



PAN Rapid Poll Prior Authorization

Among adults living with chronic conditions

Harris on Demand Platform
February 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 regularly commissions research to better understand patient experience as well as challenges faced when accessing care. This poll examines how prior authorization requirements are affecting Americans living with chronic conditions – including the frequency of requests, wait times for decisions and treatment, and the downstream impact on care.

Methodology

**Audience:**

2,081 U.S. adults 18+ including 1,272 who have any chronic health condition

**Field Timing:**

February 10-12, 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 February 10-12, 2026, among 2,081 adults (aged 18 and over), including 1,272 who self-report being having any chronic health condition, 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 ± 2.7 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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Prior authorization is common among Americans with chronic conditions — and often required more than once.

- Two in five Americans with chronic health conditions (41%) report having to request prior authorization more than once in the past 12 months.
- More than half of adults with chronic conditions (58%) required at least one prior authorization in the past year.

While most insurance decisions are made within a week, delays in care remain common.

- Among those requiring prior authorization, 1 in 3 (32%) waited more than a week to receive prescribed care.
- Nearly two-thirds (64%) received a decision on their most recent prior authorization within a week.
- However, more than 1 in 4 (27%) waited longer than a week for an insurance decision.

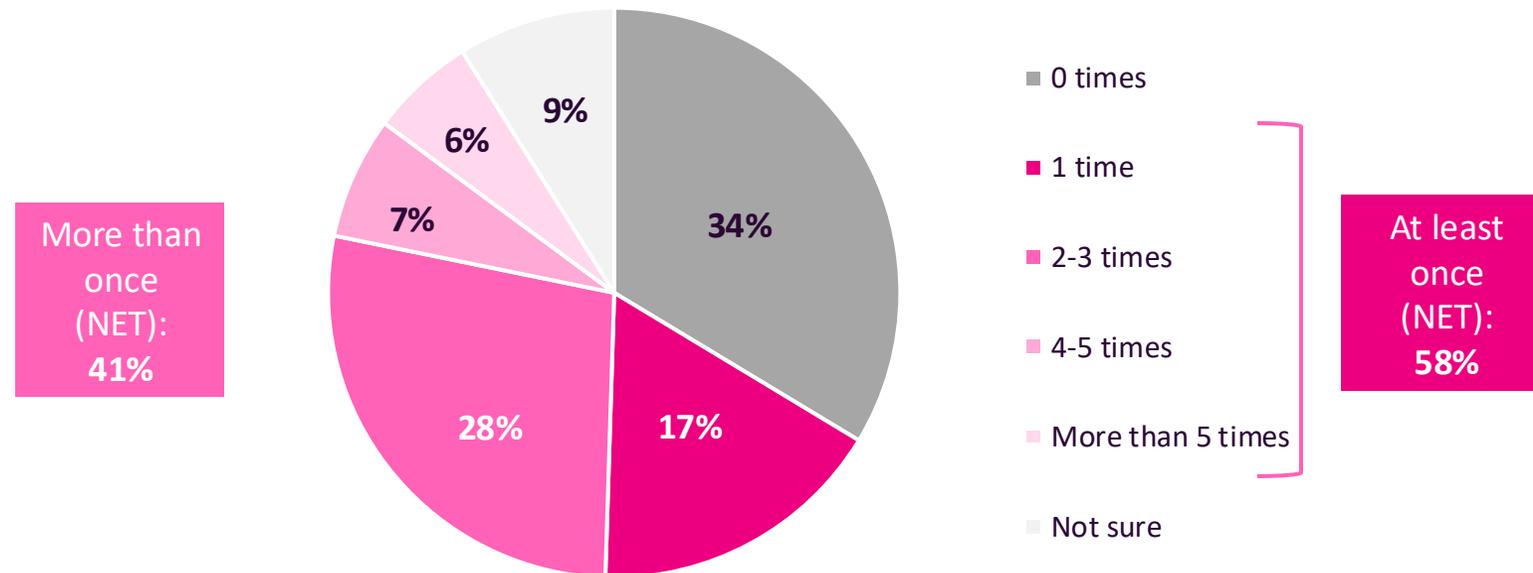
Prior authorization delays can disrupt care for patients with chronic conditions that need it most.

- Around 1 in 4 delayed treatment (25%) or did not appeal their insurer's decision (28%) because of the prior authorization requirement.
- More than 1 in 3 (34%) were told their prior authorization was approved — only to later have coverage denied after care was provided.
- Healthcare providers and their staff are reported to spend the most time managing the prior authorization process.

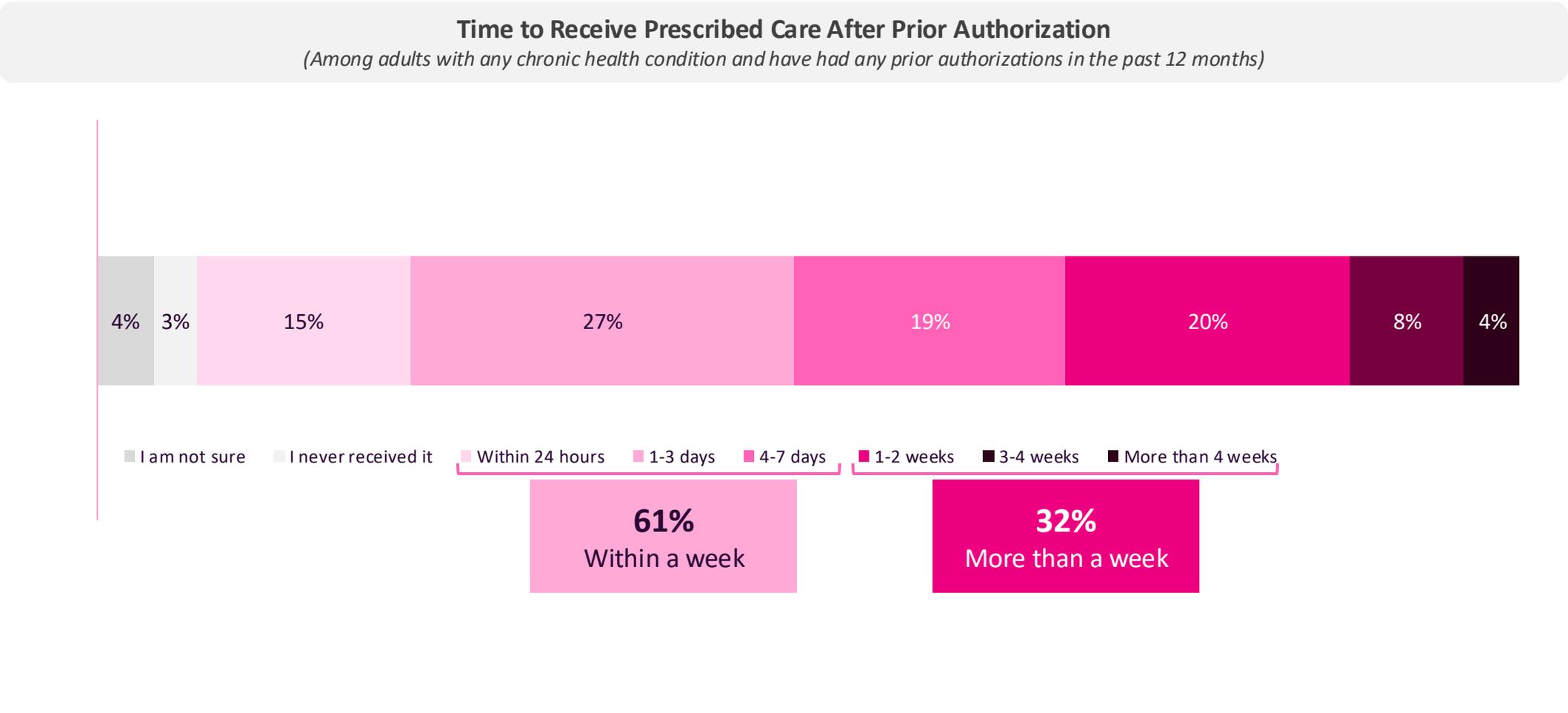
Detailed Findings

Nearly 6 out of 10 Americans living with chronic conditions had to request prior authorization at least once within the past year, with 4 out of 10 needing to request two or more times

Number of Times Prior Authorization Was Requires in the Past 12 Months
(Among adults with any chronic health condition)



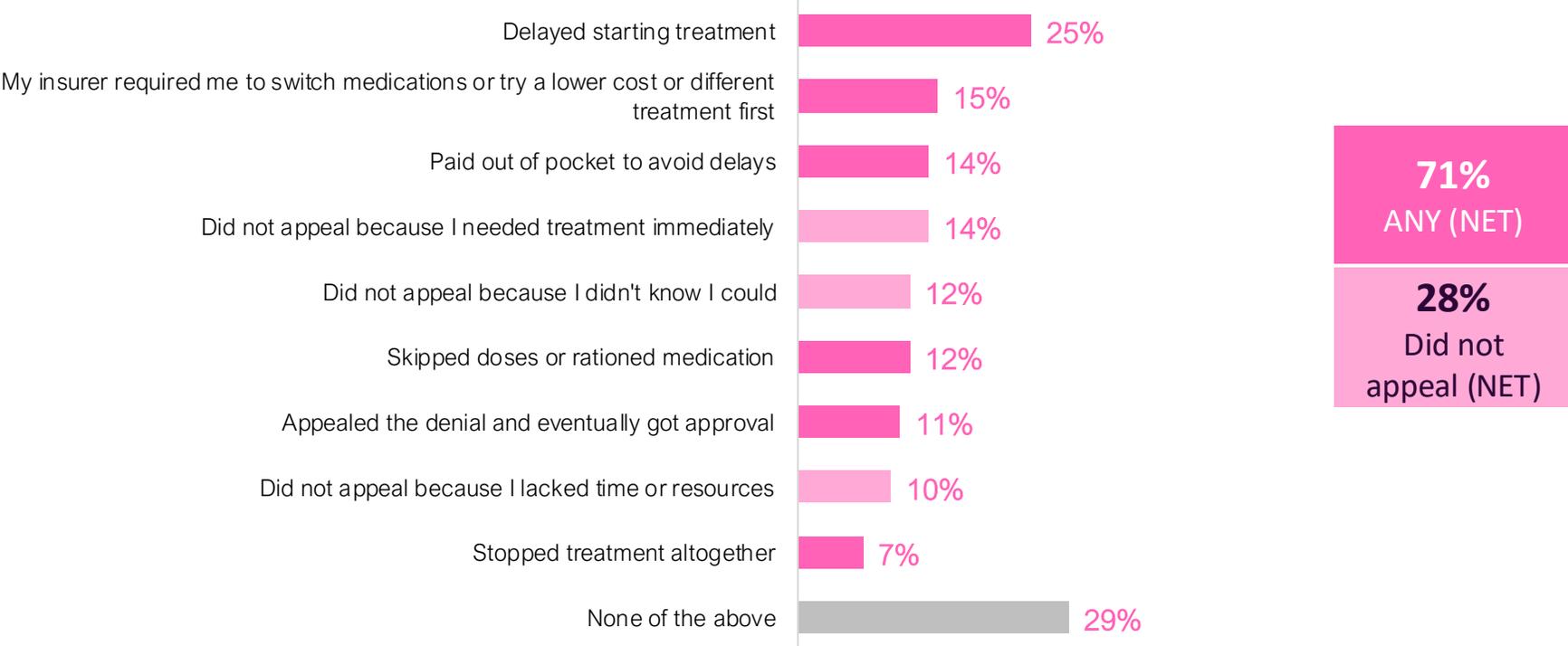
Among those that required a prior authorization, 1 in 3 waited over a week to receive prescribed care



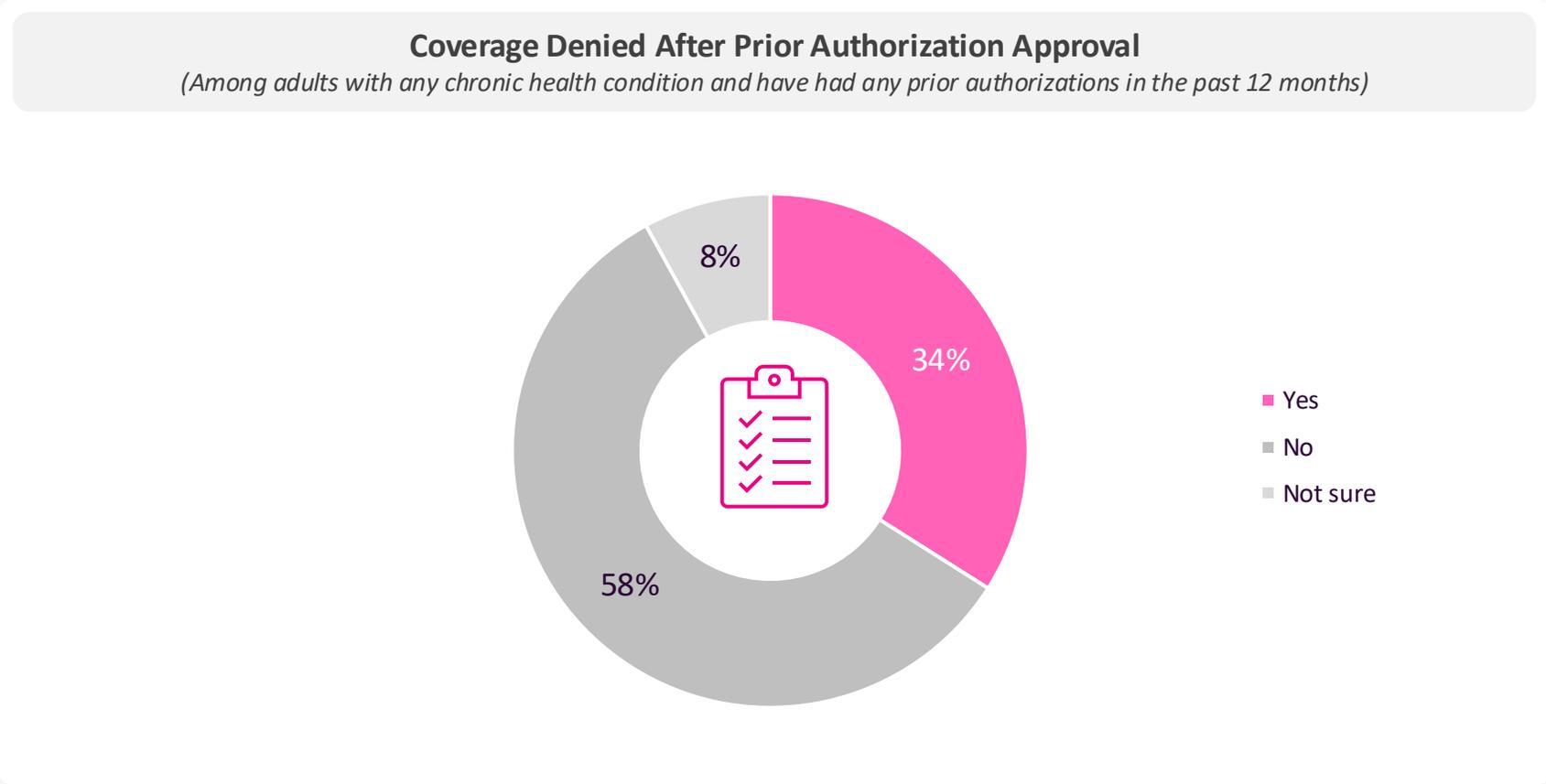
These delays can have larger consequences: around 1 in 4 delayed treatment or did not appeal their insurer's decision

Impacts Experienced Due to Prior Authorization Requirement

(Among adults with any chronic health condition and have had any prior authorizations in the past 12 months)



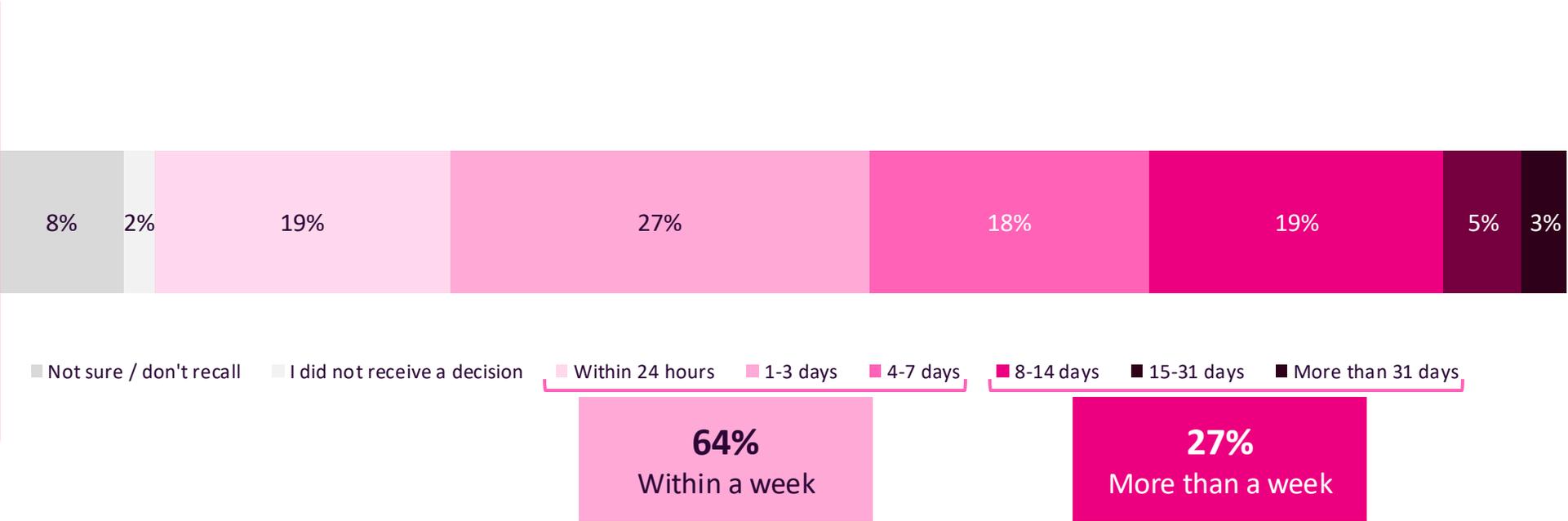
Among those who required a prior authorization, more than 1 in 3 were told it was approved — only to be denied later



Prior authorization delays extend beyond treatment: more than 1 in 4 waited over a week for an insurance decision

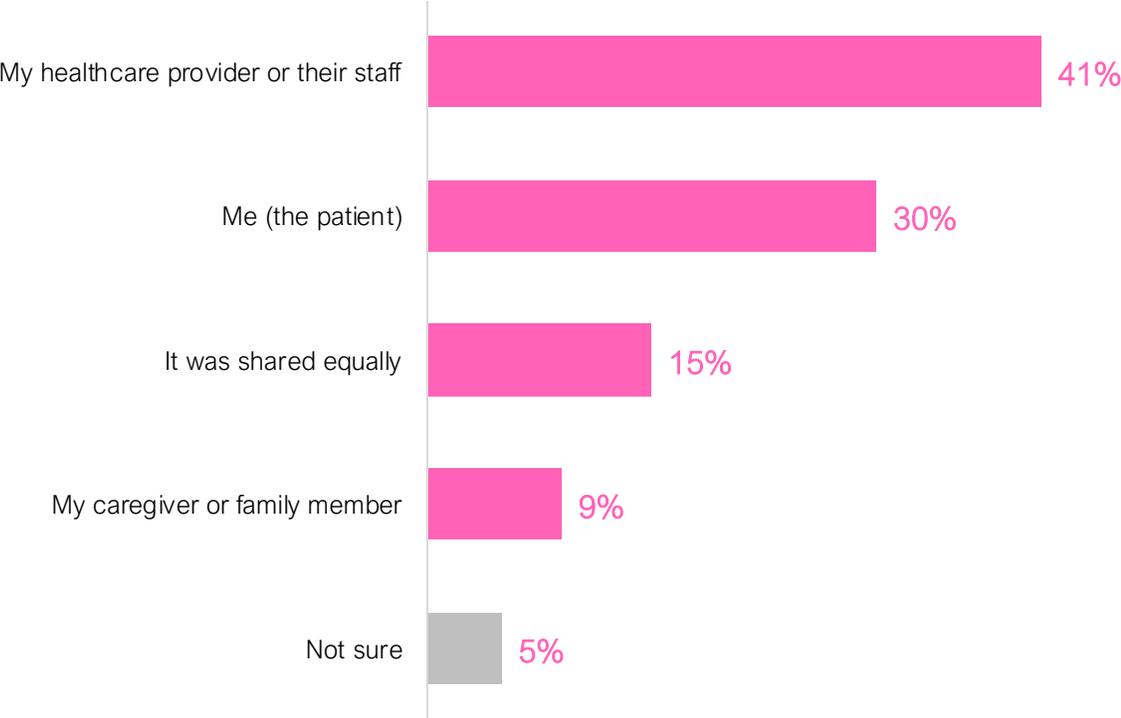
Time to Receive a Prior Authorization Insurance Decision

(Among adults with any chronic health condition and have had any prior authorizations in the past 12 months)



Patients' healthcare providers or their staff, followed by patients themselves, spent the most time dealing with the prior authorization process

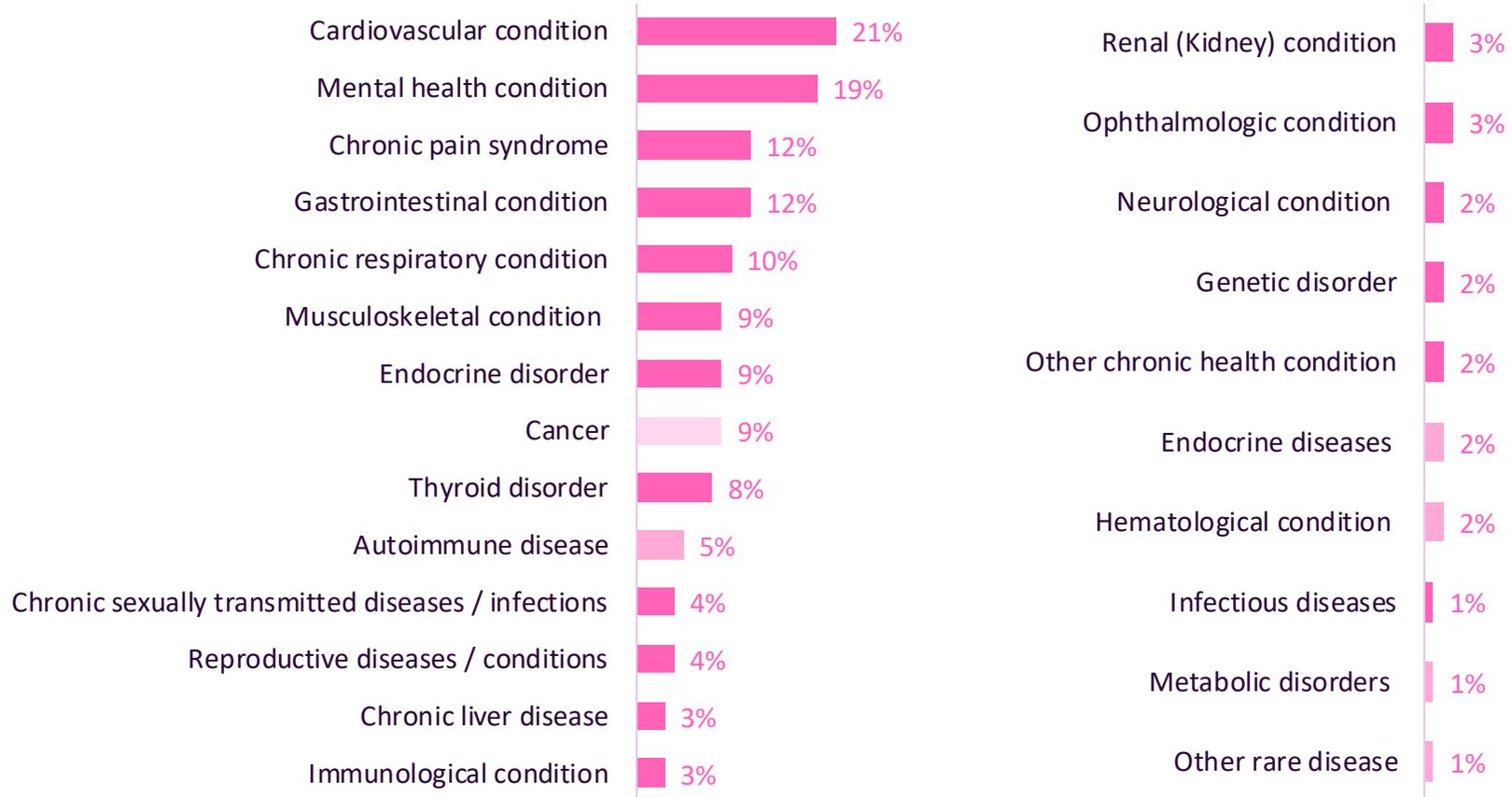
Individuals Spending The Most Time Dealing With Prior Authorization Process
(Among adults with any chronic health condition and have had any prior authorizations in the past 12 months)



Demographics

Chronic Condition Status

Ever Diagnosed by a Healthcare Professional With a Chronic Health Condition
(Among all adults)

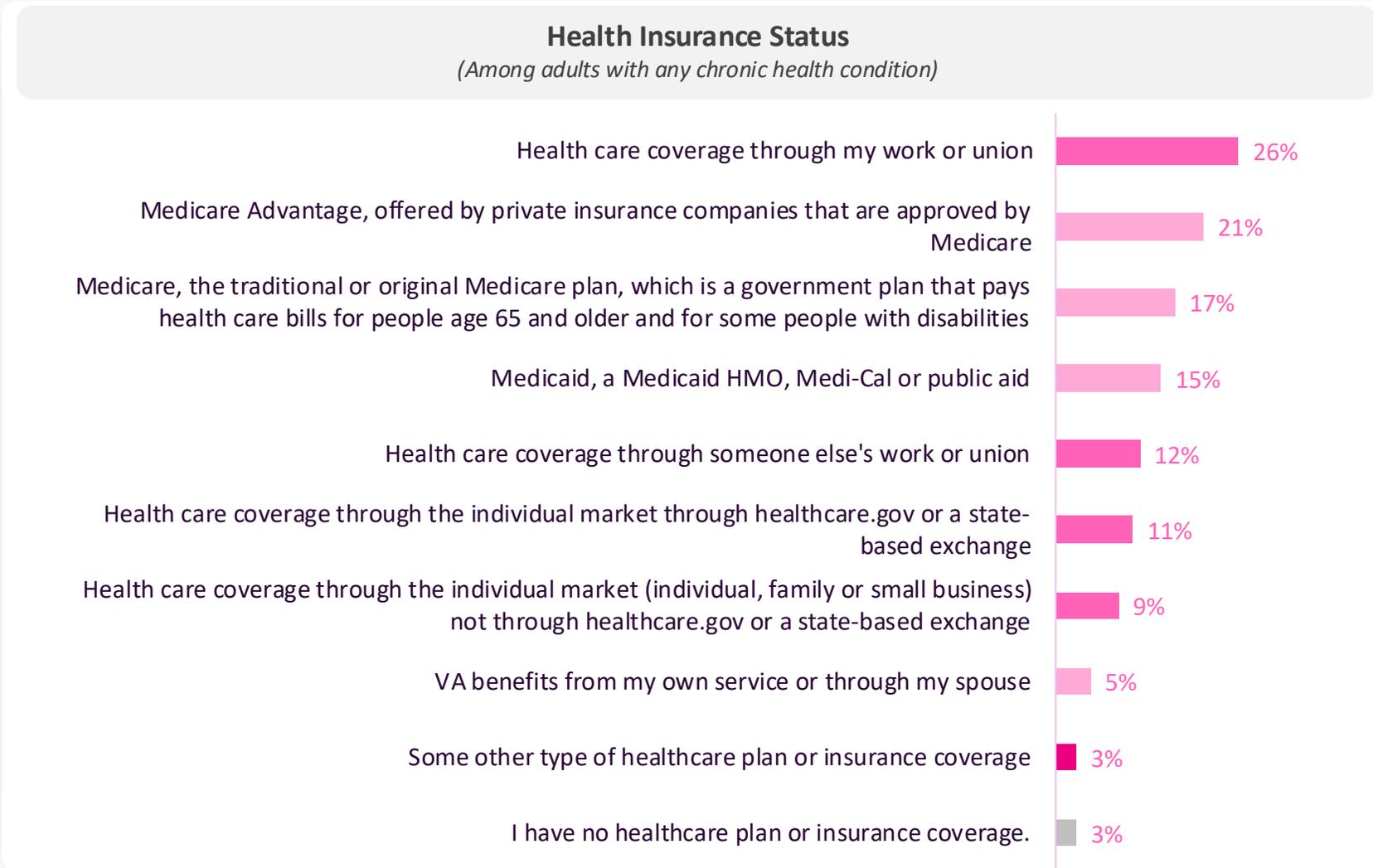


Chronic Conditions (NET): 56%

Rare Conditions (NET): 8%

Cancer: 9%

Health Insurance Status



**Any (NET):
97%**

**Private (NET):
51%**

**Public (NET):
55%**



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

Demographics

	Adults with any chronic health condition N=1,272		Adults with any chronic health condition N=1,272		Adults with any chronic health condition N=1,272
Gender		Region		Urbanicity	
Man	47%	Northeast	19%	Urban	27%
Woman	51%	Midwest	23%	Suburban	52%
Other/prefer not to answer	3%	South	38%	Rural	21%
Age		West	20%	Race/Ethnicity	
18-34	21%	Education		White (not Hispanic)	61%
35-44	17%	HS or less	27%	Hispanic	17%
45-54	15%	Some college	39%	Black (not Hispanic)	12%
55-64	18%	College grad+	34%	Asian (not Hispanic)	6%
65+	29%	Employment Status		Other (not Hispanic)	4%
Mean	52	Employed (FT, PT, self)	57%	Primary Residence	
Household income		Not employed	11%	Homeowner	65%
<\$50k	24%	Retired	28%	Renter	33%
\$50k - \$74.9k	13%	Other	9%	None of these	2%
\$75k – \$99.9k	12%	Marital Status		Children under 18 in HH	
\$100k+	51%	Married	48%	Yes	32%
Decline to answer	1%	Not married	52%	No	68%