

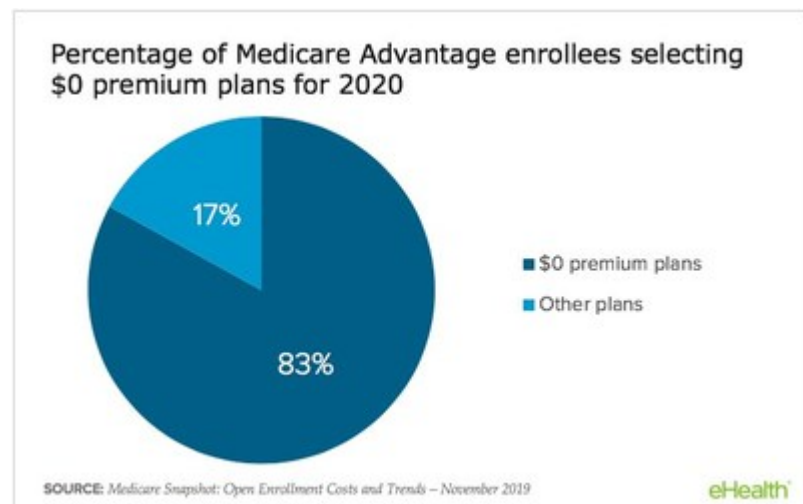


Medicare Open Enrollment "Half-Time" Snapshot: 84% of Those Selecting Medicare Advantage Choose Plans with \$0 Premiums

November 18, 2019

Analysis of consumer plan selections finds premiums down 43% for Medicare Advantage, 15% lower for Part D, and up 8% for Medicare Supplement

SANTA CLARA, Calif., Nov. 18, 2019 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) released a [snapshot analysis](#) of consumer shopping behavior and average costs from the first half of Medicare's annual open enrollment period for 2020 coverage. Medicare's Annual Enrollment Period began October 15 and will continue through December 7, 2019.



By comparing eHealth's data with data previously published by the Centers for Medicare and Medicaid Services (CMS), it is possible to see what Medicare beneficiaries are actually purchasing as compared with what is available to choose from in the market.

According to [CMS](#), 24.4 million Medicare beneficiaries are expected to enroll in Medicare Advantage plans for 2020, up from 22.2 million in 2019. The average monthly premium for 2020 Medicare Advantage plans available nationwide is \$23, down 14% from \$26.87 in 2019. CMS [reports](#) that 90% or more of all Medicare beneficiaries in 46 states now have access to Medicare Advantage plans with a \$0 monthly premium.

eHealth's [analysis](#) of shopping trends among its Medicare customers between October 15 and November 8, 2019 found:

Medicare Advantage costs are down and consumers are increasingly drawn to \$0 plans

- \$5.47 is the average monthly premium for Medicare Advantage plans selected by people enrolling in coverage with eHealth, down 43% from \$9.53 in the same period last year.
- 83% of all eHealth Medicare Advantage customers selected \$0 premium plans, compared to 76% from the same period last year.

Part D premiums are down year over year

- \$19.76 is the average monthly premium for stand-alone Part D prescription drug plans selected by eHealth customers in the first half of open enrollment, a decrease of 15% from the same period last year (\$23.34).

Medicare Supplement premiums show a modest increase

- \$157.48 is the average monthly premium for Medicare Supplement plans selected by eHealth customers in the first half of open enrollment, an increase of 8% from the same period last year (\$145.62).

Analyses of costs and trends in select states are available from eHealth upon request.

eHealth will continue to monitor consumer behavior and plan selection patterns through the remainder of the open enrollment period and publish additional insights as they become available.

Similar to other insurance brokers, eHealth is compensated on a fixed per-member basis for Medicare Advantage and Part D plans as regulated by CMS, and on a percentage of premium basis for most Medicare Supplement plans.

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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