



2025 Poll #3 – Medicare Part D Reform

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 experiences with **Medicare Part D \$2,000 cap reform** including:

- Enrollment in Medicare Part D;
- Helpfulness of the Medicare Part D cap;
- Perceptions of the Medicare Part D cap; and
- Sources of payment to afford out-of-pocket costs with the Medicare Part D cap now in place

Methodology



Audience:
2,075 U.S. adults 18+ including 1,211 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 6 and February 10, 2025 among 2,075 adults (aged 18 and over) by The Harris Poll on behalf of PAN Foundation via its Harris On Demand omnibus product. Included in the 2,075 adults were 1,211 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.



^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, ophthalmologic condition, 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.

Executive Summary

Executive Summary

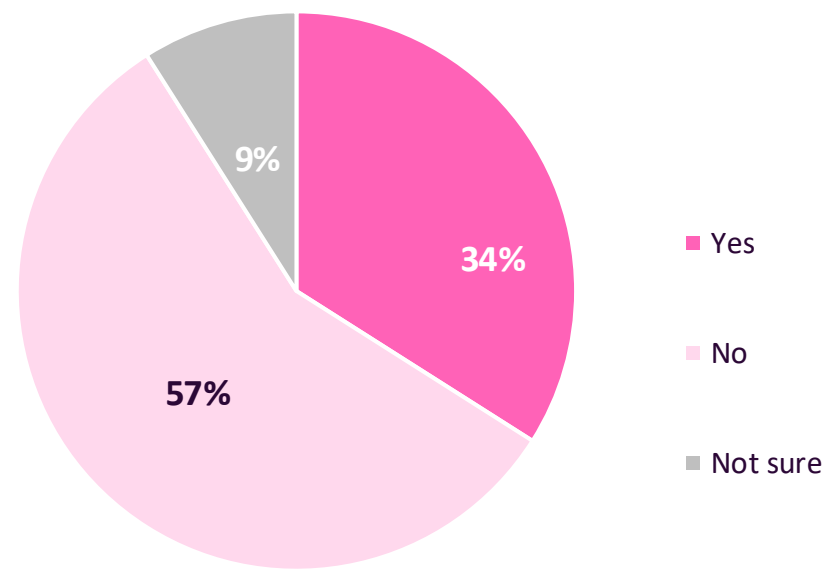
Roughly two-thirds of *all* Medicare beneficiaries are enrolled in Medicare Part D. Among those enrolled in Medicare Part D who have a chronic illness, most feel the Medicare Part D \$2,000 cap on prescription costs will be helpful to them in the coming year, though much of this is an anticipatory need with about two in five saying they don't think they'll get to the \$2,000 level. Prescriptions are most likely to be paid via credit card, social security, or other earned income now that the cap is in place.

- 2 in 3 adults who receive Medicare (68%) report that they are currently enrolled in Medicare Part D. Nearly 1 in 10 (8%) aren't sure if they are.
- Two-thirds of adults with chronic conditions who are enrolled in Medicare Part D (65%) feel the \$2,000 cap will be somewhat or very helpful to them in 2025, including more than 1 in 4 (27%) who feel it will be *very* helpful.
- Perceptions of the Medicare Part D cap are more preemptive in nature; 2 in 5 (42%) feel the cap is important and that it's nice to know it is in place, but don't anticipate reaching the \$2,000 level in 2025 and 1 in 3 (35%) say the cap eases their mind in case they are prescribed new medications or diagnosed with a new condition in 2025.
 - Nearly 1 in 4 (23%) feel the \$2,000 cap will reduce the amount of money they spend on prescriptions.
 - Around 1 in 10 say the cap is important but they will still struggle affording that amount in 2025 (13%) or that the cap allows them to seek treatment for conditions they have put aside due to costs (11%).
- With the Medicare Part D cap in place, nearly 2 in 5 (38%) plan to pay for prescriptions via credit card, with 1 in 3 (32%) paying by social security income and 1 in 4 (24%) paying out of other earned income.

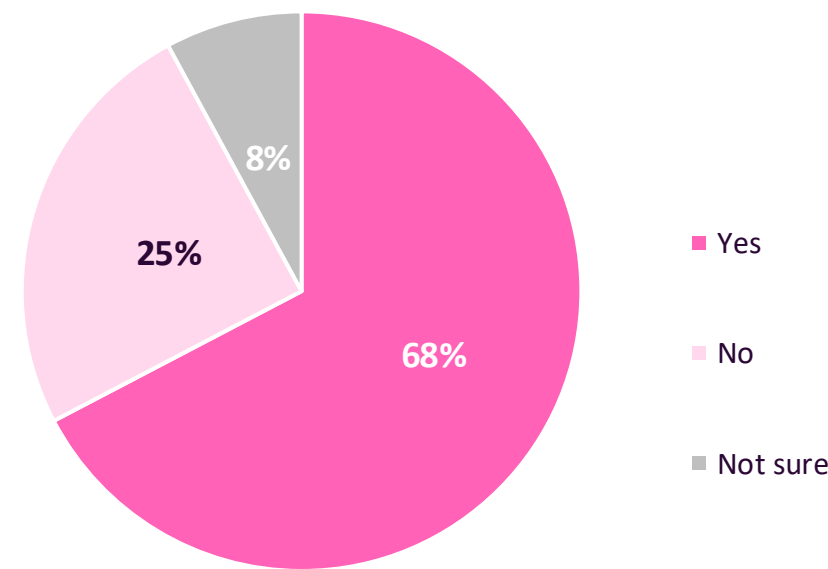
Detailed Findings

2 in 3 Medicare beneficiaries report that they are currently enrolled in Medicare Part D

Currently Enrolled in Medicare Part D
Among all adults with any chronic condition

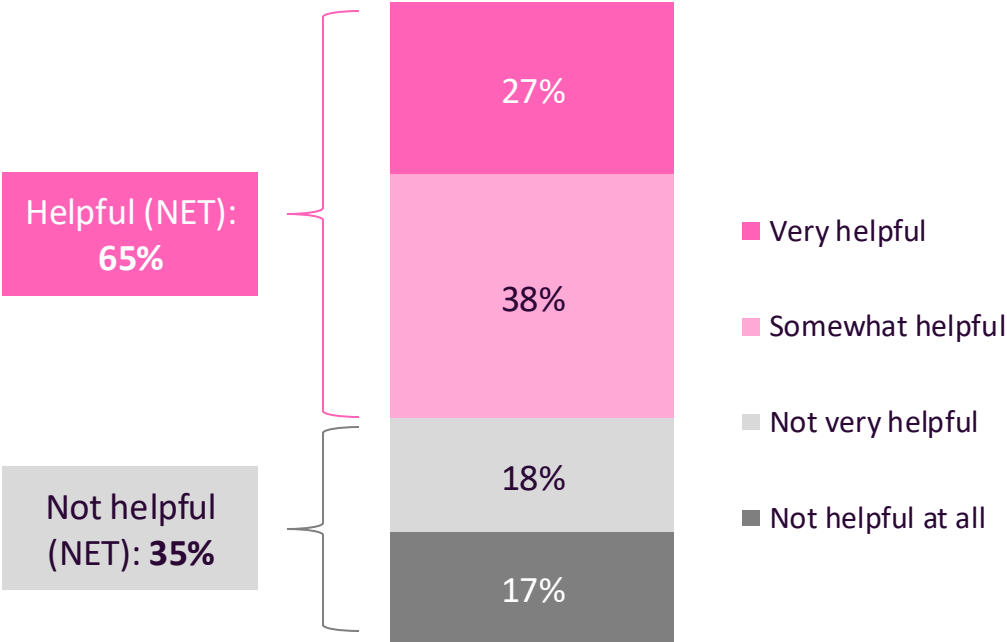


Currently Enrolled in Medicare Part D
Among all Medicare Beneficiaries



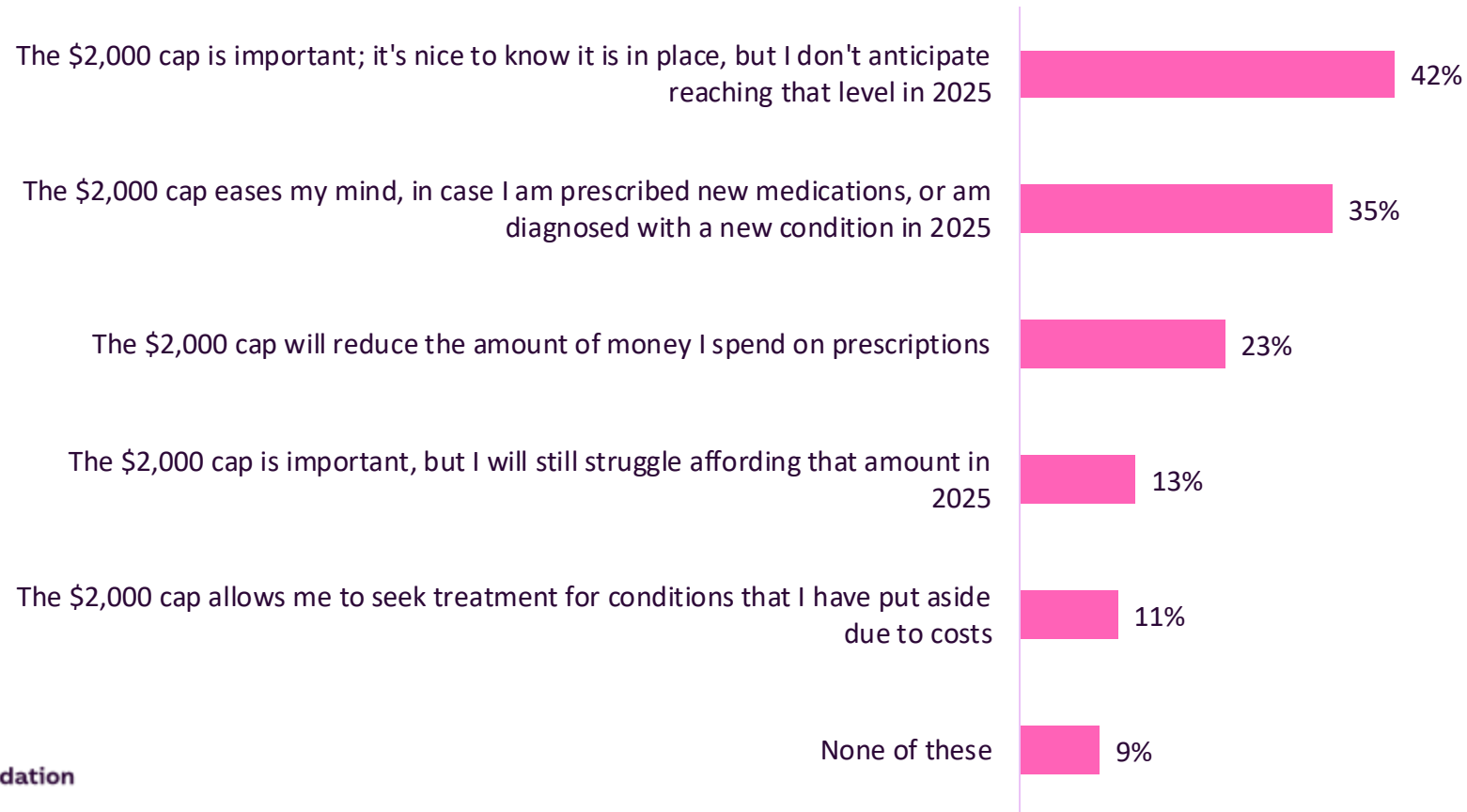
Two-thirds of adults with chronic conditions who are enrolled in Medicare Part D feel the \$2,000 cap will be helpful to them in 2025

Expected Helpfulness of Medicare Part D \$2,000 Prescription Cap
Among adults with any chronic condition who are enrolled in Medicare Part D



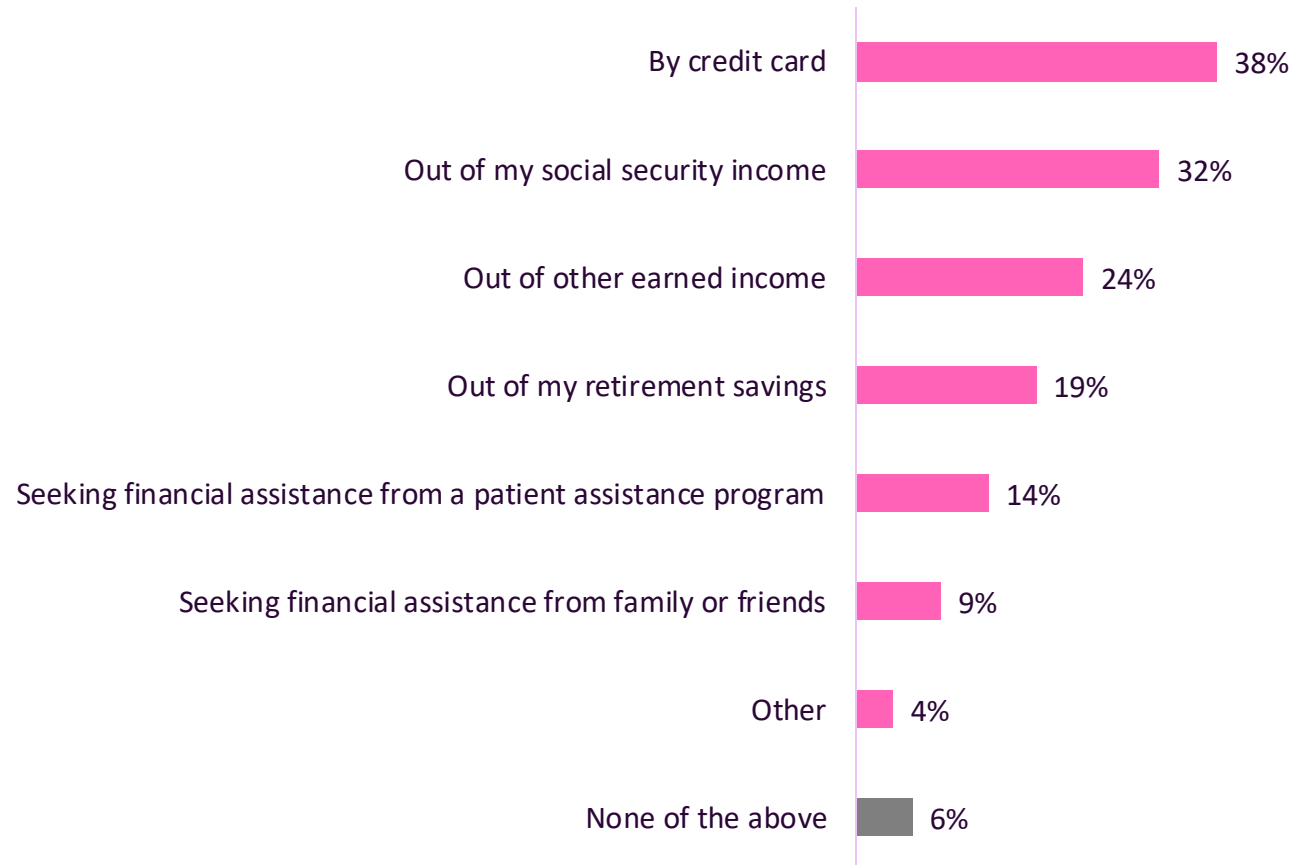
For many, the cap is important and eases their mind should they need it, but 2 in 5 don't anticipate reaching the \$2,000 level in 2025

Perceptions of the Medicare Part D \$2,000 Prescription Cap
Among adults with any chronic condition who are enrolled in Medicare Part D



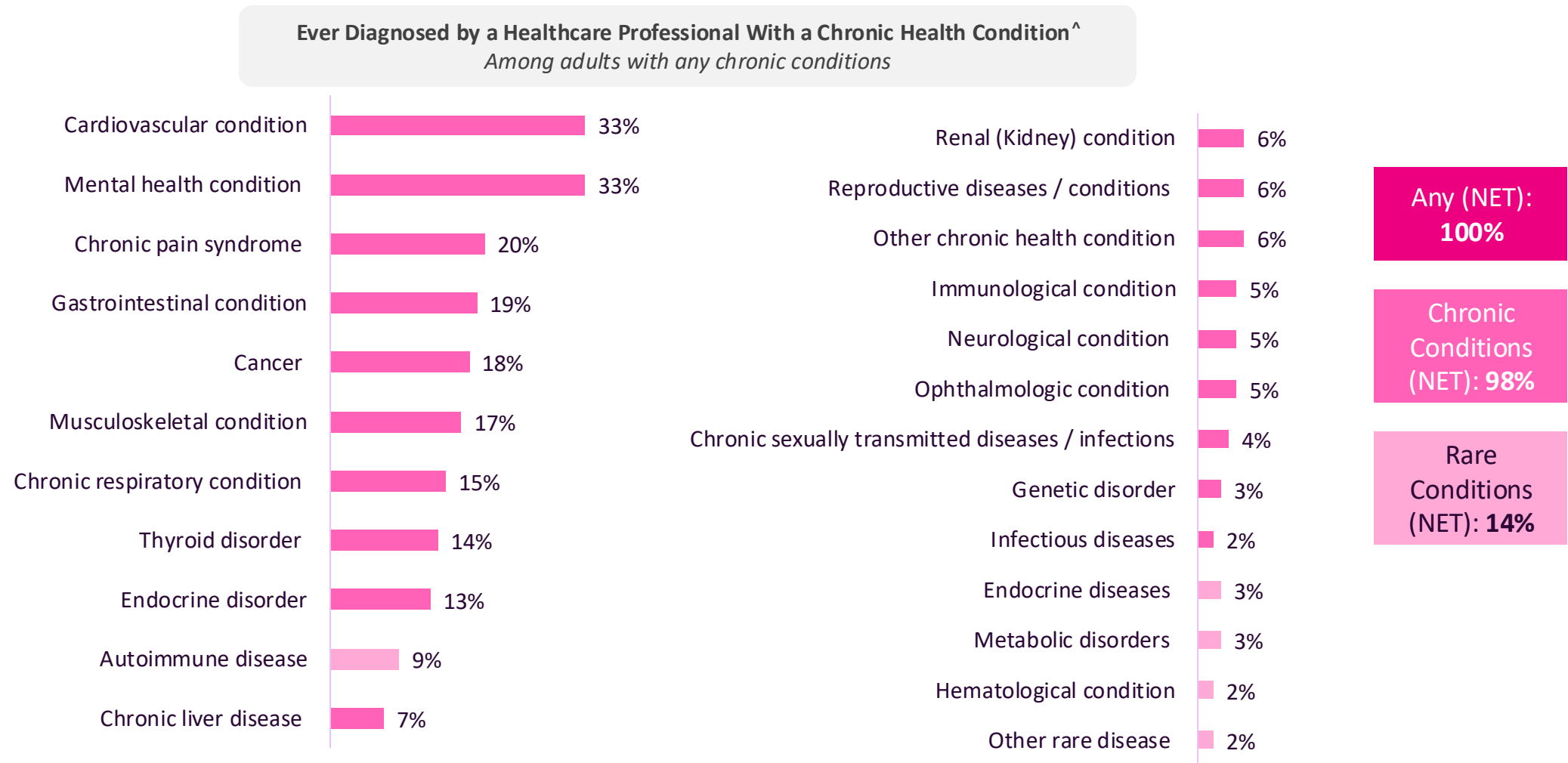
With the Medicare Part D cap in place, ~2 in 5 adults with a chronic condition enrolled in Medicare Part D plan to pay for prescriptions via credit card, followed by ~1 in 3 paying from their social security income

Ways Plan to Pay for Medications with Medicare Part D Cap in Place
Among adults with any chronic condition who are enrolled in Medicare Part D



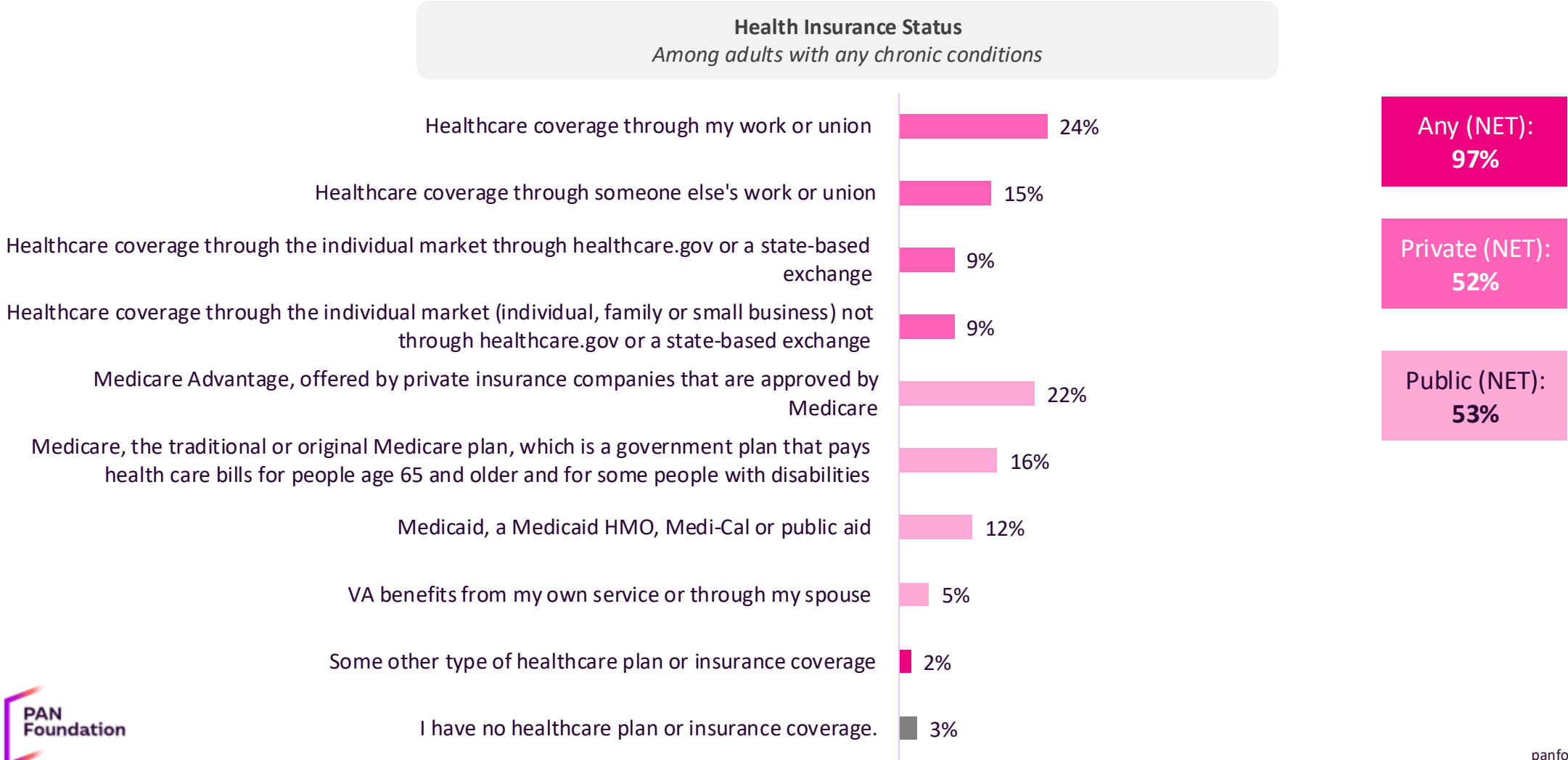
Demographics

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



^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



Demographics

	Adults with chronic conditions <i>n=1,211</i>
Gender	
Male	46%
Female	54%
Other/prefer not to answer	*
Age	
18-34	21%
35-44	17%
45-54	15%
55-64	17%
65+	30%
<i>Mean</i>	52
Household income	
<\$50k	23%
\$50k - \$74.9k	13%
\$75k – \$99.9k	13%
\$100k+	50%
Decline to answer	1%

	Adults with chronic conditions <i>n=1,211</i>
Region	
Northeast	19%
Midwest	20%
South	38%
West	23%
Education	
HS or less	31%
Some college	32%
College grad+	37%
Employment Status	
Employed (FT, PT, self)	58%
Not employed	42%
Marital Status	
Married	46%
Not married	54%
Children under 18 in HH	
Yes	35%
No	65%

	Adults with chronic conditions <i>n=1,211</i>
Urbanicity	
Urban	25%
Suburban	56%
Rural	19%
Political Affiliation	
Democrat	30%
Republican	31%
Independent	33%
Other	6%
Primary Residence	
Homeowner	66%
Renter	33%
None of these	2%