



FINANCIAL PRESSURE INDEX 2025 : REPORT

Executive Insight

In 2025, the financial journey of a patient is as important as the clinical one. More than 40% of U.S. adults carry medical or dental debt. Even insured individuals aren't immune — 58% report encountering at least one insurance problem in the past year, and nearly half experienced unexpected costs due to plan complexity.

The majority of patients now judge care not just by outcome, but by clarity, affordability, and ease of payment. CERTIFY Pay is built for this moment.

Cost Complexity is Eroding Trust

- **36%** of Americans skipped care due to cost in the past year. Among the uninsured, that number rises to **75%**.
- One-third of adults on high-deductible plans behave like uninsured patients until their deductible is met.
- **28%** of insured adults reported their health plan paid out less than expected at least once in **2025**.

Patients are confused, anxious, and reactive. Financial stress is altering clinical engagement, and providers are under pressure to fix a billing and payment experience that feels adversarial.

Payment Plans: Common, But Not Enough

- **35%** of adults with hospital debt tried to arrange a payment plan.
- Only ~22% received any discounted care alongside those plans.
- **41%** of medical groups updated their payment options in 2025 — often shortening terms or requiring upfront deposits.

Installments are helping, but too many patients are defaulting or dropping off. Plans alone aren't solving affordability.

Price Transparency is No Longer Optional

- 91% of Americans believe hospitals and providers should be required to show prices in advance.
- 66% would shop for care if transparent pricing was available.

The takeaway? Every provider needs to treat financial clarity as a competitive advantage. But most fall short. CERTIFY Pay can bridge this gap.

Key Financial Pressure Zones

1

Outpatient Clinics

1. Rising deductibles make even routine care unaffordable upfront.
Poor estimates = surprise bills = lower trust.

2

Behavioral Health

Insurance caps and session limits shift mid-treatment costs to patients.

3

Dental & Vision

Often excluded from medical insurance, leading to high out-of-pocket costs and delayed care

4

Telehealth

Expected to be cheaper, but often isn't. Misalignment creates frustration.

5

Pharmacy & Labs

Benefit design complexity + opaque pricing = high claims denials and confusion.

Implication for CERTIFY Pay

What's clear is that billing has become part of the brand. CERTIFY Pay sits at the center of this shift. By enabling clarity, embedded cost estimates, empathetic payment plans, and seamless collection experiences, we don't just improve collections — we rebuild trust.

The Financial Pressure Index 2025 isn't a warning. It's a call to design healthcare financing around the human experience.

It Doesn't Have to Break

Payment isn't just a transaction. It's a trust signal. In 2025, financial design is care design.

If your organization is rethinking how it collects, communicates, or simplifies patient financial experience — we're building for that exact moment.

Get a personalized CERTIFY Pay

demo



Sources

Kaiser Family Foundation (Dec 2025)

HFMA Reports (2024–25)

Urban Institute (2023)

MGMA Stat Polls (2024–25)

KFF Employer Benefits Survey (Oct 2025)