



eHealth Analysis Shows People on Medicare Can Save 39% or More on Medicare Supplement Plans by Comparison Shopping

October 3, 2017

Survey of Medicare Supplement Plans A, N and F offerings across 68 zip codes shows Medicare Supplement Plan premiums range from a low-end average of \$93 for Plan A to a high-end average of \$279 for Plan F for 65-year-old applicants

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Oct. 3, 2017-- A 65-year-old person enrolling in a Medicare Supplement Plan A, N or F could save an average of thirty-nine percent (39%) on his or her monthly premiums by comparing options at eHealthMedicare.com and enrolling in the lowest cost plan, according to a [new report](#) published today by eHealth, Inc. (NASDAQ: EHTH), which operates [eHealthMedicare.com](#) and eHealth.com, a leading private online health insurance exchange.

eHealth analyzed the monthly premiums of Medicare Supplement (or Medigap) Plan F, Plan N and Plan A available at eHealthMedicare.com or through eHealth's call centers for non-smoking men and women across 68 zip codes. eHealth's analysis found that comparison shopping had the potential to save seniors over \$100 per month.

While there are 10 types of Medicare Supplement plans available nationwide, historically 40%¹ of all persons enrolled in a Medicare Supplement plan are enrolled in Plan F, which traditionally makes it the most popular plan by more than a three-to-one margin. By comparison, the lower-cost Medicare Supplement Plans N and A traditionally make up 5%¹ of combined enrollments (2010 figures).

"You should not have to be a health insurance expert to pick a Medicare Supplement plan that meets your needs, but we know from our research that when seniors don't understand Medicare, they're far less likely to comparison shop," said eHealth CEO Scott Flanders. "We continue to focus on making it as easy as possible for Medicare beneficiaries to compare plans side by side online so that they can understand the differences in prices and benefits, and feel more confident in their decisions."

Highlights from eHealth's analysis of Medicare Supplement plan premiums for plans offered on its websites or through its call centers are provided below. The full report is [available for download here](#).

For women:

- **On Medicare Supplement Plan F, women could save 42% on average by reviewing all their options and choosing the one with the lowest premium.** For women across the 68 zip codes in the study, Medicare Supplement Plan F premiums vary by as little as 18% in Bismarck, North Dakota to as much as 62% in both Phoenix, Arizona and Cincinnati, Ohio.
- On average, the difference in premium between the highest priced and lowest priced Medicare Supplement Plan F plan available on eHealthMedicare.com was \$112 per month for women.
- **On Medicare Supplement Plan A, women could save 52% on average by reviewing all their options and choosing the one with the lowest premium.** For women across the 68 zip codes in the study, Medicare Supplement Plan A premiums vary by as little as 20% in Tampa, Florida to as much as 82% in Washington D.C.
- On average, the difference in premium between the highest priced and lowest priced Medicare Supplement Plan A plan available on eHealthMedicare.com was \$114 per month for women.
- **On Medicare Supplement Plan N, women could save 39% on average by reviewing all their options and choosing the one with the lowest premium.** For women across the 68 zip codes in the study, Medicare Supplement Plan N premiums vary by as little as 3% in Honolulu, Hawaii to as much as 63% in Indianapolis, Indiana.
- On average, the difference in premium between the highest priced and lowest priced Medicare Supplement Plan N plan available on eHealthMedicare.com was \$72 per month for women.

For men:

- **On Medicare Supplement Plan F, men could save 44% on average by reviewing all their options and choosing the one with the lowest premium.** For men across the 68 zip codes in the study, Medicare Supplement Plan F premiums vary by as little as 17% in Tampa, Florida to as much as 67% in Cincinnati, Ohio.
- On average, the difference in premium between the highest priced and lowest priced Medicare Supplement Plan F plan available on eHealthMedicare.com was \$131 per month for men.
- **On Medicare Supplement Plan A, men could save 54% on average by reviewing all their options and choosing the one with the lowest premium:** For men across the 68 zip codes in the study, Medicare Supplement Plan A premiums vary by as little as 17% in Tampa, Florida to as much as 83% in Washington D.C.
- On average, the difference in premium between the highest priced and lowest priced Medicare Supplement Plan F plan available on eHealthMedicare.com was \$130 per month for men.
- **On Medicare Supplement Plan N, men could save 40% on average by reviewing all their options and choosing the one with the lowest premium.** For men across the 68 zip codes in the study, Medicare Supplement Plan N premiums

vary by as little as 8% in Juneau, Alaska, to as much as 64% in Houston, Texas and Phoenix, Arizona.

- On average, the difference in premium between the highest priced and lowest priced Medicare Supplement Plan N plan available on eHealthMedicare.com was \$82 per month for men.

Medicare Supplement Plan F Premium Data by Zip Code for Men

The following figures represent the lowest monthly premiums and highest available monthly premiums for Medicare Supplement Plan F plans available on eHealthMedicare.com for male non-smokers at age 65. Today on eHealthMedicare.com, seniors can choose between an average of 8 Medicare Supplement Plan F plans in the 68 zip codes used for this analysis.

Zip code (metro area)	Number of plans offered	Lowest premium	Highest premium	Difference between highest & lowest premium	Percent difference in price
Averages across all zip codes	8	\$148.20	\$279.17	\$130.98	44%

Medicare Supplement Plan A Premium Data by Zip Code for Men

The following figures represent the lowest monthly premiums and highest available monthly premiums for Medicare Supplement Plan A plans available on eHealthMedicare.com for male non-smokers at age 65. Today on eHealthMedicare.com, seniors can choose between an average of 7 Medicare Supplement A plans in the 68 zip codes used for this analysis.

Zip code (metro area)	Number of plans offered	Lowest Premium	Highest Premium	Difference between highest & lowest premium	Percent difference in price
Averages across all zip codes	7	\$95.14	\$225.34	\$130.20	54%

Medicare Supplement Plan N Premium Data by Zip Code for Men

The following figures represent the lowest monthly premiums and highest available monthly premiums for Medicare Supplement Plan N plans available on eHealthMedicare.com for male non-smokers at age 65. Today on eHealthMedicare.com, seniors can choose between an average of 7 Medicare Supplement N plans in the 68 zip codes used for this analysis.

Zip code (metro area)	Number of plans offered	Lowest Premium	Highest Premium	Difference between highest & lowest premium	Percent difference in price
Averages across all zip codes	7	\$105.30	\$187.47	\$82.17	40%

Medicare Supplement Plan F Premium Data by Zip Code for Women

The following figures represent the lowest monthly premiums and highest available monthly premiums for Medicare Supplement Plan F plans available on eHealthMedicare.com for female non-smokers at age 65. Today on eHealthMedicare.com, seniors can choose between an average of 8 Medicare Supplement F plans in the 68 zip codes used for this analysis.

Zip code (metro area)	Number of plans offered	Lowest Premium	Highest Premium	Difference between highest & lowest premium	Percent difference in price
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Averages across all zip codes	8	\$144.19	\$255.69	\$111.50	42%
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Medicare Supplement Plan A Premium Data by Zip Code for Women

The following figures represent the lowest monthly premiums and highest available monthly premiums for Medicare Supplement Plan A plans available on eHealthMedicare.com for female non-smokers at age 65. Today on eHealthMedicare.com, seniors can choose between an average of 7 Medicare Supplement A plans in the 68 zip codes used for this analysis.

Zip code (metro area)	Number of plans offered	Lowest Premium	Highest Premium	Difference between highest & lowest premium	Percent difference in price
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Averages across all zip codes	7	\$93.48	\$207.25	\$113.78	52%
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Medicare Supplement Plan N Premium Data by Zip Code for Women

The following figures represent the lowest monthly premiums and highest available monthly premiums for Medicare Supplement Plan N plans available on eHealthMedicare.com for female non-smokers at age 65. Today on eHealthMedicare.com, seniors can choose between an average of 7 Medicare Supplement N plans in the 68 zip codes used for this analysis.

Zip code (metro area)	Number of plans offered	Lowest Premium	Highest Premium	Difference between highest & lowest premium	Percent difference in price
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Averages across all zip codes	7	\$99.93	\$171.81	\$71.88	39%
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Other plans not offered by eHealth, and therefore not included in this study, may be available in each zip code. Price differences may not reflect such plans not included in this study. In addition, price differences in zip codes not included in this study may not correlate with the differences found for the zip codes in this study. The zip codes selected may not be a representative sampling of all zip codes. eHealth may only offer Medicare Supplement plans over the phone instead of online.

Notes:

¹ Data from a January 13, 2014 report from the Kaiser Family Foundation, Medigap Reform: Setting the Context for Understanding Recent Proposals (<http://kff.org/medicare/issue-brief/medigap-reform-setting-the-context/>)

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Source: eHealth, Inc.

DMA Communications for eHealth, Inc.

Sande Drew, 916-207-7674

sande.drew@ehealth.com

or

eHealth, Inc.
Nate Purpura, 650-210-3115
nate.purpura@ehealth.com