



PAN Rapid Poll Alternative Funding Programs

Harris on Demand Platform
July 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.

PAN regularly commissions research to better understand the population they serve. The current research aims to understand patients experiences with Alternative funding programs, or AFPs. AFPs are programs designed by companies and offered to employer-sponsored, self-funded health insurance plans to save the insurance company money. AFPs only impact people with commercial, or private, health insurance, and delay patients' access to needed, often life-saving medications, and may increase annual out-of-pocket expenses.

Specifically, the research explores:

- The frequency with which health insurance plans refer patients with commercial insurance to an external company to help them obtain their medication
- The process of obtaining medications once connected with an external company
- Delays patients experienced in getting the medications they were prescribed
- Impact on patients' health due to delays in getting the medications they were prescribed

Methodology

**Audience:**

2,080 U.S. adults 18+ including 1,033 who have commercial health insurance:

- *Health care coverage through their work or union*
- *Health care coverage through someone else's work or union*
- *Health care coverage through the individual market (individual, family or small business) not through healthcare.gov or a state-based exchange*
- *Health care coverage through the individual market through healthcare.gov or a state-based exchange*

**Field Timing:**

July 15 – 17, 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 by The Harris Poll on behalf of the PAN Foundation from July 15-17, 2025, among 2,080 adults ages 18 and older. 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. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact the Harris Poll.

Notation Guide

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

In Tables and Charts:

- *Throughout the report, “Adults” refers to data among adults with commercial health insurance*
- 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.

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.

Executive Summary

Executive Summary

More Than Half of Adults with Commercial Insurance Report Denied Coverage for Chronic or Rare Condition/Disease Medications

- In the past year, more than half of adults (54%) have been told by their health insurance plan that their medication(s) are no longer covered. Specifically, nearly 1 in 3 (30%) say their medication is considered a non-essential health benefit, with nearly 1 in 4 facing exclusions (24%) or denials of prior authorization (23%).

Many Insured Adults Have Been Referred to an External Company for Assistance in Obtaining their Medications

- Nearly half of adults (48%) say their health insurance plan referred them to an external company to help them obtain their medication(s). Among the 2 in 5 (39%) who were referred to an external company and decided to work with them, more than 2 in 5 said the external company tried to help obtain their medication(s) via a manufacturer patient assistance program (43%). Additionally, close to 1 in 10 (7%) were advised to travel to another country to obtain their prescription medication(s).

Delays in Medication Access Affect Health and Daily Life for Many, Despite Eventual Insurance Coverage

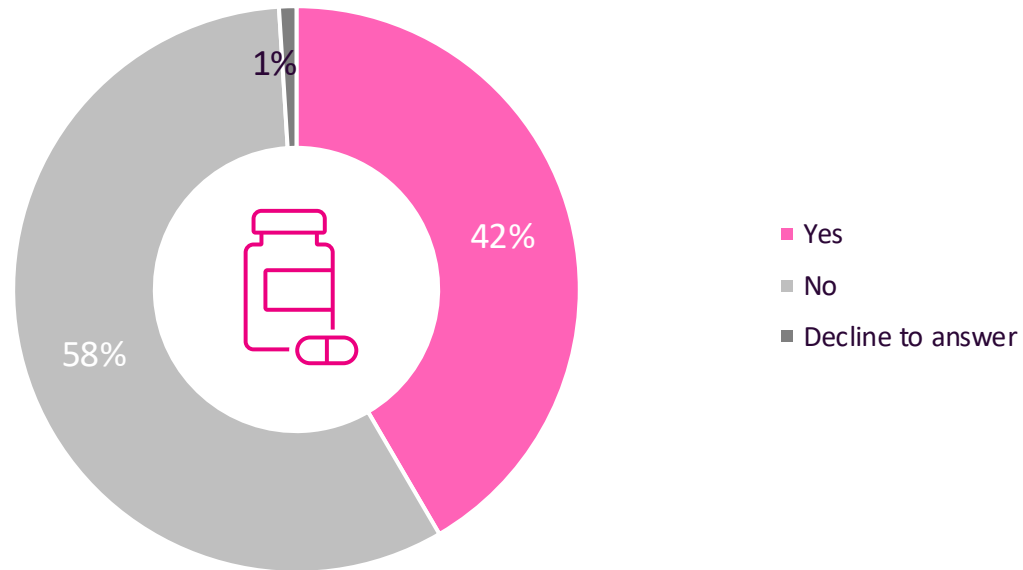
- Among adults who opted to work with an external company, 2 in 5 (39%) experienced a delay of 1 month or more from the time their medication was prescribed to when they began their treatment.
 - This delay adversely affected adults' mental (36%), physical health (32%), and their day-to-day lives (29%).
- Ultimately, half of adults (49%) said their medication was eventually covered through their health insurance plan, and 2 in 5 received support from a manufacturer patient assistance program (42%).

Detailed Findings

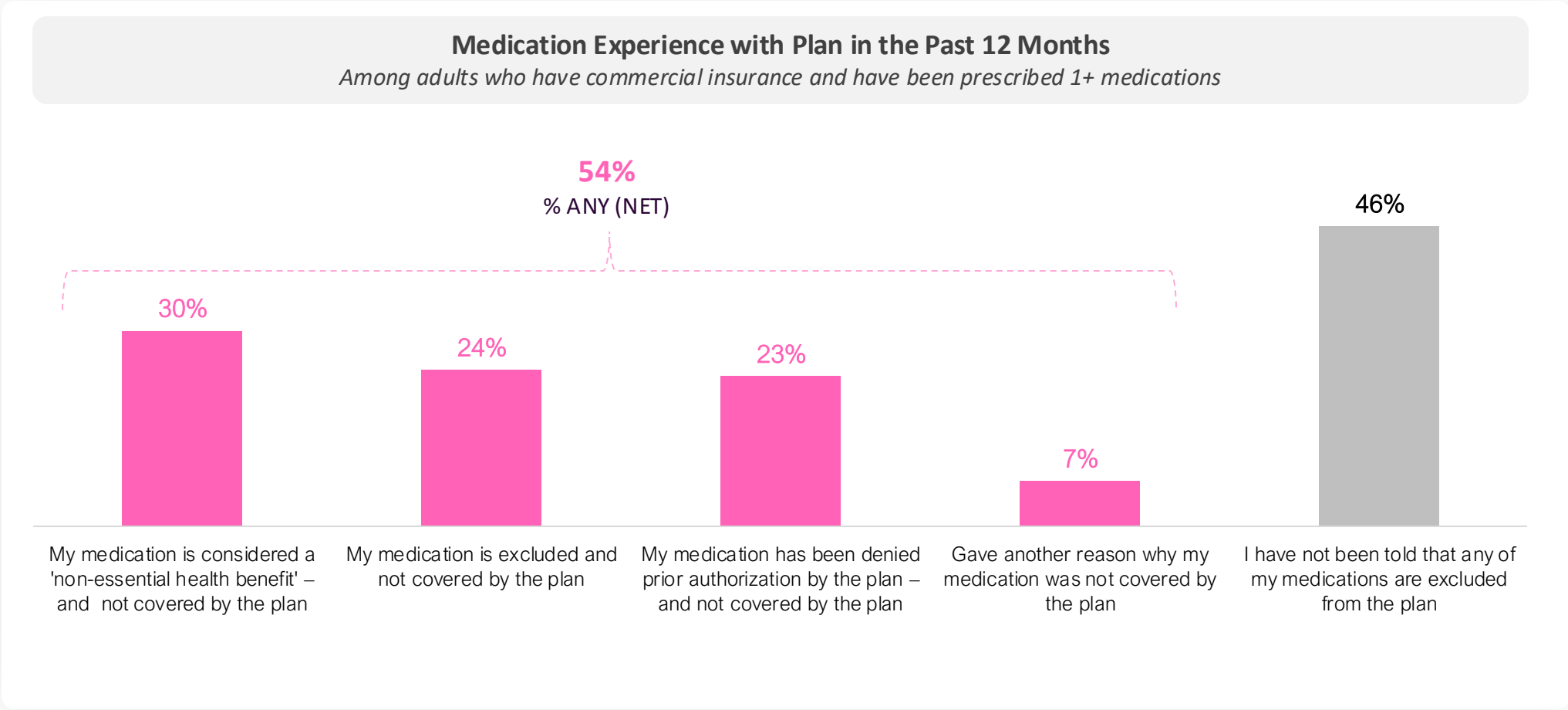
In the past year, 2 in 5 (42%) adults with commercial insurance have been prescribed at least one medication to manage their chronic or rare condition/disease

Prescribed 1+ Medication(s) to Manage Chronic or Rare Condition/Disease in Past Year

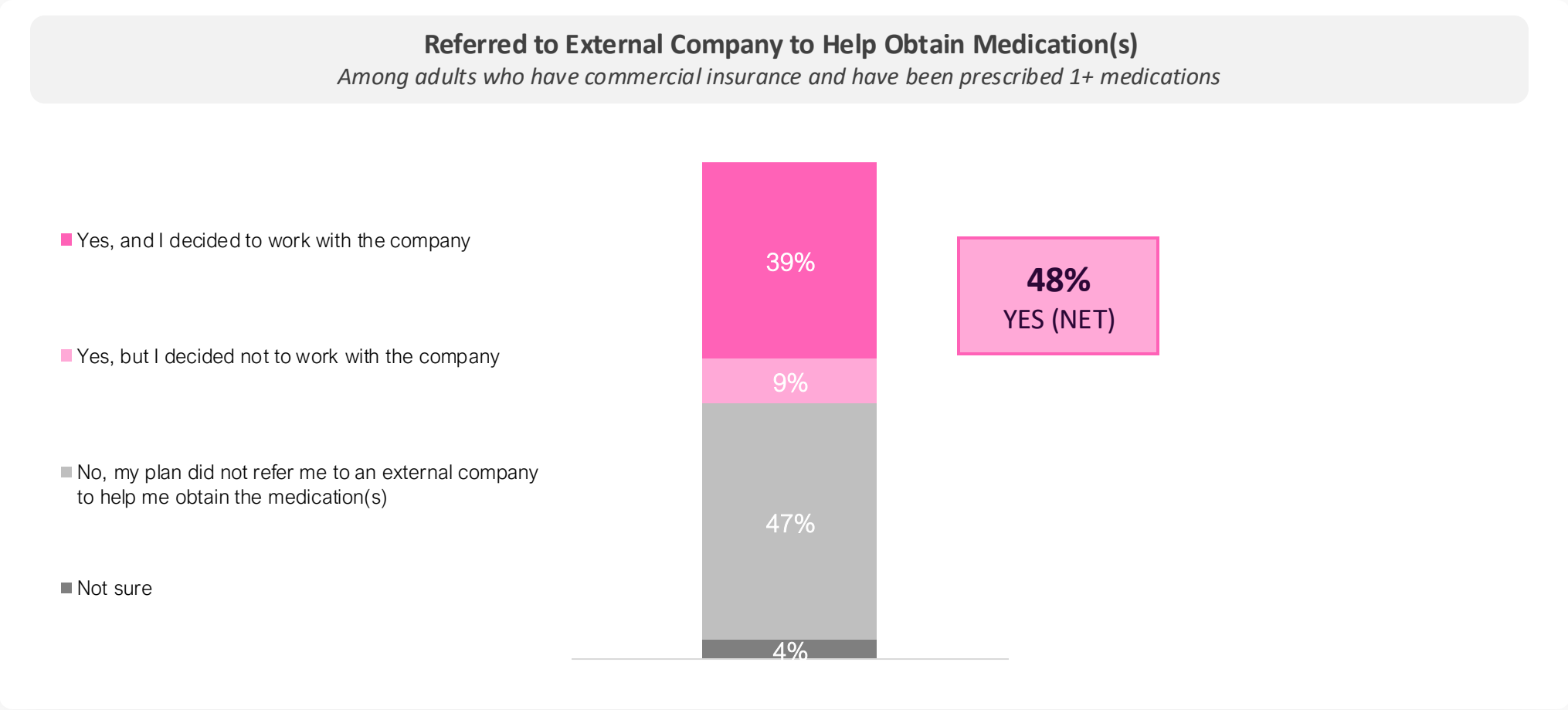
Among adults who have commercial insurance



In the past 12 months, more than half (54%) of adults have been told their medication(s) are not covered by their plan



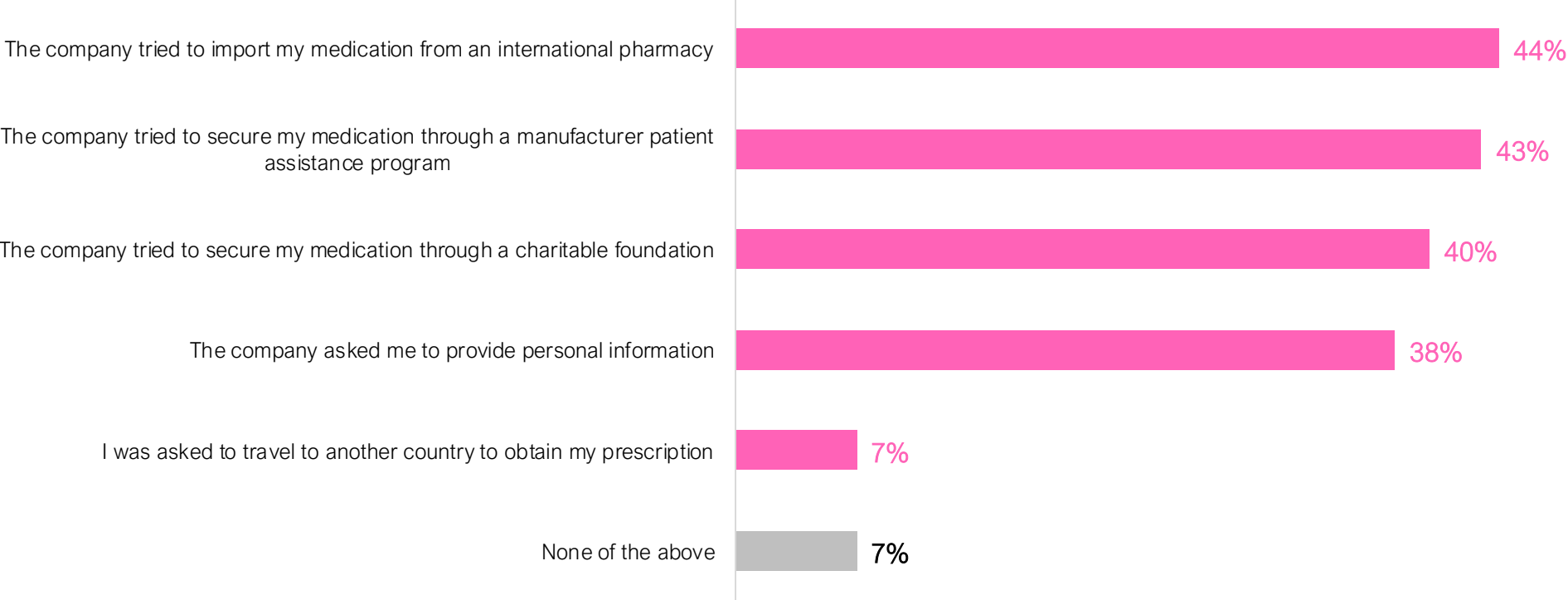
Nearly half (48%) of adults say their health insurance plan referred them to an external company to help them obtain their medication(s)



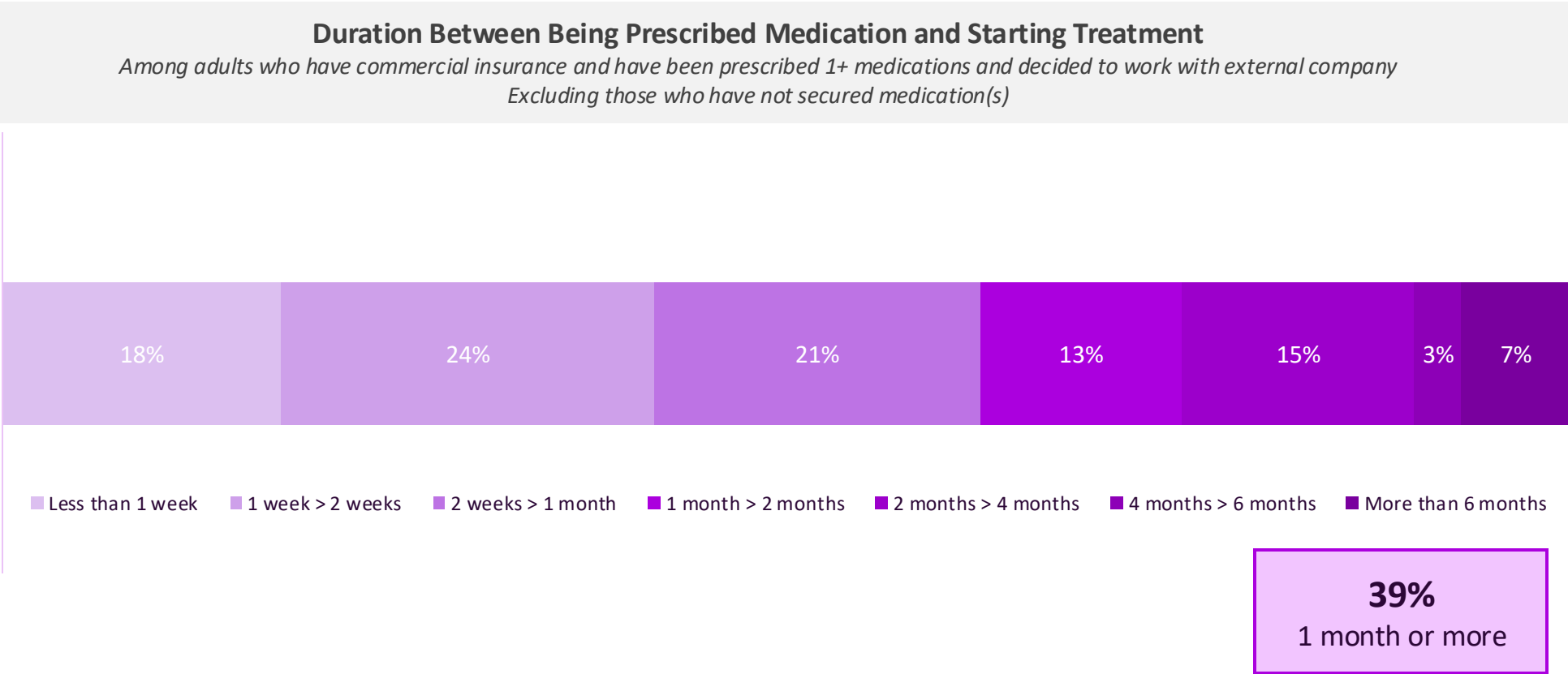
According to patients, external companies used a variety of methods to obtain medications for patients

Experience(s) Working with an External Company to Obtain Medication(s)

Among adults who have commercial insurance and have been prescribed 1+ medications and decided to work with external company



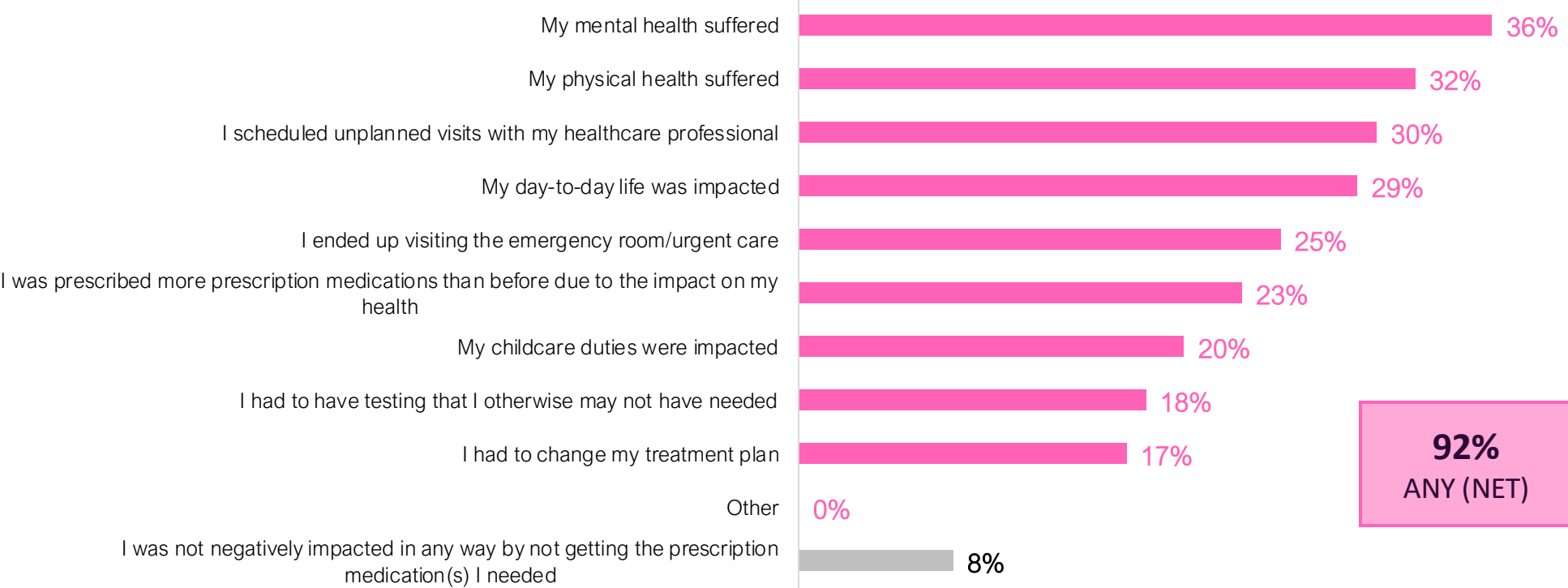
2 in 5 adults (39%) experienced a delay of 1 month or more from the time their medication was prescribed to when they began their treatment



The vast majority of patients experienced negative impacts as a result of the inability to get the medication(s) they needed

Experience(s) as a Result of Inability to get Prescription Medication(s) Needed

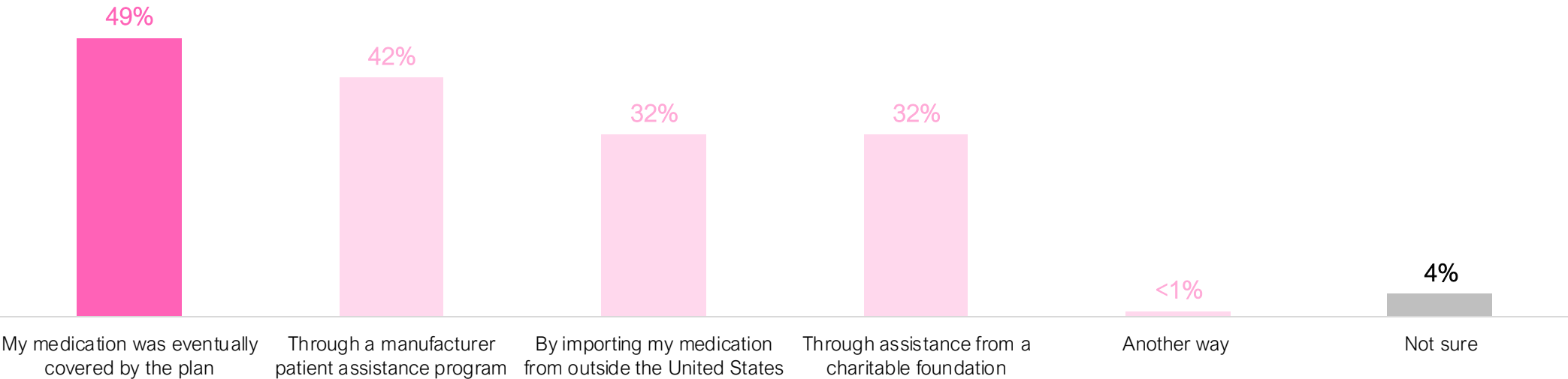
Among adults who have commercial insurance and have been prescribed 1+ medications and decided to work with external company



Half of adults (49%) who worked with an external company eventually had their medication covered by their plan, and 2 in 5 (42%) received support through a manufacturer patient assistance program

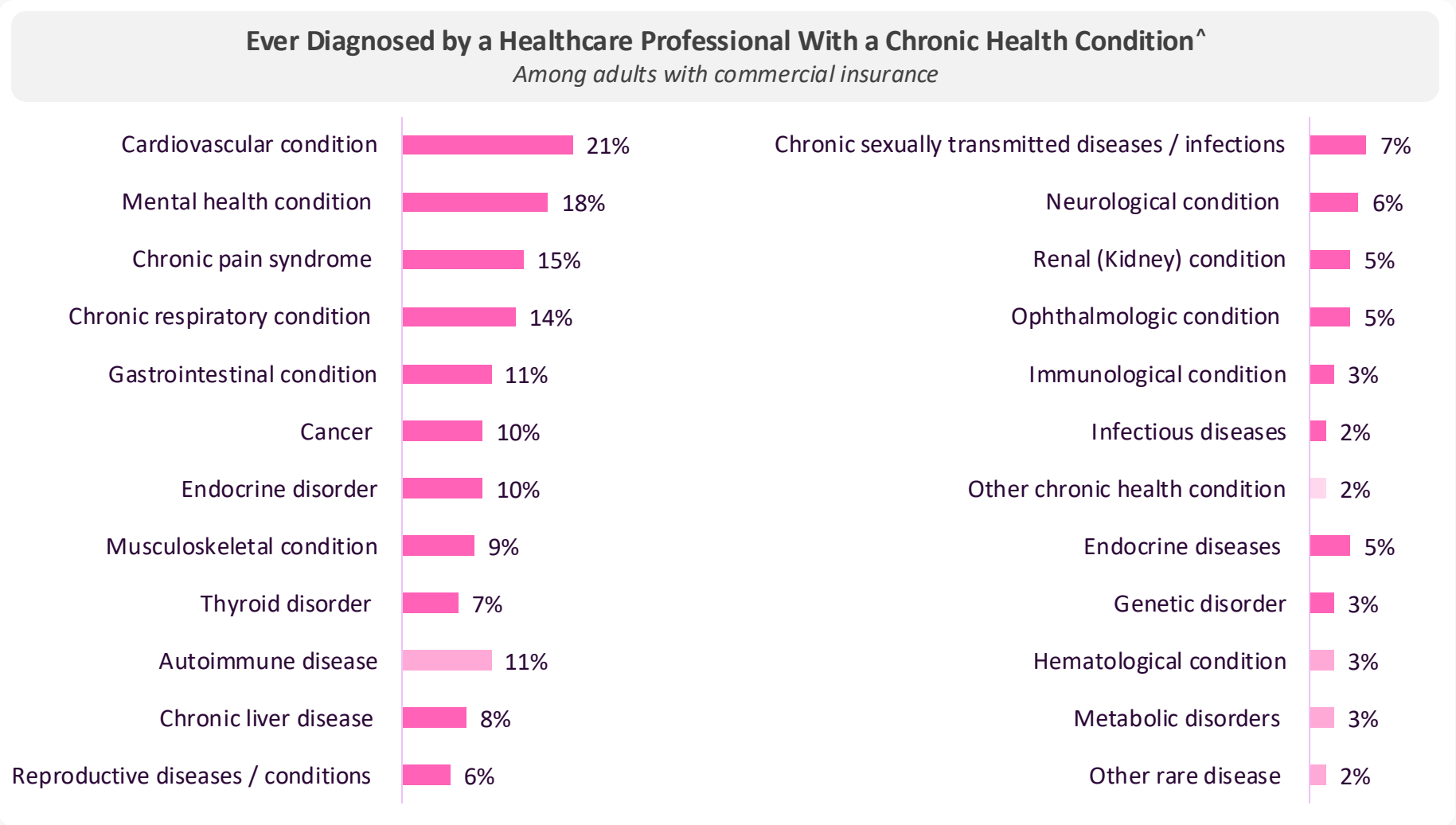
Support from External Company to Help Secure Prescription Medication(s) Needed

Among adults who have commercial insurance and have been prescribed 1+ medications and decided to work with external company and secured medication



Demographics

Chronic Condition Status



**Chronic
Conditions
(NET): 63%**

**Rare
Conditions
(NET): 18%**

None: 34%

**Prefer not to
answer: 2%**

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

Demographics

	Among adults with commercial insurance n=1,033		Among adults with commercial insurance n=1,033		Among adults with commercial insurance n=1,033
Gender		Region		Urbanicity	
Man	51%	Northeast	19%	Urban	34%
Woman	48%	Midwest	19%	Suburban	50%
Other/prefer not to answer	*	South	38%	Rural	16%
Age		West	24%	Race/Ethnicity	
18-34	34%	Education		White (not Hispanic)	57%
35-44	21%	HS or less	25%	Hispanic	21%
45-54	20%	Some college	31%	Black (not Hispanic)	11%
55-64	19%	College grad+	43%	Asian (not Hispanic)	8%
65+	7%	Employment Status		Other (not Hispanic)	3%
Mean	43	Employed (FT, PT, self)	80%	Primary Residence	
Household income		Not employed	7%	Homeowner	71%
<\$50k	15%	Other	18%	Renter	29%
\$50k - \$74.9k	14%	Marital Status		None of these	1%
\$75k – \$99.9k	14%	Married	51%	Children under 18 in HH	
\$100k+	56%	Not married	49%	Yes	46%
Decline to answer	1%			No	54%