



HCP Utilization Management

Harris on Demand Platform
June 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.

Objective: The current research aims to understand patients' experiences with utilization management practices in 2025 to-date compared to 2024 that can affect access to prescribed medications and treatments.

Methodology



Audience:

2,095 U.S. adults 18+ including 1,388 who self-report having been diagnosed by a healthcare provider with any chronic condition^



Field Timing:

May 27-29, 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 May 27-29, 2025, among 2,095 adults (aged 18 and over) by The Harris Poll on behalf of the PAN Foundation via its Harris On Demand omnibus product.

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.
- Some response labels on slides are shortened for brevity; see notes section for full description provided.



[^]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]

Executive Summary

Executive Summary

Barriers to Accessing Medication/Treatment Are Prevalent

- **Since the beginning of 2025, over a third of adults with a chronic condition have faced barriers to accessing their medication(s)/treatment(s) through their healthcare plan:** More than 1 in 3 (35%) face these barriers at least sometimes, with 1 in 10 (13%) reporting having experienced these challenges always or often.

Insurance-Related Barriers Are On the Rise

- **Compared to 2024, insurance-related barriers to accessing medication(s)/treatment(s) have been more frequent:** Over 1 in 3 adults (32%) report encountering insurance-related barriers more frequently in 2025 compared to the previous year, with around 2 in 5 noting an increase specifically in cost-sharing (40%) or formulary changes for their medication(s)/treatment(s) (37%).

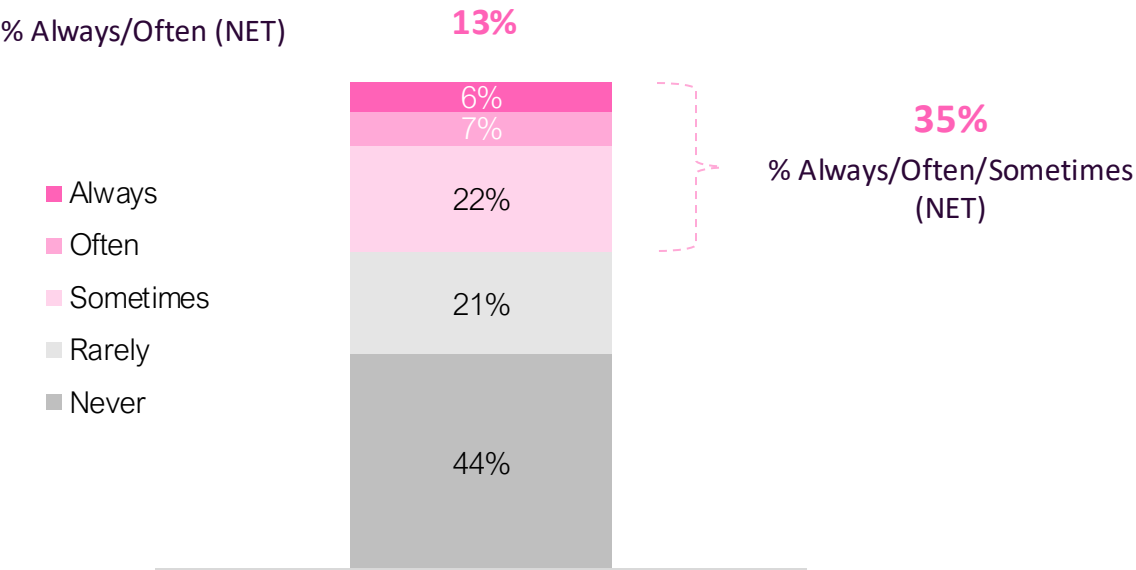
Impact on Medication/Treatment Access

- **Two-thirds report a negative impact on medication/treatment access due to insurance barriers:** Among those who have experienced an insurance-related barrier this year, two thirds (66%) report at least a mild impact on their ability to access their prescribed medications or treatments through their healthcare plan, with over a third (35%) reporting a severe/moderate impact. This has also diminished confidence for 16% of adults with a chronic condition, who now doubt their ability to access their medication(s)/treatment(s) through their healthcare plan for the rest of the year.

Detailed Findings

Over a third of adults with a chronic condition have struggled to access medication(s)/ treatment(s) through their healthcare plan this year

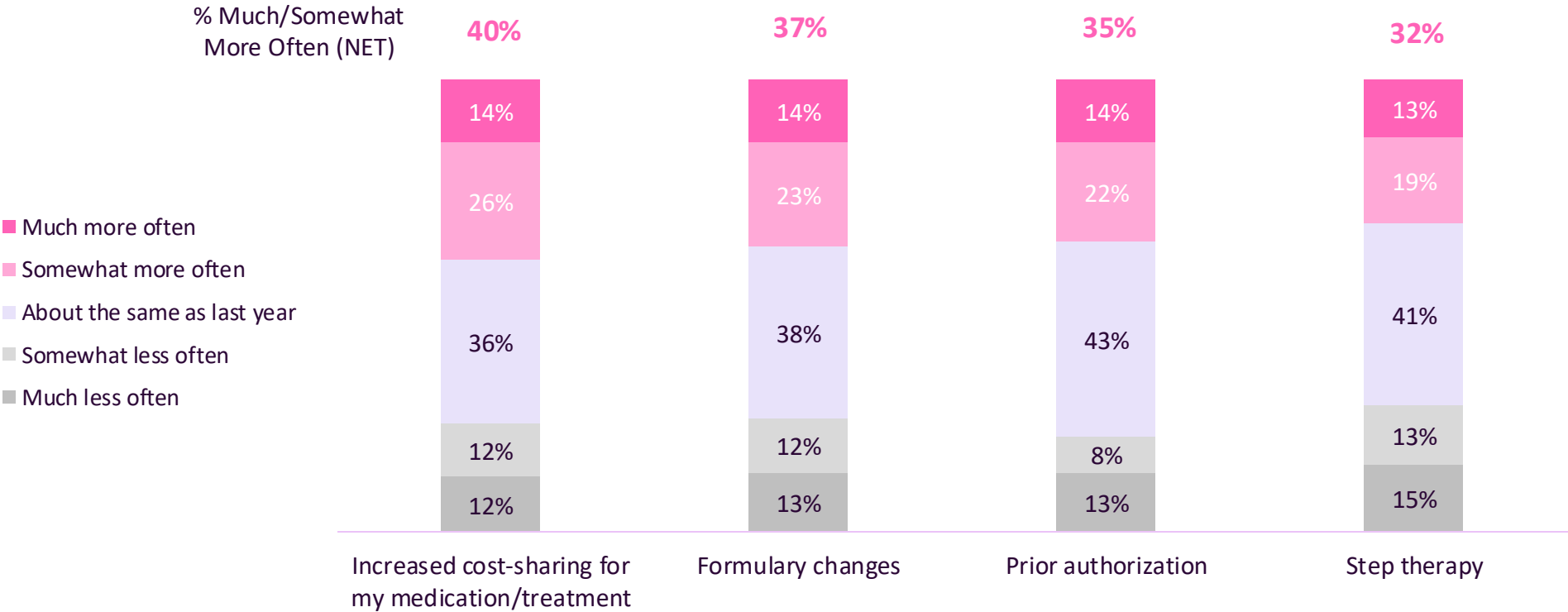
Frequency Experiencing Medication/Treatment Barriers Through Healthcare Plan Since Start of 2025
Among adults with any chronic condition



For many, insurance-related barriers have occurred more frequently than last year

Frequency Experienced Insurance-Related Barriers Compared to 2024

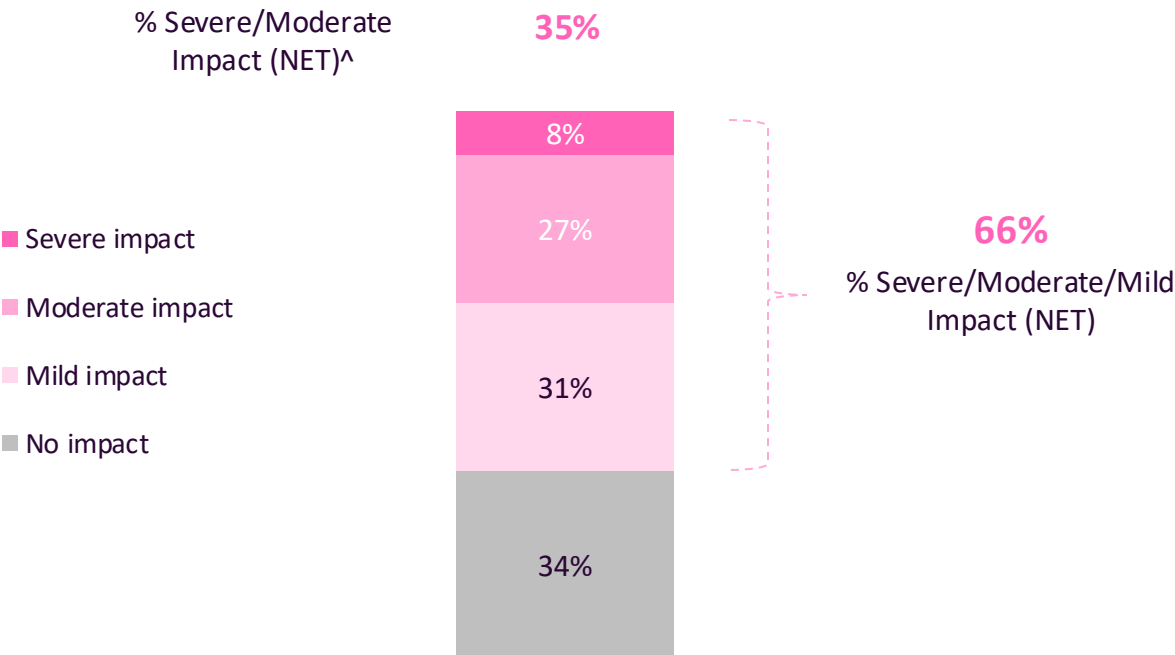
Among adults with any chronic condition excluding adults who answered "N/A" to barrier



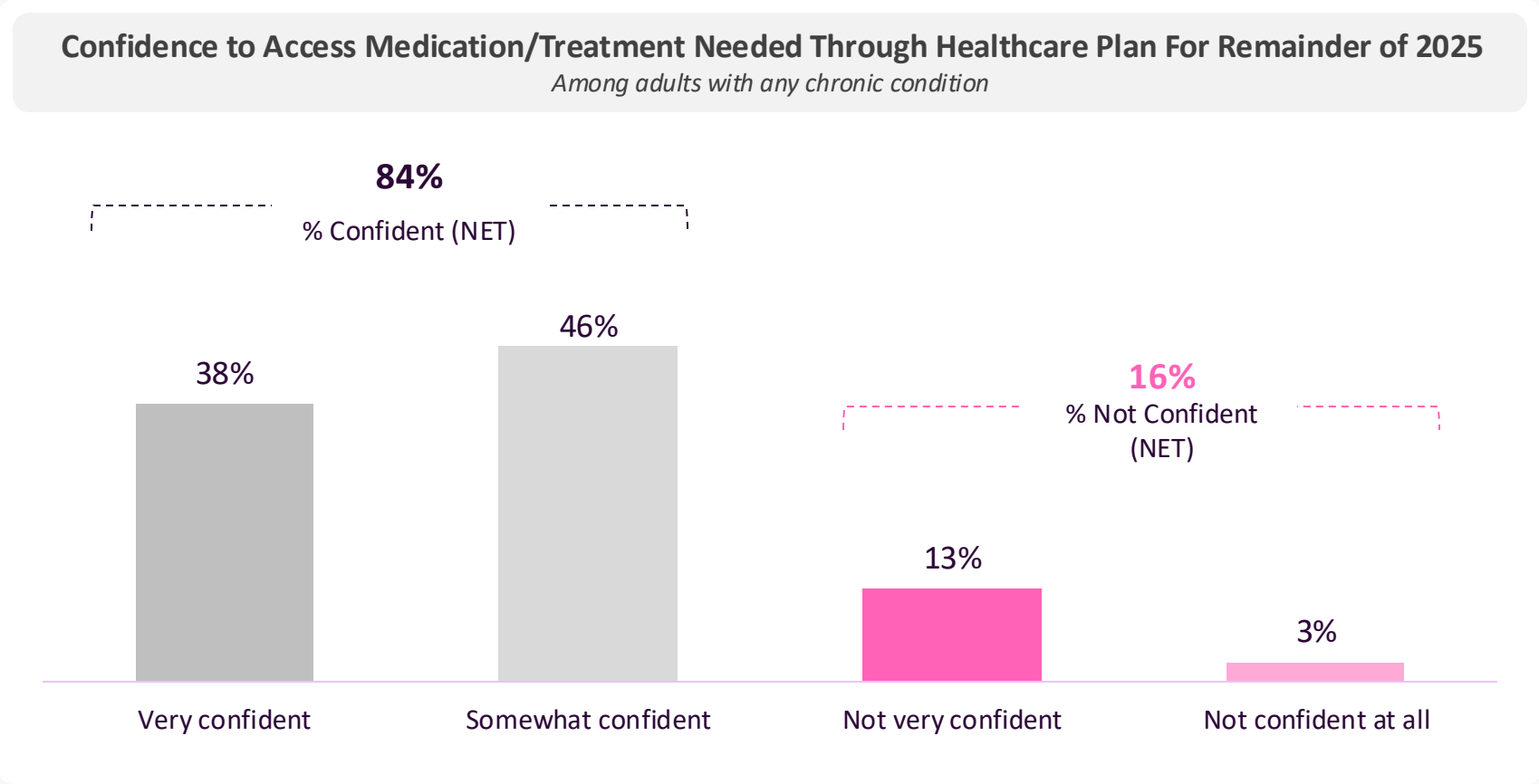
Two-thirds report an impact on medication / treatment access due to insurance barriers

Impact That Insurance-Related Barriers Had on Ability to Access Medication/Treatment Through Healthcare Plan in 2025

Among adults with any chronic condition who experienced an insurance-related barrier this year (2025)

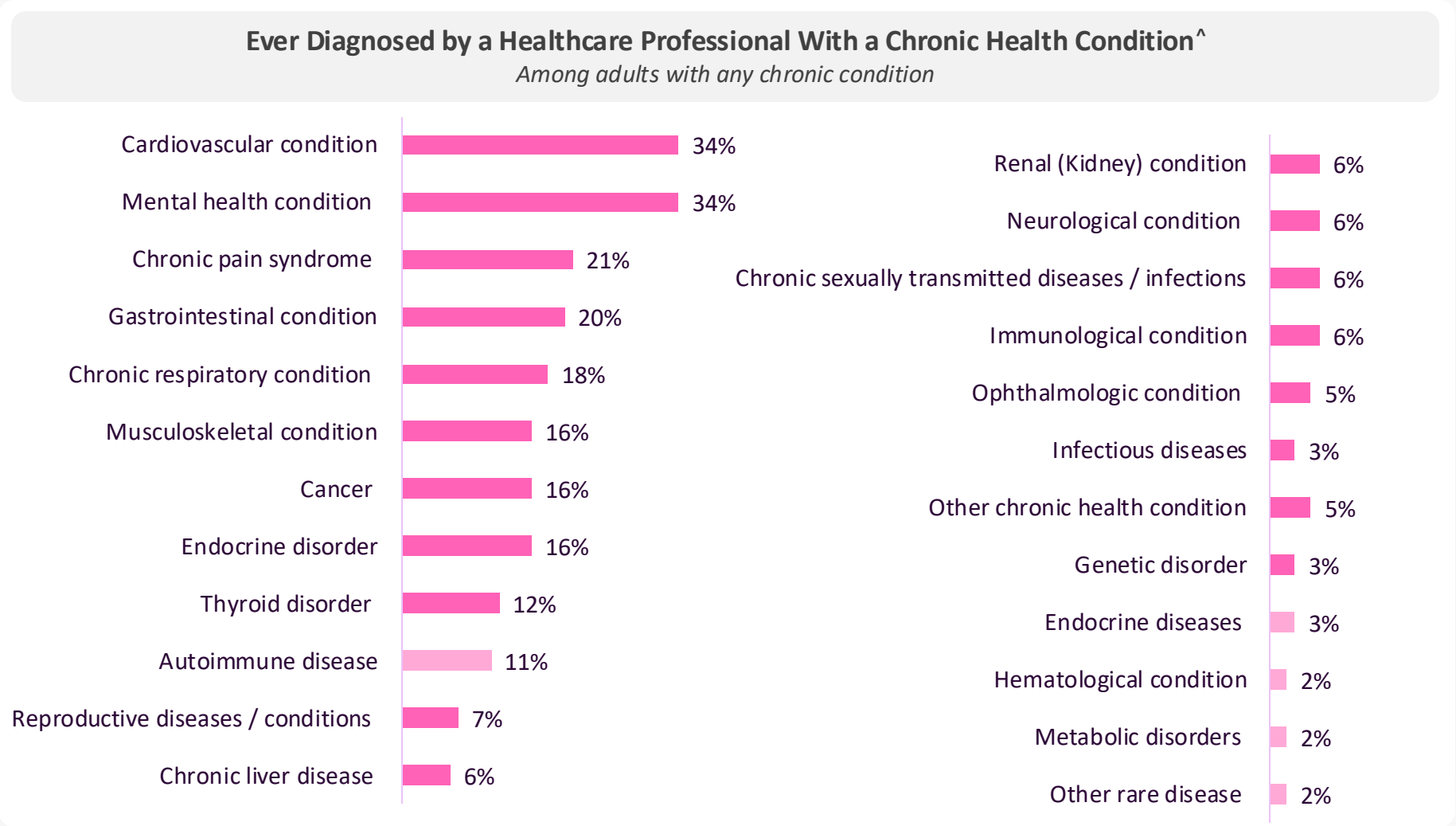


Nearly 1 in 5 lack confidence in their ability to access medication(s)/ treatment(s) for the rest of 2025



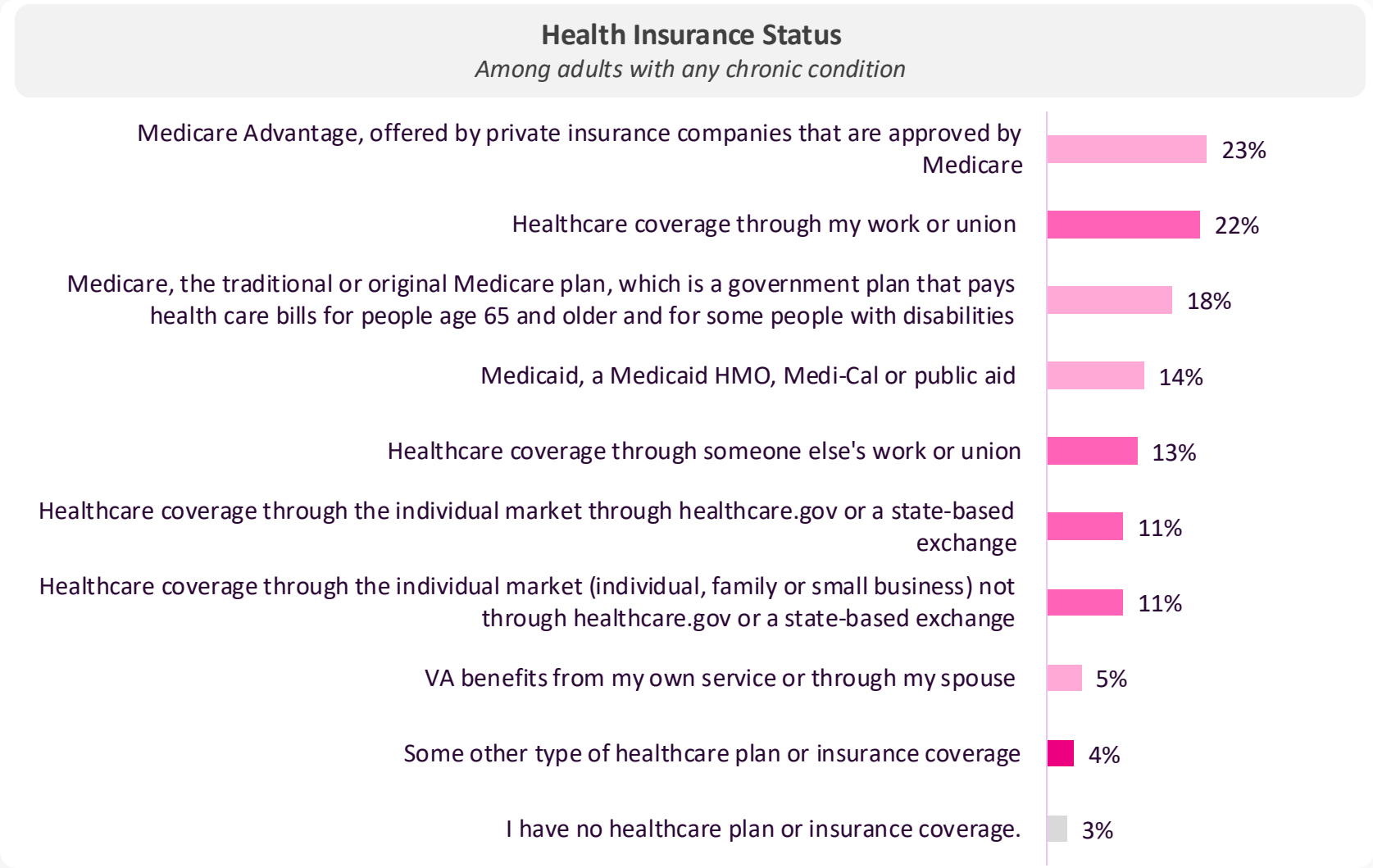
Demographics

Chronic Condition Status



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

Health Insurance Status



Demographics

	Among adults with any chronic condition n=1,388
Gender	
Man	47%
Woman	52%
Other/prefer not to answer	*
Age	
18-34	25%
35-44	15%
45-54	16%
55-64	16%
65+	27%
Mean	50
Household income	
<\$50k	26%
\$50k - \$74.9k	15%
\$75k – \$99.9k	12%
\$100k+	46%
Decline to answer	1%

	Among adults with any chronic condition n=1,388
Region	
Northeast	18%
Midwest	21%
South	39%
West	22%
Education	
HS or less	25%
Some college	27%
College grad+	48%
Employment Status	
Employed (FT, PT, self)	57%
Not employed	43%
Marital Status	
Married	47%
Not married	53%
Children under 18 in HH	
Yes	37%
No	63%

	Among adults with any chronic condition n=1,388
Urbanicity	
Urban	31%
Suburban	50%
Rural	19%
Primary Residence	
Homeowner	68%
Renter	30%
None of these	2%