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The consumerization of health

Patients want care on their terms. Can the system keep up?

PwC's 2026 US Healthcare Consumer Insights Survey



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Healthcare consumers today:

86%
say healthcare should be on demand

61%
wish they better understood how virtual platforms work

48%
are satisfied with their care, down from 52% a year ago

74%
say paying out-of-pocket healthcare costs is challenging

What was once a tightly controlled, physician-guided healthcare system is now flooded with telehealth, digital platform alternatives, AI tools, and a broad range of consumer-driven choices. With unprecedented direct-to-patient healthcare access, patients are seeking care outside the traditional healthcare model and are increasingly making decisions based on convenience, cost, and individual preferences.

But the traditional healthcare system isn't keeping up. Consumers have more options than ever, but are often lacking the guidance to navigate them. For decades, physicians, pharmacists, and insurers have helped guide healthcare decisions, from selecting treatments to managing medications and understanding coverage. Today, patients are taking on more of those responsibilities themselves, often without the same level of support or oversight. For payers, providers, pharma, and medtech leaders, the opportunity is to build trust by pairing technology investments with greater guidance and transparency.

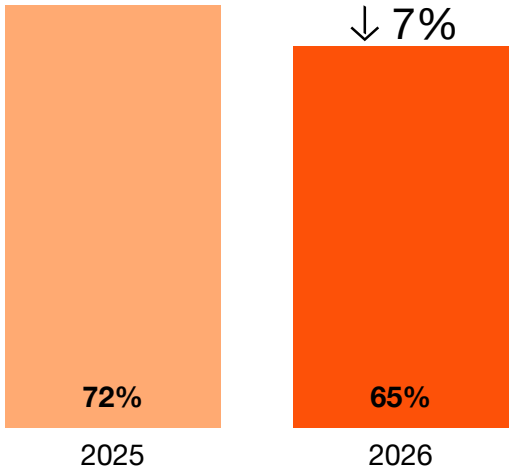


01 What's driving the shift towards consumer-driven care

Patients still trust their doctors, but getting care is frustrating

Patients are delaying or skipping care because of cost, distance, and wait times, not clinical issues. More than a third of consumers skipped care entirely. They trust their doctors—70% of patients say physicians remain their most trusted source of care—but are increasingly seeking other sources for information and decision support. The majority say they are frustrated with the administrative hurdles of seeing a traditional provider, and the doctor's office is no longer the ideal setting for everyone.

The share of consumers receiving care in a doctor's office fell from 72% to 65%

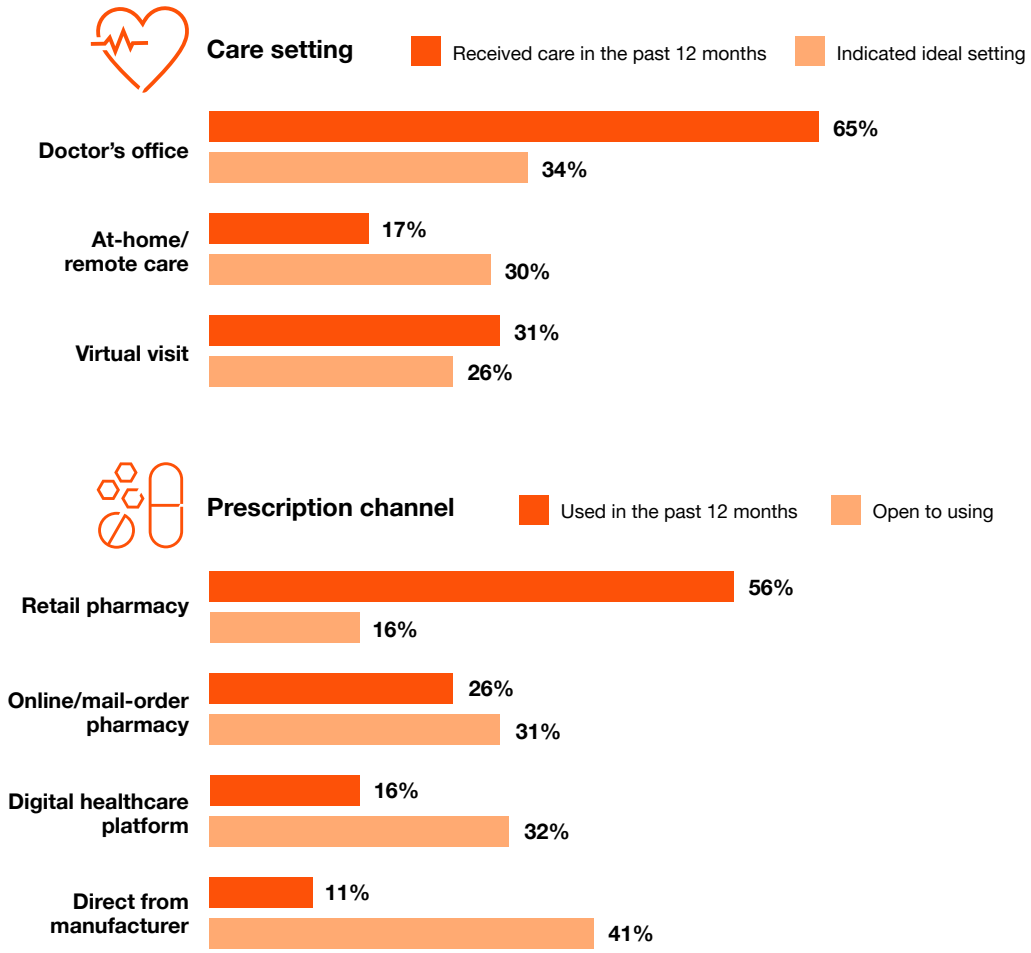


Base: All Qualified Respondents (n=4,012)
Q3: Please indicate where you have received care in the past 12 months and where you would ideally like to receive care (if it were possible and delivered satisfactory outcomes). (% Have Received Care)
Sources: PwC's 2025 US Healthcare Consumer Insights Survey and PwC's 2026 US Healthcare Consumer Insights Survey

More digital care options are available, but harder to navigate

Two-thirds of consumers say they have more options than five years ago, and they are increasingly using them. Nearly one-third of patients received care through virtual visits in the past year—about the same number as hospital-based care—and 16% filled prescriptions through online pharmacy and digital health platforms. This new access is an unprecedented opportunity to make significant gains in care, spanning from individual outcomes through population health. But more choices are also creating confusion. As consumers navigate a growing number of providers, platforms, and pharmacies, they need help understanding how to use the right channel at the right time for the right condition.

Consumers are looking beyond traditional channels for care and prescriptions



Base: All Qualified Respondents (n=4,012)
Q226: To what extent do you agree or disagree with the following statements? (% Somewhat/Strongly Agree)
Q3: Please indicate where you have received care in the past 12 months and where you would ideally like to receive care (if it were possible and delivered satisfactory outcomes). (% Have Received Care)
Q239: For each of the following ways to fill a prescription, please indicate whether you have used it or would consider using it. (% Have Used in P12M)
Source: PwC's 2026 US Healthcare Consumer Insights Survey

Increasingly, digital platforms are becoming mainstream: four in ten consumers have already used a digital healthcare platform. Yet, when it comes to filling prescriptions, retail pharmacies are still the leading choice at 56%—although online and digital channels are gaining ground.

Patients spend more time trying to research and understand their options, but need help finding clarity. A quarter of consumers find it at least somewhat difficult to get a price estimate before filling a prescription. This number rises to 29% for Millennials and 31% for Gen Z.

Consumers are researching healthcare decisions like major purchases

Decision	Average hours researching
Vacation destination	5.4
New health insurance plan	4.6
New healthcare provider	4.4
Home contractor or repair service	4.1
New furniture	4.0
New appliance	3.5
New smartphone	3.2
New TV	3.0

Base: All Qualified Respondents (n=4,012)
Q200: On average, how many hours would you say you spend researching options before doing each of the following?
Source: PwC's 2026 US Healthcare Consumer Insights Survey

59%

of consumers have altered their behavior because of cost

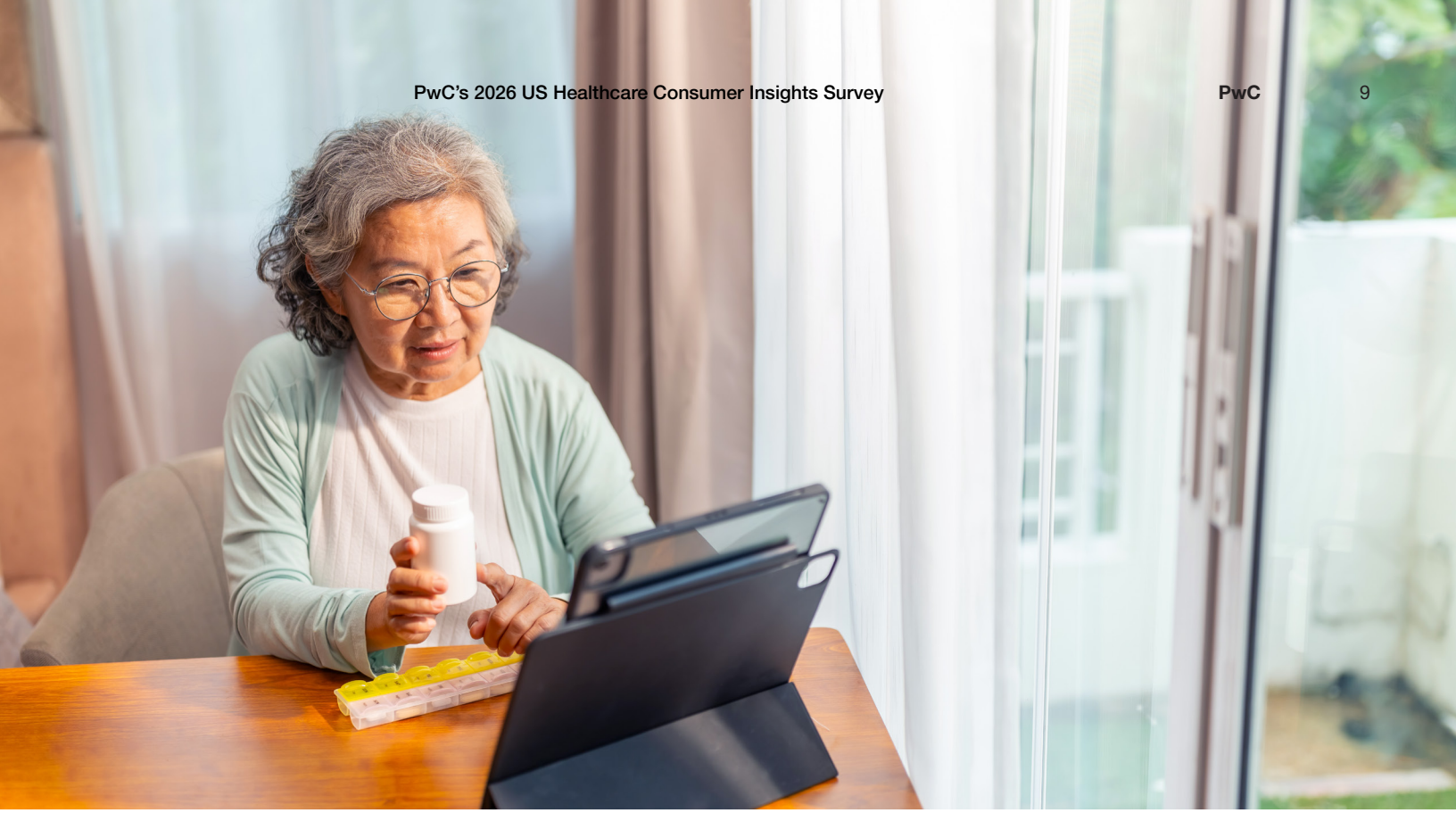
57%

have paid entirely out of pocket for a prescription

Cash-pay is becoming a mainstream healthcare option

Rising healthcare costs and broad availability of cash-pay options are changing how consumers get care. More consumers are paying out of pocket for prescriptions and services, either because insurance doesn't cover them or because paying directly is faster, easier, or more convenient. As these options expand, consumers face new decisions about when to use insurance, when to pay cash, and how to find the most affordable care.





02 Patients want care on their terms and it should be accessible but where are the limits?

Consumer-directed care is moving beyond traditional treatment areas

Consumer-directed healthcare isn't new. For more than a decade, patients have used virtual platforms to access care and prescriptions for conditions such as hair loss, sexual health, and dermatology. Like all prescription drugs, those treatments come with risks, though most are manageable by informed patients and periodic virtual care.

The next major expansion of the self-directed, virtual care model came with the rise of GLP-1s, as weight loss rapidly became a leading area for digital healthcare and pharmacy platforms. GLP-1 medications have become household names, and the digital platforms connecting consumers to treatment, from diagnosis through prescription fulfillment, have grown into multibillion-dollar businesses advertising during the Super Bowl. These new channels have brought treatment options within reach of millions of Americans. But while GLP-1s are well studied, their growing use through virtual channels has pushed the boundaries of traditional healthcare delivery.

Now, these models are expanding into more complex areas, including mental health, hormone replacement therapy, fertility, and primary care. As consumers become more comfortable accessing care virtually, healthcare organizations face new questions about how to maintain appropriate clinical oversight, coordinate care, and support patients throughout treatment.



45%

—nearly half—of consumers trust tech-enabled platforms to manage chronic conditions or deliver specialty care

49%

trust technology for their primary care

57%

—over half—trust technology to appropriately diagnosis minor conditions

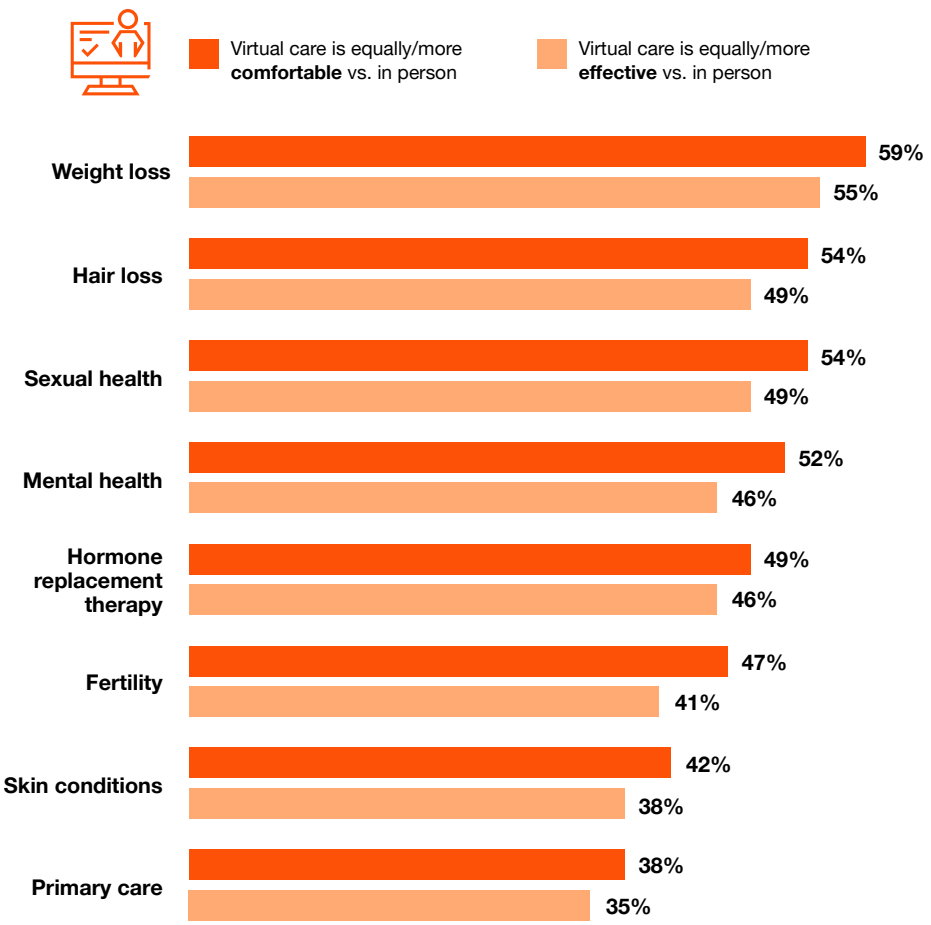
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out of 10 trust prescription dispensing in these platforms

Trust in technology is growing, even for chronic and specialty conditions

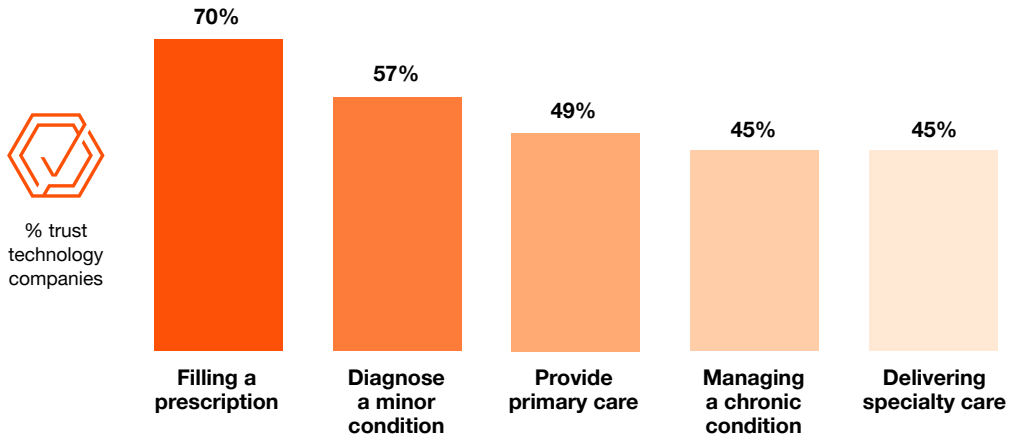
Consumers have become more comfortable with using technology in nearly every aspect of life, including healthcare. While most patients would prefer a human-in-the-loop, nearly half of consumers would be comfortable with a tech-enabled platform to manage chronic conditions, and those numbers climb as the condition gets less serious.

Consumer comfort and confidence in virtual care vary by condition



Base: All Qualified Respondents (n=4,012)
Q230: If you needed to see a provider for the following, how comfortable would you be using in-person care vs. virtual care? (% Equal/More Comfortable)
Q231: If you needed to see a provider for the following, which channel do you believe would be more effective in helping you achieve your desired result? (% Equal/More Effective)
Source: PwC's 2026 US Healthcare Consumer Insights Survey

Trust in technology declines as conditions get more serious

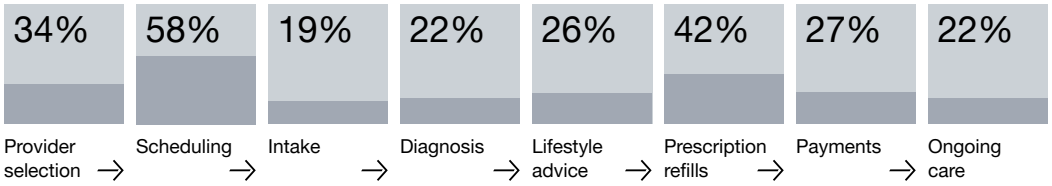


Base: All Qualified Respondents (n=4,012)
Q290: How much would you trust healthcare provider services offered by a technology company (e.g. Apple, Google, Amazon, etc.) to do the following? (% Somewhat/Completely Trust)
Source: PwC's 2026 US Healthcare Consumer Insights Survey

Consumer-driven technology is not just for paying cash for drugs through an app

AI is also creating new opportunities for consumers to navigate and manage their healthcare. Patients are most comfortable using AI for administrative tasks, including scheduling appointments (58%) and ordering prescription refills (42%), but are less comfortable with its role in clinical decisions, such as helping a doctor diagnose a condition (22%). As AI assistants and agentic platforms continue to evolve, they could take on more tasks across the healthcare journey, making it even more important to balance convenience with appropriate human oversight.

Patient comfort levels with using AI for administrative tasks



Base: All Qualified Respondents (n=4,012)
Q20: Overall, which of the following activities would you be most comfortable with a GenAI-powered tool performing? (Top 3 Box on 1–9 scale)
Source: PwC's 2026 US Healthcare Consumer Insights Survey

Consumers are more comfortable using AI for administrative tasks

AI task	% comfortable (top 3 ranking)
Scheduling appointments	58%
Updating contact information	49%
Ordering prescription refills	42%
Providing advice on where to go for care	34%
Scheduling payments to insurance	27%
Providing personalized lifestyle advice	26%
Helping a doctor recommend treatment options	22%
Helping a doctor diagnose a condition	22%
Automating intake to triage/prioritize care	19%

Base: All Qualified Respondents (n=4,012)
Q20: Overall, which of the following activities would you be most comfortable with a GenAI-powered tool performing? (Top 3 Box on 1–9 scale)
Source: PwC's 2026 US Healthcare Consumer Insights Survey

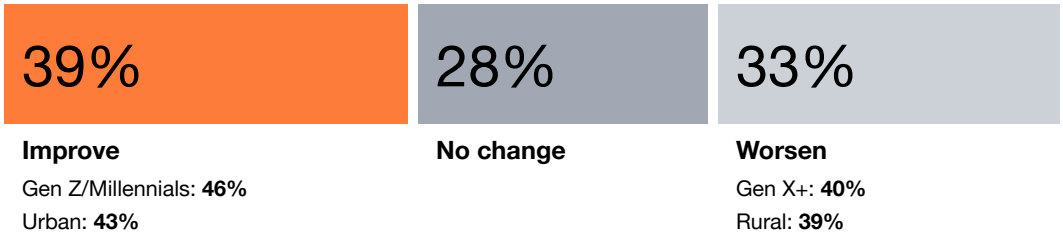


03 What's next? The future of consumer-driven healthcare will depend on trust

Consumer views about whether healthcare will improve or worsen over the next 10 years depend on who you ask. While 39% expect their healthcare experience to improve over the next decade, 33% believe it will get worse. And those perspectives vary significantly by generation, income, and geography.

Younger, higher-income, and urban consumers are generally more optimistic about the future of healthcare. These are also the groups more likely to embrace digital platforms, pay out of pocket, and explore alternative care options. Meanwhile, older, rural, and uninsured consumers are more pessimistic, raising important questions about how the industry can build confidence and expand access as healthcare continues to evolve.

Younger, higher-income, and urban consumers are more optimistic about healthcare's future



Base: All Qualified Respondents (n=4,012)
Q30: In 2035, I expect the experience of receiving healthcare in the US will be...
Q226: To what extent do you agree or disagree with the following statements? (% Somewhat/Strongly Agree)
Source: PwC's 2026 US Healthcare Consumer Insights Survey

- Optimists tend to be Gen Z/Millennial, higher income, urban, and people of color, the same populations already adopting digital tools and paying out of pocket.
- Pessimists tend to skew Gen X or older, Caucasian, rural, and uninsured, those with the most to potentially lose from a system in transition.

As technology continues to advance, consumers will have even more opportunities to access and manage their healthcare in new ways. Building trust will be essential to expanding adoption, particularly as digital platforms and AI-enabled solutions move into more complex areas of care. Positive experiences can help build confidence, but consumers will also need clear information, appropriate guidance and safeguards to make informed decisions.

So, what's next? Expansion to new consumers and treatment areas, along with the safeguards needed to build trust and inspire confidence. For generations, healthcare has been grounded in the principle of 'first, do no harm,' with physicians at the center of the patient experience. There's no question that the model is changing, but those principles should remain. This new system raises difficult questions: What will prevent a patient with a history of eating disorders from getting weight-loss medication shipped to their door in 10 clicks of an app? How will patients with complex mental health conditions be supported when they seek virtual care? Who will safeguard patients from pursuing treatments that may not be appropriate for them or may have dangerous drug interactions? And how will the industry prevent fraud and secure patient safety as these new models expand?



04 What healthcare leaders should do next

We see answers to these questions emerging as healthcare industry leaders help patients navigate their new role as consumers. Greater access to digital platforms, virtual care, and direct-to-patient options are giving consumers more control over their healthcare decisions, but they still need guidance and support to more secure, effective outcomes.

Consumer trust, comfort with technology, and ability to pay vary significantly by health condition, care channel, and demographic group. A one-size-fits-all approach can miss important opportunities. Healthcare organizations should understand where consumers are ready to embrace new models of care, where they need more support and how to deliver the right experience for each.

Three priorities stand out:

1. **Make healthcare easier to access.** Offer more ways for consumers to get care, including virtual and digital options, while maintaining access to doctors and other healthcare professionals when needed. Some treatments shouldn't be prescribed virtually and some patients should be in the doctor's office. For those patients, conditions, and treatments well suited for virtual care, make the experience seamless, convenient, and easy to navigate.
2. **Make costs and coverage easier to understand.** Help consumers compare prices, understand their insurance coverage, and find affordable options for care and prescriptions. There are times a patient should use their insurance and times they should pay cash. Show the information and let the patient decide.
3. **Use technology to simplify the experience.** Healthcare is complicated enough without digital tools adding to the confusion. Focus technology investments on making it easier to schedule appointments, fill prescriptions, navigate care, and access reliable information. Use AI and automation to reduce administrative burdens while keeping healthcare professionals involved in important clinical decisions.

These priorities will look different across the health industry. Providers should focus on improving access and the patient experience. Insurers can simplify pricing, coverage decisions, and prior authorizations. Pharmaceutical and medtech companies can expand direct-to-patient options while providing the education and clinical support consumers need.

Healthcare organizations that make care easier to access, understand, and afford, without leaving consumers to navigate it alone, can be better positioned to earn their trust.



05 How do healthcare experiences vary by gender, location, and income?

Gender-based challenges. Location. Economic considerations. How are these circumstances affecting consumers' perspectives?



Women face greater challenges with healthcare costs and trust

Overall satisfaction with healthcare is significantly lower among women (78% vs. 86% men), who are more likely to receive care in traditional locations, such as a doctor's office (68% vs. 63%). Men are more receptive than women to non-traditional and tech-enabled healthcare. They report greater trust in technology companies (34% vs. 28%), pharmaceutical companies (37% vs. 30%), medical device manufacturers (35% vs. 29%), and retailers (36% vs. 32%) for primary healthcare needs. Women are more likely to be negatively impacted by out-of-pocket healthcare costs, with 24% saying it is a significant challenge, vs. only 16% of men.



Where consumers live makes a difference

Overall satisfaction with healthcare skews lower (79% vs. 83%) among rural residents. Urban consumers are more open to healthcare innovation and alternative healthcare providers than rural consumers. Urban residents demonstrate higher trust than their rural counterparts across virtually every healthcare category, particularly technology companies (35% vs. 21%), pharmaceutical companies (38% vs. 24%), and (36% vs. 25%). They are also more likely to trust technology companies to diagnose minor conditions (63% vs. 46%), deliver specialty care (51% vs. 35%), provide primary care (54% vs. 40%), and manage a chronic condition (50% vs. 37%).



Income affects access to care and satisfaction

Household income accounts for differences in care usage, healthcare satisfaction, and institutional trust. Households that earn less than $50,000 are less likely to seek care, with 23% reporting that they hadn't seen any provider in the past year, compared to 13% of those with a household income of $100,000. Higher-income consumers ($100K+) report significantly greater satisfaction with their healthcare experience than more financially constrained consumers (88% vs. 73% among those earning under $50K). They also exhibit significantly greater trust in nearly every healthcare institution, including specialists (76% vs. 57%), primary care physicians (76% vs. 64%), hospitals (59% vs. 45%), technology companies (36% vs. 24%), and pharmaceutical companies (37% vs. 29%).

About the survey

In August, PwC worked with Harris to poll more than 4,000 US consumers about their healthcare needs and habits. The people surveyed came from a variety of geographies, income backgrounds, and ethnicities. Their age ranges were representative of the broader US population.

Contact us

To have a deeper discussion about this topic, please contact your engagement partner.



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