

eHealth Review of More Than One Million Consumer Calls Reveals Most Seniors on Medicare With Fixed Incomes Don't Know About Savings Programs

June 11, 2018

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Jun. 11, 2018-- More than four in ten people over the age of 65 rely on a monthly Social Security check for 90 percent or more of their income. Not surprisingly, large numbers seek help each year to manage rising health care costs. Based on more than one million customer service calls fielded in 2017, eHealth, Inc. (NASDAQ: EHTH) (Medicare.com and eHealthMedicare.com) has identified the three money-saving opportunities most commonly overlooked by lower-income Medicare beneficiaries.

- 1. Medicare Savings Programs: Most people who call eHealth looking for help to lower their costs don't know about Medicare Savings Programs that can help them pay for Part A and Part B premiums and out-of-pocket medical costs associated with deductibles and co-pays. In addition, growing numbers of seniors who qualify for Medicaid are unaware of their eligibility for special Medicare Advantage plans that offer broader provider networks and richer medical benefits than available under Medicaid alone. In 2017, 60 percent of calls fielded by eHealth's Medicare customer service line involved helping beneficiaries connect to Medicare Savings Programs, the Extra Help program and dual-eligible special needs Medicare Advantage plans.
- 2. Extra Help with Drug Costs: According to the Kaiser Family Foundation, Medicare Part D enrollees spend about \$500 per year on average for prescription drug costs, an amount that is expected to grow significantly in the next decade. Seniors struggling to pay for prescription drugs are in search of ways to lower their costs. Many are surprised to learn that they qualify for and can receive free assistance by signing up for Extra Help -- the Medicare program that limits drug costs for seniors who meet income eligibility requirements. eHealth's data show that 90 percent of those enrolled in Medicare prescription drug coverage may be overpaying for their drugs, and could save more than \$500 per year on average by switching to a plan optimized for their personal prescription regimen.
- 3. Extra Benefits: Original Medicare doesn't cover benefits such as dental, vision and hearing services. Exposure to high out-of-pocket costs leaves 75 percent of Medicare beneficiaries who need a hearing aid unable to obtain one; 70 percent of those unable to afford dental services report having had trouble eating because of their teeth. eHealth's Medicare call center fields many calls each month from people looking for ways to help pay for these services. Most of the Medicare beneficiaries eHealth talks to don't know that some Medicare Advantage plans can cover such services and that there are standalone policies specifically designed to provide benefits in these categories.

eHealth responds to thousands of calls each month and is committed to educating Medicare beneficiaries about their coverage options and cost-saving opportunities.

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.eHealthMedicare.com), goMedigap (www.goMedigap.com) and PlanPrescriber.com

View source version on businesswire.com: https://www.businesswire.com/news/home/20180611005249/en/

Source: eHealth, Inc.

DMA Communications for eHealth, Inc. Sande Drew, 916-207-7674 sande.drew@gmail.com or eHealth, Inc. Lisa Zamosky, 650-864-6032 lisa.zamosky@ehealth.com