



## eHealth Survey Reveals a Gap Between the Benefits Consumers Think All Health Insurance Plans Should Cover and Those They Are Willing to Pay Extra For

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***Frustrated consumers' idea of a fair price for health insurance is a fraction of today's market average; health care is poised to be a factor in this fall's mid-term elections***

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--May 9, 2018-- According to the results of a [new survey](#) by eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](#)), individual and family health insurance consumers are cost-stressed. They are confused about the state of the Affordable Care Act (ACA) and they worry about the future. They believe that all health plans should provide rich benefits, but they're unwilling to shoulder the costs often associated with those benefits. They're bringing their frustrations over the state of health care to the ballot box in 2018.

These are among the findings of eHealth's [nationwide survey](#) of more than 1,700 consumers who purchased their ACA-compliant individual and family health insurance at eHealth.com. Special analysis is provided to identify variations in responses among men vs. women, younger adults vs. older adults, and subsidized consumers vs. the unsubsidized consumers who bear the burden of premium increases and who comprised 60 percent of survey respondents.

### Three Key Findings from eHealth's Survey

- **Consumers' idea of a fair price is hard to find in today's market.** The national average individual health insurance premium for unsubsidized consumers shopping for coverage at eHealth during the last open enrollment period was \$440 – a price the vast majority of survey respondents considered too high. When asked to identify a fair price, nearly four in 10 people cited \$100 or less per month. Seventy-four percent agreed that a monthly premium over \$200 was unfair.
- **Policyholders aren't willing to pay extra for key ACA benefits.** A majority of respondents agreed that all health insurance plans should provide coverage for mental health care (61 percent), maternity care (60 percent), and birth control (55 percent) – benefits the ACA already requires but which have been subjects of debate in legislative and policy circles. When asked if they are willing to pay more for these benefits, however, only 25 percent said they would do so for mental health care, 24 percent for maternity care, and 16 percent for birth control.
- **Voters are bringing health care frustrations to the mid-term elections this fall.** When asked how their feelings about health care and health insurance might influence their vote, two-thirds (66 percent) identified it as one of their top three issues. When asked whether they trust Democrats or Republicans more to make health care affordable or accessible, Democrats fared better than Republicans (31 percent vs. 18 percent) but 51 percent answered "Neither."

A complete analysis of survey findings is available for [download here](#) and online at eHealth's [media center](#).

eHealth's survey was conducted online in April 2018 and a total of 1,705 responses were collected. Consumers who purchased ACA-compliant major medical health insurance coverage at eHealth with coverage still in effect were invited by email to voluntarily participate in the survey. Among the questions included in the survey, participants were asked to voluntarily indicate whether they were recipients of government premium subsidies.

### About eHealth

eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from brand-name insurers side by side and purchase and enroll in coverage online and over the phone. eHealth offers thousands of individual, family and small business health plans underwritten by many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources, exceptional telephonic support, and powerful online and pharmacy-based tools to help Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online or over the phone through Medicare.com ([www.Medicare.com](#)), eHealthMedicare.com ([www.eHealthMedicare.com](#)), goMedigap ([www.goMedigap.com](#)) and PlanPrescriber.com ([www.PlanPrescriber.com](#)).

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