

# Females








## Overview

Gender disparities in healthcare costs, access, and outcomes have increasingly come into focus. Women pay \$15 billion more per year than men in out-of-pocket costs, according to [Deloitte](#). Women were historically excluded from many clinical research studies, leaving the medical community without robust data on or understanding of women’s unique health needs and treatment options. Against a backdrop of gender bias and data gaps, females often report feeling dismissed or ignored by healthcare professionals. In the *2025 State of Patient Access* report, females give lower scores overall and across all dimensions compared with males.

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

↑ 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	

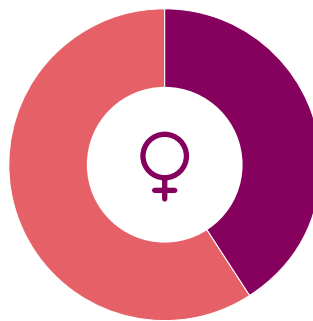
We analyzed gender differences in the *2025 State of Patient Access* survey and found that overall, females fare worse on measures of access and affordability than men. Female patients had an overall scorecard rating of 72.9 (“C-”), compared with male patients (“C+,” 77.9). Women rated the *Overall Access to Care* measure comparably to last year (77.6 in 2025 vs. 78.2 in 2024, both equating to a “C+”). Males, on the other hand, rated their access to care higher this year, improving from a “C+” (79.6) in 2024 to a “B-” (80.4).

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

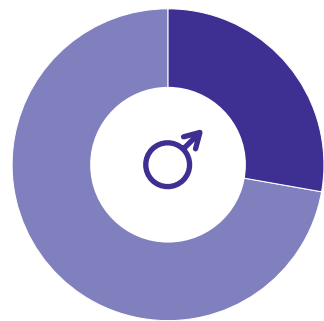
# Key findings

- **Females are more likely than males to face burdens related to accessing care.** More than half (53%) of females’ report experiencing logistical challenges when trying to access care, compared to 44% of males. Similarly, more females than males sought help related to accessing care (57% vs. 51%). Females were also more likely than males to perceive that some aspect of their identity interfered with their ability to get the best possible care (41% vs. 34%).
- **Health insurance barriers continue to cause problems for everyone, but especially for females.** Female patients gave *Access to Treatment through Healthcare Plans* an “F” (59.6), while males rate this measure a “D+” (67.1). Notably, females gave this dimension a slightly higher score last year (“D-” or 60.8), while male patients’ rating improved slightly in 2025, from a “D” (65.4) to a “D+” (67.1). Among those who have a healthcare plan, females were more likely to say the quality of their health insurance coverage has gotten worse in the past year (18%), compared to 14% of males.
- **Females report higher levels of financial anxiety than males.** Females were more likely than males to say they worry about losing access to their medications in the next five years (58% of females vs. 47% of males). Among those with a healthcare plan deductible, females were more likely to find their health plan deductible unaffordable in the past 12 months (41% of females vs. 28% of males), and females were more likely to worry about their ability to afford health plan deductibles in the next 12 months (46% of females vs. 34% of males).

**Females with a healthcare plan deductible were more likely to find their health plan deductible unaffordable in the past 12 months.**



**41%** females



**28%** males

- **Females struggle more to afford their medications compared to males.** Females' score on *Affordability of Prescription Medications* was a "C+" (79.3), down slightly from a "B-" (82.0) in 2024, and somewhat worse than males, who gave this measure a "B-" in both years (82.9 in 2024 and 82.5 in 2025). Among those with prescription medication costs, females were more likely than males to say their prescriptions were not affordable in the past 12 months (26% of females vs.19% of males), and among all females, more likely to worry about their ability to afford medications in the next 12 months (41% of females vs. 31% of males).
- **Females were more likely to experience financial toxicity, giving the scorecard measure a "D" (65.0), while males gave it a "C" (73.6).** Females' rating of *Financial Toxicity* dropped slightly from a "D+" (68.0) in 2024 to a "D" (65.0) in 2025. This score is driven by the 30% of females who said they experience a lot of financial toxicity due to the cost of treatment, compared to 20% of males.

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