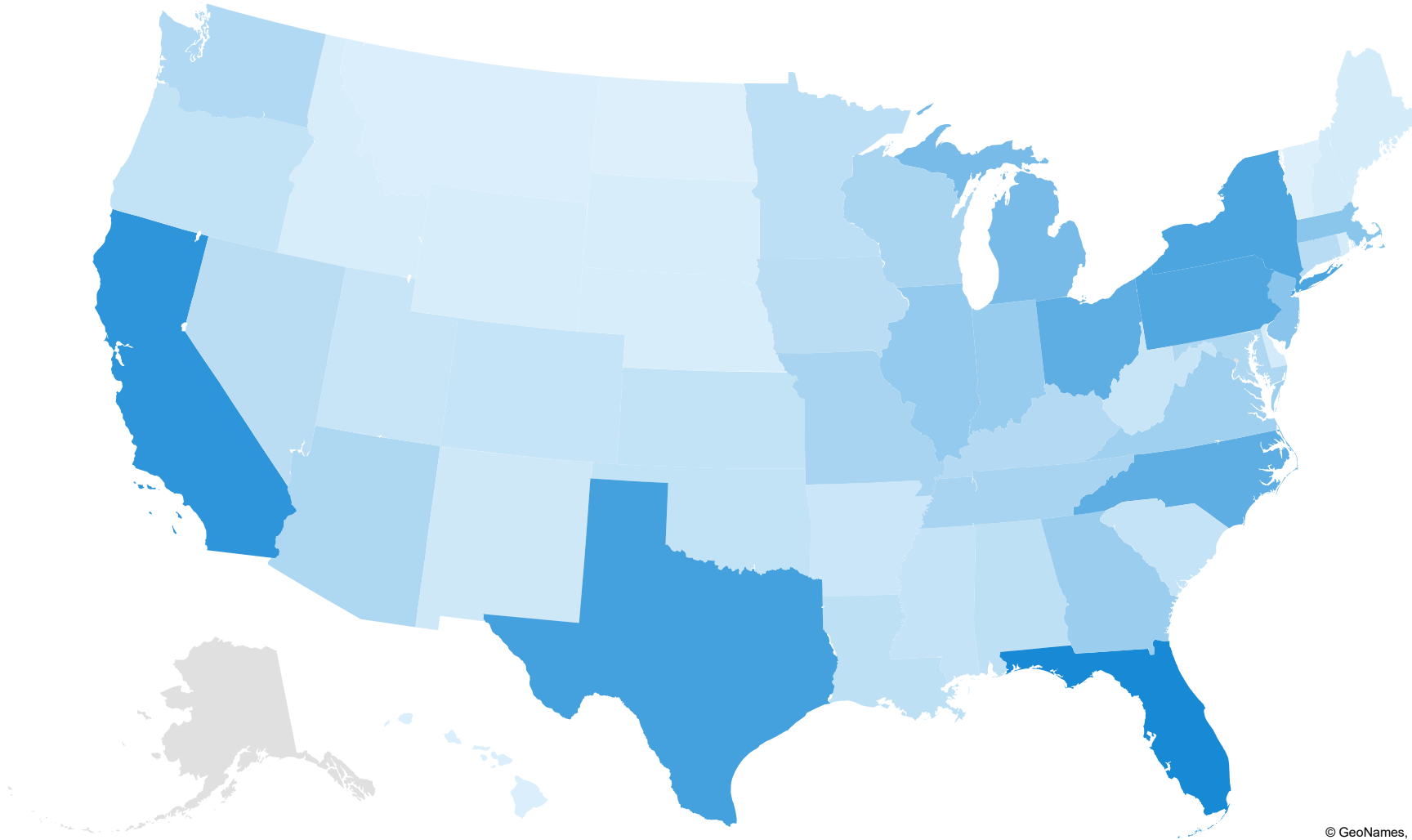


# Help Hope Live Healthcare Industry Flash Poll 2026 Weighted Report

## *Medical Fundraising and the Future of Healthcare*

May 18, 2026





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## Who Qualified for the Survey?

The results in this report are from an online survey of 1,244 U.S. adults aged 18 and up that was fielded from May 14 to 18, 2026.

To qualify the respondents needed to be above the poverty level and to be covered by some kind of health insurance.

The data was weighted to the U.S. population by 9 demographic questions. The credibility interval for questions answered by all respondents is  $\pm 4$  percentage points.

### Country

- United States

### Income

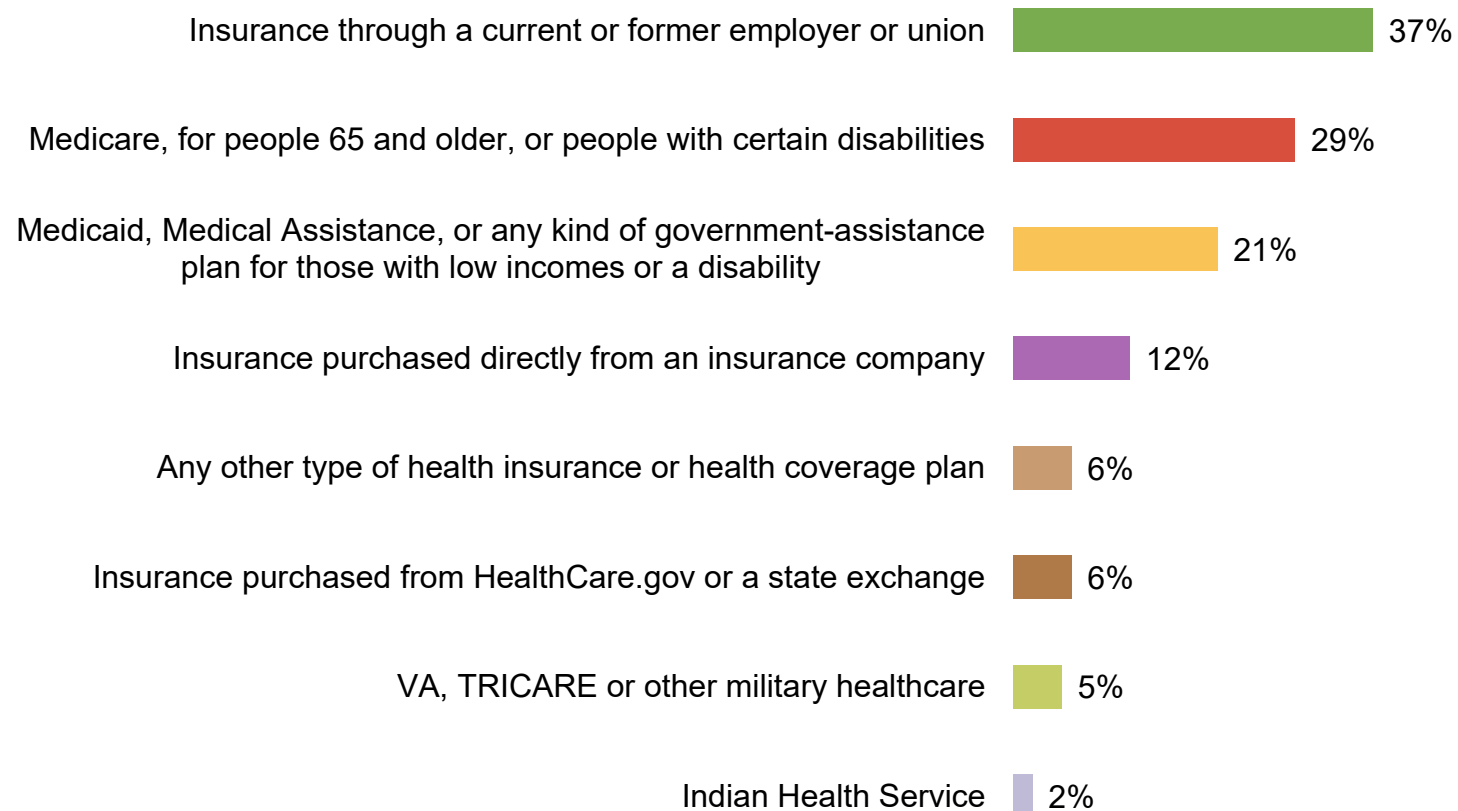
- \$25,000-\$49,999
- \$50,000-\$74,999
- \$75,000-\$99,999
- \$100,000-\$149,999
- \$150,000-\$199,999
- \$200,000+

### Are you currently covered by any of the following types of health insurance or health coverage plans?

- Not: "None of the above - I do not have any health insurance or health coverage"

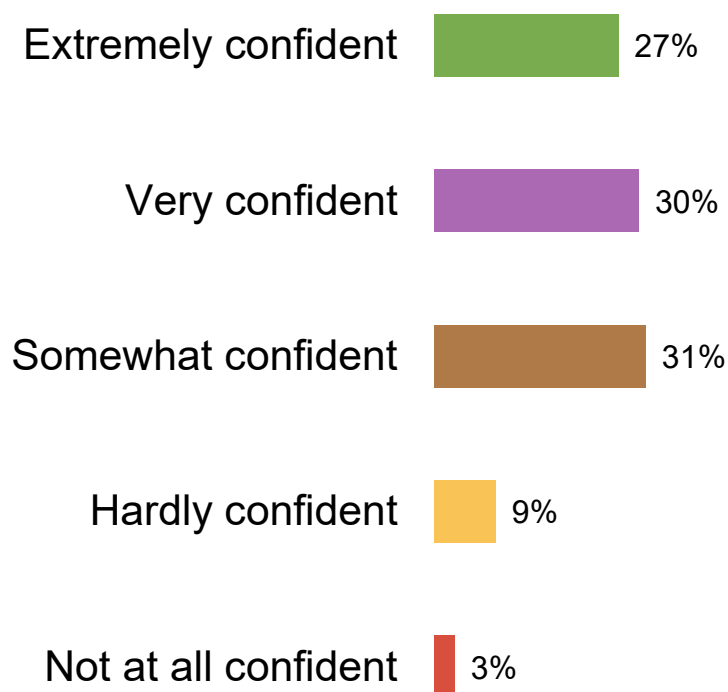
# ► Screener

## Are you currently covered by any of the following types of health insurance or health coverage plans?



## Medical Coverage

How confident do you feel that your insurance coverage or government benefits would help you to prevent a medical crisis from becoming a financial crisis for you?



Base: 1,244 (All respondents)

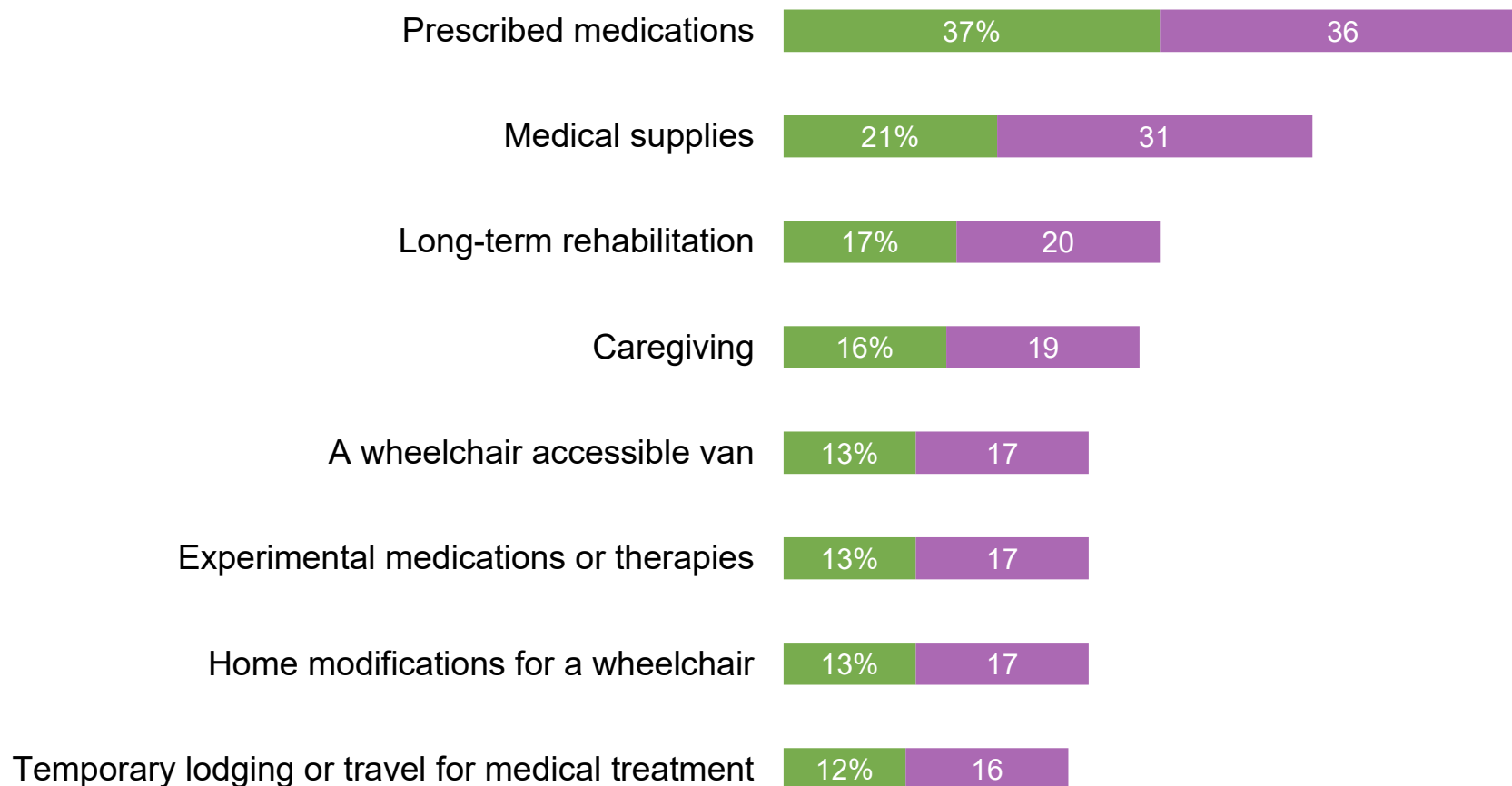


**What resources, if any, are you aware are available to help you with medical costs not covered by insurance?**

Medicaid (4%),  
Medicare (2%), Aflac (2%)

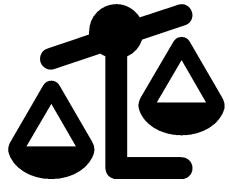
## How confident are you that your insurance would cover the following costs?

■ Extremely confident ■ Very confident



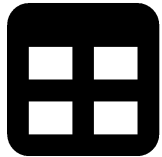
Base: 1,244 (All respondents)

# Community Assistance



**How likely would you be to ask your community for help with medical costs, if you needed it?**

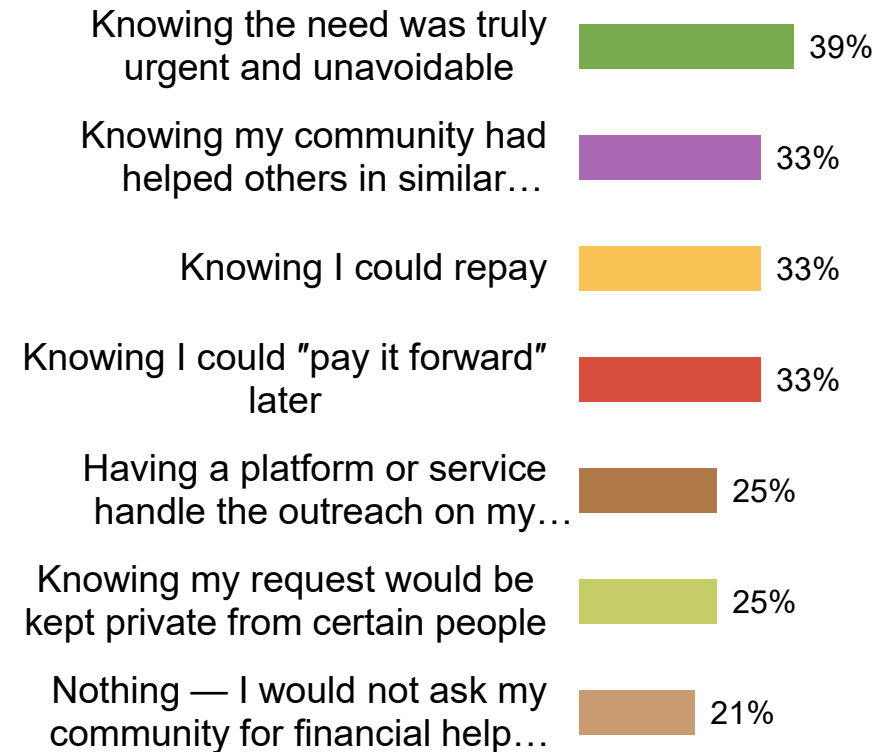
46% = Hardly likely (22%) + Not at all likely (24%)



**To your knowledge, are the following statements true or false?**

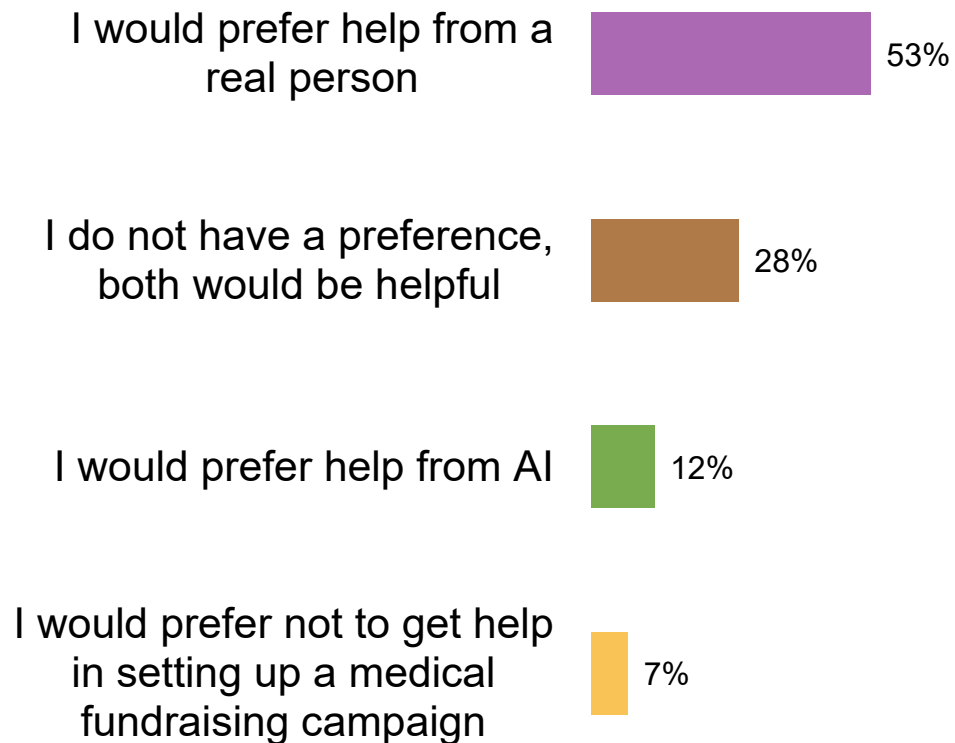
If funds raised are spent exclusively on medical costs, there is no risk of tax liability. (48% I'm not sure); Money raised through a medical fundraising campaign is always tax-free for the recipient. (48% I'm not sure); If funds raised are spent exclusively on medical costs, there is no risk of loss of benefits. (46% I'm not sure); Money raised through a medical fundraising campaign could affect eligibility for government benefits like Medicaid or Supplemental Security Income. (44% I'm not sure)

**Which of the following, if any, would make you more comfortable asking your community for financial help during a medical crisis?**



## Community Assistance - 2

If you were setting up a medical fundraising campaign, would you rather have help from AI, a real person, or both?



Base: 1,244 (All respondents)



### Why would you rather have help from AI?

Keywords — "Better" (11%), "Information" (8%), "Easier" (7%)



### Why would you rather have help from a real person?

Keywords — "AI" (17%), "Trust AI" (14%), "Real person" (11%)

# Why would you rather have help from AI?

## *Efficiency and Convenience*

Respondents mentioned it being easier, faster, and more accessible than traditional human interactions.

## *Superior Knowledge and Reliability*

AI is seen as more reliable and knowledgeable. Respondents trust AI to provide accurate, fact-based, and well-informed answers.

## *Impartiality and Non-judgmental Nature*

Respondents appreciate AI's impartiality and perceived lack of bias. It is valued for offering objective advice and eliminating the embarrassment or judgment associated with talking with people.



It's quicker to resolve an issue.  
Female, Millennial, Virginia



AI has the latest information.  
Female, Gen X, California



I don't need to worry about judgment and AI is more likely to have the most up-to-date information.  
Female, Millennial, New York

# Why would you rather have help from a real person?

## *Trust Issues with AI*

Many respondents expressed distrust in AI systems, citing concerns about reliability, accuracy, and potential for errors.



I don't trust AI to make those types of decisions for me.

Female, Boomer, New York

## *Preference for Human Empathy*

Respondents emphasized the importance of human empathy and emotional understanding, particularly in sensitive or urgent situations.



Because a real person can have mutual feelings and empathy.

Male, Gen Z, Mississippi

## *Desire for Personalization*

Many preferred working with a human due to the ability to receive personalized attention, accurate answers, and a more relatable experience.



More personalized and accurate.

Male, Millennial, Massachusetts

## Community Assistance - 3



**Would you value a program through your employer that provides help for out-of-pocket costs if an employee faces a medical crisis?**

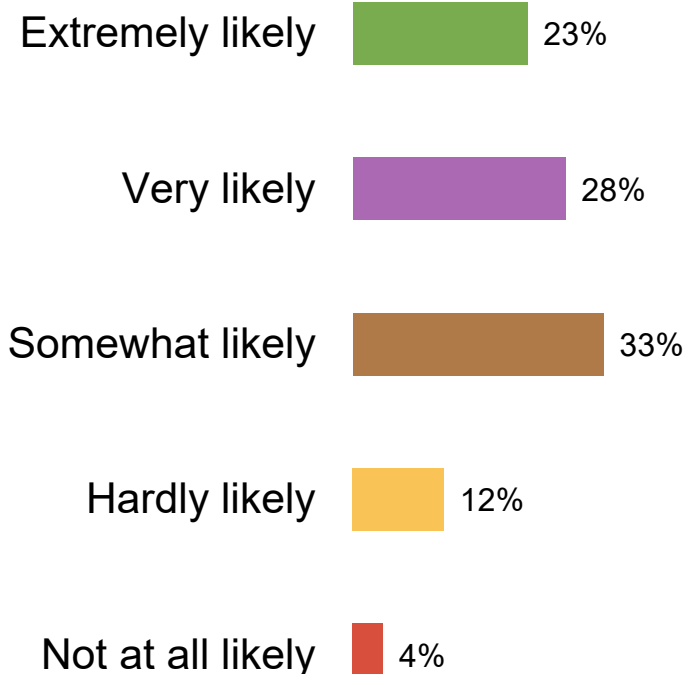
Yes (92%), No (8%)



**How likely are you to get involved and help if someone in your community experienced a medical crisis?**

47% = Extremely likely (19%) + Very likely (28%)

**How likely do you think that, in the future, patients in the United States will need to rely on their community to help pay healthcare costs?**



# Likelihood Questions

■ Extremely likely   ■ Very likely   ■ Somewhat likely   ■ Hardly likely   ■ Not at all likely

How likely do you think that, in the future, patients in the United States will need to rely on their community to help pay healthcare costs?



How likely are you to get involved and help if someone in your community experienced a medical crisis?



# Weighting

|                                                                                                   |                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  State            | California (11%), Texas (9%), Florida (7%), New York (6%), Pennsylvania (4%)                                                                                                                   |
|  Census Area      | South Atlantic (21%), East North Central (14%), Pacific (14%), Mid-Atlantic (13%), West South Central (12%), Mountain (8%), West North Central (7%), East South Central (6%), New England (5%) |
|  Children at Home | Yes (26%), No (74%)                                                                                                                                                                            |
|  Relationship     | Married (51%), Single (31%), Divorced (12%), Widowed (6%)                                                                                                                                      |
|  Age              | 18-34 (29%), 35-44 (17%), 45-54 (15%), 55-64 (15%), 65+ (24%)                                                                                                                                  |
|  Education        | Less than HS (9%), HS graduate (28%), Some college (30%), College graduate (20%), Postgraduate (13%)                                                                                           |
|  Income           | < \$50K (34%), \$50-\$99K (30%), \$100K+ (36%)                                                                                                                                                 |
|  Ethnicity      | White, non-Hispanic (65%); Black, non-Hispanic (13%); Hispanic (13%); Asian (7%); Another race (3%)                                                                                            |
|  Gender         | Female (52%), Male (48%)                                                                                                                                                                       |

Results presented in this report were weighted to be representative of the overall population using the above variables

## Detailed Results



Are you currently covered by any of the following types of health insurance or health coverage plans?



**37%**

***Insurance through  
a current or former  
employer or union***



**29%**

***Medicare, for  
people 65 and  
older, or people  
with certain  
disabilities***



**21%**

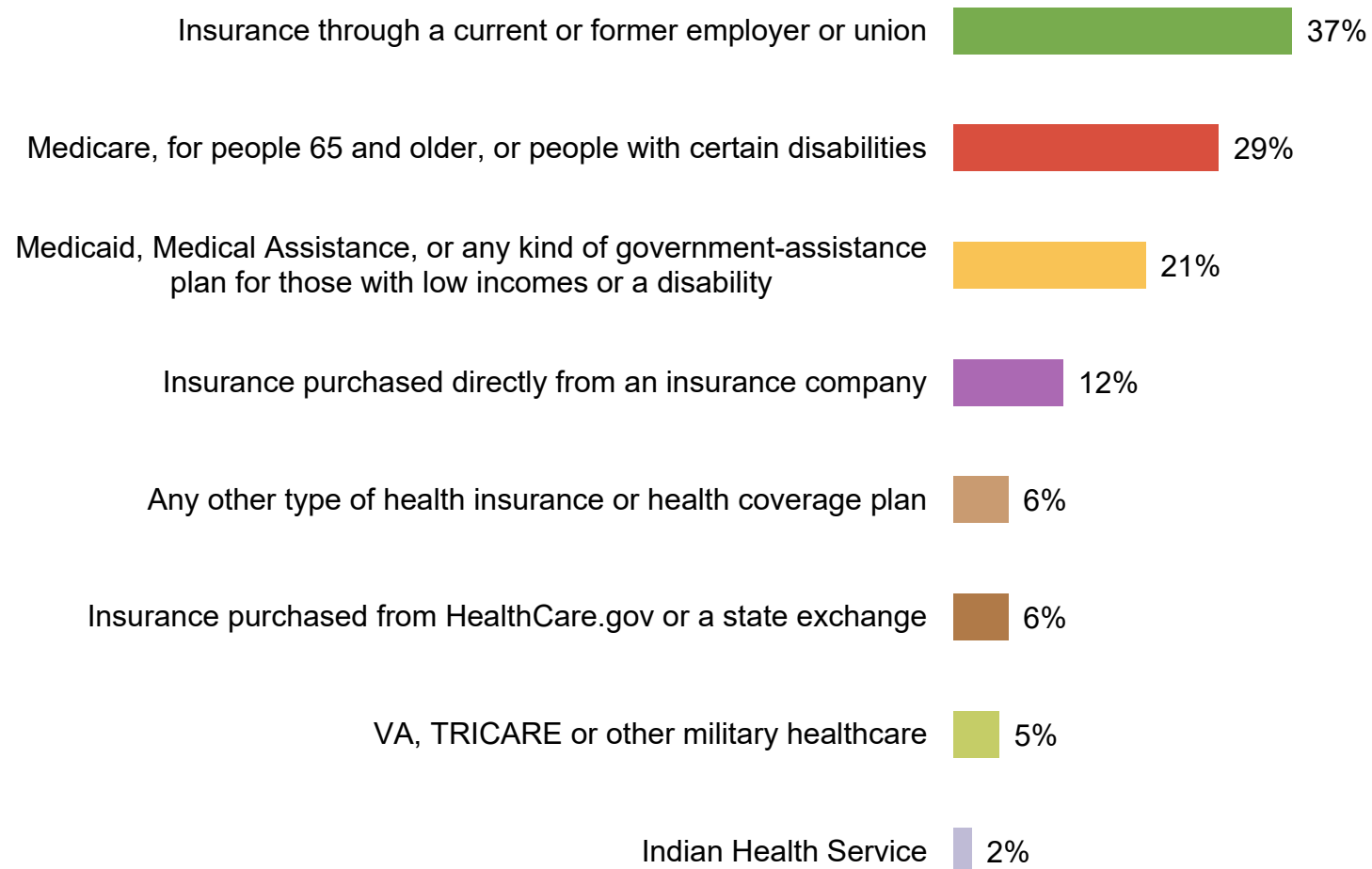
***Medicaid, Medical  
Assistance, or any  
kind of  
government-  
assistance plan for  
those with low  
incomes or a  
disability***



**12%**

***Insurance  
purchased directly  
from an insurance  
company***

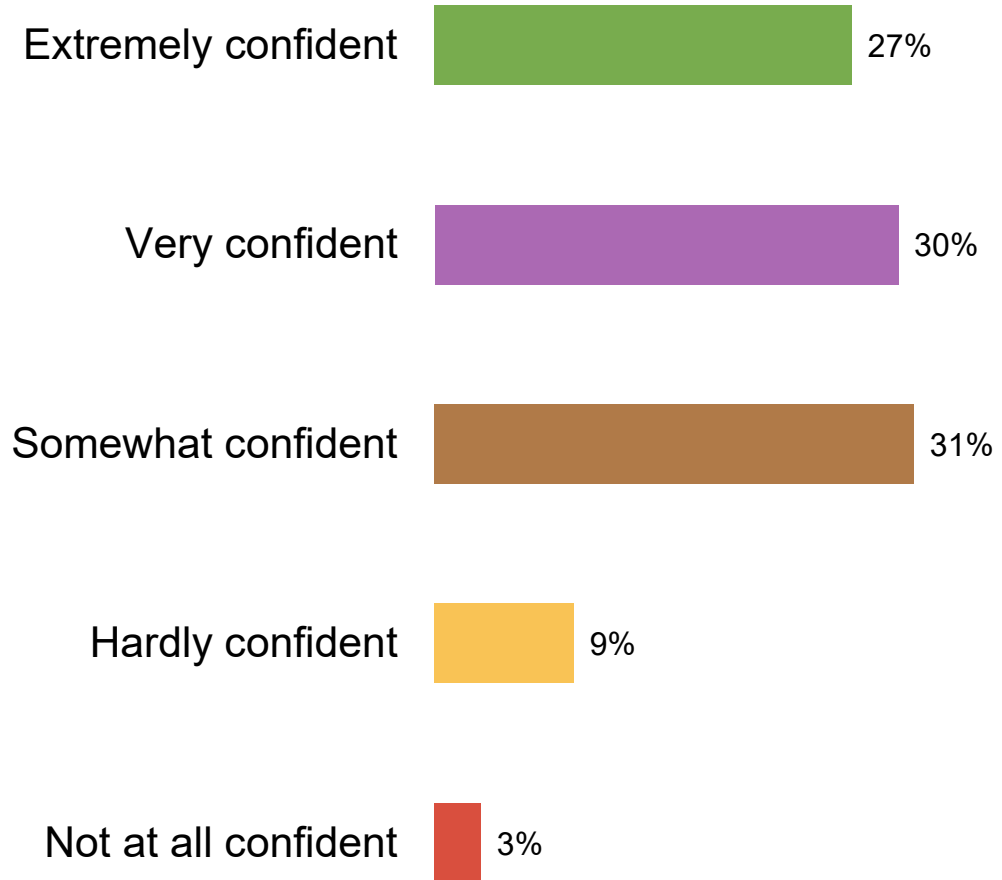
## Are you currently covered by any of the following types of health insurance or health coverage plans?



Base: 1,244 (All respondents)

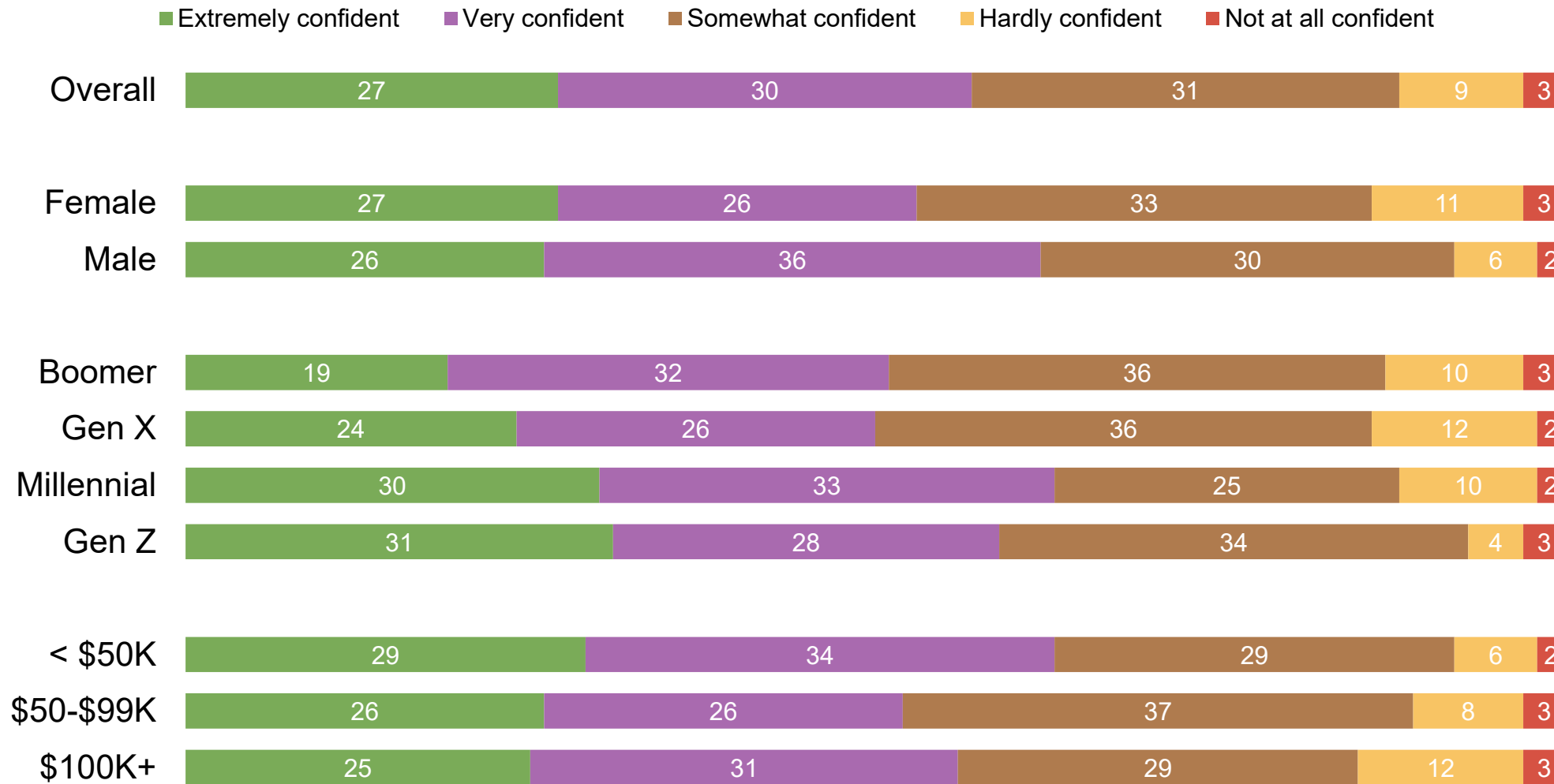
Note: Respondents could select multiple options.

How confident do you feel that your insurance coverage or government benefits would help you to prevent a medical crisis from becoming a financial crisis for you?



Base: 1,244 (All respondents)

How confident do you feel that your insurance coverage or government benefits would help you to prevent a medical crisis from becoming a financial crisis for you?

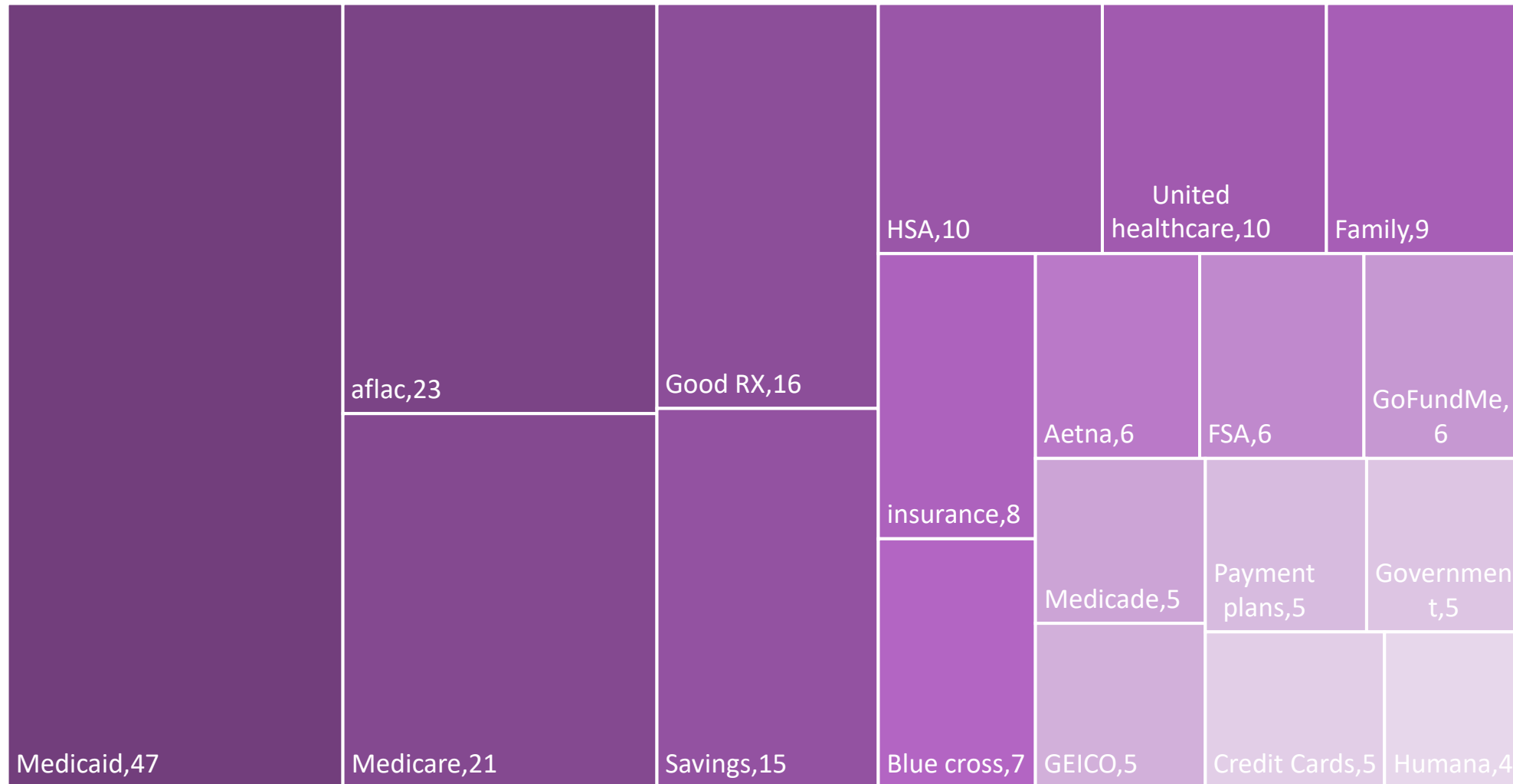


How confident do you feel that your insurance coverage or government benefits would help you to prevent a medical crisis from becoming a financial crisis for you?

| %                               | Race/Ethnicity      |                     |          |       |              |
|---------------------------------|---------------------|---------------------|----------|-------|--------------|
|                                 | White, non-Hispanic | Black, non-Hispanic | Hispanic | Asian | Another race |
| [Extremely + Very confident]    | ↓ 56                | ↑ 71                | 51       | 46    | 80           |
| Extremely confident             | ↓ 25                | ↑ 35                | 20       | 21    | ↑ 62         |
| Very confident                  | 31                  | 36                  | 31       | 25    | 18           |
| Somewhat confident              | 32                  | 23                  | 39       | 33    | 20           |
| Hardly confident                | 9                   | 5                   | 10       | 17    | 0            |
| Not at all confident            | 3                   | 1                   | 0        | 4     | 0            |
| [Hardly + Not at all confident] | 12                  | 6                   | 10       | 21    | 0            |
| Base (N=1,244)                  | n=962               | n=172               | n=33     | n=46  | n=31         |

Top Crosstab: This banner has the greatest statistically significant difference for this question.

## What resources, if any, are you aware are available to help you with medical costs not covered by insurance?



Base: 1,244 (All respondents)

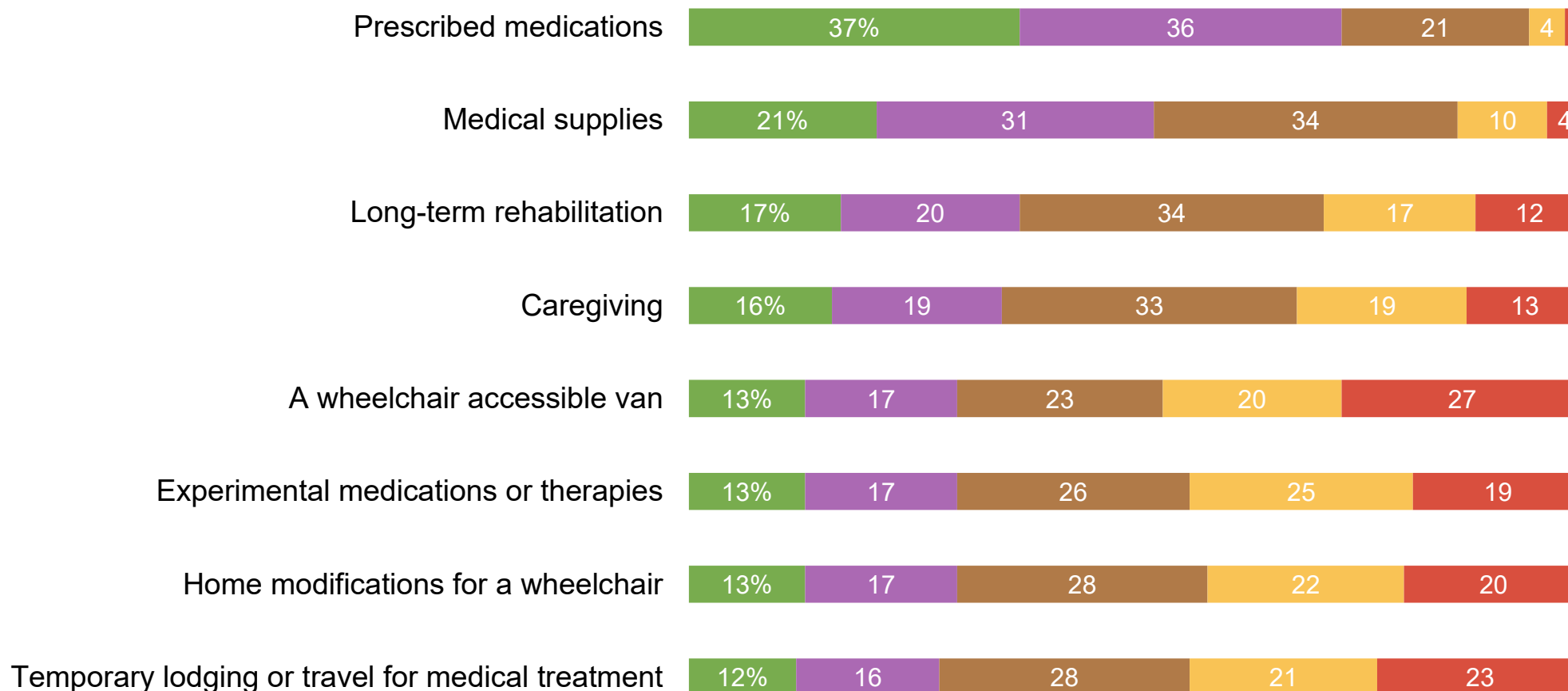
## What resources, if any, are you aware are available to help you with medical costs not covered by insurance?

| Word              | Count | % Respondents |
|-------------------|-------|---------------|
| Medicaid          | 47    | 4%            |
| Medicare          | 21    | 2%            |
| Aflac             | 23    | 2%            |
| Blue Cross        | 7     | 1%            |
| Insurance         | 8     | 1%            |
| Family            | 9     | 1%            |
| HSA               | 10    | 1%            |
| United Healthcare | 10    | 1%            |
| Savings           | 15    | 1%            |
| Good RX           | 16    | 1%            |
| Charity           | 2     | <1%           |
| USAA              | 2     | <1%           |

Base: 1,244 (All respondents)

# How confident are you that your insurance would cover the following costs?

Extremely confident   Very confident   Somewhat confident   Hardly confident   Not at all confident



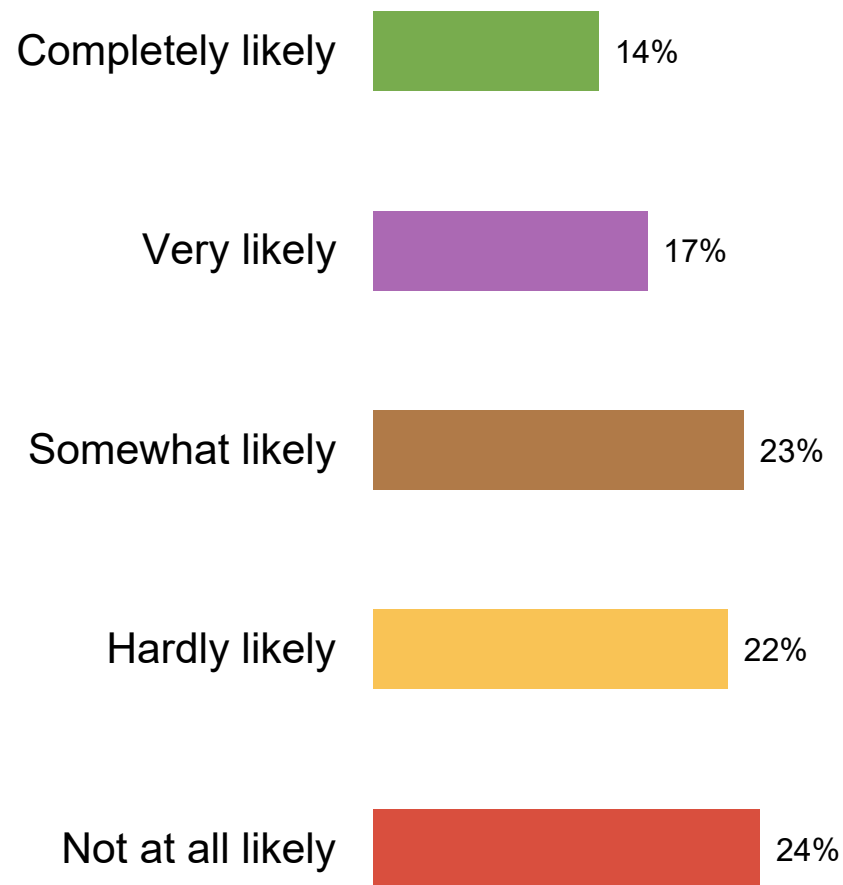
Base: 1,244 (All respondents) Showing only the top 5 most selected options.

## How confident are you that your insurance would cover the following costs?

|                                                   | Extremely confident | Very confident | Somewhat confident | Hardly confident | Not at all confident |
|---------------------------------------------------|---------------------|----------------|--------------------|------------------|----------------------|
|                                                   | %                   | %              | %                  | %                | %                    |
| Prescribed medications                            | 37                  | 36             | 21                 | 4                | 2                    |
| Medical supplies                                  | 21                  | 31             | 34                 | 10               | 4                    |
| Long-term rehabilitation                          | 17                  | 20             | 34                 | 17               | 12                   |
| Caregiving                                        | 16                  | 19             | 33                 | 19               | 13                   |
| A wheelchair accessible van                       | 13                  | 17             | 23                 | 20               | 27                   |
| Experimental medications or therapies             | 13                  | 17             | 26                 | 25               | 19                   |
| Home modifications for a wheelchair               | 13                  | 17             | 28                 | 22               | 20                   |
| Temporary lodging or travel for medical treatment | 12                  | 16             | 28                 | 21               | 23                   |

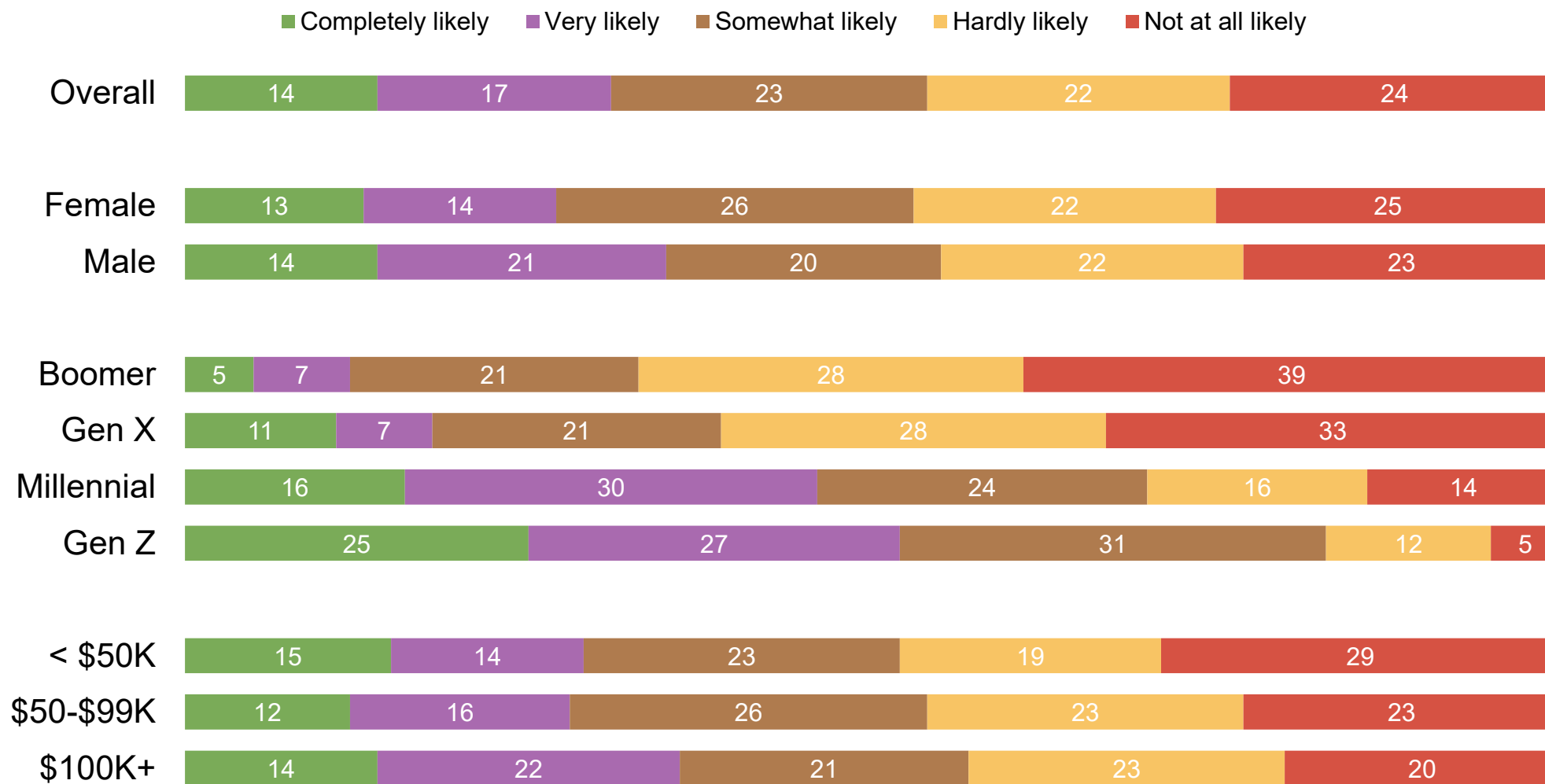
Base: 1,244 (All respondents)

## How likely would you be to ask your community for help with medical costs, if you needed it?



Base: 1,244 (All respondents)

## How likely would you be to ask your community for help with medical costs, if you needed it?



Which of the following, if any, would make you more comfortable asking your community for financial help during a medical crisis?



**39%**

***Knowing the need  
was truly urgent  
and unavoidable***



**33%**

***Knowing my  
community had  
helped others in  
similar situations  
before***



**33%**

***Knowing I could  
repay***



**33%**

***Knowing I could  
"pay it forward"  
later***

## Which of the following, if any, would make you more comfortable asking your community for financial help during a medical crisis?



Base: 1,244 (All respondents)

Note: Respondents could select multiple options.

## Which of the following, if any, would make you more comfortable asking your community for financial help during a medical crisis?

|                                                                                   | Gender |       | Generation |       |            |       | Household Income Summary |            |         |
|-----------------------------------------------------------------------------------|--------|-------|------------|-------|------------|-------|--------------------------|------------|---------|
| %                                                                                 | Female | Male  | Boomer     | Gen X | Millennial | Gen Z | < \$50K                  | \$50-\$99K | \$100K+ |
| Knowing the need was truly urgent and unavoidable                                 | 41     | 37    | 36         | ↓ 26  | ↑ 48       | 44    | 34                       | 43         | 39      |
| Knowing my community had helped others in similar situations before               | 33     | 32    | 29         | 29    | 35         | ↑ 44  | 31                       | 32         | 35      |
| Having a platform or service handle the outreach on my behalf                     | 25     | 24    | 22         | 20    | 27         | ↑ 35  | 23                       | 26         | 24      |
| Knowing I could repay                                                             | 30     | 36    | ↓ 27       | 31    | 38         | 36    | 30                       | 32         | 36      |
| Knowing I could "pay it forward" later                                            | 32     | 34    | ↓ 25       | 32    | ↑ 39       | 39    | 35                       | 32         | 33      |
| Knowing my request would be kept private from certain people                      | 26     | 24    | ↓ 19       | 19    | ↑ 32       | 31    | 24                       | 25         | 26      |
| Other (please specify)                                                            | 0      | 0     | 0          | 0     | 0          | 0     | 0                        | 0          | 0       |
| Nothing — I would not ask my community for financial help under any circumstances | 20     | 21    | ↑ 34       | 26    | ↓ 9        | ↓ 10  | 23                       | 20         | 19      |
| Base                                                                              | n=638  | n=606 | n=349      | n=339 | n=367      | n=163 | n=304                    | n=524      | n=416   |

Which of the following, if any, would make you more comfortable asking your community for financial help during a medical crisis?

| %                                                                                 | Are you working full or part time, going to school, a stay-at-home partner, or doing something else? |                   |                      |         |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------|----------------------|---------|
|                                                                                   | Working full time                                                                                    | Working part time | Stay-at-home partner | Retired |
| Knowing the need was truly urgent and unavoidable                                 | ↑ 41                                                                                                 | 41                | 23                   | 32      |
| Knowing I could "pay it forward" later                                            | ↑ 35                                                                                                 | ↑ 41              | 28                   | 23      |
| Knowing I could repay                                                             | ↑ 37                                                                                                 | 32                | 26                   | 27      |
| Knowing my community had helped others in similar situations before               | ↑ 35                                                                                                 | ↑ 41              | 42                   | 23      |
| Knowing my request would be kept private from certain people                      | ↑ 29                                                                                                 | 19                | 34                   | 18      |
| Having a platform or service handle the outreach on my behalf                     | ↑ 28                                                                                                 | 29                | 6                    | ↓ 16    |
| Nothing — I would not ask my community for financial help under any circumstances | ↓ 14                                                                                                 | 13                | 36                   | ↑ 40    |
| Other                                                                             | 0                                                                                                    | 0                 | 0                    | ↑ 1     |
| Base (N=1,244)                                                                    | n=692                                                                                                | n=115             | n=37                 | n=283   |

Top Crosstab: This banner has the greatest statistically significant difference for this question.

## To your knowledge, are the following statements true or false?

■ True ■ False ■ I'm not sure

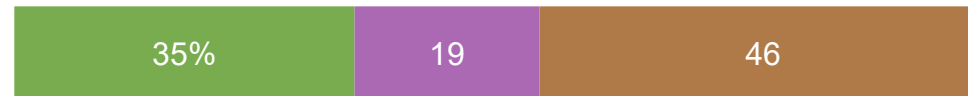
Money raised through a medical fundraising campaign is always tax-free for the recipient.



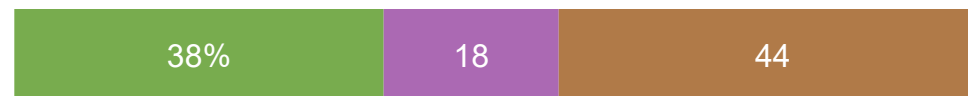
If funds raised are spent exclusively on medical costs, there is no risk of tax liability.



If funds raised are spent exclusively on medical costs, there is no risk of loss of benefits.

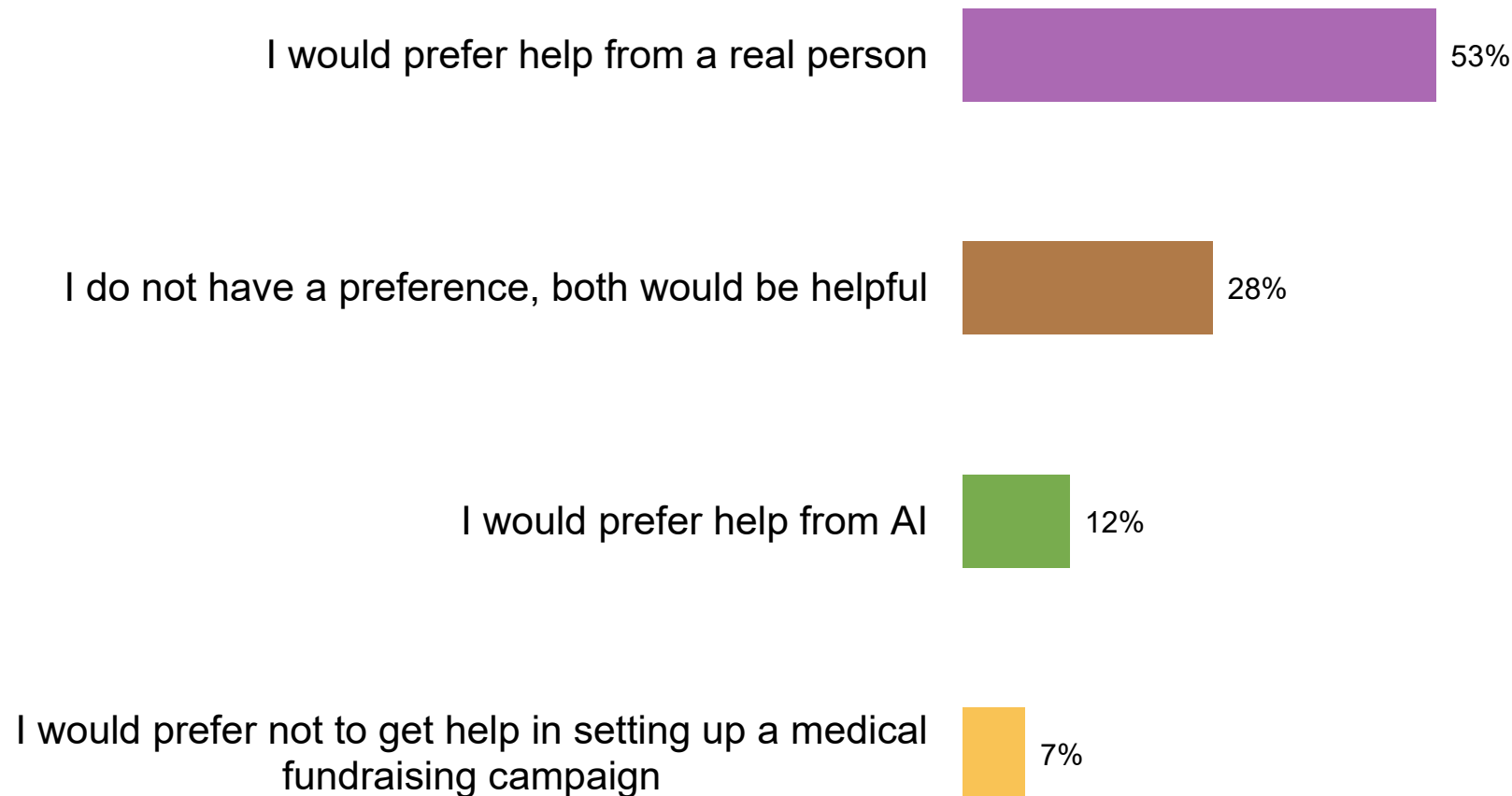


Money raised through a medical fundraising campaign could affect eligibility for government benefits like Medicaid or Supplemental Security Income.



Base: 1,244 (All respondents) Showing only the top 3 most selected options.

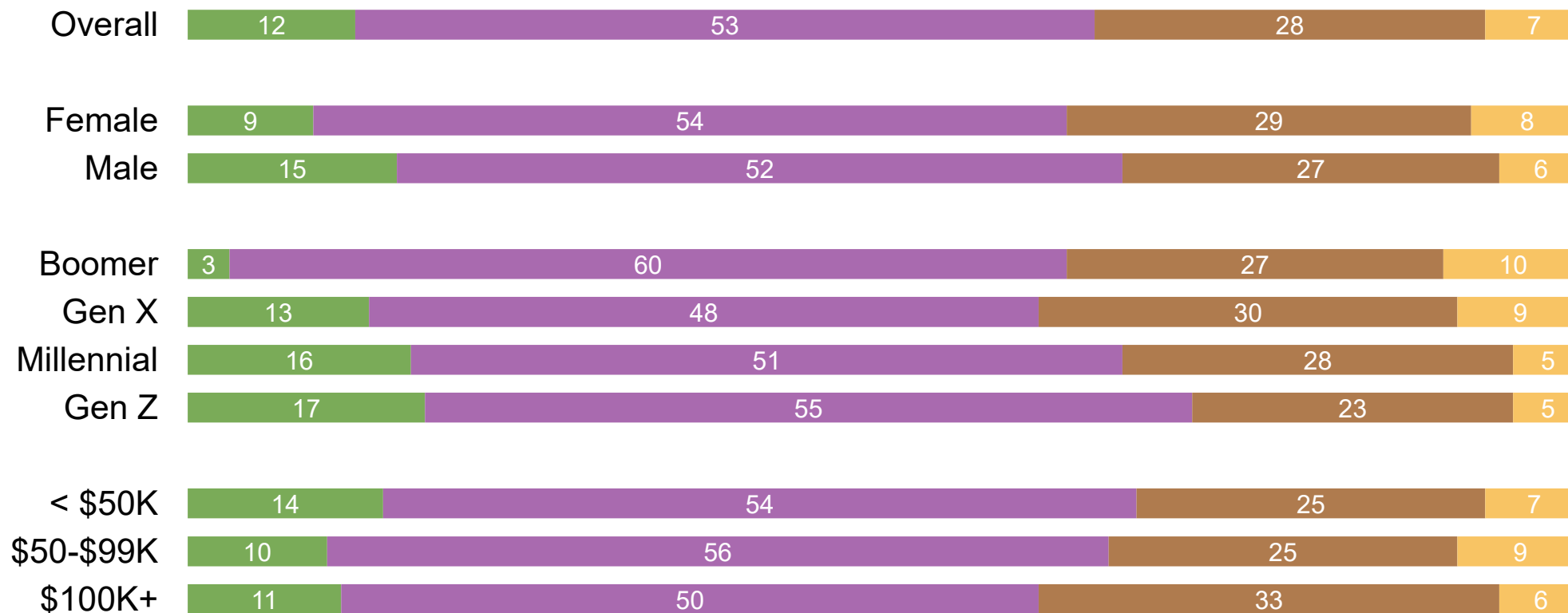
**If you were setting up a medical fundraising campaign, would you rather have help from AI, a real person, or both?**



Base: 1,244 (All respondents)

## If you were setting up a medical fundraising campaign, would you rather have help from AI, a real person, or both?

- I would prefer help from AI
- I would prefer help from a real person
- I do not have a preference, both would be helpful
- I would prefer not to get help in setting up a medical fundraising campaign

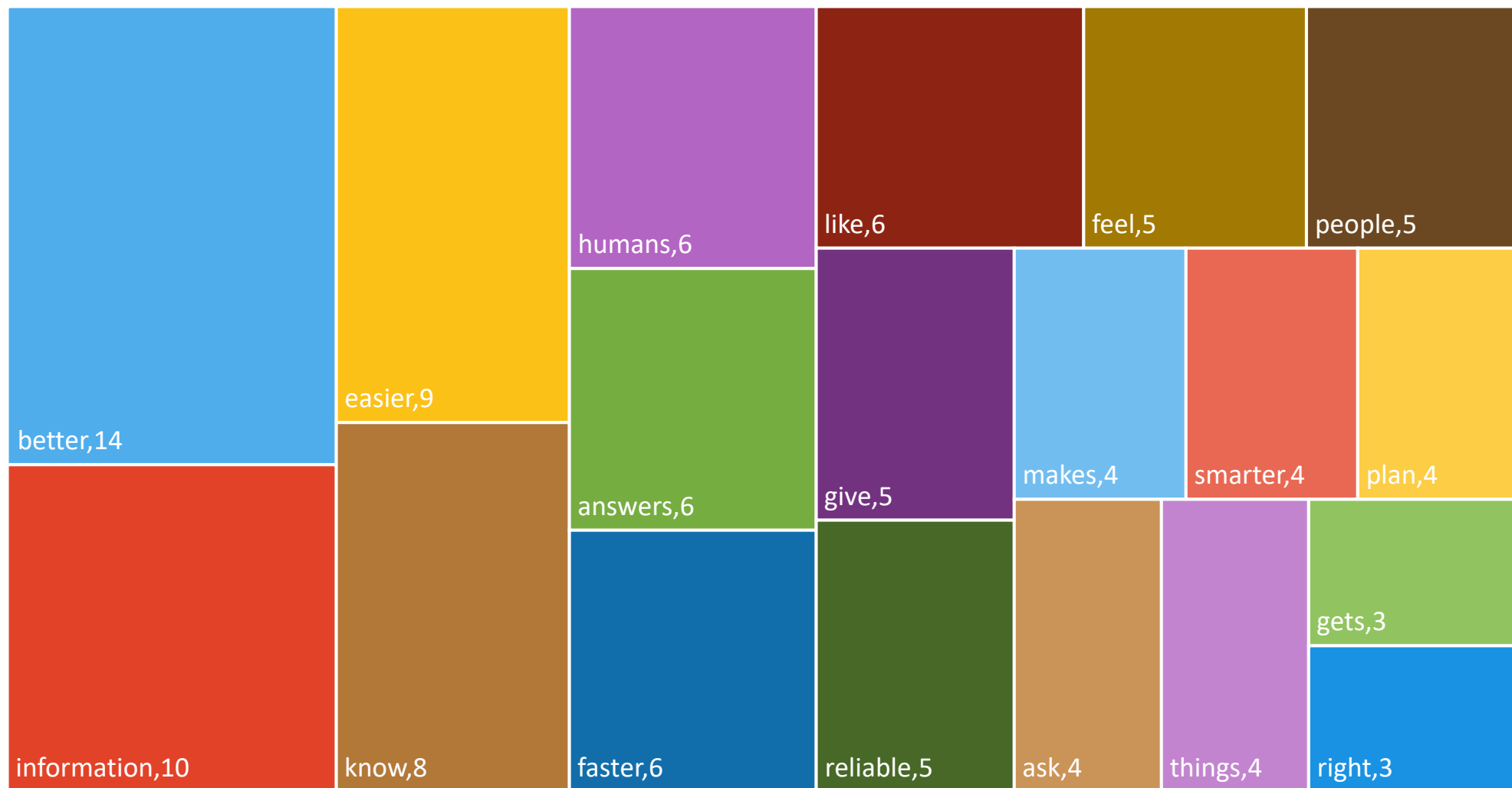


**If you were setting up a medical fundraising campaign, would you rather have help from AI, a real person, or both?**

|                                                                             | %    | Do any children younger than 18 years of age live in your household? |       |
|-----------------------------------------------------------------------------|------|----------------------------------------------------------------------|-------|
|                                                                             |      | Yes                                                                  | No    |
| I would prefer help from a real person                                      | ↓ 42 |                                                                      | ↑ 57  |
| I do not have a preference, both would be helpful                           | 33   |                                                                      | 26    |
| I would prefer help from AI                                                 | ↑ 17 |                                                                      | ↓ 10  |
| I would prefer not to get help in setting up a medical fundraising campaign | 8    |                                                                      | 7     |
| Base (n=1,227)                                                              |      | n=395                                                                | n=832 |

Top Crosstab: This banner has the greatest statistically significant difference for this question.

# Why would you rather have help from AI?



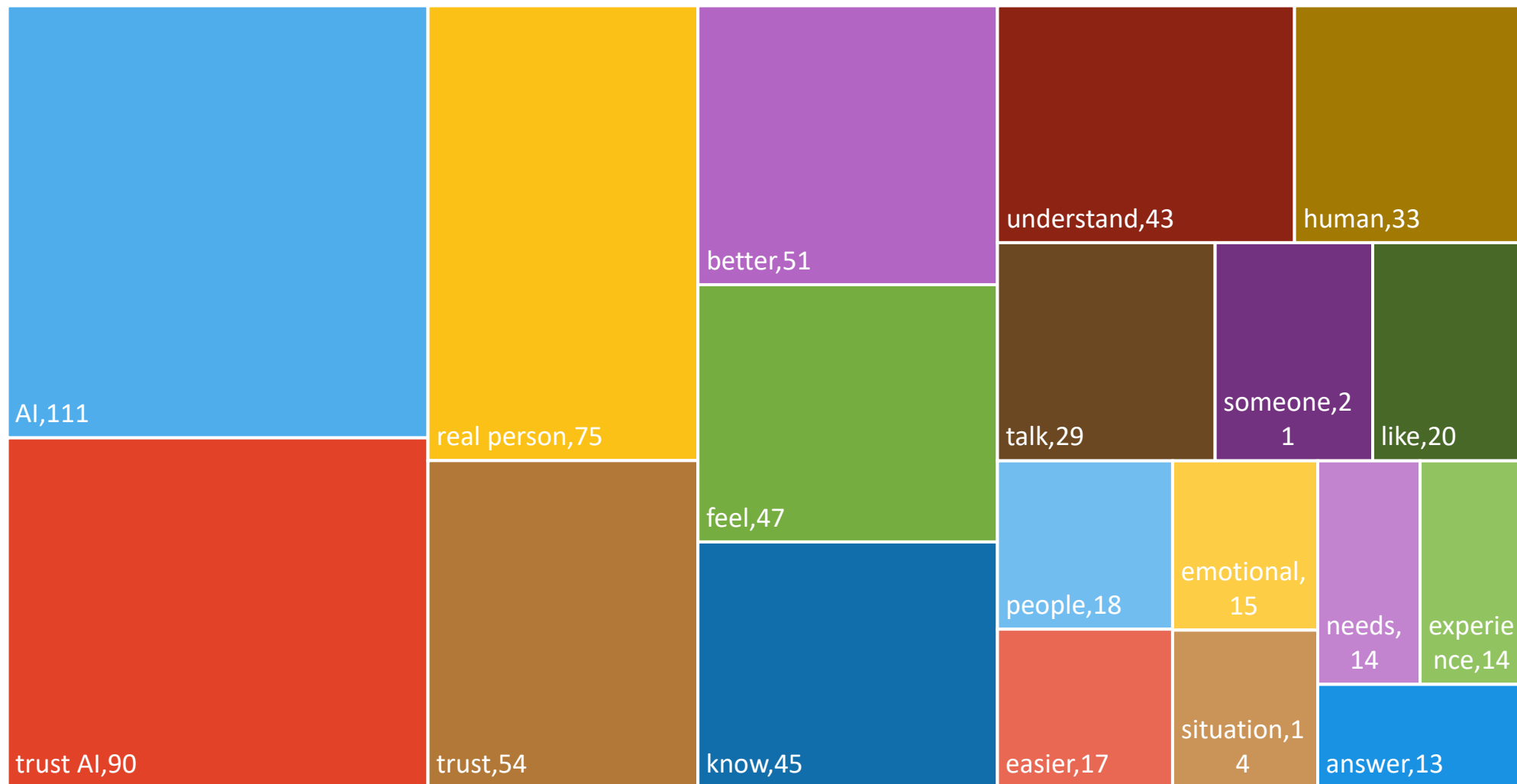
Base: 126 (10% of respondents)

# Why would you rather have help from AI?

| Word        | Count | %   | Example Quote                                                                                                                  |
|-------------|-------|-----|--------------------------------------------------------------------------------------------------------------------------------|
| Better      | 14    | 11% | "Because I believe the AI would come up with better options ..."                                                               |
| Information | 10    | 8%  | "I don't need to worry about judgment and AI is more likely to have the most up-to-date information."                          |
| Easier      | 9     | 7%  | "AI would be able to take care of the fundraiser much easier than humans because they [have no] emotions attached to it."      |
| Know        | 8     | 6%  | "I think AI would know many of the things I don't about medical fundraising."                                                  |
| Humans      | 6     | 5%  | "Because it is a machine and doesn't make mistakes as often as humans."                                                        |
| Answers     | 6     | 5%  | "I trust AI because I feel like I get more answers from AI than I would from someone else ..."                                 |
| Faster      | 6     | 5%  | "It can provide faster organization and guidance, while a real person can offer empathy and judgment for sensitive decisions." |
| Like        | 6     | 5%  | "Faster and more convenient when you do not feel like dealing with people."                                                    |
| Feel        | 5     | 4%  | "I would feel embarrassed to ask for financial help."                                                                          |
| People      | 5     | 4%  | "Its easier for the AI to know what target people to reach."                                                                   |
| Give        | 5     | 4%  | "Cuz it'll give me complex answers; it'll give me a variety of different places to..."                                         |
| Reliable    | 5     | 4%  | "It's personalized and reliable."                                                                                              |

Base: 126 (10% of respondents)

# Why would you rather have help from a real person?



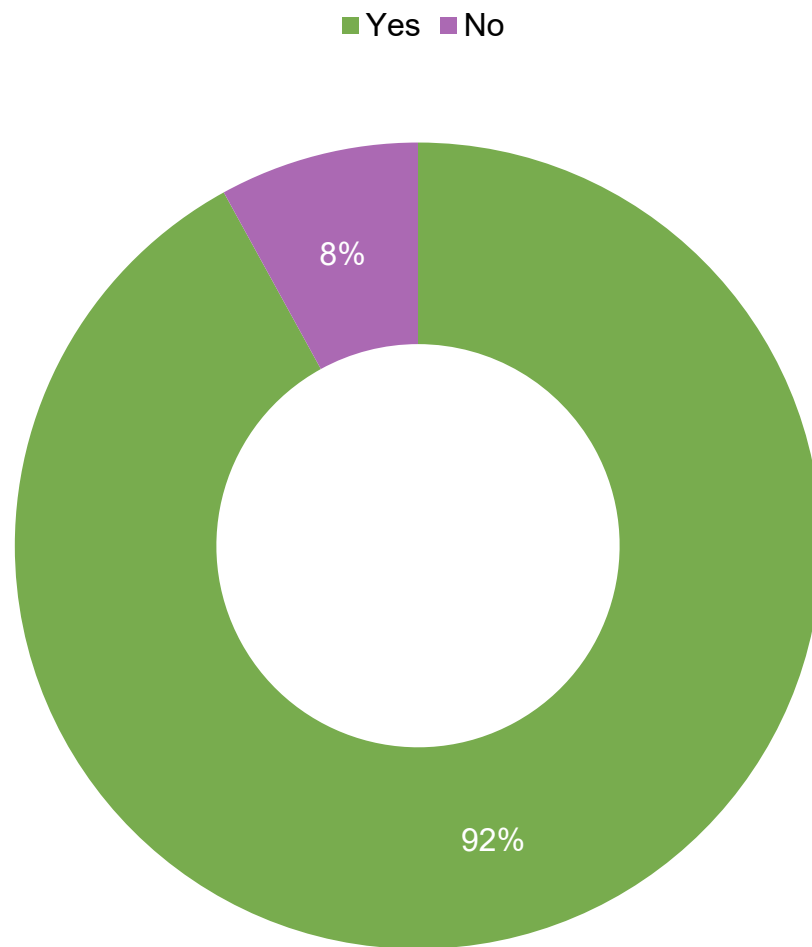
Base: 660 (53% of respondents)

# Why would you rather have help from a real person?

| Word        | Count | %   | Example Quote                                                                                                                                                                                                                                      |
|-------------|-------|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AI          | 111   | 17% | "AI is an unproven source. I do not believe that AI is all that some people believe it to be. Not enough security and not enough privacy. I have managed fine for 75 years without AI."                                                            |
| Trust AI    | 90    | 14% | "Because why would I trust AI with something when it is fairly new and makes mistakes."                                                                                                                                                            |
| Real person | 75    | 11% | "Because a real person is a human being and they are the ones that created AI so they're smarter than AI. There's no way I would put my trust in a computer or an artificial intelligence. It's not normal to do so."                              |
| Better      | 51    | 8%  | "A lot of times AI do not understand your situation. They will always give you the wrong answer and guide you to the wrong step. It's better to speak with a real person so you can explain your situation and what it is that you actually need." |
| Trust       | 54    | 8%  | "Because I can trust them, I don't know enough about AI to trust it."                                                                                                                                                                              |
| Understand  | 43    | 7%  | "Because it's better they understand more ..."                                                                                                                                                                                                     |
| Know        | 45    | 7%  | "Because I know I'm talking to a human being and not a computer or the internet or somebody that's not real."                                                                                                                                      |
| Feel        | 47    | 7%  | "I feel it is more comfortable for me to have a real person and they have emotional understanding ..."                                                                                                                                             |
| Human       | 33    | 5%  | "I would rather have a real human assistant because AI only knows responses and information that it's programmed to handle. A human on the other hand has the ability to have resources from prior experiences."                                   |
| Talk        | 29    | 4%  | "I do not want to talk to computers or robots. I want to talk to human beings ..."                                                                                                                                                                 |
| Easier      | 17    | 3%  | "It's simple and they have experience from it all so it would be easier for me to rely on their support."                                                                                                                                          |
| People      | 18    | 3%  | "Because people are people and why should it be AI can't give you that human touch."                                                                                                                                                               |

Base: 660 (53% of respondents)

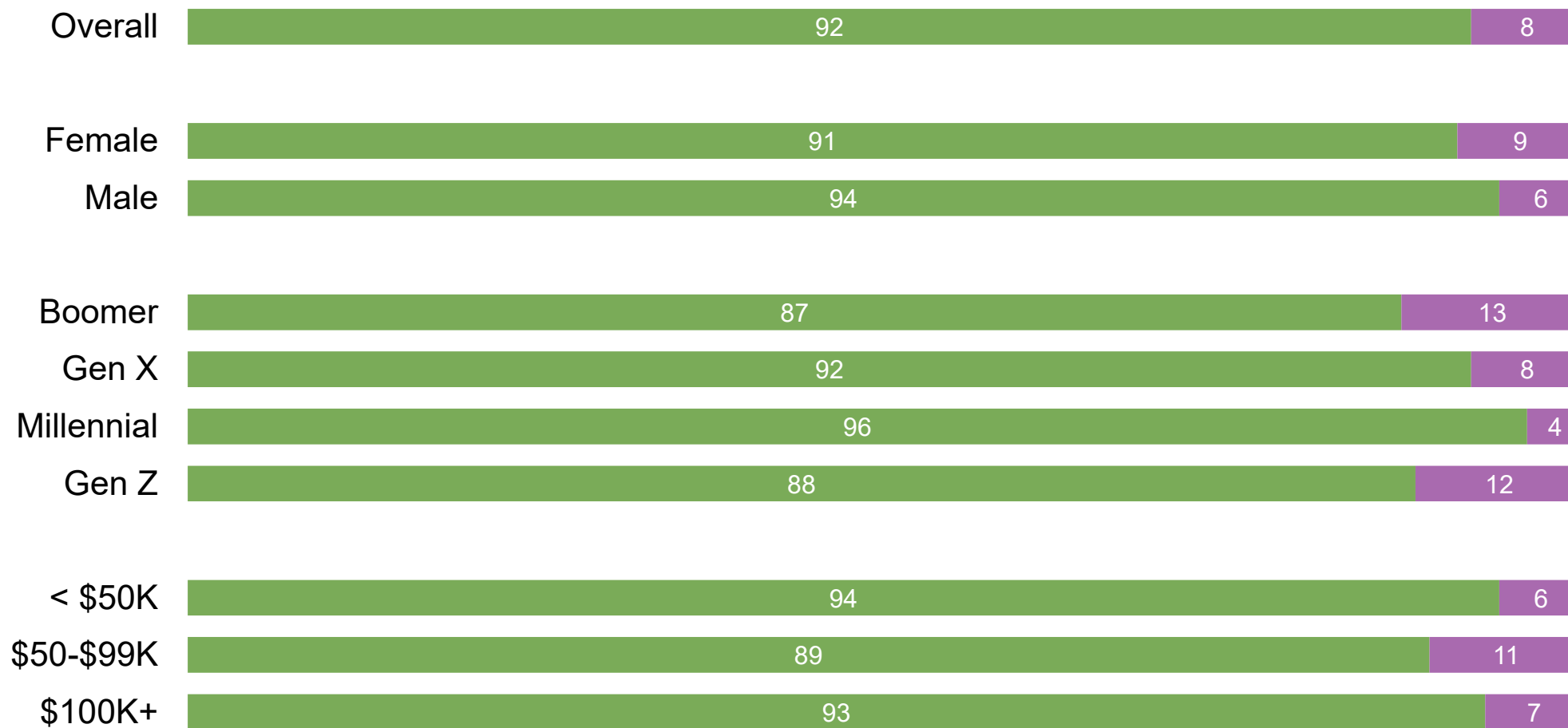
Would you value a program through your employer that provides help for out-of-pocket costs if an employee faces a medical crisis?



Base: 807 (65% of respondents)

## Would you value a program through your employer that provides help for out-of-pocket costs if an employee faces a medical crisis?

■ Yes, I would   ■ No, I would not

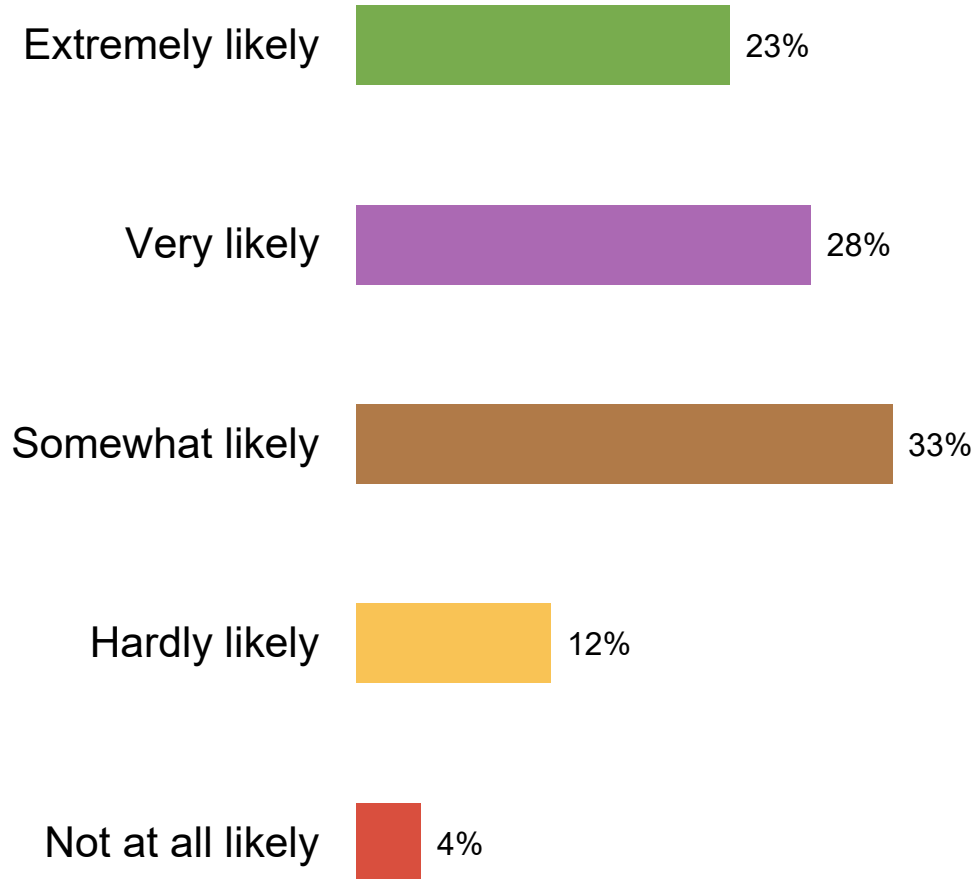


Would you value a program through your employer that provides help for out-of-pocket costs if an employee faces a medical crisis?

| %            | Top States by Population |       |         |          |              |       |
|--------------|--------------------------|-------|---------|----------|--------------|-------|
|              | California               | Texas | Florida | New York | Pennsylvania | Other |
| Yes          | 86                       | 89    | 95      | ↓ 76     | 98           | ↑ 94  |
| No           | 14                       | 11    | 5       | ↑ 24     | 2            | 6     |
| Base (n=807) | n=51                     | n=57  | n=63    | n=45     | n=50         | n=514 |

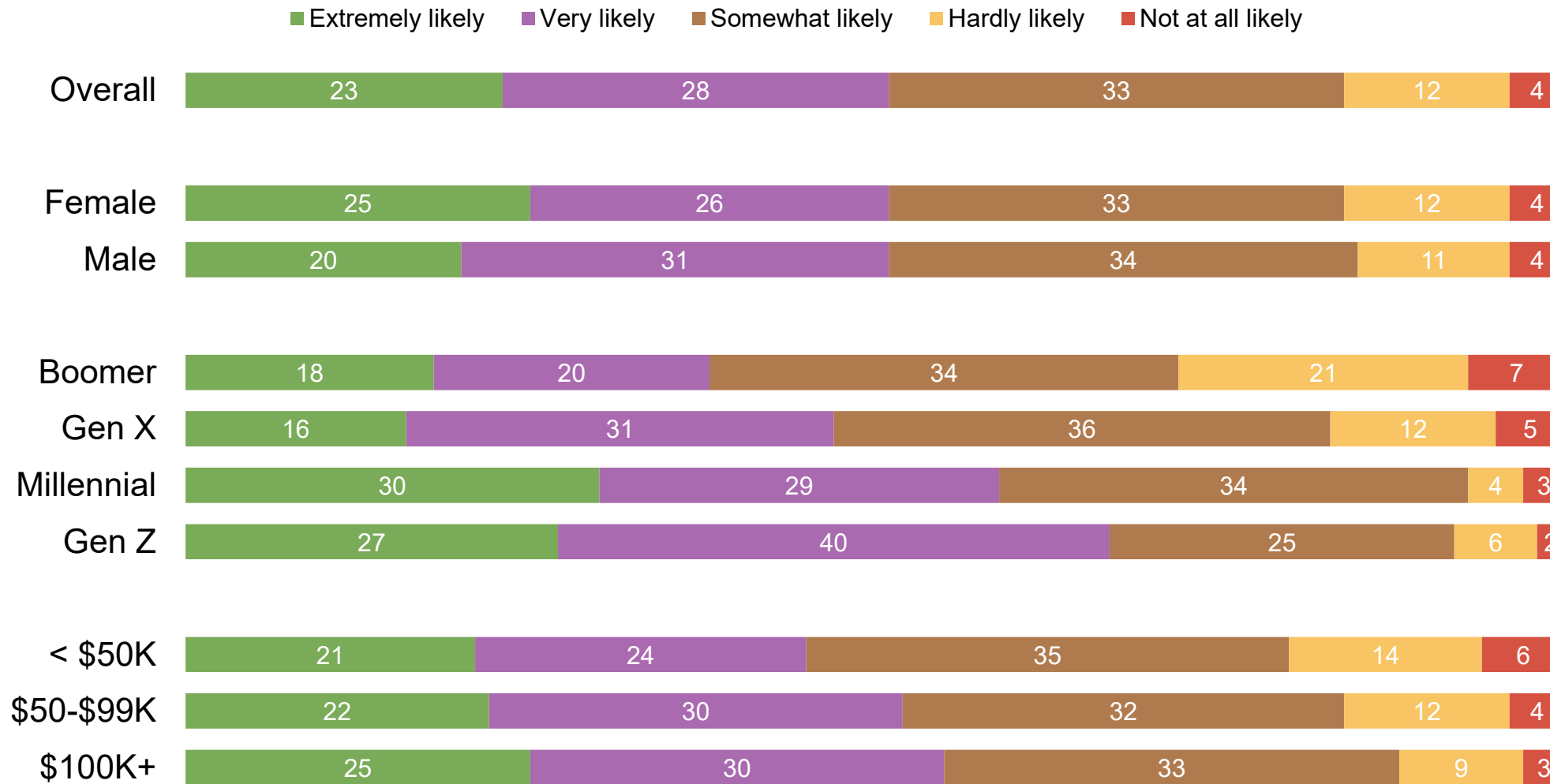
Top Crosstab: This banner has the greatest statistically significant difference for this question.

How likely do you think that, in the future, patients in the United States will need to rely on their community to help pay healthcare costs?



Base: 1,244 (All respondents)

## How likely do you think that, in the future, patients in the United States will need to rely on their community to help pay healthcare costs?

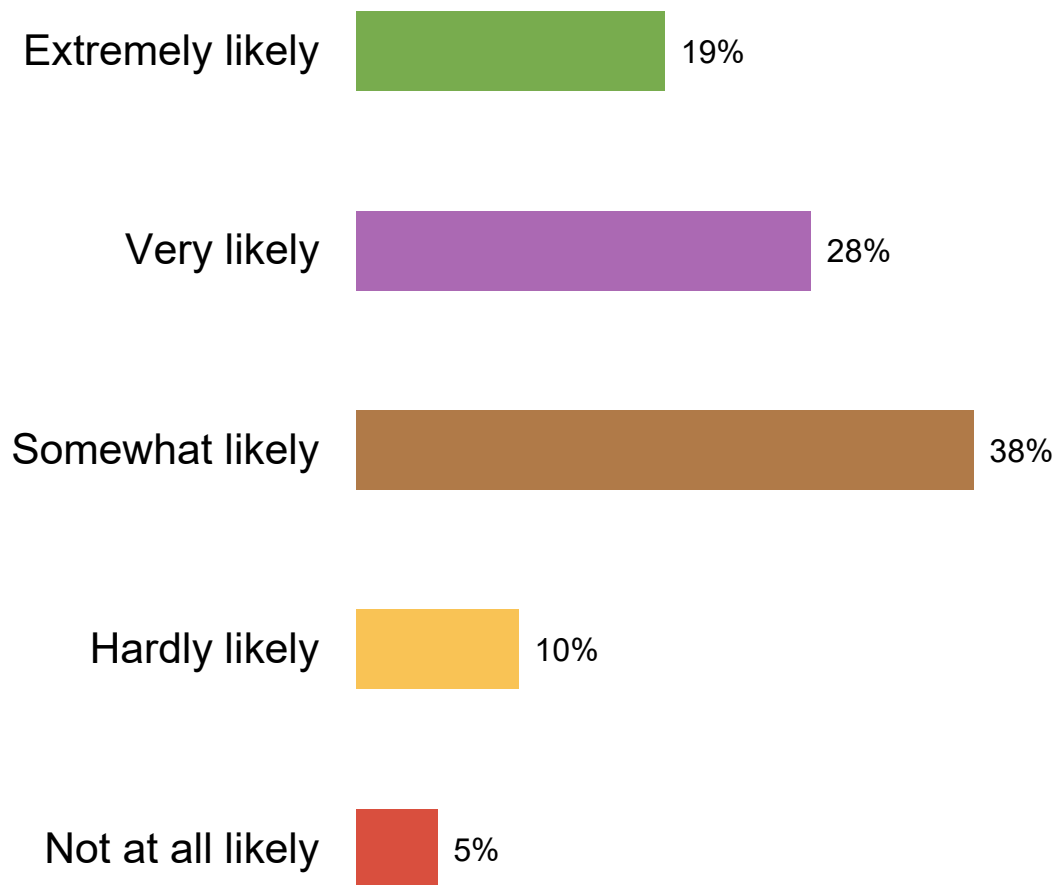


How likely do you think that, in the future, patients in the United States will need to rely on their community to help pay healthcare costs?

| %                            | Are you working full or part time, going to school, a stay-at-home partner, or doing something else? |                   |                      |         |
|------------------------------|------------------------------------------------------------------------------------------------------|-------------------|----------------------|---------|
|                              | Working full time                                                                                    | Working part time | Stay-at-home partner | Retired |
| [Extremely + Very likely]    | ↑ 60                                                                                                 | ↑ 59              | 28                   | ↓ 33    |
| Extremely likely             | ↑ 27                                                                                                 | 19                | 21                   | ↓ 14    |
| Very likely                  | ↑ 33                                                                                                 | ↑ 40              | 7                    | ↓ 19    |
| Somewhat likely              | 31                                                                                                   | 24                | ↑ 54                 | ↑ 35    |
| Hardly likely                | ↓ 7                                                                                                  | 14                | 9                    | ↑ 21    |
| Not at all likely            | ↓ 2                                                                                                  | 3                 | 9                    | ↑ 11    |
| [Hardly + Not at all likely] | ↓ 9                                                                                                  | 17                | 18                   | ↑ 32    |
| Base (N=1,244)               | n=692                                                                                                | n=115             | n=37                 | n=283   |

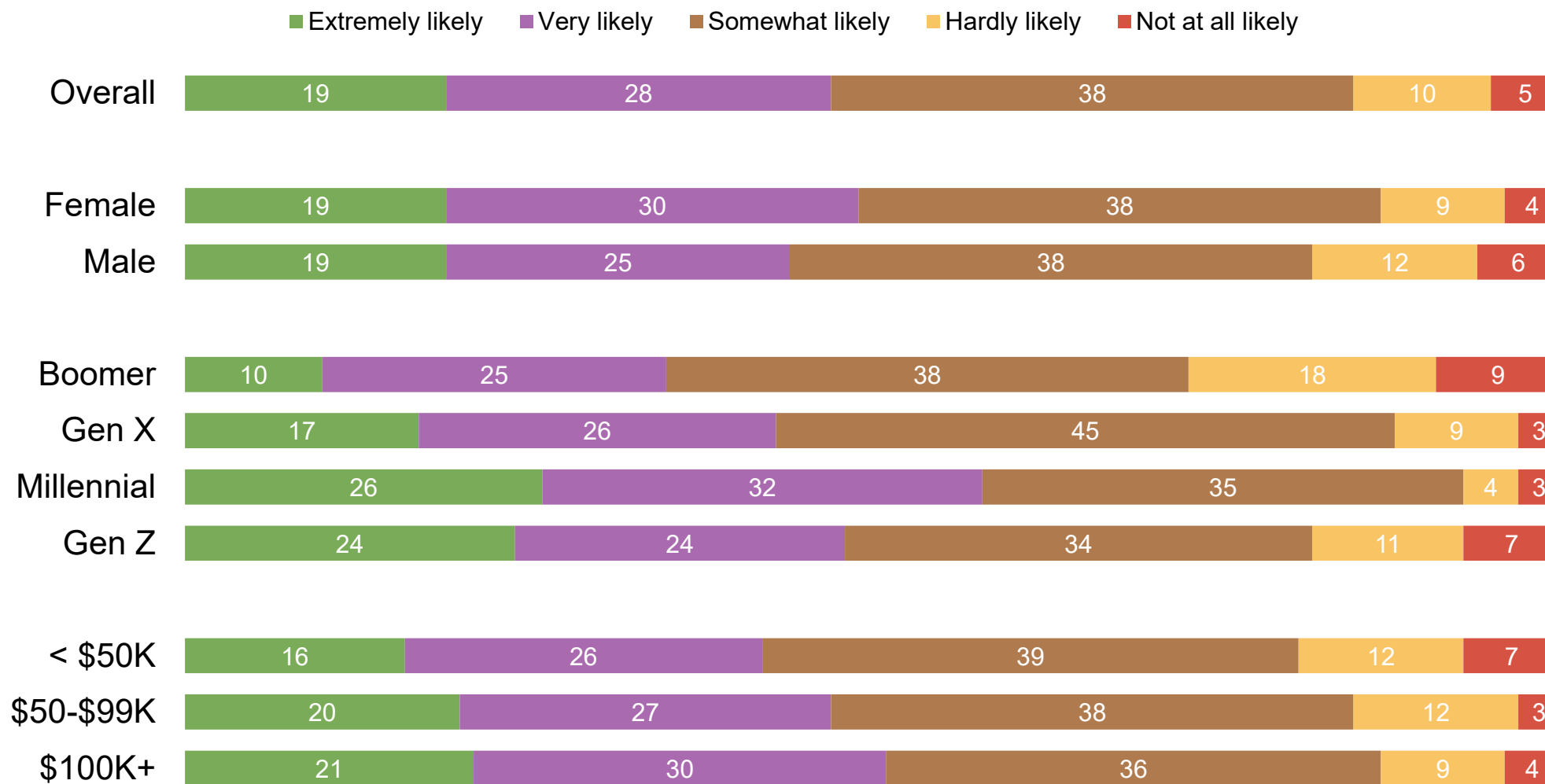
Top Crosstab: This banner has the greatest statistically significant difference for this question.

## How likely are you to get involved and help if someone in your community experienced a medical crisis?



Base: 1,244 (All respondents)

## How likely are you to get involved and help if someone in your community experienced a medical crisis?



## How likely are you to get involved and help if someone in your community experienced a medical crisis?

| %                            | Are you working full or part time, going to school, a stay-at-home partner, or doing something else? |                   |                      |         |
|------------------------------|------------------------------------------------------------------------------------------------------|-------------------|----------------------|---------|
|                              | Working full time                                                                                    | Working part time | Stay-at-home partner | Retired |
| [Extremely + Very likely]    | ↑ 56                                                                                                 | 44                | 33                   | ↓ 31    |
| Extremely likely             | ↑ 25                                                                                                 | 11                | 7                    | ↓ 12    |
| Very likely                  | ↑ 31                                                                                                 | 33                | 26                   | 19      |
| Somewhat likely              | 34                                                                                                   | ↑ 45              | 49                   | ↑ 42    |
| Hardly likely                | ↓ 7                                                                                                  | 5                 | 10                   | ↑ 21    |
| Not at all likely            | 3                                                                                                    | 6                 | 8                    | 6       |
| [Hardly + Not at all likely] | ↓ 10                                                                                                 | 11                | 18                   | ↑ 27    |
| Base (N=1,244)               | n=692                                                                                                | n=115             | n=37                 | n=283   |

Top Crosstab: This banner has the greatest statistically significant difference for this question.



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