

# Health condition

PAN  
Foundation








## Overview

People with cancer and other serious conditions face added financial burdens due to direct costs of medical treatment and the indirect impacts of lost wages, caregiving costs, and non-medical supplies. Access to care can be especially urgent for people with cancer, where access to specialists and appropriate treatments can make the difference between life and death. In our *2025 State of Patient Access* report, patients with cancer fare slightly better than other groups on certain dimensions, yet worse on others. The overall score (“C,” or 74.9) among patients with cancer is consistent with, if slightly worse than, patients with chronic conditions (“C,” or 75.8). Patients with rare conditions have a substantially lower overall score (“D+,” or 68.2).

# 2025 State of Patient Access Scorecard

The PAN Foundation’s *State of Patient Access* initiative aims to examine healthcare access and affordability challenges and their impact on different communities. To crystallize key findings from the national patient survey and synthesize the state of patient access in the United States, we created a scorecard with five dimensions:

						
Overall Grade	Overall Access to Care	Relationship with Healthcare Professionals	Affordability of Prescription Medications	Access to Treatment through Healthcare Plans	Financial Toxicity	
<b>Total*</b>	<b>C</b> =	<b>C+</b> =	<b>B</b> =	<b>B-</b> ↓	<b>D-</b> =	<b>D+</b> ↓
Cancer	<b>C</b>	B-	B	B-	F	D
Chronic condition	<b>C</b>	C+	B	B-	D-	D+
Rare condition	<b>D+</b>	C	C	C	F	F

Year-over-year comparison is not available.

↑ Better than 2024 ↓ Worse than 2024 = Same as 2024

<b>A+</b> 97-100	<b>B+</b> 87-89	<b>C+</b> 77-79	<b>D+</b> 67-69	<b>F</b> 0-59
<b>A</b> 93-96	<b>B</b> 83-86	<b>C</b> 73-76	<b>D</b> 65-66	
<b>A-</b> 90-92	<b>B-</b> 80-82	<b>C-</b> 70-72	<b>D-</b> 60-64	

In the *2025 State of Patient Access* survey, we analyzed results according to patients’ condition: cancer, a rare disease, or another chronic condition. The concept of financial toxicity—the financial burdens on patients as a result of direct medical expenses and indirect costs related to illness—has historically been related to cancer treatment. Our data suggest that patients with rare conditions experience more negative impacts of medical costs than patients with cancer and other chronic conditions, who generally rated access and affordability similarly. However, people with cancer and rare conditions give *Access to Treatment through Healthcare Plans* an “F” (59.8 and 56.4, respectively), while people with chronic conditions give it a “D-” (63.9).

\*Total row represents the cumulative score for each measure as reflected in the full 2025 State of Patient Access report scorecard.

# Key findings

- **Patients with cancer report better access to care than patients with other kinds of conditions.** On the *Overall Access to Care* scorecard dimension, patients with cancer score a “B-” (81.3) while patients with rare disease only score a “C” (75.4). Related, patients with cancer are less likely to report logistical challenges, especially compared with patients who have a rare condition (41% vs. 60%, respectively). A similar split emerged in the proportion of people who would like help navigating access to care (42% vs. 68%).
- **Patients with cancer feel they are getting better quality care than others.** While overall cancer patients who have received care in the past 12 months rated the quality of healthcare they had received good or excellent at the same or similar rates as other patients (86% among patients with cancer and other chronic diseases and 79% among those with rare conditions), when only looking just at the top ratings, half (52%) of people with cancer rated the quality of their care as excellent, a statistically significant difference compared with chronic (40%) and rare disease patients (32%).
- **Patients with rare diseases are nearly twice as likely than others to report interaction challenges with a healthcare provider (HCP).** Overall, 29% of respondents who have seen an HCP in the past 12 months report interaction challenges with HCPs, while just 23% of patients with cancer did. On the other hand, 54% of patients with rare conditions who have seen a healthcare provider in the past 12 months had interaction challenges, and all patients with rare conditions were more than three times as likely as others to report lower levels of trust in nurses (14% vs. 4%).
- **Patients with cancer and patients with chronic conditions rate *Affordability of Prescription Medications* similarly (“B-,” or 81.3 and 81.4, respectively), but people with rare conditions give it a “C” (73.8).** People with cancer who take at least one prescription medication are slightly less likely to have taken actions to afford their medications; Among those who take at least one prescription medication, 80% of patients with cancer had taken at least one financial action such as reducing spending in other areas, compared with 94% of patients with chronic conditions and 99% of patients with rare conditions.



Fewer patients with **cancer (17%)** or **chronic conditions (22%)** reported difficulty paying for their prescriptions, compared with **34%** of patients with **rare conditions**.

- **Health insurance challenges are especially bad for patients with rare conditions.** While half of patients with cancer (50%) and other chronic conditions (49%) said their health plan details are nearly impossible to understand, 70% of patients with rare conditions said the same. Among those with a healthcare plan who take prescription medication, more than two-thirds (69%) of patients with rare conditions said that accessing medication through their health plan had been difficult, compared with 47% of patients with chronic conditions and 43% of patients with cancer.
- **Patients with rare conditions are more likely to worry about their health plan deductible than those with chronic conditions.** Half (51%) are worried about the affordability of their health insurance deductible in the next 12 months, compared with 40% with chronic conditions (42% of patients with cancer said the same).
- **Patients with cancer may fare slightly better accessing medications than others.** Slightly fewer people with cancer (18%) reported that their medications are not affordable, compared with 23% each among those with chronic or rare conditions.



*Financial Toxicity* got an **“F” (59.0)** from patients with rare conditions, a **“D” (66.8)** from people with cancer, and a **“D+” (69.9)** from those with chronic conditions.

Follow us on social media:



Learn more at  
[panfoundation.org](https://panfoundation.org).

**PAN**  
Foundation

