



# 2025 Financial Assistance Programs Research

March 2025

# Background and Objectives

The PAN Foundation is a national charitable foundation and healthcare organization committed to accelerating access to affordable, equitable healthcare through financial assistance, advocacy and education. PAN understands the profound impact that financial assistance has on treatment adherence and quality of life for people living with life-threatening, chronic and rare diseases.

There are a range of resources available, both private and public, that provide assistance to cover out-of-pocket costs for prescription medications, and yet we believe more education is needed to elevate awareness about these programs. Additionally, we know that many patients face logistical challenges navigating their health care plans.

The current research among the general public, including adults with a chronic illness, explores **health literacy about healthcare plans** and **awareness of financial assistance programs** including questions around:

- Understanding of specific aspects of healthcare plans
- Challenges / barriers experienced while using healthcare plans
- Impact of these challenges on ability to receive care / prescription medications
- Awareness of various financial assistance programs
- Desired resources to learn more about healthcare plans and financial assistance programs

# Methodology



**Audience:**  
2,046 U.S. adults 18+ including 1,273 who self-report having been diagnosed by a healthcare provider with any chronic condition^



**Field Timing:**  
March 4 - 6, 2025



**Mode:**  
7-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 March 4 and March 6, 2025 among 2,046 adults (aged 18 and over) by The Harris Poll on behalf of PAN Foundation via its Harris On Demand omnibus product. Included in the 2,046 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, 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  $\pm 2.5$  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:

- **Pink** charts show data among US adults 18+; **Purple** charts show data among patients with a chronic condition
- 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

**While most have some knowledge of their healthcare plans, lack of understanding and confusion about plan elements impacts access to care, more so for adults with a chronic condition.**

**As a result of challenges / barriers experienced when trying to use their healthcare plans, many cite negative impacts – including 1 in 5 adults with a chronic condition saying their health has worsened due to delays or denials in care.**

# Executive Summary – Healthcare Plans

## General Understanding of Healthcare Plans

- The majority of US adults and those with a chronic condition (“patients”) who have a healthcare plan alike feel that they understand their healthcare plan (including explanation of benefits) only somewhat well, not very well, or not at all (63% US adults; 62% patients).
  - Around 1 in 5 specifically don’t understand their prescription drug coverage (18% US adults; 16% patients), or their out-of-pocket costs (17%; 19%, respectively).
  - Around 2 in 5 or more do not understand whether plans have an alternative funding vendor relationship in place<sup>1</sup> (41% US adults; 40% patients), or what prescriptions and treatments require step therapy (40%; 42% respectively).

## Access to Care Through Healthcare Plans

- Many have delayed or avoided necessary care due to confusion about their healthcare plan coverage (35% US adults, 42% patients), or have delayed / skipped taking prescription medication (28%, 35%) due to a lack of affordability / healthcare plan coverage in the past year.

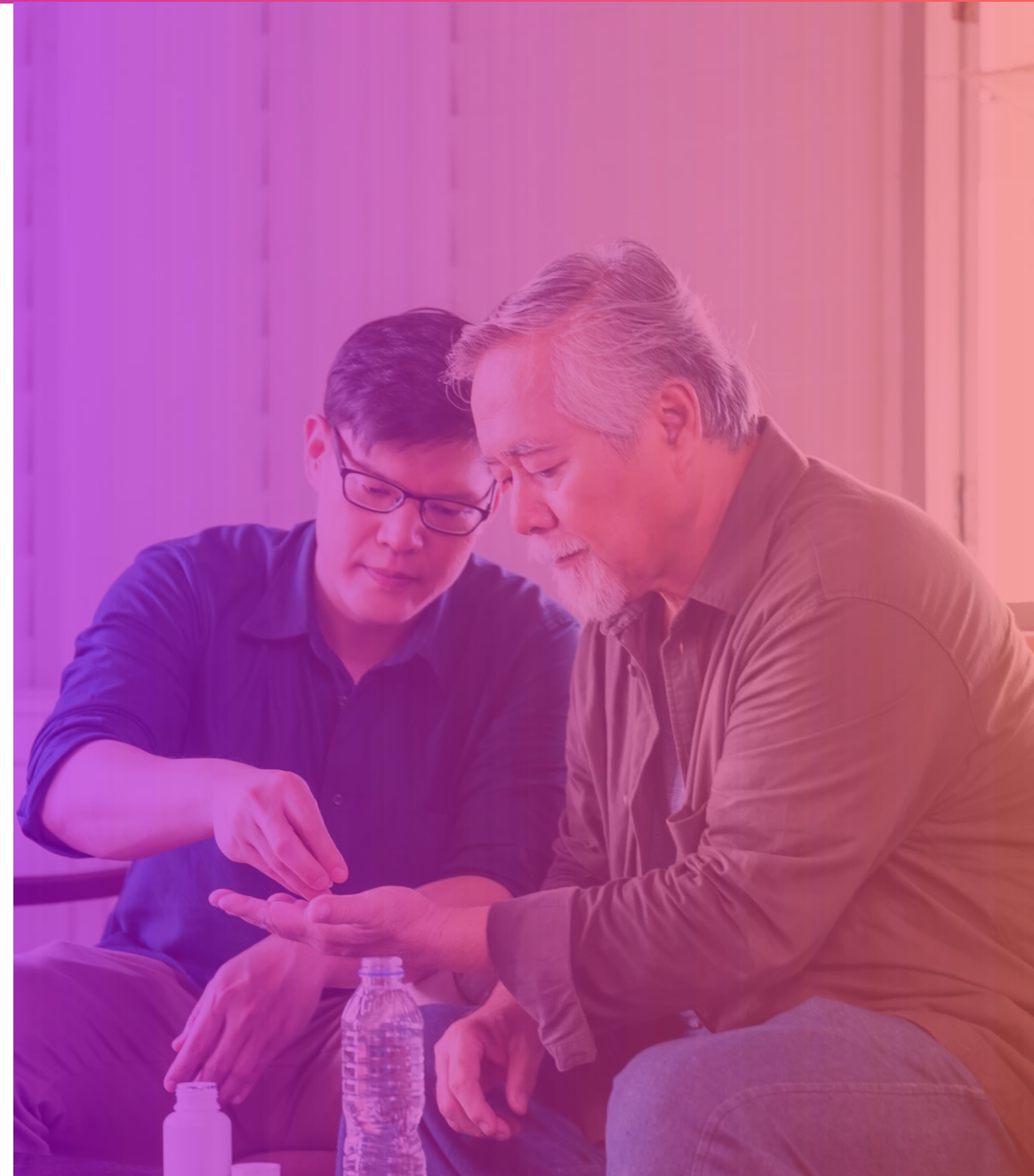




# Executive Summary – Financial Assistance

## The Need For Assistance

- Over half of US adults with a healthcare plan (56%), and even more patients (63%), say they've faced some challenge or barrier while using their healthcare plan in the past 12 months – most commonly having limited or no coverage for dental, vision, and hearing services (14% US adults, 18% patients), experiencing high deductibles (14%, 15%), being billed more than expected for a covered service (13%, 15%), or receiving unexpected medical bills or balancing billing issues (12%, 16%).
  - As a result of experiencing these challenges / barriers, most (84% US adults, 85% patients) report experiencing some impact, most commonly increased stress/anxiety about healthcare costs (34%, 38%), having to reduce spending on other necessities to afford healthcare (27%, 30%), or even avoiding seeking medical care due to concerns about cost (25%, 28%). In fact, around 1 in 5 say they've experienced worsening of their health condition due to delays or denials in care (18% US adults, 22% patients).





Roughly 30% of US adults, higher among patients, needed financial assistance to cover out-of-pocket costs and, among this group, the need went unmet for a healthy proportion.

To cover this gap, the first thing patients would do is use their own personal savings or assess eligibility for government assistance programs.

General familiarity with financial assistance programs was moderate to low.

# Executive Summary – Financial Assistance

## Finding Assistance

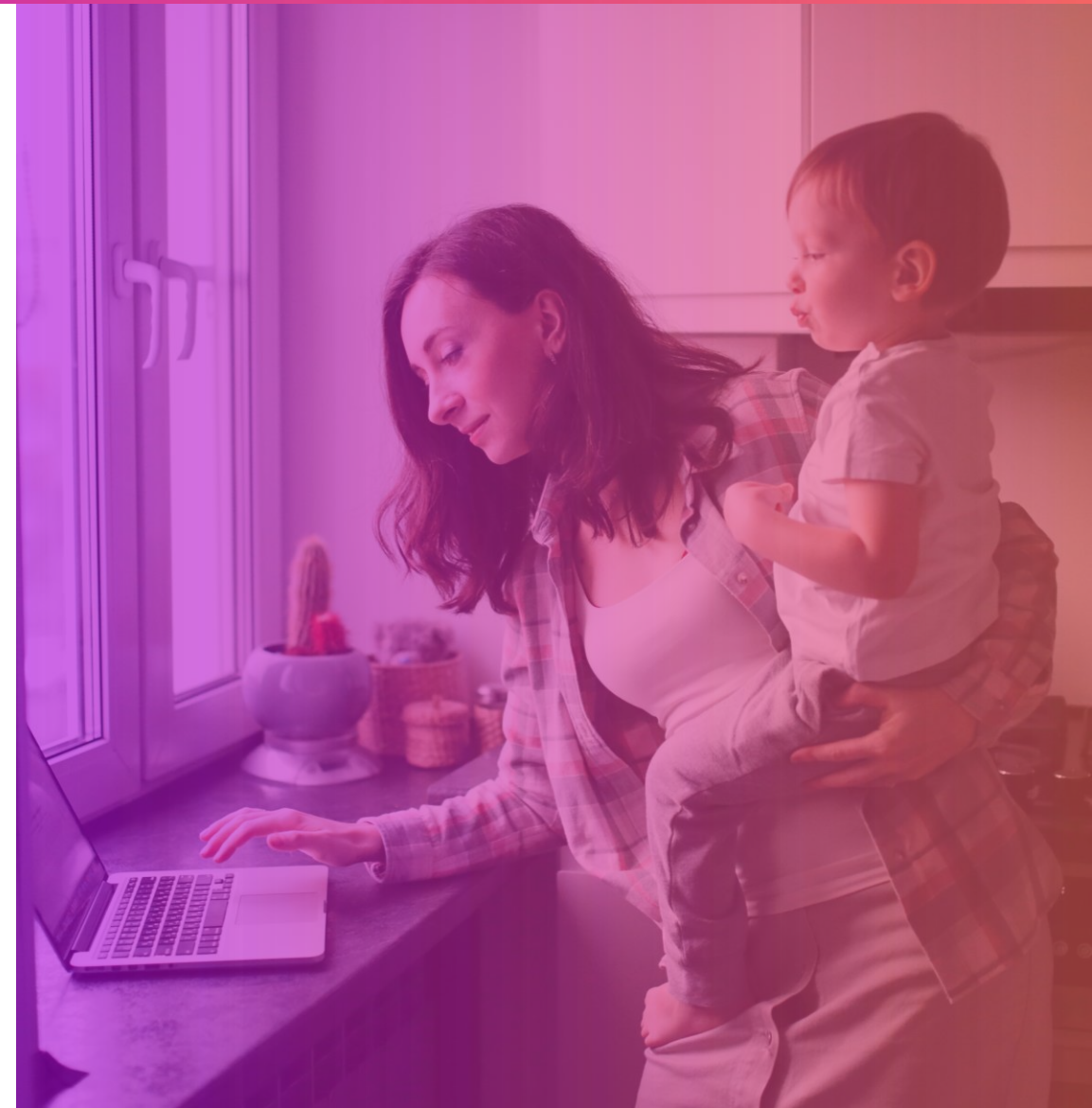
- When faced with out-of-pocket medication or related costs of care that are unaffordable, US adults and patients most commonly say they would first use personal savings to pay for the costs (14%, 13%), check to see if they are eligible for any state or federal assistance (13% each), ask their physician/HCP for help in finding a program to cover costs (12%, 14%), or search for resources online (12% each). Only 4% of US adults or patients would check if a charitable foundation offers assistance they might be eligible for.
  - This is noteworthy, as around 3 in 10 (30% US adults, 37% patients) say they needed assistance covering OOP costs for prescription medications/other healthcare services in the last year, and over a third of these (37%, 41%) did not end up receiving assistance.



# Executive Summary – Financial Assistance

## Familiarity with Programs

- Between 1 in 3 (32% US adults, 32% patients) and one-half (55%, 54%) are not familiar with various financial assistance programs, while only a small percentage are extremely familiar with any tested program.
- Medicare Savings Program was the most recognized financial assistance program (68% familiar for both groups), with the least being the AIDs Drug Assistance Program (ADAP) (45% US adults, 46% patients).
- To learn more about financial assistance programs, both US adults and patients most commonly would conduct an internet search (32%, 31%) or ask their physician/HCP (23%, 25%), while only 3% would turn to an independent charitable foundation.
- Most (84% US adults, 87% patients) desire a range of resources to help navigate and understand healthcare plans and/or financial assistance programs – most commonly questions to ask their HCP / insurance plan (29%, 33%), a case manager who could help them with financial assistance (29%, 33%), and simple guides explaining key terms, benefits, and eligibility requirements (29%, 32%).



**Proactive education about healthcare plans and financial assistance programs may help to prevent delays in care or lack of access to prescription medication.**

# Implications

## **Educational materials are needed to increase health literacy about health plans**

- These materials should particularly focus on prescription drug coverage, step therapy and prior authorizations, as well as details about alternative funding programs and copay accumulators.

## **There is a need to increase awareness about all financial assistance programs**

- Education about public and private financial assistance programs is needed. Targeting outreach with healthcare providers who are in a unique position to help patients, would be beneficial.

## **A variety of resources would be helpful to patients both in navigating their health plans and accessing needed financial assistance**

- Patients could benefit from:
  - Resources that explain terminology
  - Lists of questions to ask healthcare plans and healthcare providers
  - Conversation guides
  - Case manager support and chat services
  - A web-based app to help find assistance



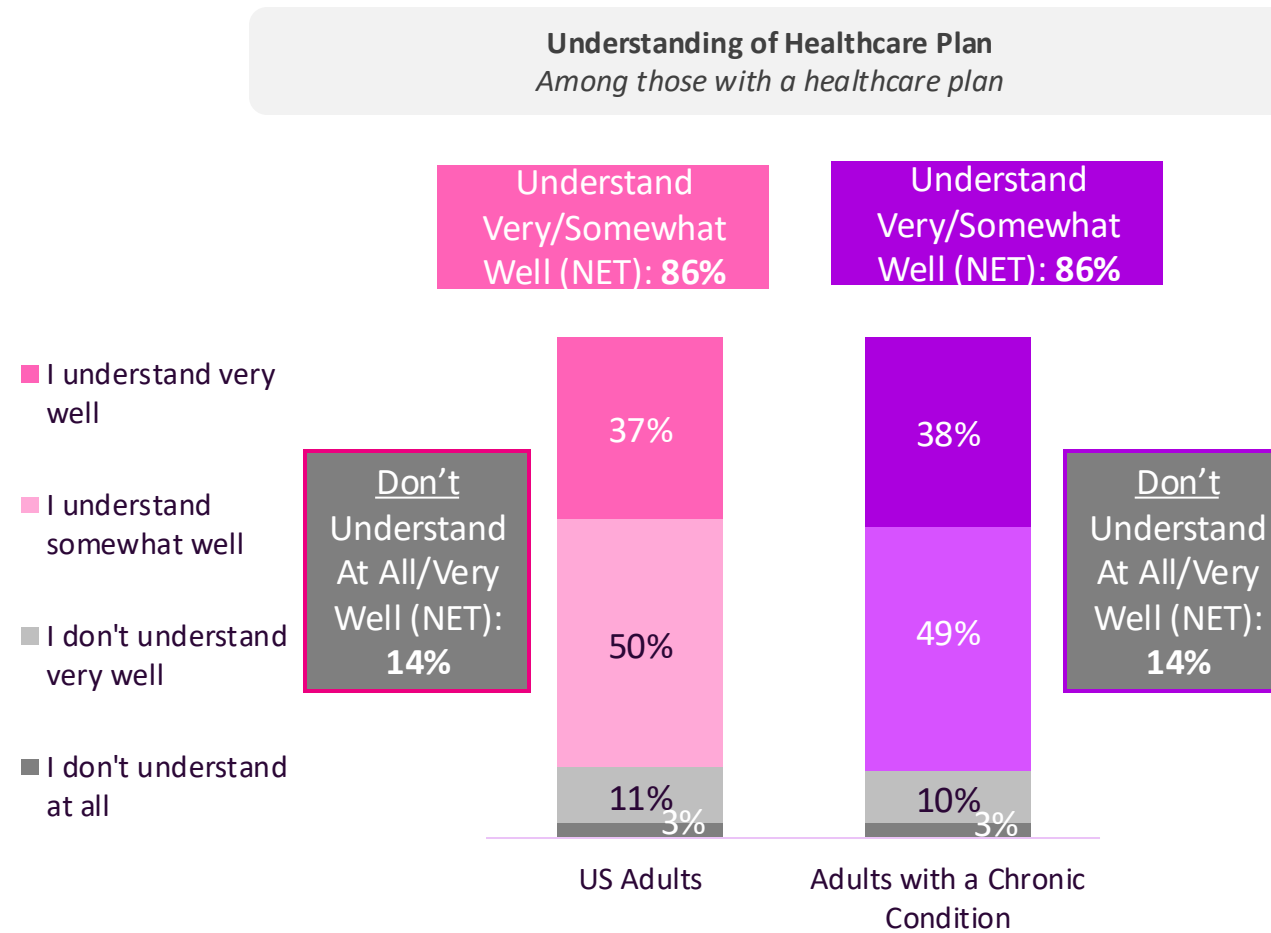


# Detailed Findings

# Understanding of and Access to Care through Healthcare Plans

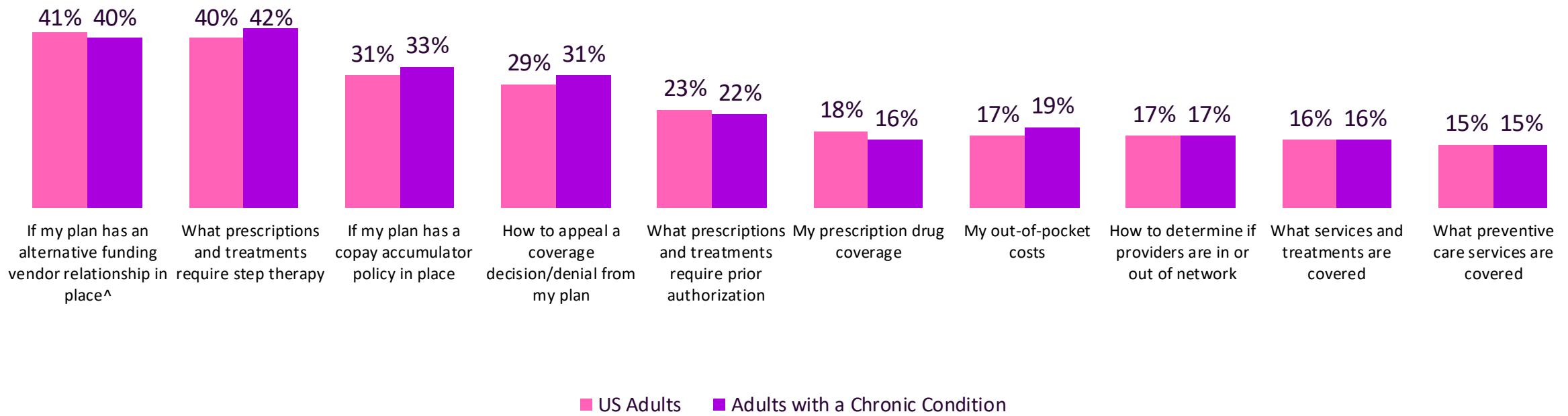


# Most understand their healthcare plans well, but only just over a third understand them very well.



# Two in five do not understand if their plan has an alternative funding vendor relationship in place or what prescriptions/treatments require step therapy.

Understanding of Specific Aspects of Healthcare Plan^  
Among adults with a healthcare plan  
% Don't understand very well / at all

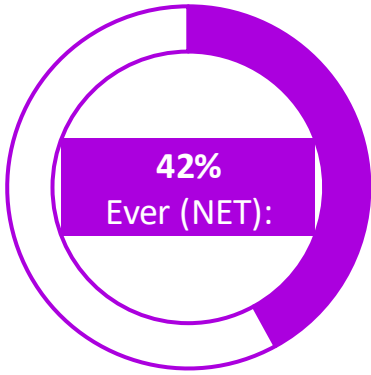
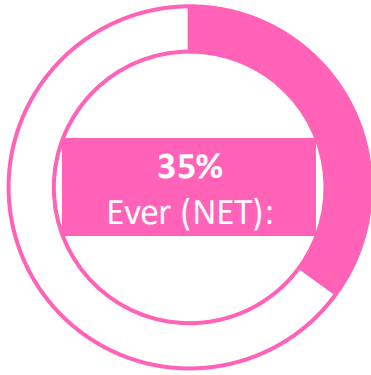


# Confusion about plans had led to over a third of adults delaying/avoiding care, while a quarter have skipped prescription medications because of lack of coverage.

Times Delayed / Avoided Necessary Care Due to Confusion about Healthcare Plan Coverage  
*Among adults with a healthcare plan*

Mean: 1.1 times

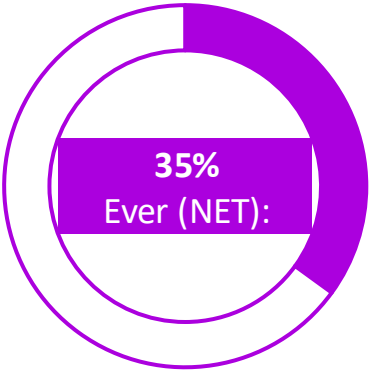
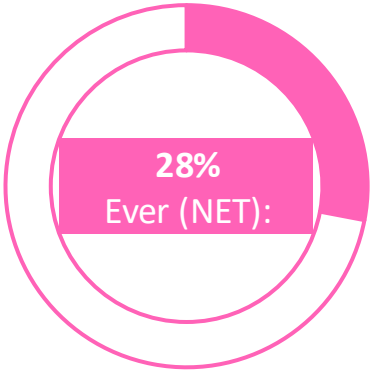
Mean: 1.4 times



Times Delayed / Skipped Taking Prescription Medication Due to Lack of Affordability / Healthcare Plan Coverage  
*Among adults with a healthcare plan*

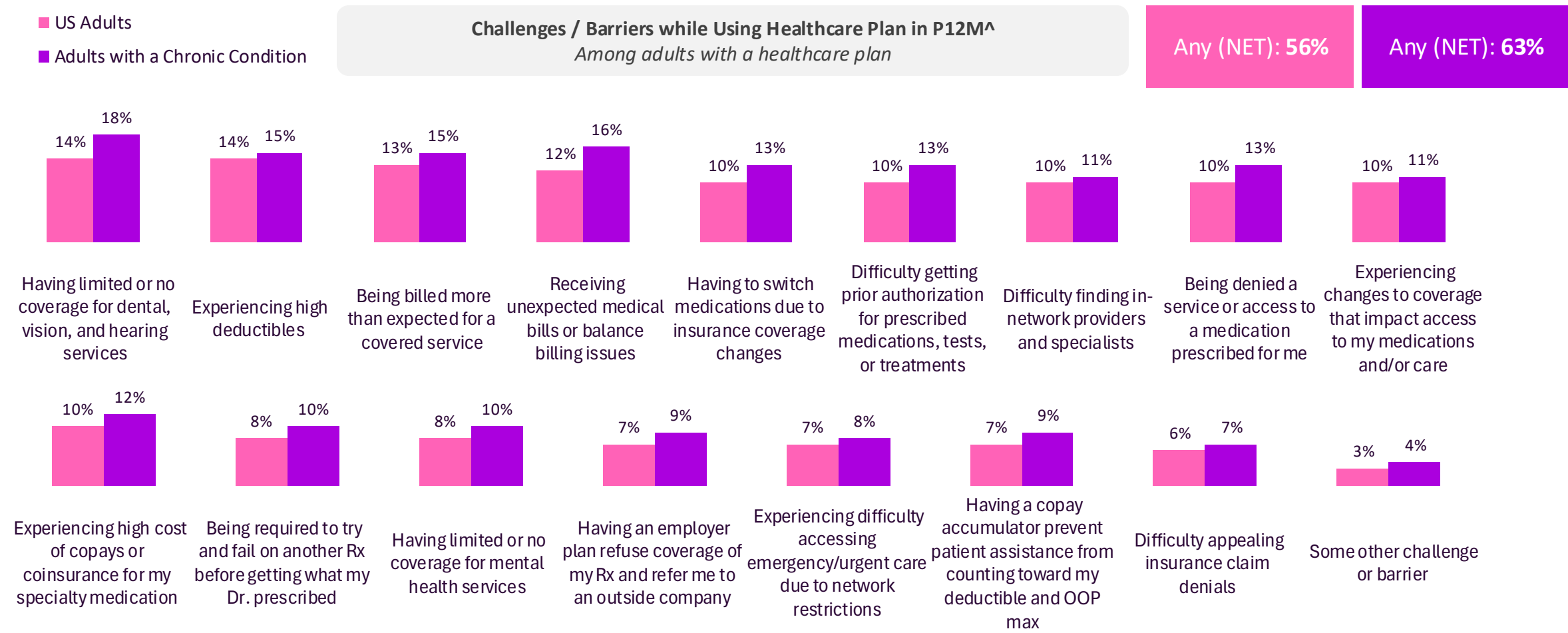
Mean: 1 time

Mean: 1.4 times



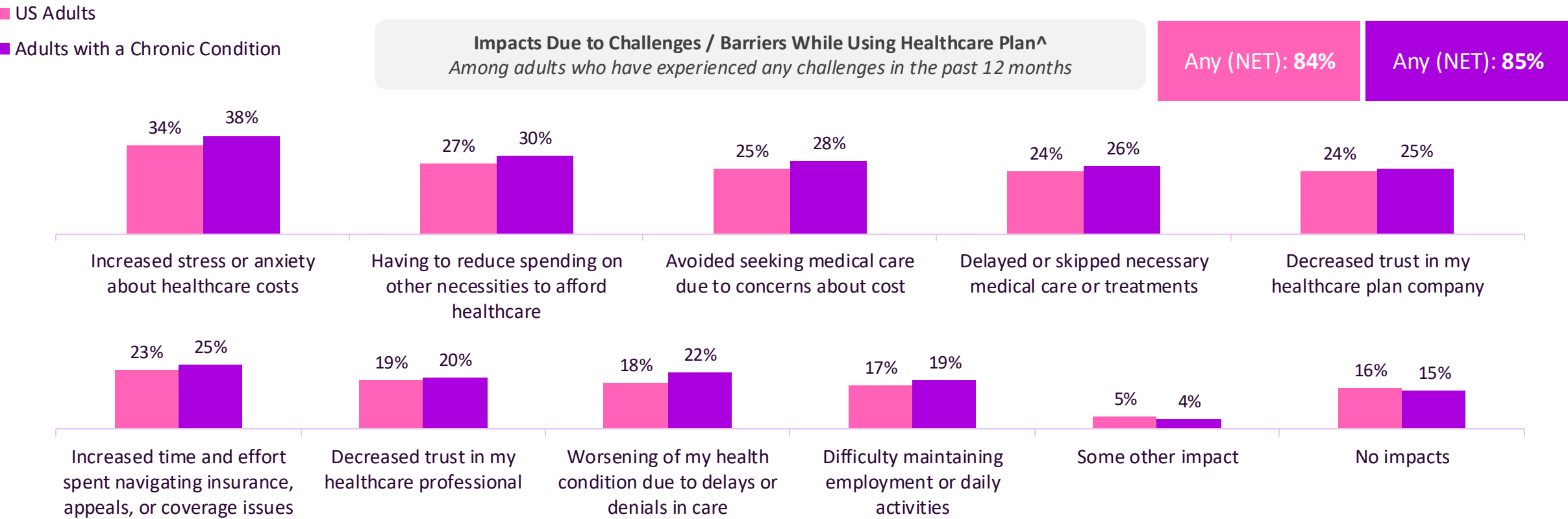
# Need for Financial Assistance

# Over half of US adults, and even more patients with a chronic condition, report challenges/barriers using their healthcare plans in the past year.



<sup>^</sup>Some response labels shortened for brevity; see notes section for full description provided

# Many report impacts as a result of the challenges/barriers they've experienced with their healthcare plan, including 1 in 5 adults with a chronic condition who say their health has worsened due to delays/denials in care.

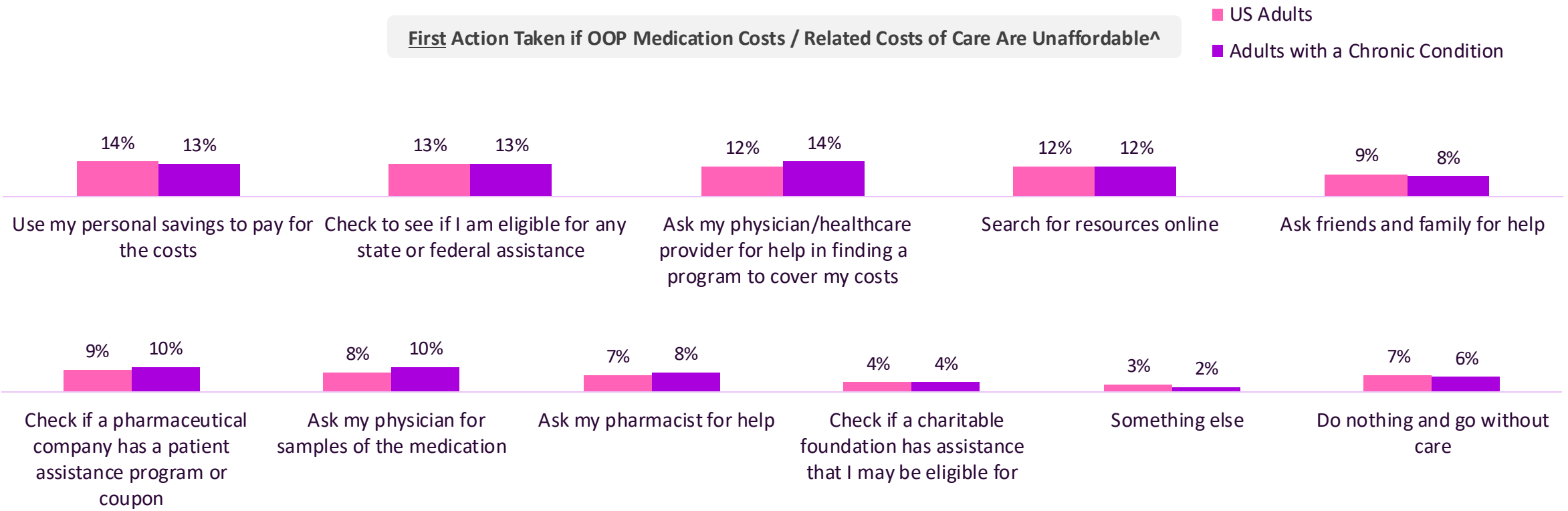


<sup>^</sup>Some response labels shortened for brevity; see notes section for full description provided

# Finding Financial Assistance



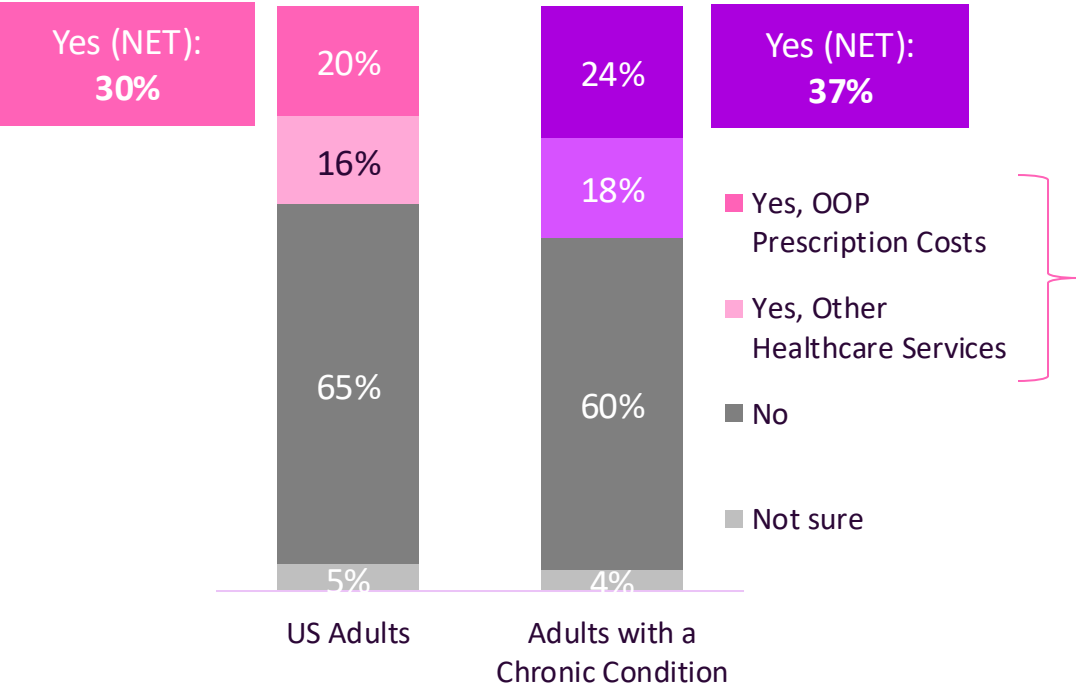
# If medication costs were unaffordable, one of the first actions patients would take is to ask their HCP for help in finding a program to cover costs.



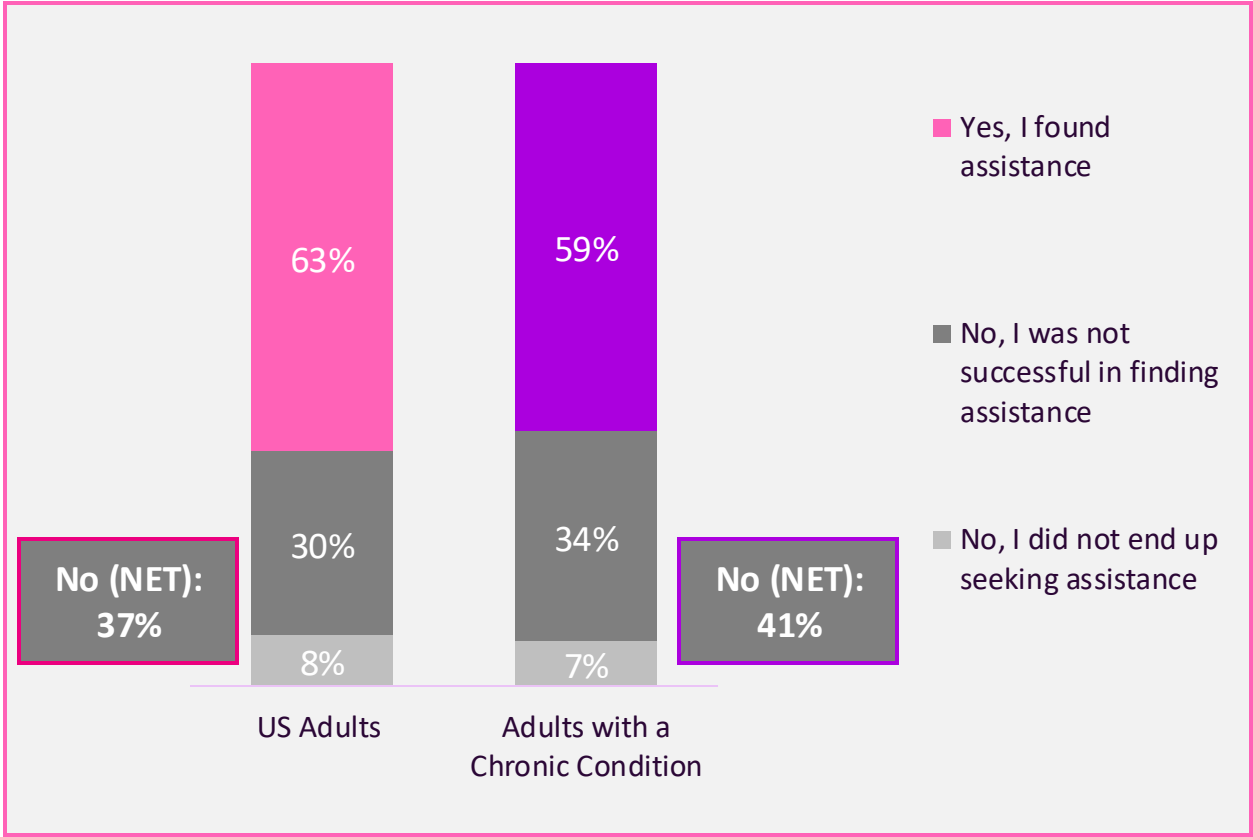
<sup>^</sup>Some response labels shortened for brevity; see notes section for full description provided

# About 3 in 10 say they needed assistance covering OOP costs, though over a third of did not end up receiving assistance.

Need Assistance Covering OOP Costs for Prescription Medications and/or Other Healthcare Services in P12M

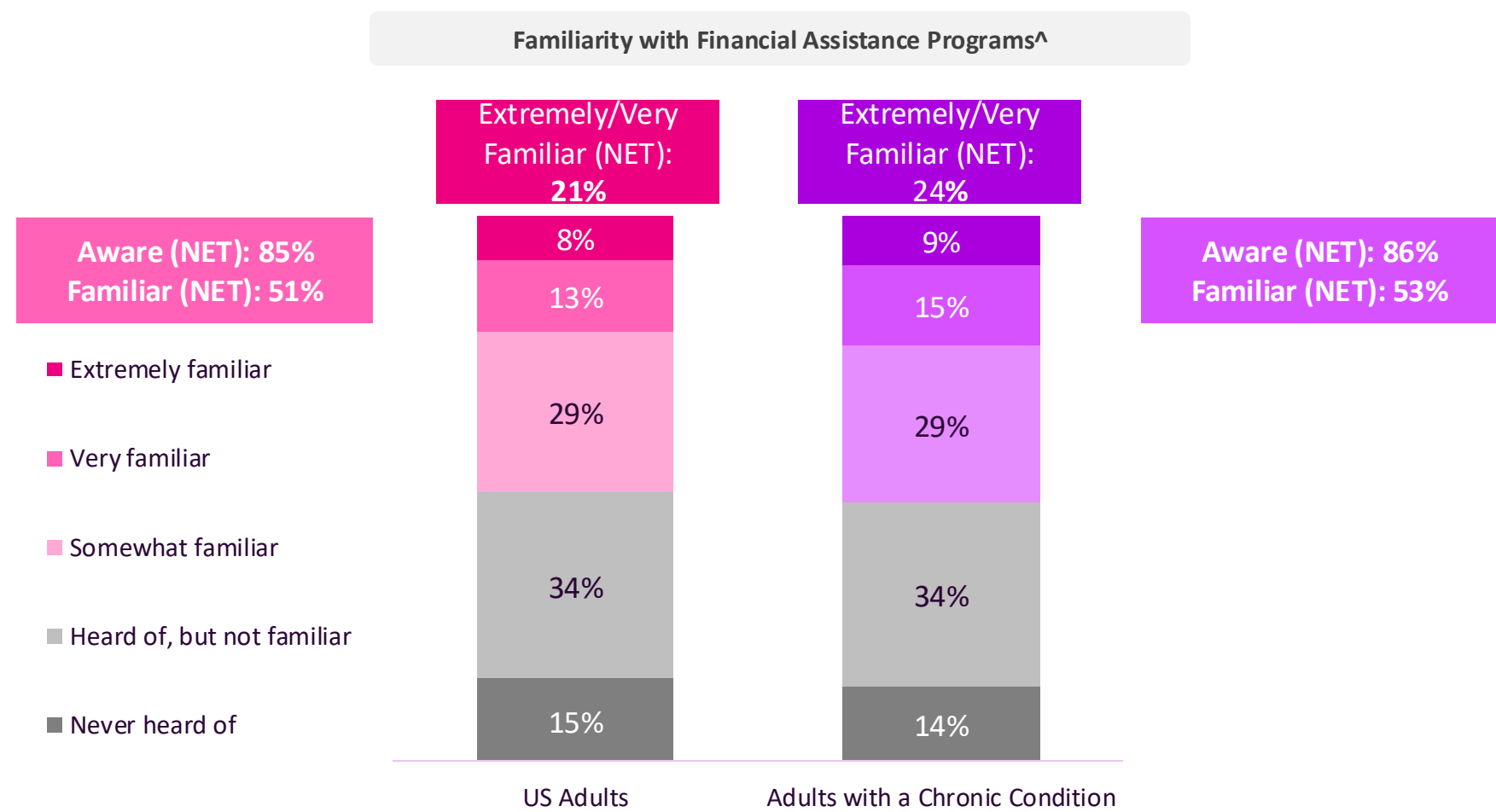


Success in Finding Assistance Covering OOP Costs for Prescription Medications and/or Other Healthcare Services  
*Among those who needed financial assistance*



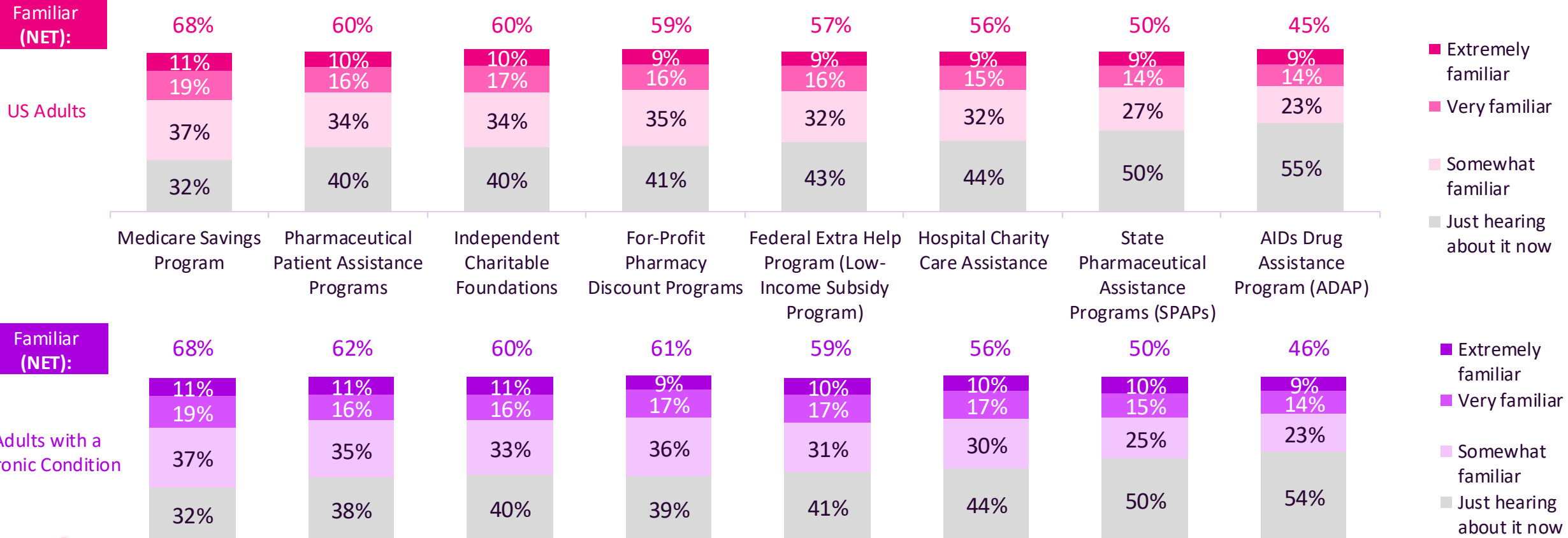
# Familiarity with Financial Assistance Programs

# While around half report general familiarity with financial assistance programs, only around 1 in 5 report stronger familiarity.



# Between a third to half report a lack of prior familiarity with all tested specific financial assistance programs.

Familiarity with Specific Financial Assistance Programs<sup>^</sup>

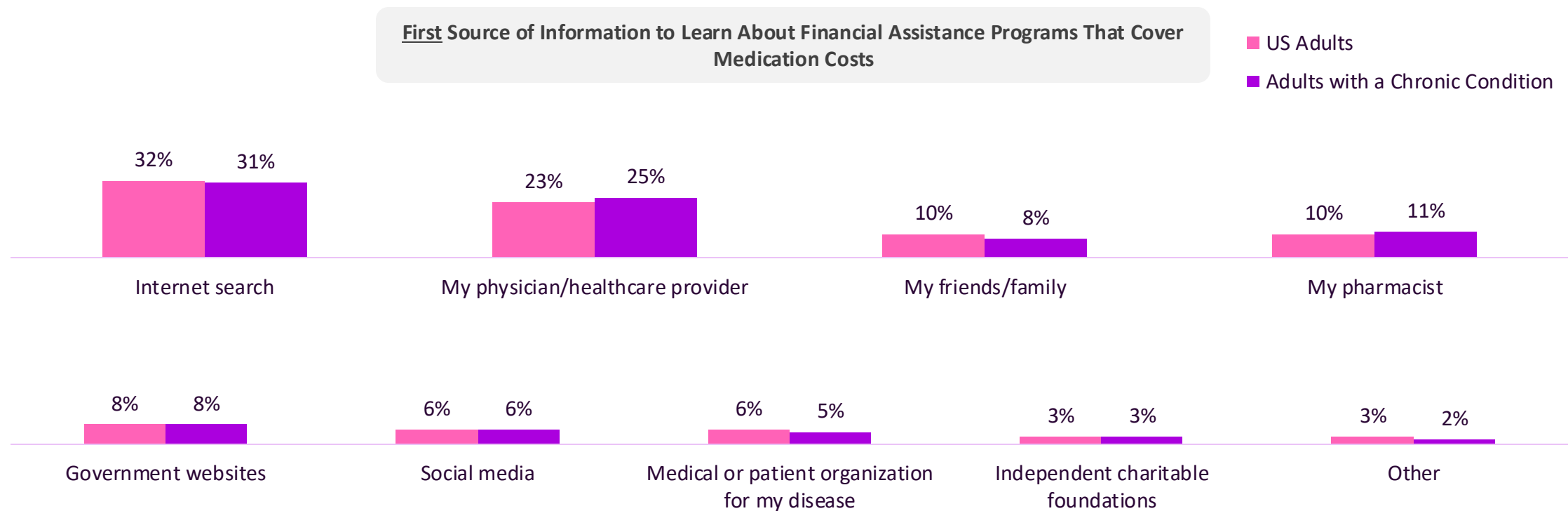


# Those with a household income of less than \$50K report lower familiarity with most of the tested financial assistance programs than those with \$100K+.

Familiarity with Specific Financial Assistance Programs^ By Income

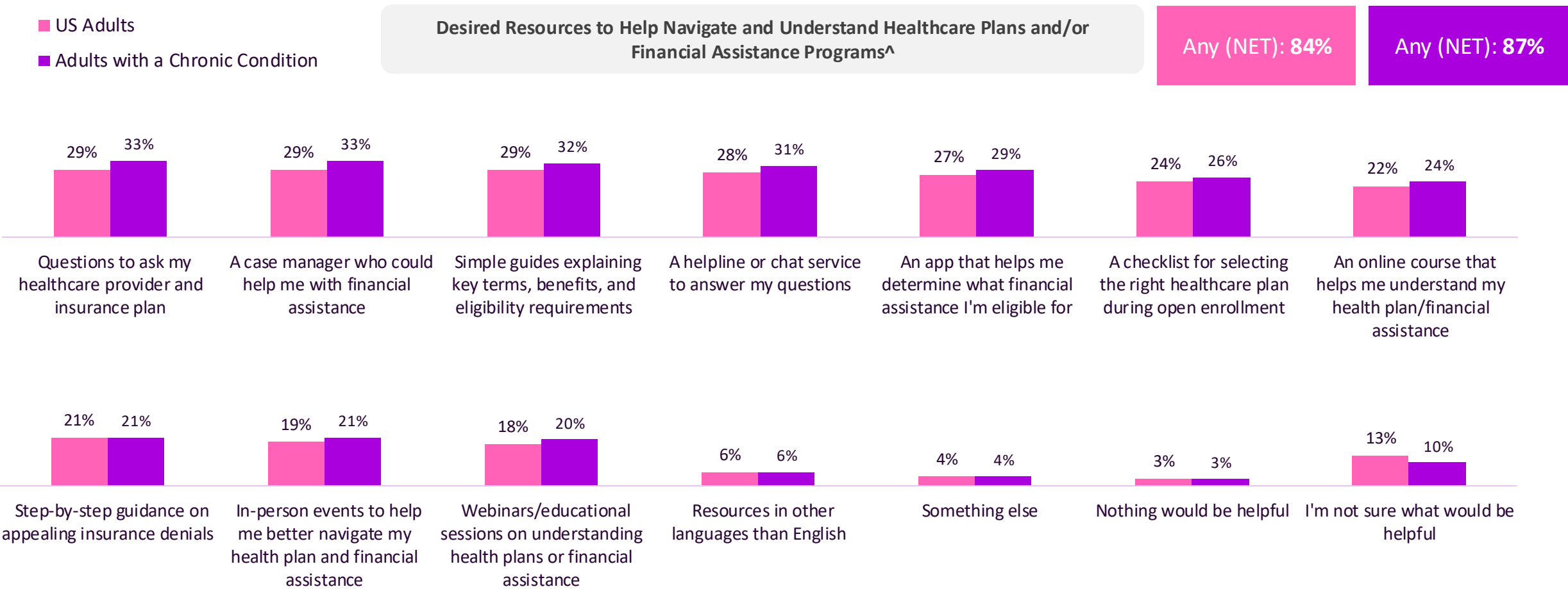
% Familiar	Less than \$50K (A)	\$50K-\$74.9K (B)	\$75K - \$99.9K (C)	\$100K+ (D)
Medicare Savings Program	62%	69%	68%	69% A
Pharmaceutical Patient Assistance Programs	53%	60%	67% A	62% A
Independent Charitable Foundations	53%	59%	61%	63% A
For-Profit Pharmacy Discount Programs	51%	61% A	61% A	63% A
Federal Extra Help Program (Low-Income Subsidy Program)	56%	58%	61^	56%
Hospital Charity Care Assistance	53%	52%	58%	59%
State Pharmaceutical Assistance Programs (SPAPs)	45%	49%	49%	53% A
AIDs Drug Assistance Program (ADAP)	42%	42%	43%	48%

# The internet and healthcare providers are the first places adults turn for information about financial assistance programs.





# A range of resources would help adults, particularly patients, understand and navigate healthcare plans and financial assistance programs.



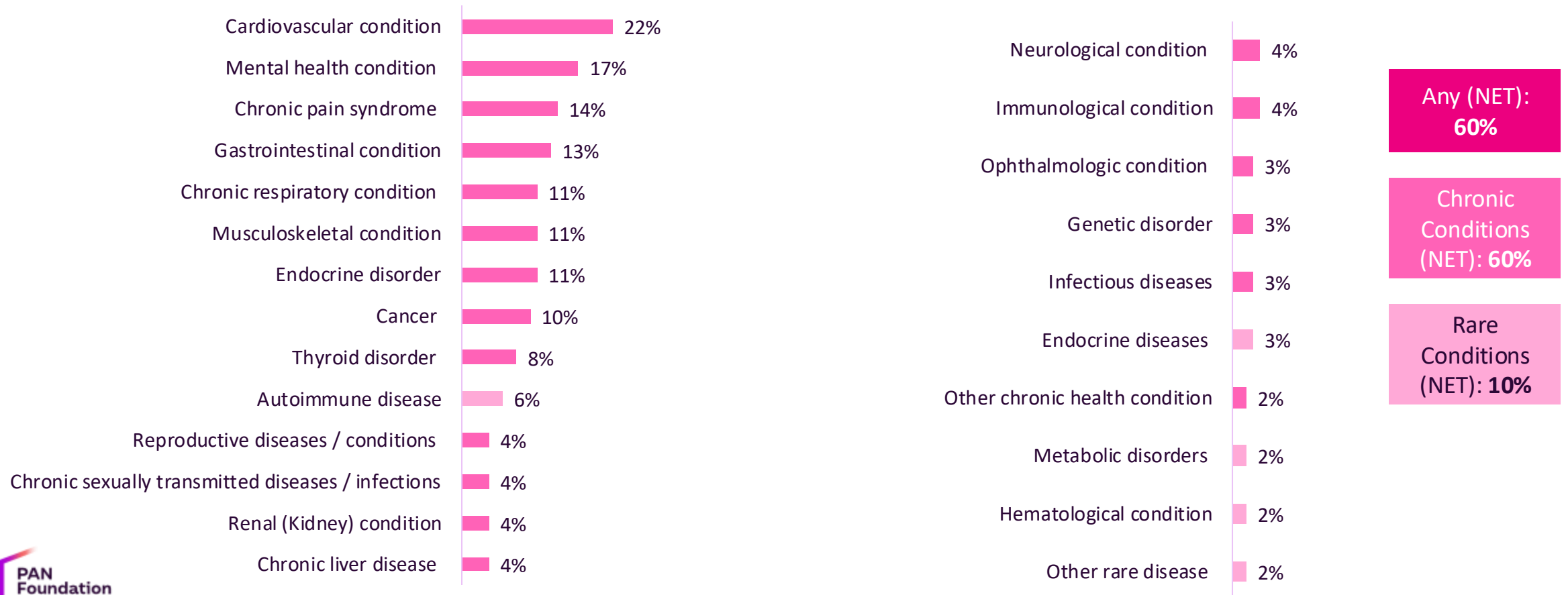
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# Demographics

## *US Adults*

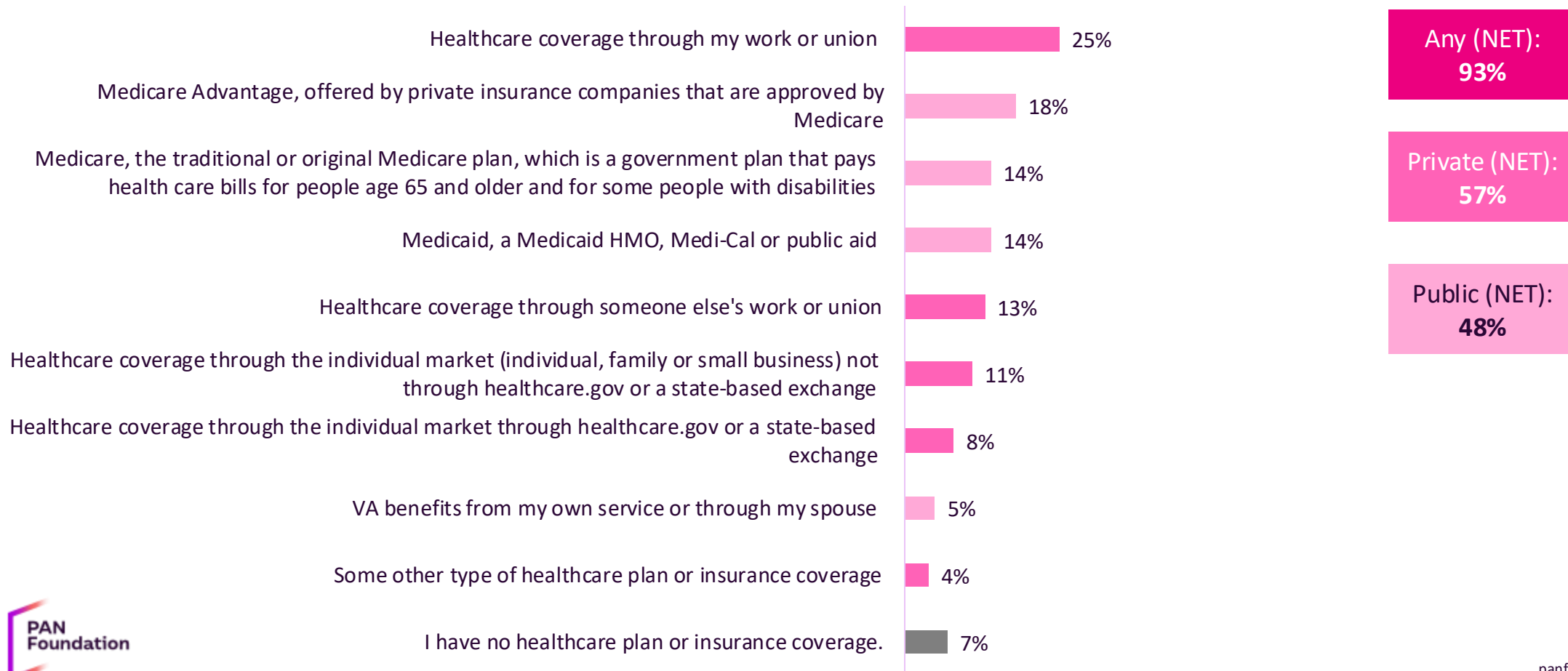
# Adults are most likely to have been diagnosed with a cardiovascular or mental health condition

Ever Diagnosed by a Healthcare Professional With a Chronic Health Condition<sup>^</sup>  
Among US Adults



# US adults are roughly split between having public and private health insurance

## Health Insurance Status Among US Adults



# Demographics

	US Adults n=2,046
<b>Gender</b>	
Male	48%
Female	51%
Other/prefer not to answer	1%
<b>Age</b>	
18-34	28%
35-44	17%
45-54	16%
55-64	16%
65+	23%
Mean	48
<b>Household income</b>	
<\$50k	24%
\$50k - \$74.9k	15%
\$75k – \$99.9k	13%
\$100k+	47%
Decline to answer	1%

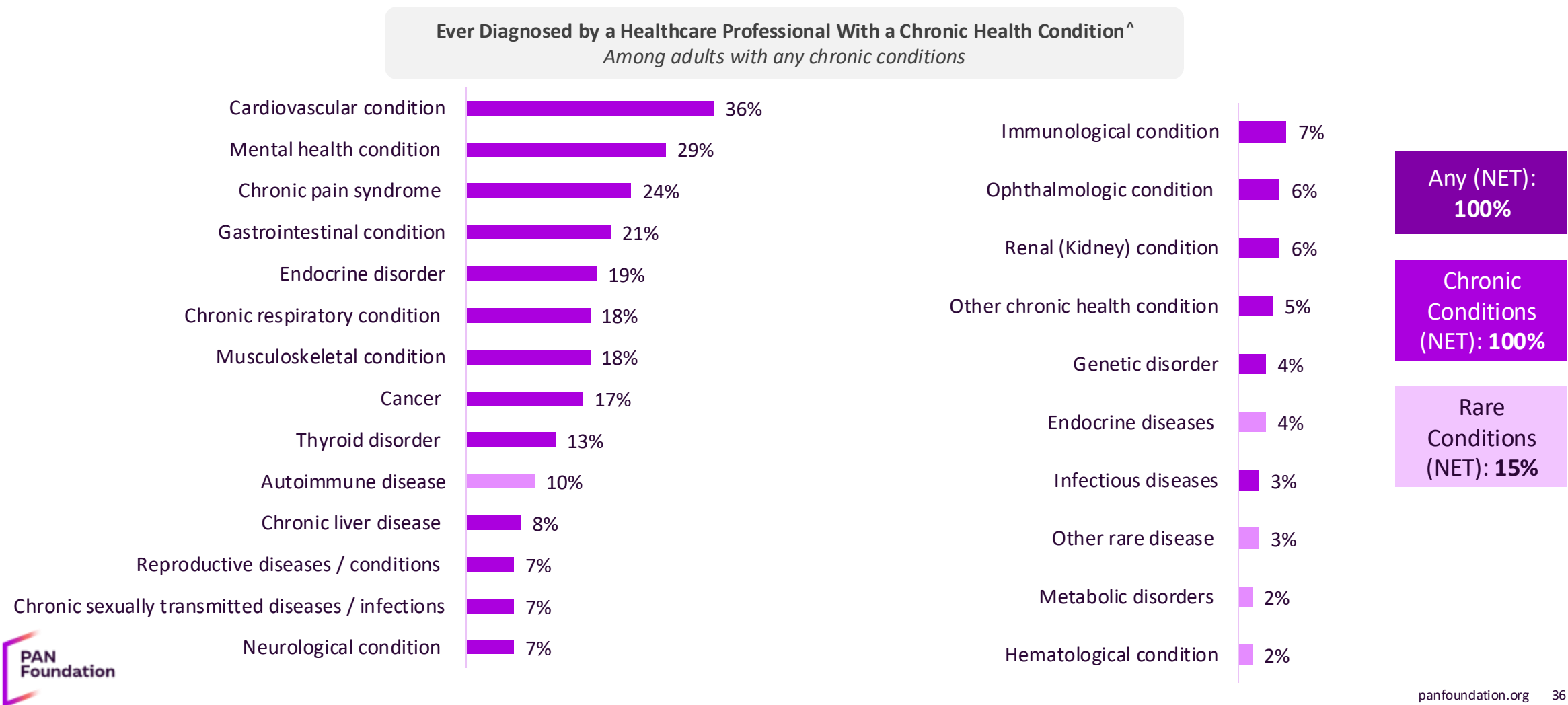
	US Adults n=2,046
<b>Region</b>	
Northeast	17%
Midwest	20%
South	39%
West	24%
<b>Education</b>	
HS or less	28%
Some college	36%
College grad+	37%
<b>Employment Status</b>	
Employed (FT, PT, self)	60%
Not employed	40%
<b>Marital Status</b>	
Married	45%
Not married	55%
<b>Children under 18 in HH</b>	
Yes	35%
No	65%

	US Adults n=2,046
<b>Urbanicity</b>	
Urban	30%
Suburban	50%
Rural	20%
<b>Primary Residence</b>	
Homeowner	64%
Renter	33%
None of these	3%

# Demographics

## *Adults with a Chronic Condition*

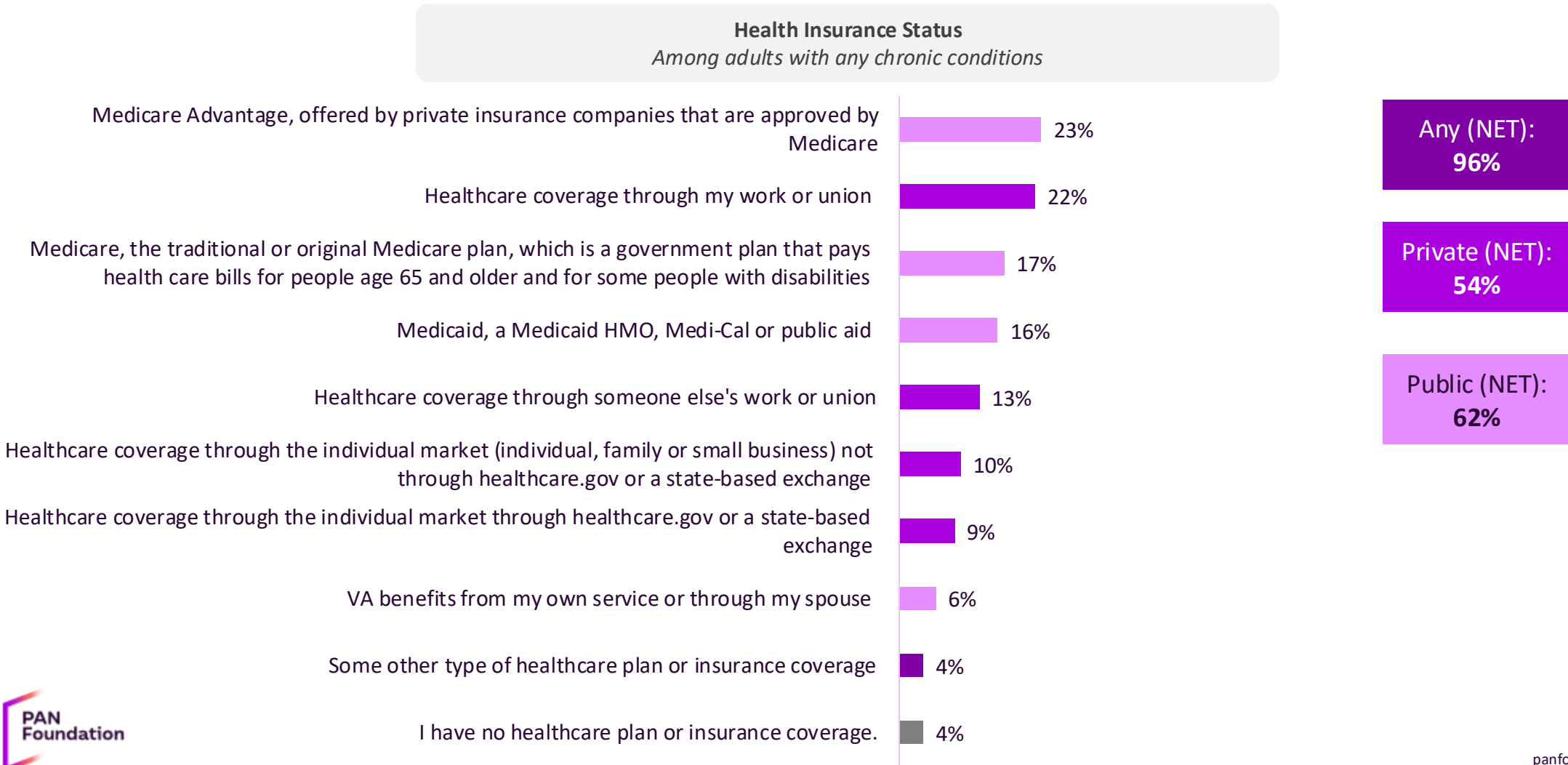
# Adults with chronic conditions are most likely to have been diagnosed with a cardiovascular or mental health condition



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



# The majority of those with chronic conditions have public health insurance



# Demographics

	Adults with chronic conditions <i>n=1,273</i>
<b>Gender</b>	
Male	47%
Female	52%
Other/prefer not to answer	1%
<b>Age</b>	
18-34	24%
35-44	16%
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65+	28%
Mean	51
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\$50k - \$74.9k	15%
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\$100k+	47%
Decline to answer	1%

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Yes	36%
No	64%

	Adults with chronic conditions <i>n=1,273</i>
<b>Urbanicity</b>	
Urban	28%
Suburban	51%
Rural	21%
<b>Primary Residence</b>	
Homeowner	67%
Renter	31%
None of these	2%