

VOL. 9 HEALTHCARE EDITION
1ST QUARTER, 2026

Humanizing Brand Experience

When policy becomes personal

monigle



Legislative changes are front and center

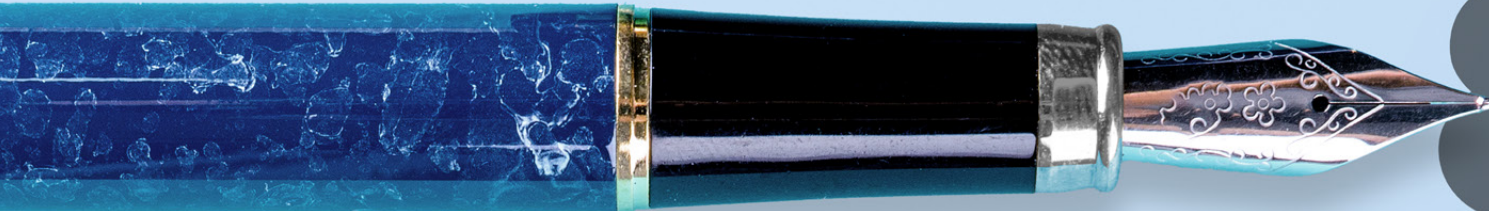
For years, *Humanizing Brand Experience* has explored how consumer expectations and experiences in healthcare evolve alongside broader forces like technology, social change and category disruptors. The goal is always the same: to help health, care and wellness leaders understand people more deeply so they can deploy strategies and tactics that grow trust, enhance engagement and drive choice and recommendation.

Over the past 12 months, healthcare has been less shaped by gradual evolution and more by sudden, highly visible policy shifts. Legislative changes and government decisions are touching nearly every aspect of the U.S. healthcare system—from compliance and research funding to reimbursement models and access to care. Many leaders have described the experience as reactive and exhausting, likening it to “a game of whack-a-mole.” But while organizations work to keep up operationally, important questions emerge: What is the healthcare consumer actually experiencing? How are these changes impacting them? What are the impacts on their health? And what should health, care and wellness brands do in this moment?

Consumers are paying attention

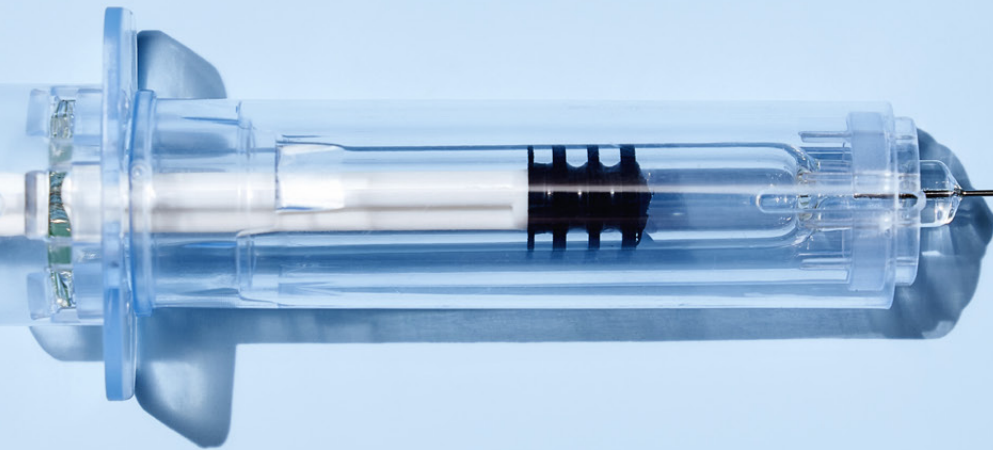
Our data shows that consumers are paying attention—more than many leaders may realize. Awareness of recent legislative changes is exceptionally high. 86% percent of people say they have at least heard about changes to the Affordable Care Act under the One Big Beautiful Bill.

To put that in perspective, a national study we conducted in 2021 found that only 63% of healthcare consumers had heard about the first COVID-19 vaccine three months after it became available. It's striking that healthcare legislation today has reached a higher level of awareness than one of the most significant public health milestones in modern history.



86%

of people have heard about changes to the Affordable Care Act



63%

of healthcare consumers had heard about the first COVID-19 vaccine three months after it became available

Base: All U.S. nationally based respondents 2026 (3006)
QL4: How familiar are you with each of the following healthcare legislation and policy changes?
Data: Selection frequency

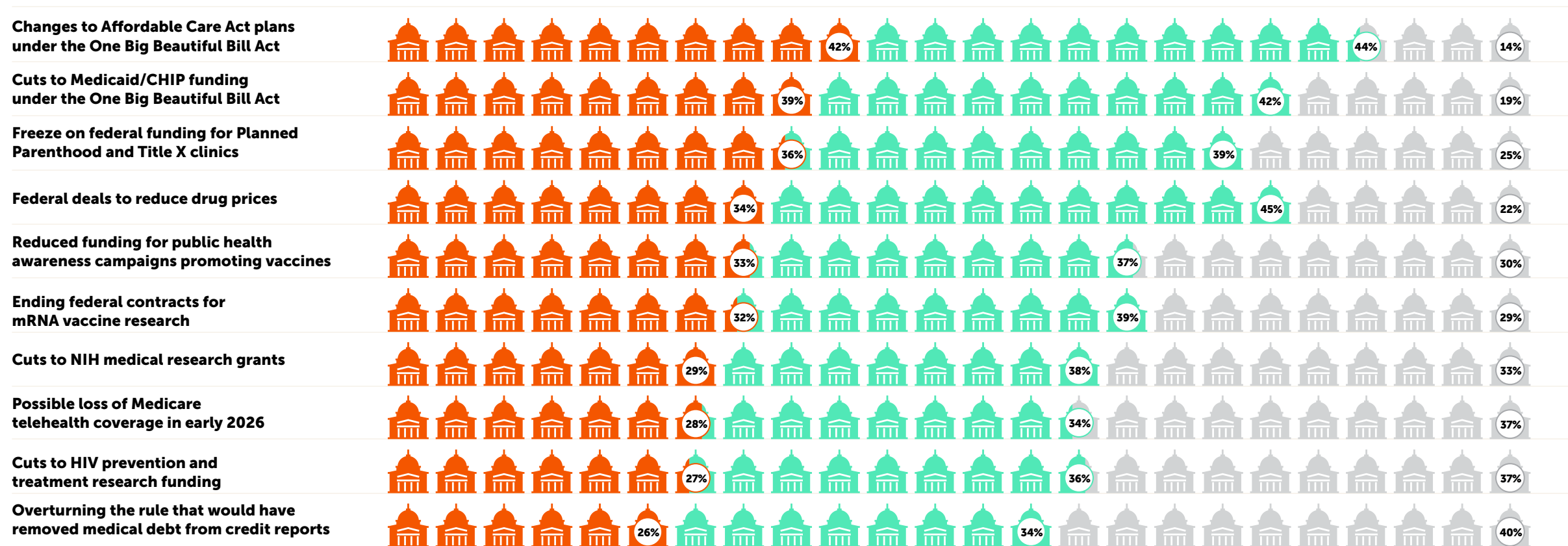
It's not just the big legislative changes; even more nuanced or technical policy shifts are getting noticed.

Awareness of changes related to medical debt policy and cuts to HIV-prevention funding sit in the 60% range. This level of visibility fundamentally changes the landscape.

Healthcare policy is no longer abstract or distant—it feels immediate and relevant. At the same time, familiarity remains relatively low.

People may know something is changing, but they don't fully understand how, why or what it means for them personally. That gap between awareness and understanding creates vulnerability—fertile ground for misinformation, fear and speculation. The sections that follow explore how consumers are interpreting this moment and how those perceptions are beginning to shape behavior. For healthcare leaders, this is not just context—it's a call to engage more clearly, more humanly and with greater intention.

LEGISLATION AWARENESS AND FAMILIARITY



Base All U.S. nationally balanced respondents 2026 (3006)
 QL4 How familiar are you with each of the following healthcare legislation and policy changes?
 Data Selection frequency

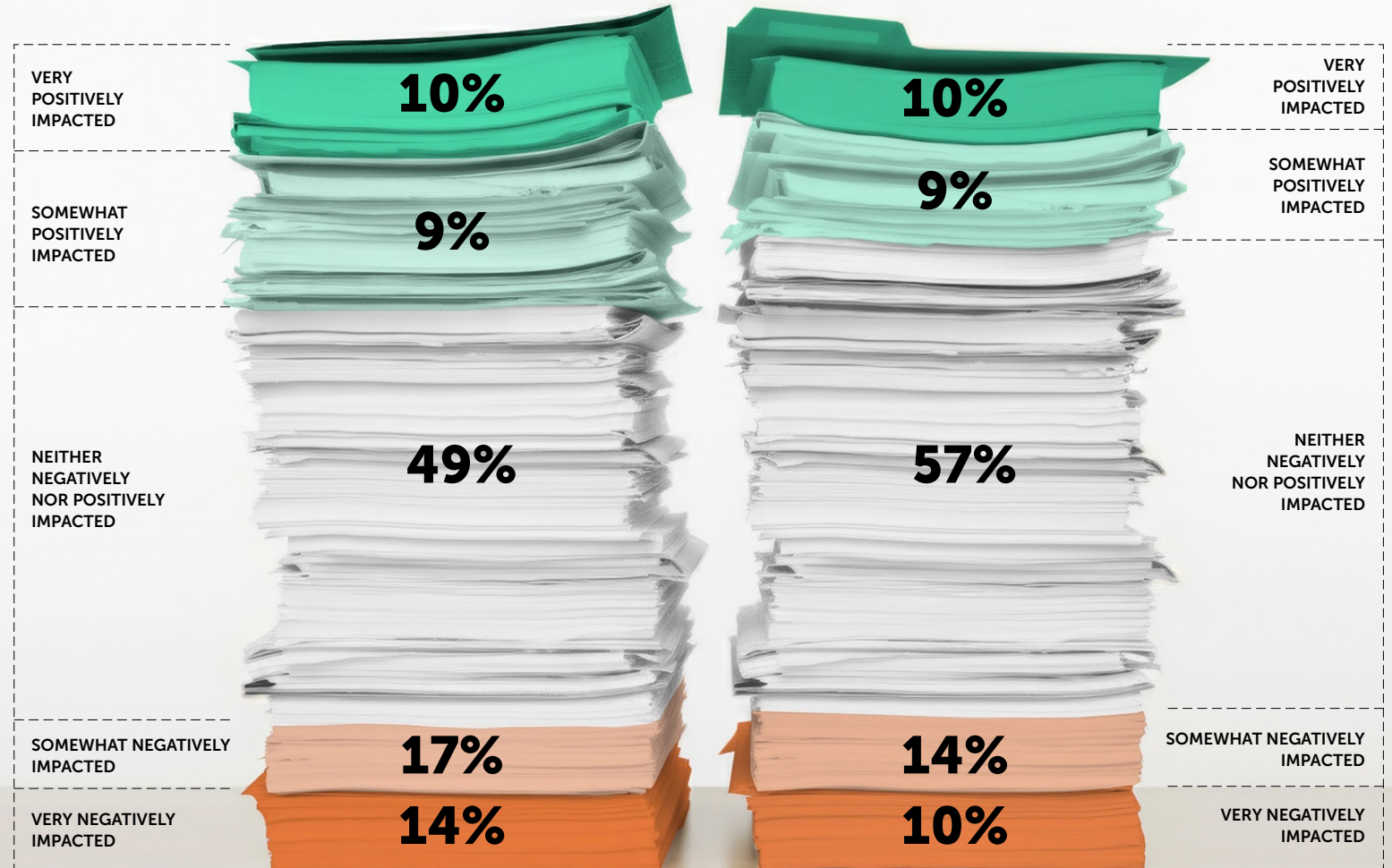
Big awareness, delayed impact

Despite high awareness of legislative changes, most consumers say they have not yet felt a direct impact on their personal health. For many, the effects of policy shifts remain unclear—something happening in the system, but not yet in their lives. This reinforces a familiar reality in healthcare. When people feel healthy, healthcare fades into the background. It's easier to ignore things like coverage, cost and access when you're healthy, only focusing on them in the moments of need or when those needs become more frequent. This isn't a new challenge for health, care and wellness organizations. Consider all the effort to help people understand the importance of staying ahead of their health and maintaining a regimen of preventive care. This moment shouldn't be any different. Healthcare communicators should see this as an opportunity to clearly and objectively translate legislative changes into the impacts that people could experience down the road.

LEGISLATIVE IMPACT ON ME AND MY HEALTH

Impact on me

Impact on my health



-12% Net Score

-5% Net Score

Base All U.S. nationally balanced respondents 2026 (3006)
 QL1 How have legislative and government policy changes made in 2025 impacted you? Your health?
 Data Net Score (Top 2 Box minus Bottom 2 Box)

First:

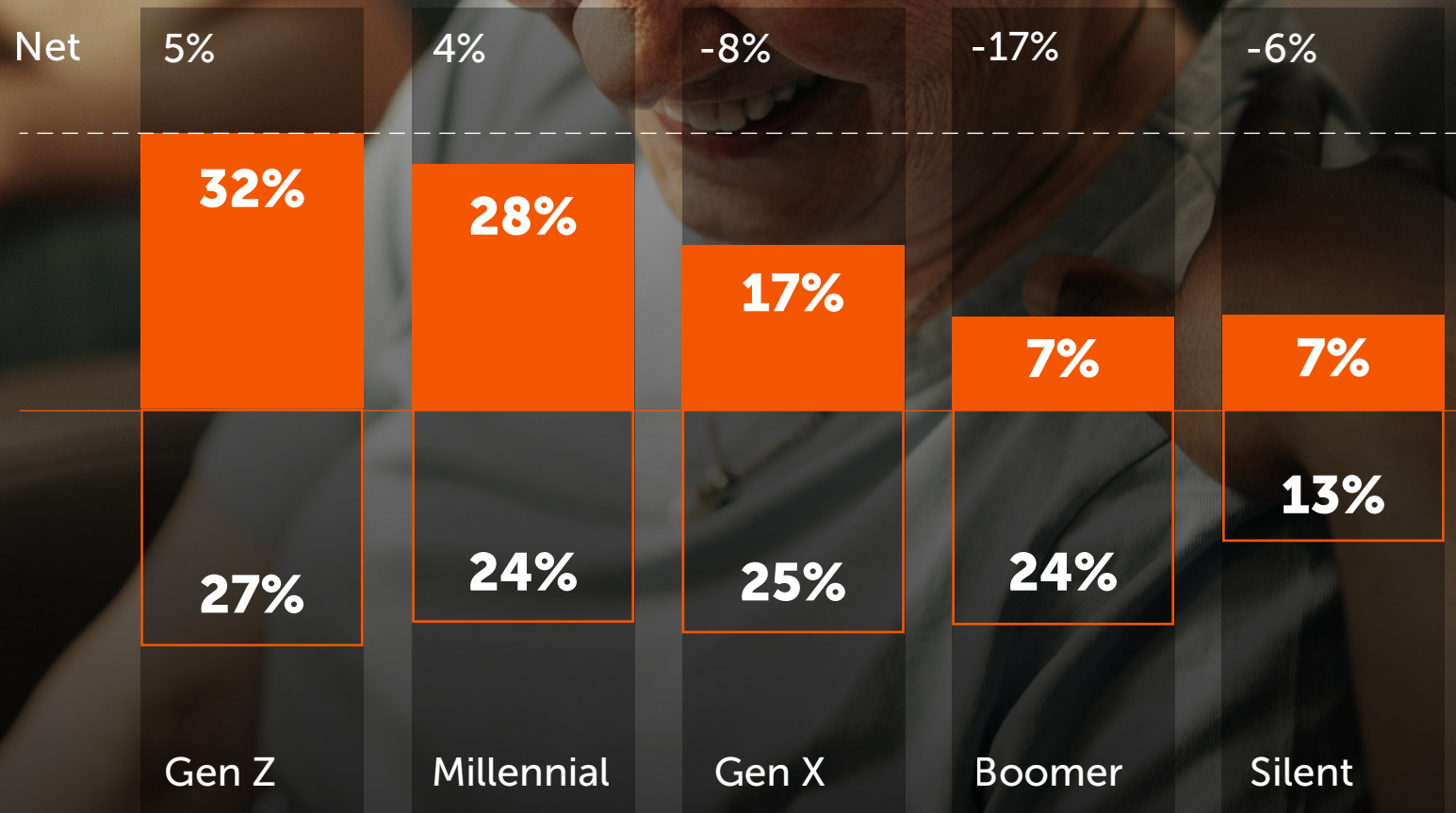
Older generations are disproportionately affected.

Baby Boomers—many of whom are navigating increasing healthcare needs—report more negative than positive health impacts. One in four Boomers says they are experiencing adverse health impacts, while only 7% report positive impacts. As reliance on care grows, even small shifts in access, coverage or cost can carry significant weight.

ONLY
7%

of Boomers say they are experiencing positive impact from legislative change

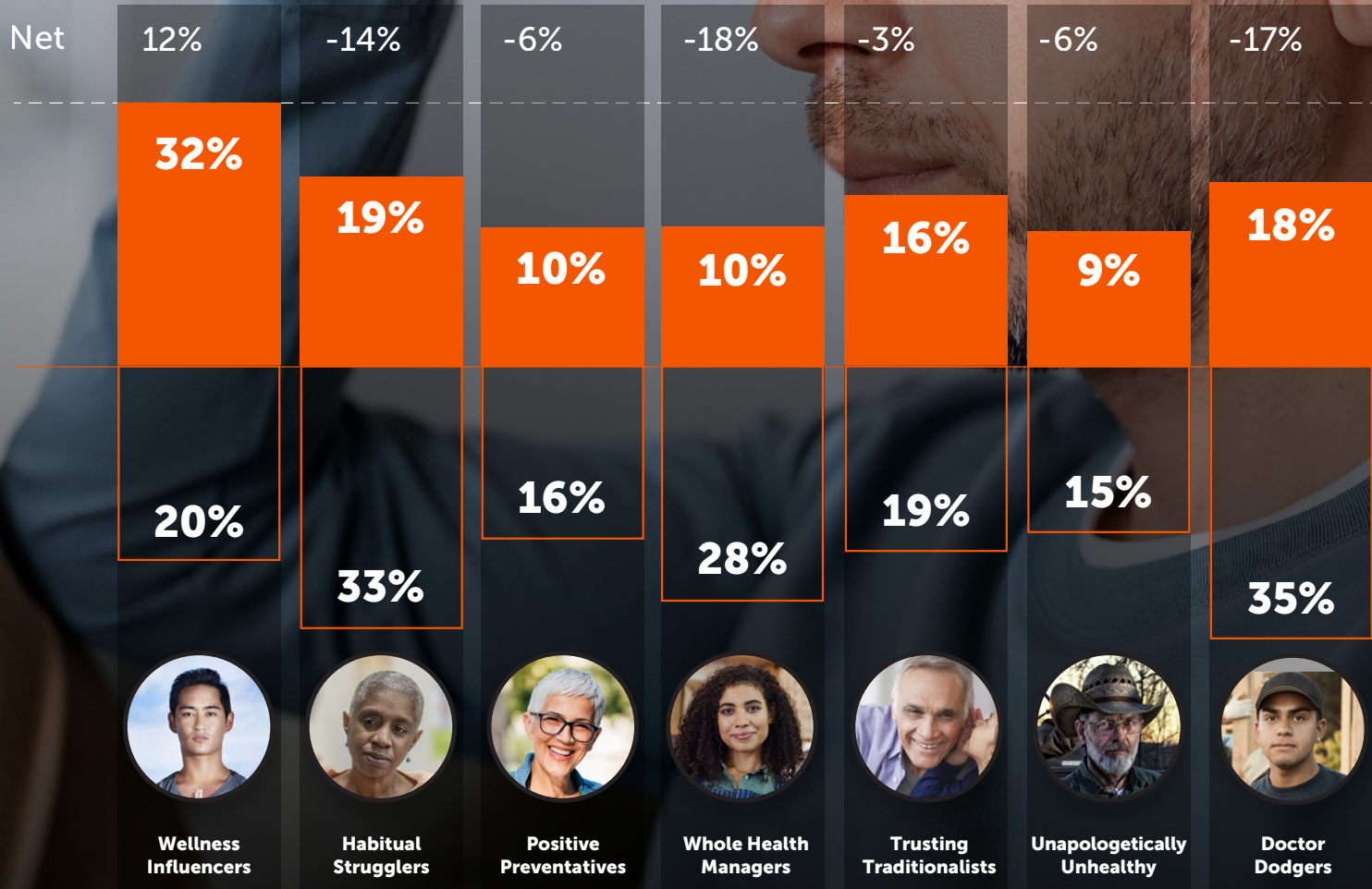
IMPACT ON MY HEALTH BY GENERATION



■ POSITIVE IMPACT ON MY HEALTH
■ NEGATIVE IMPACT ON MY HEALTH

Base All U.S. nationally balanced respondents Gen Z (360), Millennial (932), Gen X (819), Boomer (840), Silent (55)QL1.
 QL1 How have legislative and government policy changes made in 2025 impacted your health?
 Data Selection frequency
 Note Net Score (Top 2 Box [Very positively impacted + Somewhat positively impacted] minus Bottom 2 Box [Somewhat negatively impacted + Very negatively impacted])

IMPACT ON MY HEALTH BY SEGMENT



POSITIVE IMPACT ON MY HEALTH
 NEGATIVE IMPACT ON MY HEALTH

Second:

The most vulnerable segments are feeling the strain earliest.

Habitual Strugglers—heavy users of healthcare with complex, often chronic needs—are not experiencing improvement. Instead, they are already feeling higher costs, reduced access and fewer options. At the same time, healthcare-avoidant segments such as Doctor Dodgers are also reporting more negative health impacts, suggesting that barriers may be pushing some people even further from care. Their words make the stakes tangible.

“Everything is costing more, and it is making it much harder to live and stay healthy”

Base All U.S. nationally balanced respondents Wellness Influencers (780), Habitual Strugglers (539), Positive Preventatives (383), Whole-Health Managers (309), Trusting Traditionalists (293), Unapologetically Unhealthy (261), Doctor Dodgers (441)

QL1 How have legislative and government policy changes made in 2025 impacted your health?

Data Selection frequency

Note Net Score (Top 2 Box [Very positively impacted + Somewhat positively impacted] minus Bottom 2 Box [Somewhat negatively impacted + Very negatively impacted])

These consumers are not predicting what might happen—they are describing what is already shifting in their lives. And they shouldn't be seen as outliers; they are early indicators. The challenges they face today—cost pressure, reduced access and emotional fatigue—are early manifestations of legislative changes that may affect broader populations over time. For healthcare leaders, these groups offer both a warning and an opportunity: a chance to listen, respond and test ways to build loyalty and trust before strain becomes systemic.



The role of political affiliation

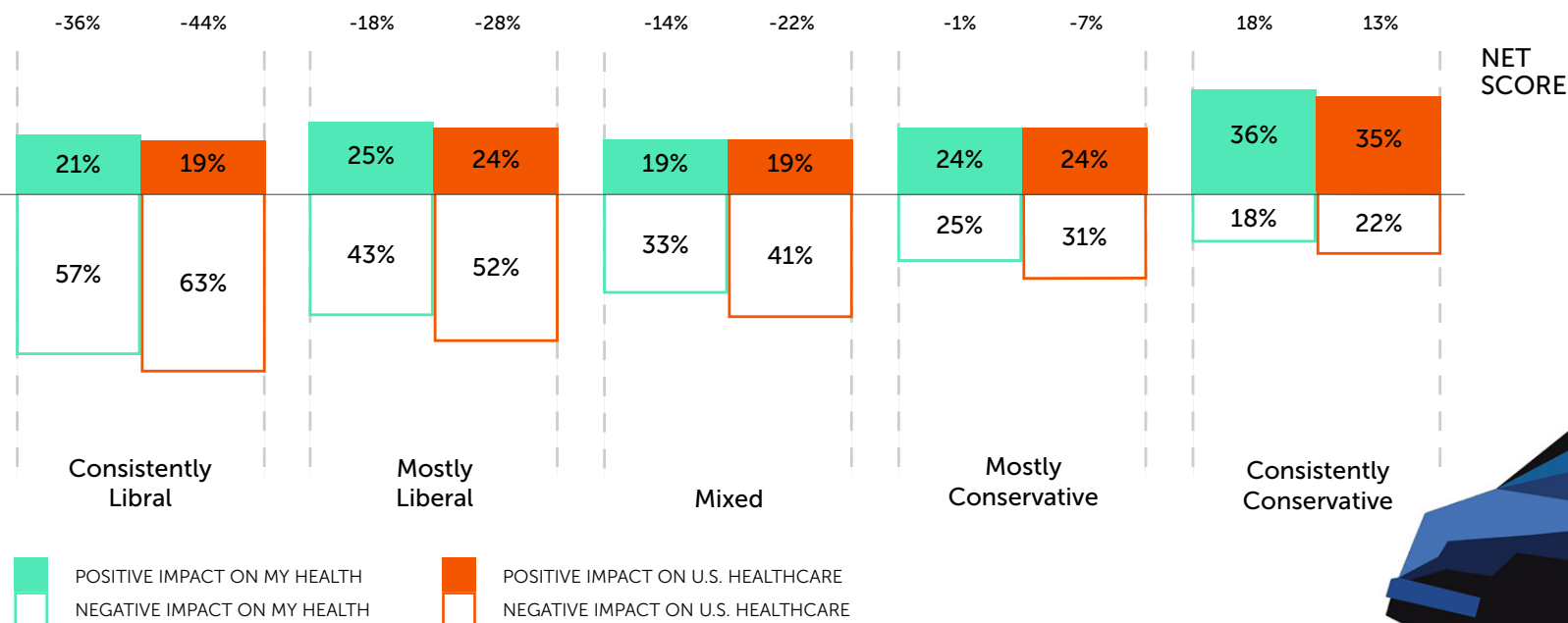
It's fair to assume that perceptions of healthcare legislation are filtered through personal political beliefs—to some extent, they are. Given the topic, this *Humanizing Brand Experience* study took a deliberate look at sentiment through a political lens, using a nationally balanced sample that closely mirrors the political makeup of the U.S. population. As expected, the most positive perceptions of recent healthcare legislation come from consumers who identify as consistently conservative. It's also notable that positivity is not limited to one side of the spectrum. Between 20% and 25% of liberal-leaning respondents also see positive implications from these changes, an indicator that people like the idea of change, as well as the reality that they haven't been impacted by it.

Where the data becomes more revealing is in the distribution of negative sentiment. A majority of liberal respondents believe the legislation will be harmful to U.S. healthcare overall.

But more unexpectedly, negativity outweighs positivity among those in the political middle—and among conservatives. Across most of the spectrum, more people believe these changes are bad for the country than believe they are good.

The takeaway isn't about political winners or losers. It's that when it comes to healthcare, support for policy does not automatically translate into confidence in outcomes. Even among those aligned with the current administration, there is concern that legislative changes may undermine access to, affordability of or quality of care. For healthcare leaders, this matters because it challenges easy narratives. Consumers are not reacting as partisans alone—they are reacting as patients, caregivers and family members trying to understand how their health and well-being may be affected.

IMPACT ON MY HEALTH AND U.S. HEALTHCARE BY POLITICAL LEANING



Base All U.S. nationally balanced respondents Consistently Liberal (388), Mostly Liberal (557), Mixed (1034), Mostly Conservative (646), Consistently Conservative (381)
 QL3 And what impact do you think legislative and government policy changes made in 2025 will have on your health in the future? U.S. healthcare in the future?
 Data Selection frequency
 Note Net Score (Top 2 Box [Very positively impacted + Somewhat positively impacted] minus Bottom 2 Box [Somewhat negatively impacted + Very negatively impacted])

Consumers sense the impact on the horizon

While many consumers say they have not yet felt the direct effects of recent legislative changes, their outlook shifts noticeably when asked to look ahead. Today, 57% of people say they are not experiencing a positive or negative impact. When projecting into the future, that neutrality erodes. Only 42% remain on the fence, while 35% believe their own health will be negatively impacted in the coming years. The data points to a growing sense that change is coming—and that it's likely not benign.

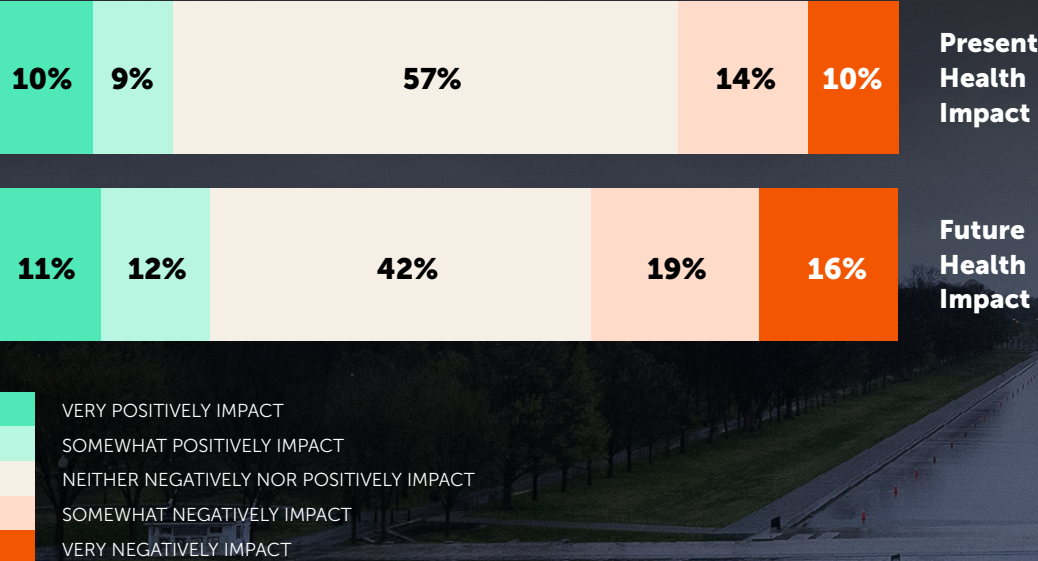
When consumers describe the impacts they expect to feel, the conversation centers overwhelmingly on affordability and access. These are not new concerns in healthcare, but they are deeply entrenched ones, and legislative change appears to be intensifying them rather than resolving them. Open-ended responses further underscore this sentiment.

Just 13% of consumers express positive expectations, while 52% describe anticipated impacts as negative.

Importantly, these perceptions span political viewpoints, reinforcing that concern is rooted in lived reality, not ideology.

Base: All U.S. nationally balanced respondents (751)
 QB54: What impact do you think these changes could have on you? And on society?
 Data: Open-Ended

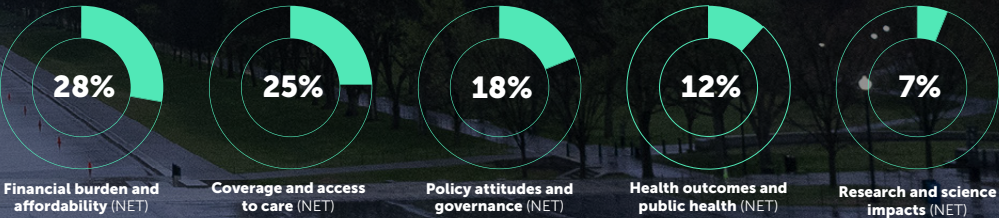
PRESENT VERSUS FUTURE LEGISLATION IMPACT



CONSUMER SENTIMENT OF CHANGES TO HEALTHCARE

Please think about recent federal policy changes and the impact these could have on healthcare.

Examples include the Big Beautiful Bill Act, reductions in Medicaid and Planned Parenthood funding, Medicare changes to telehealth and prescription payment plans and changes to federal research funding such as NIH and CDC budgets, HIV research cuts and mRNA program cancellations.



Base: All U.S. nationally balanced respondents 2026 (3006)
 QL1: How have legislative and government policy changes made in 2025 impacted your health?
 QL3: And what impact do you think legislative and government policy changes made in 2025 will have on your health in the future?
 Data: Selection Frequency

Base: All U.S. nationally balanced respondents (751)
 QB54: What impact do you think these changes could have on you? And on society?
 Data: Open-Ended

Affordability fears are direct and personal:

“
This could increase my healthcare costs and reduce access, while harming public health.
”

“
I feel that these changes could make healthcare much more unaffordable for me and other people. Some people won't go to the hospital or see a doctor due to high costs of copays, billing and medication. Some people may even die from not having severe illnesses treated.
”

Concerns about access are equally stark:

“
I think more people will get sick and die as a result of new governmental policies. These will expose me and my loved ones to more illness. People will defer care, and it will not be good for our country or the world.
”

“
People are going to lose access to their healthcare coverage. Prescriptions for mental health will cost more and be less accessible, when mental health is just as important as physical health to maintain.
”

These responses reveal a critical emotional truth: people are already imagining the choices they may be forced to make—between treatment and affordability, prevention and delay, care for themselves and care for others.

And yet, there is nuance in the data. Among those who do see potential positives, optimism is tied to a belief that these changes could reduce fraud, waste and bureaucracy. While perspectives vary on how achievable that goal may be, the underlying desire aligns with a broader theme we identified in our recent Dynamics of Trust research: misaligned priorities. Consumers want reassurance that decisions in healthcare are driven by patient well-being, not opaque financial incentives that benefit large health systems and big pharma.

Some positive quotes:

“
I do not think this will affect me. I think this bill will cut fraud and help to use the savings to improve healthcare.
”

“
I hope that it will make healthcare better by eliminating waste and bureaucracy.
”

What's notable is that even among consumers who see potential upside, optimism isn't rooted in personal gain. It reflects a broader hope that healthcare might operate with clearer priorities such as less waste, fewer hidden incentives and decisions that feel transparent and more aligned with patient well-being. That desire connects to a deeper driver of trust: the need to feel the system is working with them, not on them. When that confidence erodes, it shows up in everyday experiences such as how clearly things are explained, whether uncertainty is acknowledged and how people are treated in moments that feel transactional.

“
I think it will hurt people by preventing them from getting the healthcare they need, but also help in the long run by cutting down on fraud and waste.
”

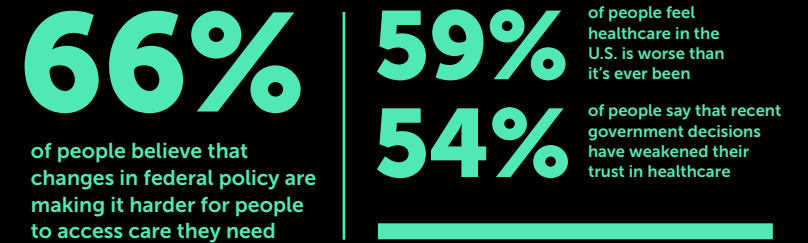
Billing is one of the clearest examples. It's not just a financial exchange; it's an emotionally charged touchpoint. Obscure codes and unclear language can reinforce the feeling of being processed rather than seen. Clearer explanations, more intuitive design and more human language can meaningfully shift how care is experienced and remembered. These are tangible opportunities such as small, human-centered changes that signal transparency and respect at a moment when trust feels fragile.

Headwinds for healthcare

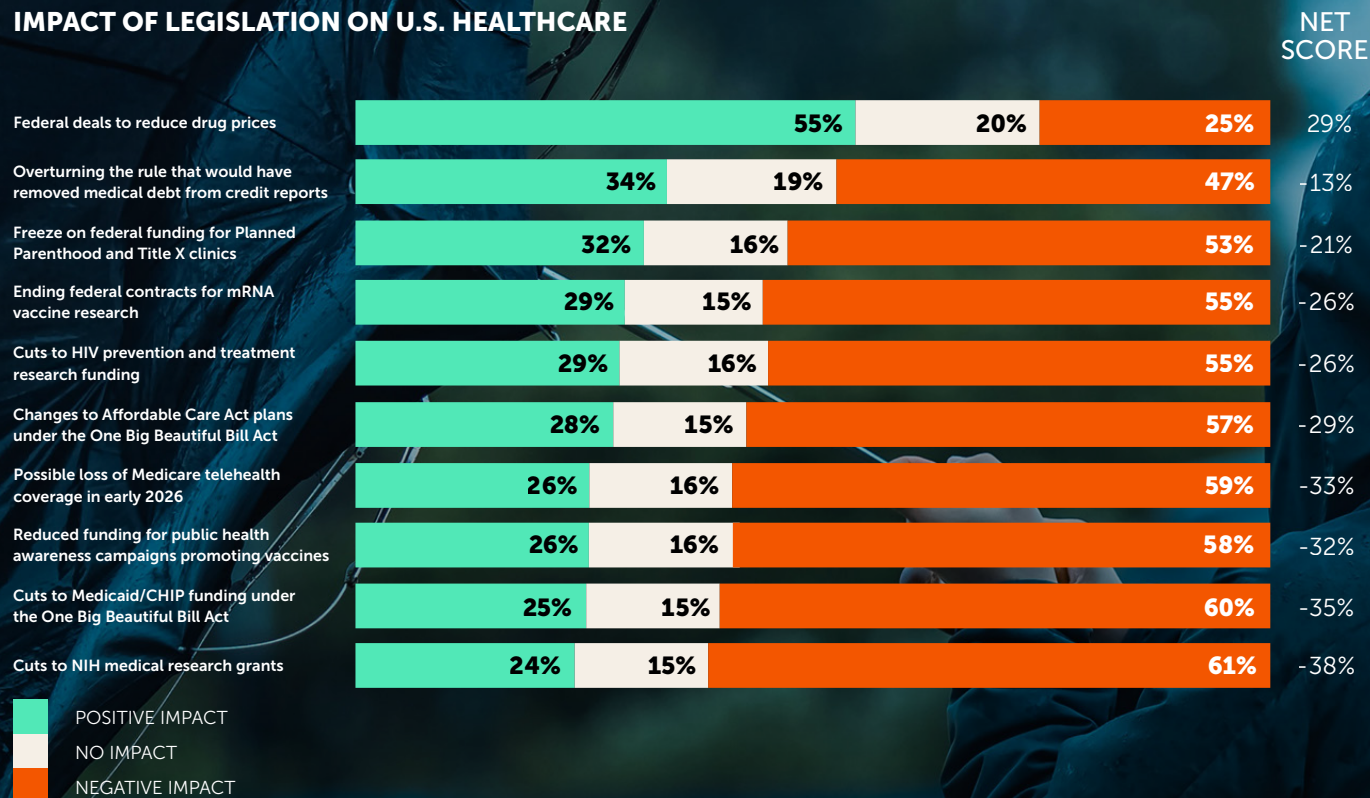
By this point, it's clear that consumers largely view recent legislative changes as a net negative for U.S. healthcare. With the exception of optimism around reductions in drug prices, most of the specific policy shifts we tested were perceived as harmful to the system overall.

These perceptions don't exist in isolation. They're layering onto existing frustration and a growing sense that healthcare is becoming harder to navigate, less affordable and less trustworthy. In our recent Dynamics of Trust research, we observed that distrust in healthcare was intensifying. This data suggests legislative change may be one of the forces accelerating that trend.

Here are some staggering numbers that show how strong the headwinds are:



IMPACT OF LEGISLATION ON U.S. HEALTHCARE



But beyond these broad perceptions, the more concerning signals show up in daily decision-making—where stress, anxiety and financial pressure intersect with health.



These are not expressions of dissatisfaction alone. They reflect real trade-offs people are making in the context of their lives. When healthcare becomes something to delay, ration or avoid, the long-term consequences extend well beyond individual outcomes. For healthcare leaders, these headwinds represent a moment of reckoning—but also of focus. When trust is strained and resources feel even more finite, the experiences people have in moments of need matter more than ever.

Base: All U.S. nationally balanced respondents who are well informed of healthcare legislation or policy changes (Bases vary)
 QL5: In your opinion, how will these legislative and policy changes impact healthcare in the U.S.?
 Data: Selection frequency

Your four step action plan

Accept the turbulence and lead through it

There's no simple way to frame this moment: healthcare is operating in a period of real volatility. Legislative changes are visible to consumers, interpretations vary widely and sentiment is divided. Some people see these shifts as necessary; others feel anxious, frustrated or harmed by them. What won't help is entrenchment. Doubling down on ideology or abstract arguments risks widening distance at a time when people are already on edge.

What will help is filling the uncertainty gap and grounding communication in shared aspirations. Regardless of perspective, people want affordable care, meaningful access and to be treated as individuals—not as cases, claims or political positions. Leading with those common truths creates space for connection and engagement, even amid disagreement.

1



Use the trust playbook: listen and respond with clarity

Trust doesn't require certainty—it requires clarity. When people feel heard and understand what to expect, why decisions are being made and where support exists, anxiety softens. Transparency shows up in small but powerful ways: clear explanations, plain language, proactive communication and consistency across touchpoints. This isn't about defending policy or explaining away complexity. It's about helping people feel oriented rather than lost and supported rather than managed.

2



Support those most at risk— intentionally and early

While the impacts of legislative change aren't universal yet, they are concentrated. Older adults, high-utilization patients and healthcare-avoidant segments (Doctor Dodgers and Habitual Strugglers) are already feeling pressure—and often carrying the greatest risk of negative health outcomes. For many, healthcare is starting to feel like a luxury rather than a necessity. This requires more than broad reassurance. Targeted communication, access-preserving tactics and efficient, respectful care interactions matter most here. When people do engage with the system, those moments need to count—reducing friction, acknowledging constraint and getting to meaningful care as directly as possible.

3



Anchor in compassion— it's not soft; it's essential

At its core, healthcare is still a human endeavor. Compassion shows up in listening, patience and kindness—especially when interactions are difficult or emotionally charged. Research consistently shows that compassion improves outcomes. Our belief is that it also plays a critical role in experience, loyalty and long-term trust. In moments when people feel uncertain, strained or vulnerable, how they are treated may matter as much as what they are treated for. Announcing and advancing work that measures, supports and reinforces compassion isn't just timely—it's necessary.

But compassion can't stop at the patient. Healthcare employees are navigating the same uncertainty, pressure and emotional fatigue as the consumers they serve—often while absorbing frustration, fear and anger at the frontlines. When teams feel unsupported or depleted, it becomes harder to deliver the kind of care experiences organizations aspire to create. Leading with compassion means extending it inward as well as outward. Creating space for employees to be heard, acknowledging the strain of this moment and equipping teams with the support and autonomy they need don't just protect culture—they directly shape patient experience. People can't consistently deliver empathy if they aren't receiving it themselves.

4





What's next

As healthcare navigates this moment of heightened visibility and strain, the role of compassion—toward both patients and employees—is becoming impossible to ignore. That's why Monigle's partnership with the Schwartz Center for Compassionate Healthcare comes at a critical time. In May, we'll be sharing deeper insight into how compassion shapes trust, influences consumer decision-making and differentiates experiences in meaningful ways. Alongside this work, we'll publish our annual Most Human Brands rankings, offering a clearer view of how organizations that lead with humanity are earning confidence and loyalty—even amid uncertainty.

To the journey ahead!

Methodology and details

THE HUMANS

- Twenty-one years old or older and are decision-makers for healthcare in the household
- Have health insurance (70% private/ 30% government — excludes Medicaid)
- Received medical care in the last 2 years
- Do not work in healthcare, research or marketing

THE METHOD

Online quantitative survey with healthcare consumers across the U.S. sourced from panel sample

THE NUMBERS

n = 3006

THE FIELDWORK

December 2025

THE SCIENCE

Quantitative analysis used z-tests to identify statistical significance at a 95% confidence level

Monigle is a creative experience company fueled by humanizing brands that move people.

As one of the largest independent brand consultancies in the United States, we're independent in spirit and in ownership, unbound to both the status quo and shareholders. Fueled by 140+ builders and makers across offices in Denver and New York, our teams create and deliver powerful brand experiences across a spectrum of services, including insights, strategy, expression, experience, culture, activation, advertising and transformation. Humanizing Brands. Moving People.

Visit www.monigle.com to learn more.

Monigle capabilities are built from human insights and focus on making an impact on the world around us.

