

# Health insurance status and type

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## Overview

Not all insurance coverage ensures access to care in the United States, as evidenced by the *2025 State of Patient Access Scorecard* results. However, lack of insurance is associated with significantly worse ratings on virtually all access and affordability measures. These results offer a stark illustration of the hardship 27.1 million people in the U.S. without health insurance experience. On the other hand, people on Medicare consistently rate their healthcare access better than others.

# 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			
	Overall Grade	Score	Overall Grade	Score	Overall Grade	Score	Overall Grade	Score	Overall Grade	Score		
<b>Total*</b>	<b>C</b>	63.1	<b>C+</b>	63.1	<b>B</b>	63.1	<b>B-</b>	63.1	<b>D-</b>	63.1	<b>D+</b>	63.1
Medicare/Medicare Advantage	<b>B-</b>	80.5	B-	80.5	B+	80.5	B	80.5	C-	80.5	C	80.5
Public	<b>C</b>	70.0	C+	70.0	B	70.0	B-	70.0	D-	70.0	D+	70.0
Private	<b>C</b>	70.0	C+	70.0	B	70.0	B-	70.0	D	70.0	C-	70.0
Uninsured	<b>F</b>	50.3	D-	50.3	D-	50.3	D+	50.3	F	50.3	F	50.3

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	

The worst scorecard ratings across the *2025 State of Patient Access* initiative come from people without health insurance. Specifically, people without insurance give their overall healthcare access and coverage an “F” (50.3), with *Access to Treatment through Healthcare Plans* earning just 17.0 (“F”), compared with 63.1, or “D-” overall. People on Original Medicare or Medicare Advantage give the highest ratings, with an overall score of 80.5 (“B-”).

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

# Key findings

- **People without health insurance have dramatically worse access to care than others.** People without insurance have an overall scorecard grade of “F (50.3). Sixty-three percent rated their ability to access care in the past year as a “C” or worse, compared with just 16% of people in private insurance and 11% of people on Medicare. More than two-thirds (69%) of people without insurance report having faced logistical barriers (compared with 50% with private insurance and 38% on Medicare) and 71% wish they had help navigating their care (vs. 54% with private insurance and 43% with Medicare). Nearly three-quarters (72%) of people without insurance perceive negative impacts on their access to care as a result of their identity, more than twice as many people with private insurance (35%) and Medicare (30%).
- **People with insurance, especially Medicare, report better access and fewer barriers to treatments they need.** People with private insurance rate *Overall Access to Care* a “C+” (79.9) and people with Medicare give it a “B-” (82.9). Even people with public insurance, such as Medicaid, rate *Overall Access to Care* similarly (“C+” or 79.4). In contrast, those without insurance coverage rate it a “D-”(61.7).
- **Disparities exist between people with and without insurance in their perceptions of healthcare provider relationships.** People on Medicare give the highest marks to HCP relationships (“B+” or 88.4), while people without insurance give HCP relationships the lowest rating of any group (“D-” or 63.9). People with insurance were more likely to trust HCPs have their best interest in mind when making healthcare decisions; 5% of those on Medicare and 6% of those with private insurance disagree vs. 21% of those without insurance). Many fewer reported interaction challenges with an HCP in the past year, compared with people who have no insurance (21% Medicare, 27% private vs. 46% uninsured).
- **Prescription affordability is much better for people with any type of insurance, while people on Medicare report the least difficulty affording medications.** People on Medicare rated *Affordability of Prescription Medications* a “B” (84.0), similar to people with public coverage (“B-” or 82.1) and people on private health insurance (“B-” or 81.3), much higher than people without insurance (“D+” or 67.2). Those without insurance who take at least one prescription medication were twice as likely to report difficulty affording treatment as their insured counterparts (47% vs. 22% private insurance, 20% Medicare and public insurance). Similarly, 43% of people without insurance could not get prescriptions due to cost, compared with 20% of those with private insurance, 21% with public insurance, and 18% with Medicare. They were also more likely to worry about being able to afford medication in the next 12 months (63% vs. 37% private insurance vs. 32% public insurance and 31% Medicare), and twice as likely to want help finding resources to afford paying for drugs (29% vs. 16% private insurance, 13% Medicare and public insurance).

- **People enrolled in Medicare are the happiest of any group with the Access to Treatment through Healthcare Plans measure.** Medicare enrollees rated their access to treatment through their insurance a “C-” (70.7), substantially higher than those with private insurance (65.2 or “D”), those with public insurance (65.8 or “D”), and especially those with no insurance (17.0 or “F”). People enrolled in Medicare and those on public insurance were also least likely to worry about their ability to afford plan deductibles in the next 12 months (30% vs. 43% with private insurance and 76% of those uninsured, among those with a deductible). Though 45% of Medicare enrollees worry about their healthcare plan making access to prescriptions more difficult in the next 5 years, this figure was notably lower than people with private insurance (53%) and people without insurance (76%).
- **Medicare appears the most financially protective type of coverage.** One in five (18%) people on Medicare reported significant negative impacts of medical costs compared with 22% of people with private coverage, 26% of people with public coverage, and 58% of people with no coverage.

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