



## Financial Hardship Hurts Health.

For most patients and families, financial distress is a common consequence of serious illness. This is true even for individuals with health insurance. Costs of medical and other care escalate fast and often overwhelm even the best planned household budgets. This hurts individuals' economies, health and quality of life.

## Needs Navigation Can Help.

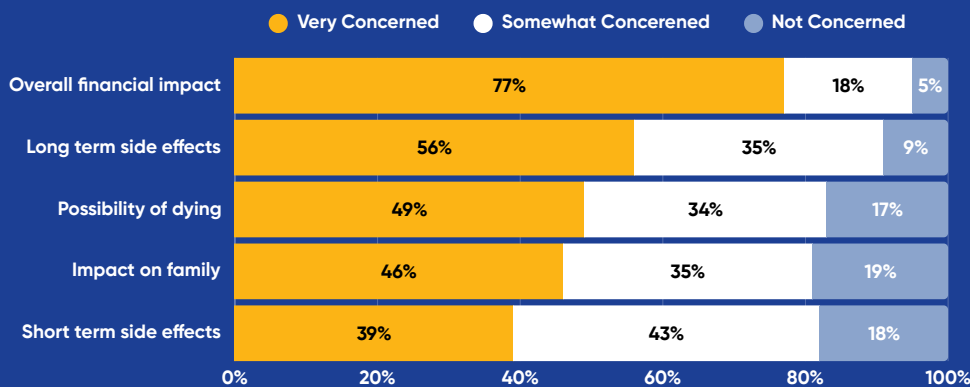
Needs Navigation provides hands-on support that helps people find and use resources to ease cost concerns. Provided by individuals skilled in communication and resources coordination, Needs Navigation personalizes assistance to preserve patient and family financial health.

The healthcare system should work for all of us. This includes taking steps to reliably anticipate, assess and address patients' financial concerns BEFORE hardship happens.

## A FATE WORSE THAN DEATH: FINANCIAL HARDSHIP

Maneuvering through the US healthcare system is confusing, complex and costly. In Patient Insight Institute's 2025 national survey of patients and caregivers (n= 2,510):

### What Matters Most to Patients at Diagnosis



82%

Had financial difficulties because of healthcare costs.

77%

Ranked financial distress as their top worry - even over the possibility of dying.

## INTEGRATE NEEDS NAVIGATION EVERYWHERE

NPAF is working to make Needs Navigation available to patients and caregivers in every care setting - hospitals, outpatient offices, skilled nursing facilities, community health centers and more.

Reforms in policy and practice must integrate Needs Navigation as a responsive hallmark of quality care.

### When asked about Needs Navigation as a patient priority:

**89%**  
Responded that Needs Navigation should be available for everyone.

**95%**  
Said they valued Needs Navigation.

## SHARE YOUR STORY

High costs of care hurt our families, friends, neighbors and colleagues. Join us in pressing for nationwide Needs Navigation as a top patient-driven priority. Use the QR code to share your story about how financial hardship hurts health.

