

Nysha King – Ink Noire Communications
contact@inknoire.com / 610-200-2491
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NEW SURVEY REVEALS AMERICANS MAY OVERESTIMATE HEALTH INSURANCE'S ABILITY TO PREVENT A FINANCIAL CRISIS

Serious Medical Challenge Can Bring Significant Costs Insurance Won't Cover

RADNOR, Pa., October 15, 2026—For millions of Americans, fall marks the start of open enrollment for health benefits. But having health insurance doesn't necessarily equate to being financially protected from all the costs that can accompany a serious illness, injury or disability. New data from medical fundraising nonprofit Help Hope Live revealed that 57% of insured Americans are very or extremely confident their medical benefits would prevent a serious medical challenge from becoming a financial crisis. Yet confidence drops when people consider associated expenses like lodging or travel for medical treatment (28%), a wheelchair accessible van (30%), and experimental medications or therapies (30%).

"The cost of a serious medical challenge can extend far beyond traditional medical bills. Insurance is critically important, but families can still face many out-of-pocket costs that are not covered by insurance or are only partially covered," says Kelly L. Green, Executive Director of Help Hope Live. "Together, these costs can quickly reach tens or even hundreds of thousands of dollars."

Insured Americans may not realize how vulnerable they are to a financial crisis, a risk that is further compounded by limited top-of-mind awareness of available resources for help with out-of-pocket expenses. When asked to name potential sources of support, no more than 4% of participants were able to name a single option.

These findings reflect a reality that Help Hope Live has been addressing since the organization was founded in 1983: a serious medical challenge can lead to exorbitant costs that far exceed the parameters of what health insurance covers.

Each year, the nonprofit supports more than 5,600 families nationwide with community-led fundraising for unmet medical and related costs.

About the Survey

The survey, conducted in May 2026 by Researchscape International, included 1,244 American adults (18+) with health insurance or benefits and an annual household income of at least \$25,000. The data were weighted to the U.S. population by nine demographic questions. The credibility interval for questions answered by all respondents is ± 4 percentage points.

Researchscape International is a market research consultancy that creates custom and omnibus surveys.

Additional survey findings are available at: <https://helphopelive.org/medical-fundraising-survey-2026/>

About Help Hope Live

As a 501(c)(3) nonprofit, our mission is to ease the financial burden for people facing serious medical challenges by supporting community-led fundraising and access to resources so a medical crisis doesn't become a financial crisis.

Since our founding in 1983, Help Hope Live (helphopelive.org) has helped raise more than \$194 million to cover the unmet medical needs of over 25,000 individuals and families.

Help Hope Live serves a diverse patient community in all 50 states and Puerto Rico, including transplant patients and people living with diagnoses ranging from long COVID and cancer to traumatic brain injuries, spinal cord injuries, and other chronic illnesses or disabilities. Help Hope Live has the highest possible 4-star rating from Charity Navigator and is ranked nationally in the top 1% of all U.S. charities.

Funds raised through donations and community events not only sustain Help Hope Live programs and services but also enable special initiatives that impact local families, from emergency needs grants to adaptive bike giveaways for children living with disabilities.

PR Contact

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