



PAN Rapid Poll Healthcare Premiums

Harris on Demand Platform
January 2026

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 patient experience as well as challenges faced when accessing care. As part of PAN's commitment to understanding the impact of American's healthcare premium costs, PAN recently commissioned this research on how Americans are being impacted in 2026.

Methodology

**Audience:**

2,097 U.S. adults 18+ including 605 Medicare/Medicare Advantage Beneficiaries

**Field Timing:**

January 15 –20, 2026

**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 January 15 - 20, 2026, among 2,097 adults (aged 18 and over), including 605 who self-report being a Medicare/Medicare Advantage beneficiary and 1,019 as having commercial health insurance, by The Harris Poll on behalf of 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, 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.

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.

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

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The new year is also bringing higher health insurance premiums in 2026 for most Americans.

- Fifty-nine percent of Americans experienced an increase in health insurance premium costs in 2026.
- Two in five Americans (41%) saw an increase in health insurance premium costs of 10% or more.
- Among Medicare beneficiaries and Americans with commercial insurance, two thirds or more faced health insurance premium increases in 2026, 66% and 69%, respectively.

Medicare Part D prescription drug plan premium costs also increased for many Americans from 2025 to 2026.

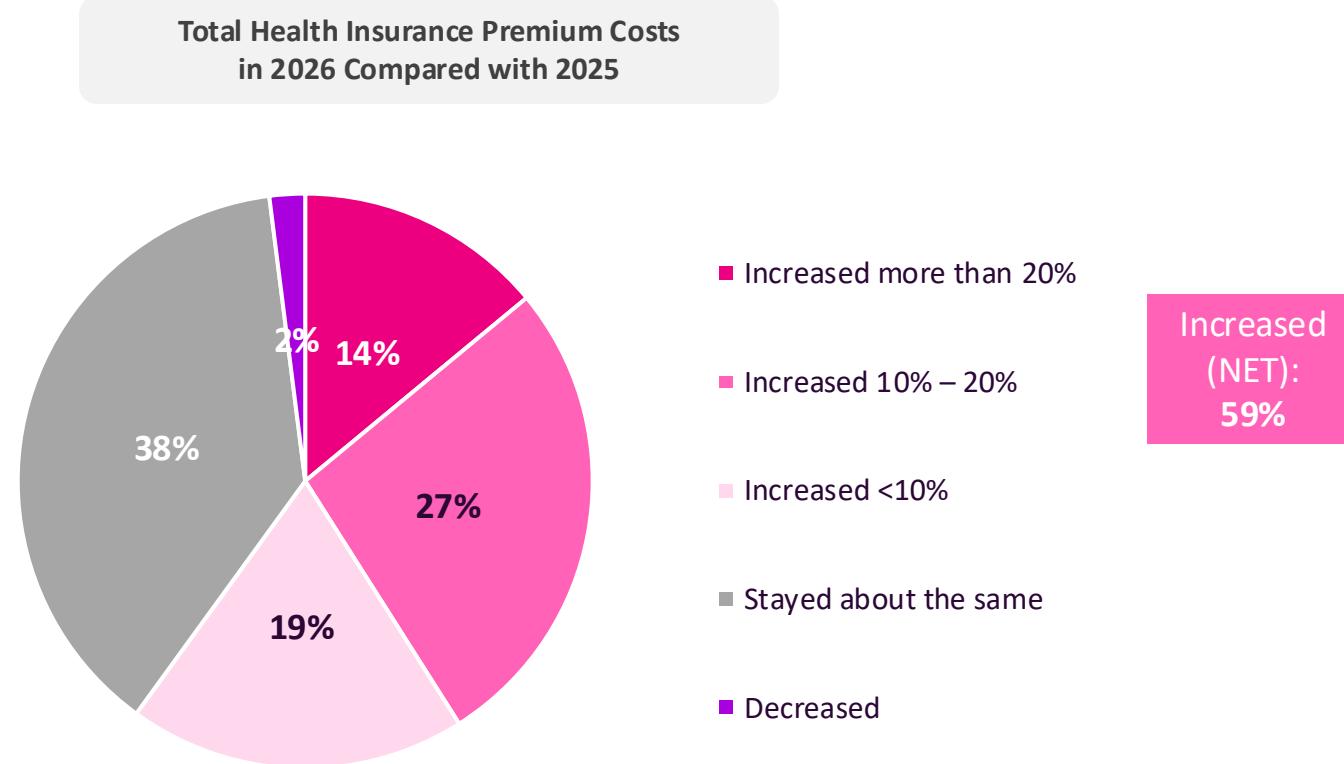
- More than half of Americans with Medicare Part D prescription drug coverage (55%) had their Medicare Part D prescription drug plan premium costs increase in 2026 compared with 2025.

A majority of Americans are concerned about healthcare premium affordability in 2026.

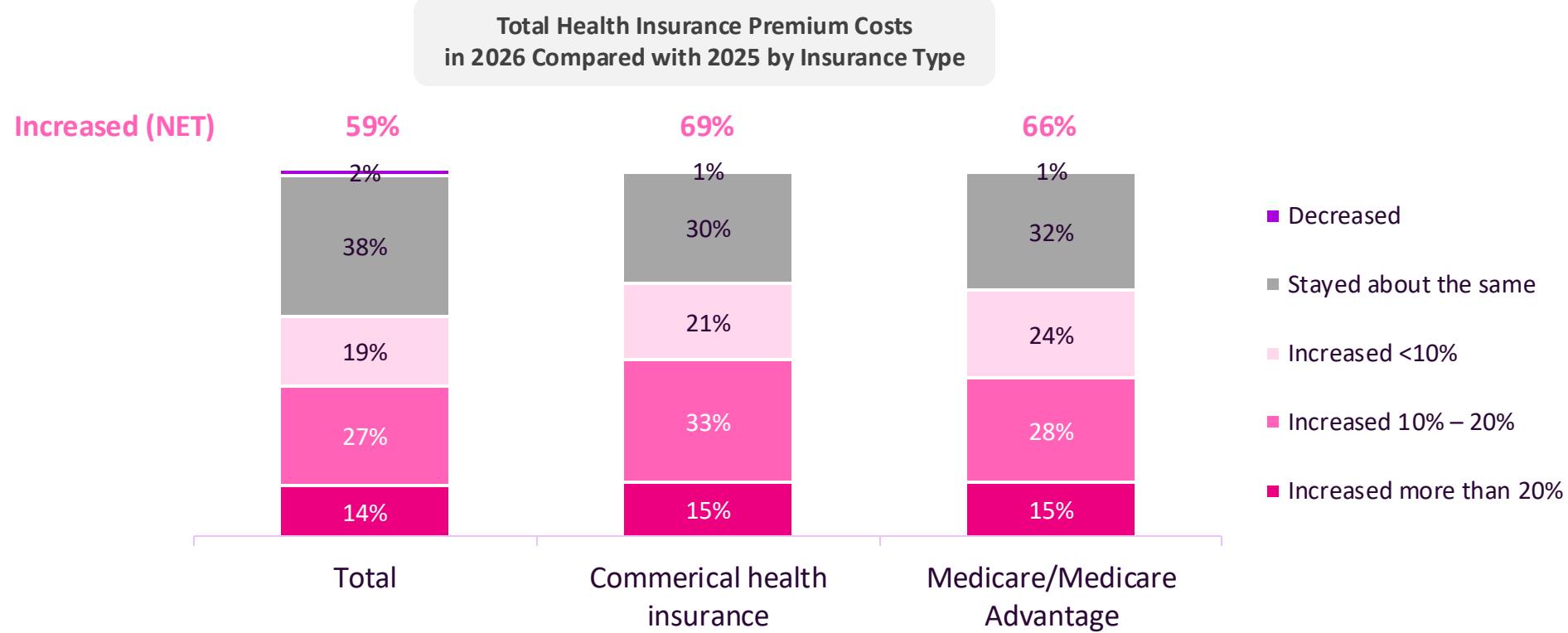
- Over half of Americans (54%) are concerned about their ability to continue to afford their monthly health insurance premiums in 2026. This includes one in five (21%) who are very concerned.

Detailed Findings

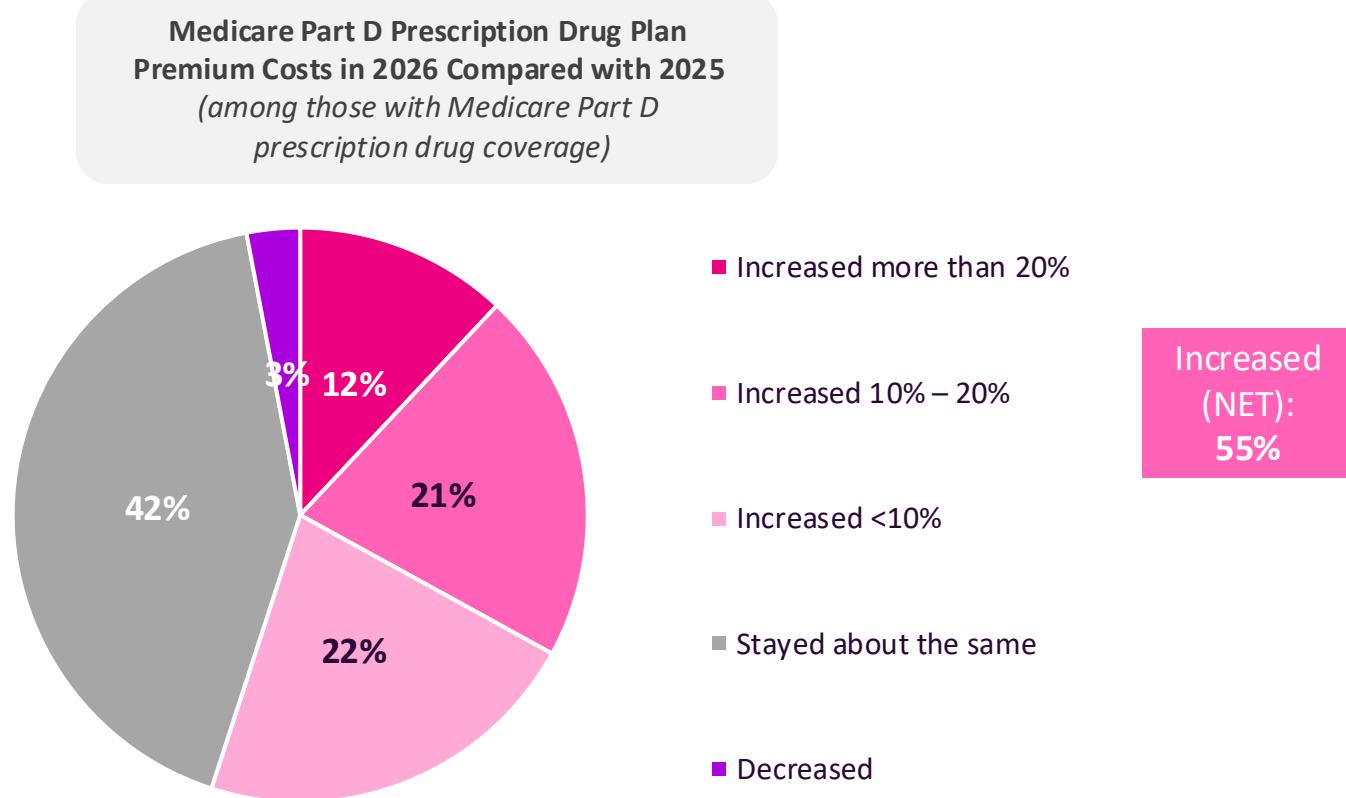
Nearly 6 in 10 Americans experienced an increase in health insurance premium costs from 2025 to 2026, 4 in 10 saw increases of 10% or more



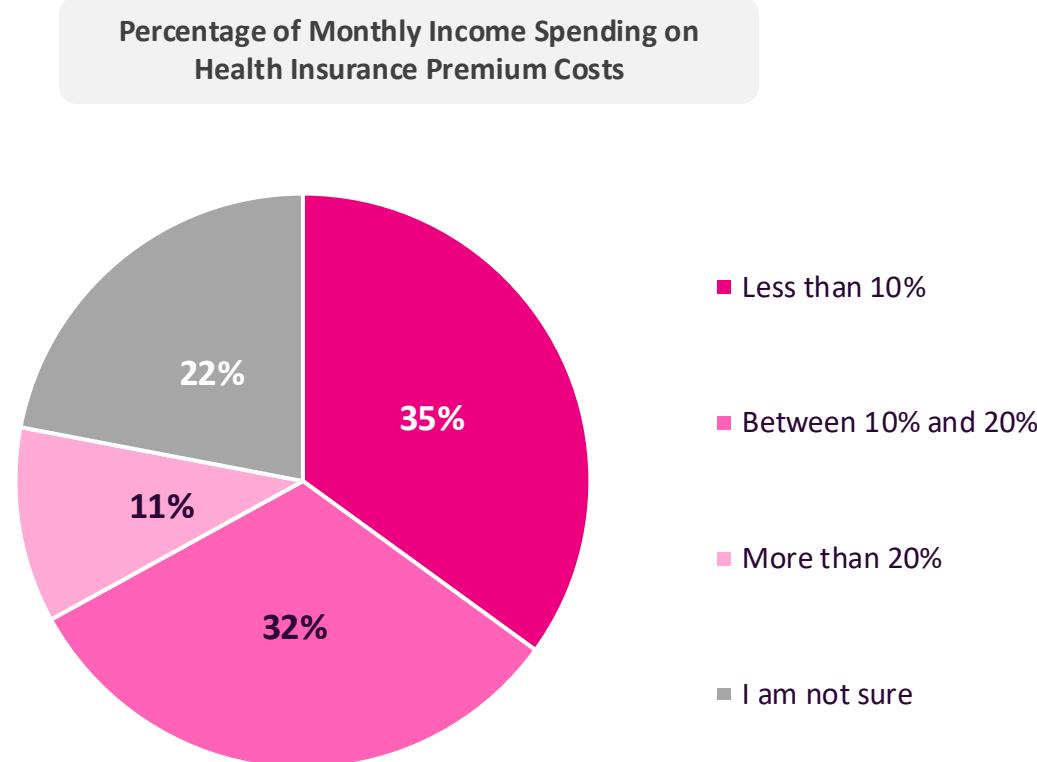
Similarly, two thirds or more of Medicare beneficiaries and Americans with commercial health insurance faced premium increases in 2026



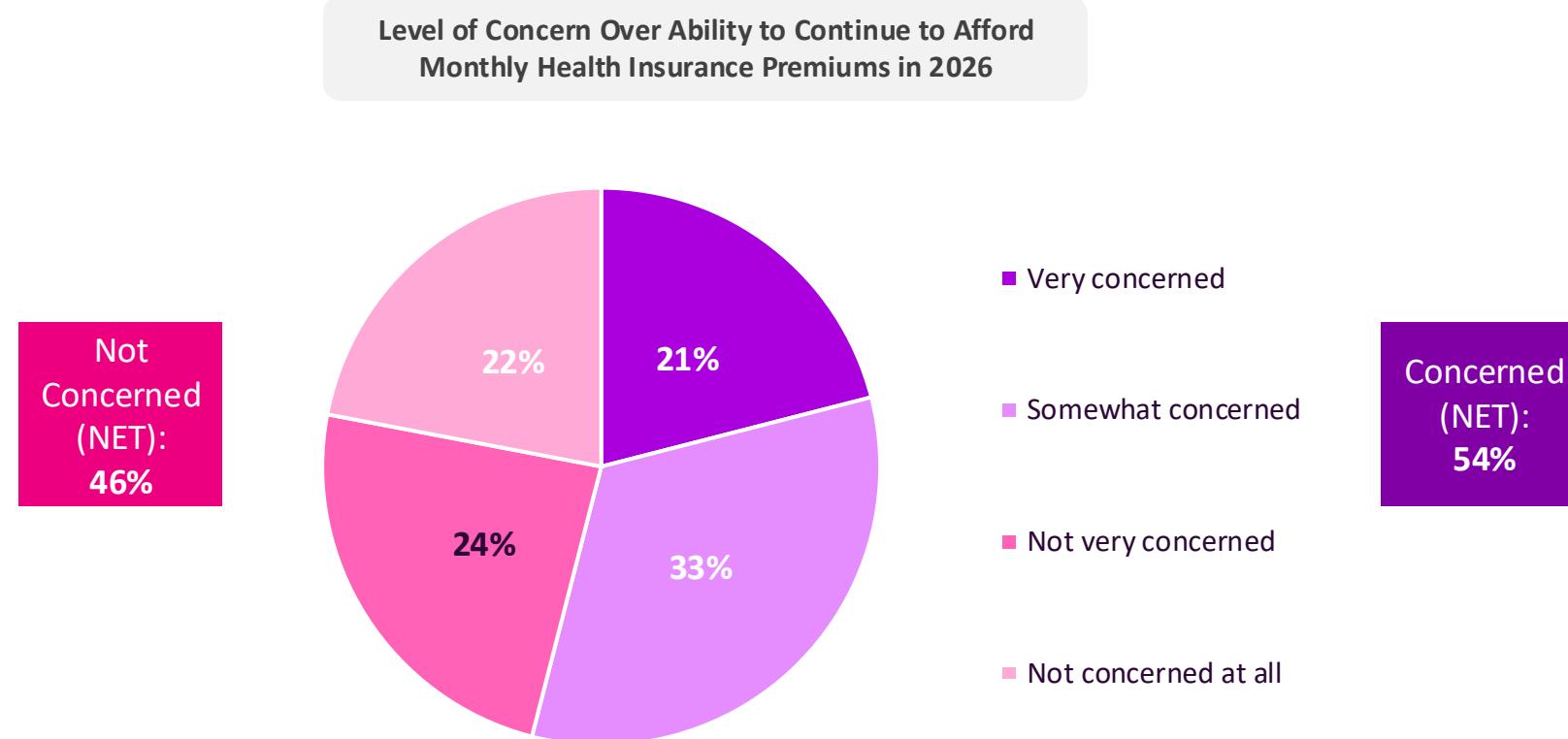
Among those with Medicare Part D prescription drug coverage, over half saw a year-over-year increase in premium costs



More than 4 in 10 Americans spend 10% or more of their income on health insurance premium costs with 1 out of 10 spending over 20%



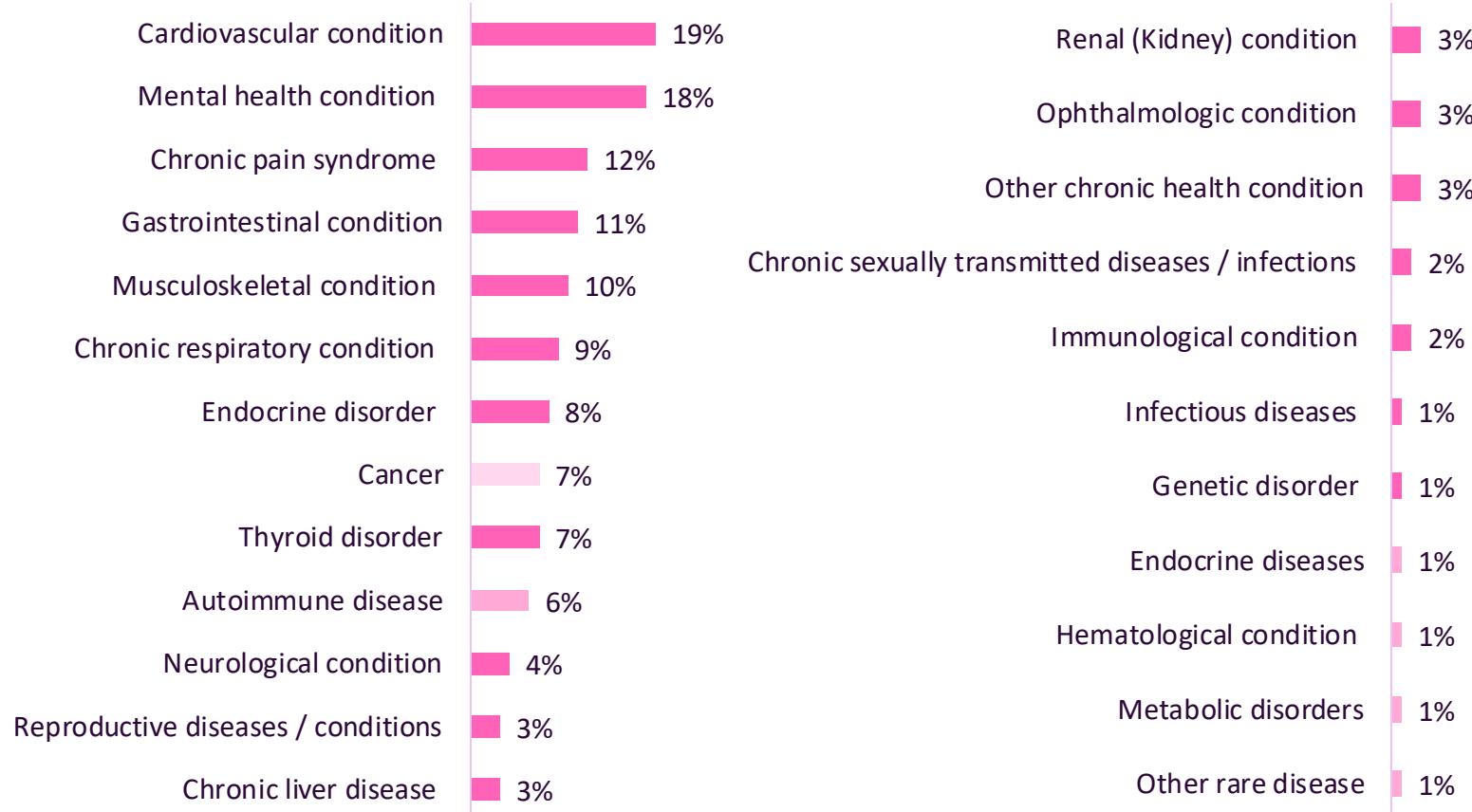
More than half of Americans are concerned about their ability to continue to afford their monthly health insurance premiums in 2026



Demographics

Chronic Condition Status

Ever Diagnosed by a Healthcare Professional With a Chronic Health Condition



Chronic
Conditions
(NET): 56%

Rare
Conditions
(NET): 8%

Cancer: 7%

Demographics

	All Respondents N=2,097		All Respondents N=2,097		All Respondents N=2,097
Gender		Region		Urbanicity	
Man	48%	Northeast	17%	Urban	31%
Woman	50%	Midwest	20%	Suburban	50%
Other/prefer not to answer	2%	South	39%	Rural	18%
Age		West	24%	Race/Ethnicity	
18-34	28%	Education		White (not Hispanic)	58%
35-44	17%	HS or less	29%	Hispanic	18%
45-54	15%	Some college	34%	Black (not Hispanic)	12%
55-64	15%	College grad+	37%	Asian (not Hispanic)	7%
65+	23%	Employment Status		Other (not Hispanic)	5%
Mean	48	Employed (FT, PT, self)	63%	Primary Residence	
Household income		Not employed	12%	Homeowner	65%
<\$50k	23%	Retired	21%	Renter	32%
\$50k - \$74.9k	14%	Other	9%	None of these	3%
\$75k - \$99.9k	12%	Marital Status		Children under 18 in HH	
\$100k+	50%	Married	45%	Yes	36%
Decline to answer	1%	Not married	55%	No	64%