



Financial stability is a big part of patients' healthcare decision-making that is deeply connected to their physical and mental well-being. Affordability of coverage and care is the gateway to access in a health system that works for all of us.

In a series of listening sessions held spring 2026, Patient Insight Institute explored patients' experiences and perceptions of financial distress and financial health related to healthcare. Primarily viewed through a financial lens, patients tie "access" to cost and affordability. Evidence showed a strong perception that healthcare is not affordable.



WHAT PATIENTS SAY

When you think about healthcare, what's the first word or feeling that comes to mind?

unfortunate premium burden
deductibles limitations expenses
dread **barriers**
expensive stress
 co-pays **complicated**
 capitalism stressful overwhelming
affordability

Patients feel...

- **Financially overwhelmed** ("underwater" and "drowning") by healthcare costs
- **Unsupported** in managing costs
- **Distrustful** of the healthcare system, viewing Needs Navigation and safety net programs as their lifeline



"There's a huge stigma around asking for help, yeah. And people don't do it until the very last minute, and often they don't ask for help until it's almost too late"

"It's more difficult than it should be for any of us at this point"

"If you don't know that [help is] available to you, then that's the first problem. If you don't know that there is help out there, then you can't ask for help"



These findings signal a striking necessity to expand availability of Needs Navigation interventions AND safety net programs. Advocating for both will provide real-time relief and practical help for patients and families at risk for medical debt, other health-related financial hardships, and social strains that contribute to poorer health outcomes.

SHARE YOUR STORY

High costs of healthcare and shrinking safety net supports hurt our families, friends, colleagues and communities. Join NPAF in pressing for nationwide Needs Navigation and sustained safety net supports as top patient-driven priorities. Use the QR code to share your story about how important they are for preserving financial health.

