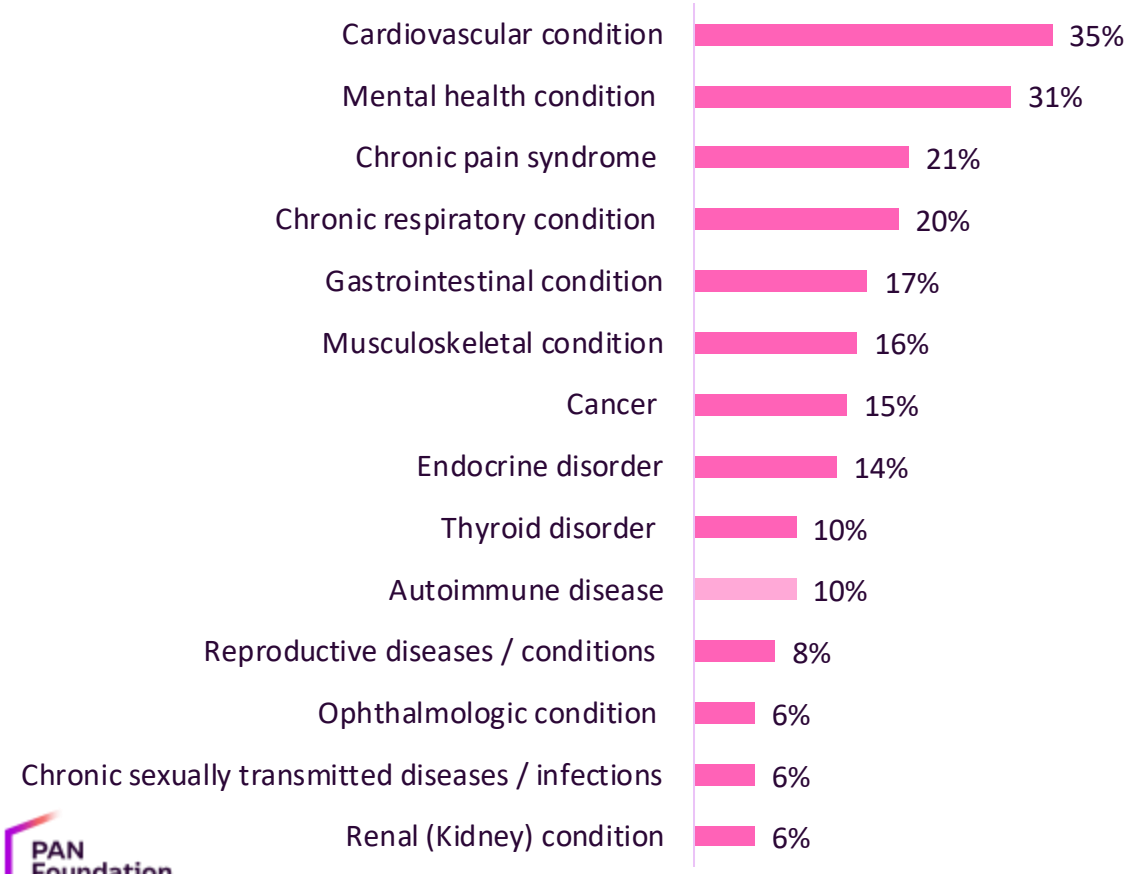
^Some response labels shortened for brevity; see notes section for full description provided

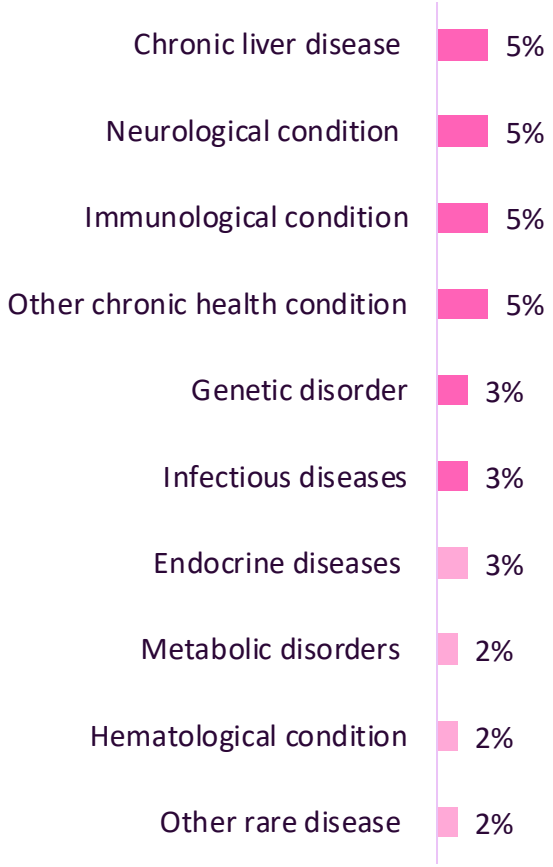
Demographics

PAN Foundation

Adults with chronic conditions are most likely to have been diagnosed with a cardiovascular or mental health condition

Ever Diagnosed by a Healthcare Professional With a Chronic Health Condition^
Among adults with any chronic conditions





Any (NET): **100%**

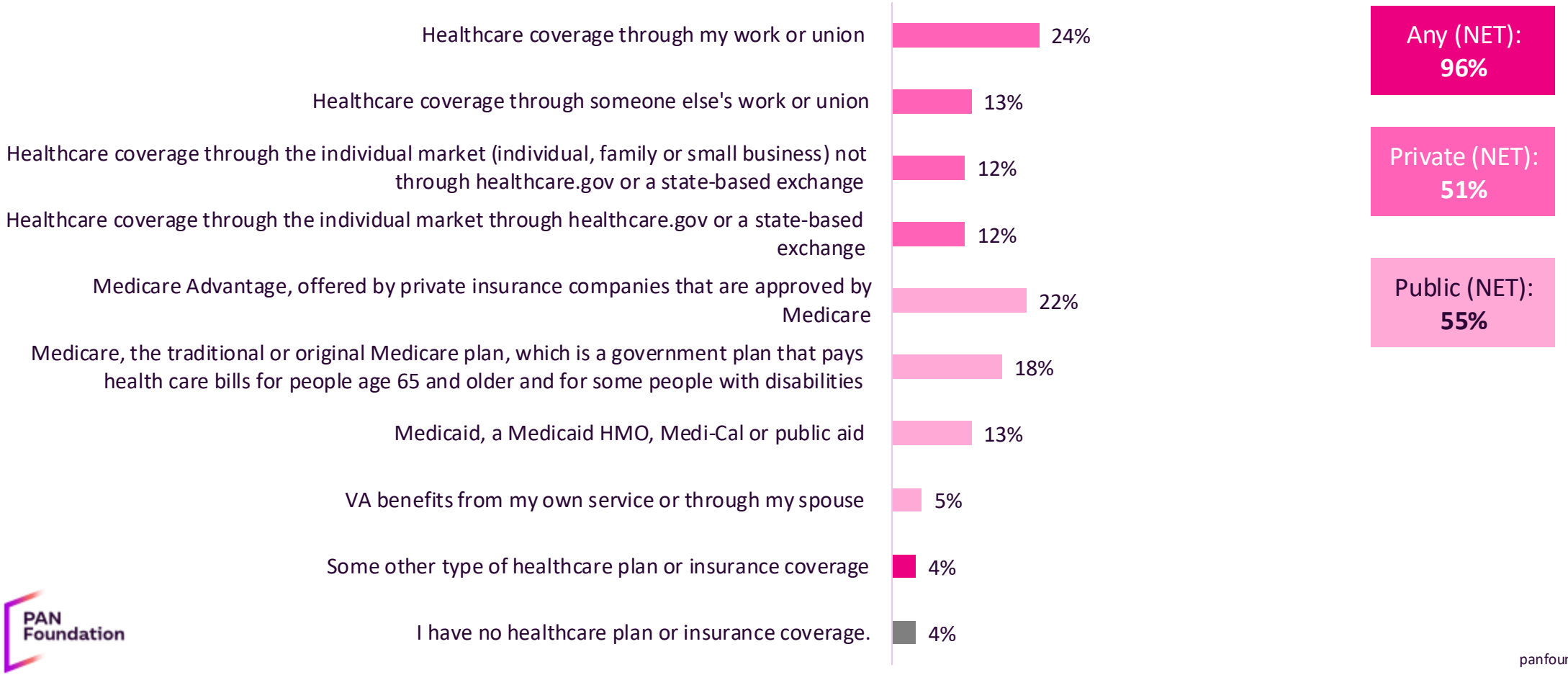
Chronic Conditions (NET): **98%**

Rare Conditions (NET): **16%**

^Some response labels shortened for brevity; see notes section for full description provided

Those with chronic conditions are roughly split between having public and private health insurance

Health Insurance Status
Among adults with any chronic conditions



PAN Foundation

Demographics

	Adults with chronic conditions *n=1,273*
Gender	
Male	46%
Female	53%
Other/prefer not to answer	1%
Age	
18-34	26%
35-44	17%
45-54	15%
55-64	16%
65+	27%
Mean	*50*
Household income	
<$50k	26%
$50k - $74.9k	13%
$75k – $99.9k	13%
$100k+	47%
Decline to answer	1%

	Adults with chronic conditions *n=1,273*
Region	
Northeast	19%
Midwest	21%
South	38%
West	22%
Education	
HS or less	31%
Some college	32%
College grad+	37%
Employment Status	
Employed (FT, PT, self)	58%
Not employed	42%
Marital Status	
Married	47%
Not married	53%
Children under 18 in HH	
Yes	34%
No	66%

	Adults with chronic conditions *n=1,273*
Urbanicity	
Urban	28%
Suburban	54%
Rural	18%
Political Affiliation	
Democrat	32%
Republican	30%
Independent	33%
Other	5%
Primary Residence	
Homeowner	66%
Renter	33%
None of these	1%