



eHealth's Medicare Index Report Tracks Increasing Popularity of \$0 Premium Medicare Advantage Plans

October 2, 2020

Report highlights costs and trends among Medicare beneficiaries selecting new plans at eHealth over the past three Annual Enrollment Periods

SANTA CLARA, Calif., Oct. 2, 2020 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](https://www.ehealth.com)) released an [analysis](#) of costs and trends among Medicare beneficiaries selecting Medicare insurance plans through eHealth during the last three Annual Enrollment Periods (AEPs). The report includes data on Medicare Advantage plans, stand-alone Medicare Part D prescription drug plans, and Medicare Supplement (Medigap) plans.

Highlights from the [report](#):

- **The popularity of \$0 premium Medicare Advantage plans continues to rise** – 83% of eHealth customers selecting Medicare Advantage plans during the AEP for 2020 coverage chose plans with a \$0 monthly premium, compared to 73% for 2019 and 63% for 2018.
- **\$0 premium Medicare Advantage plans continue to drive down average costs** – \$6 was the average monthly premium for Medicare Advantage plans selected at eHealth during the AEP for 2020 coverage, down from \$10 for 2019 and from \$17 for 2018.

"Our report looks back at the choices Medicare consumers made during the last few AEPs but it also sets the stage for the upcoming AEP for 2021 coverage, which is just weeks away," said eHealth CEO Scott Flanders. "The increasing availability and popularity of zero-dollar-premium Medicare Advantage plans is just one of the trends we'll be watching as the next big enrollment opportunity for Medicare beneficiaries begins October 15, 2020."

The data presented in eHealth's [Medicare Index Report for 2020 Coverage](#) is based on more than 280,000 submitted applications for Medicare insurance products received by eHealth during the Annual Enrollment Period (AEP) for 2020 coverage, which occurred from October 15 through December 7, 2019. Only plan selections by eHealth customers are considered in this report.

Medicare Advantage plans are offered by private companies contracting with Medicare to provide beneficiaries' Medicare Part A and Part B coverage; most also provide prescription drug coverage and other benefits. No information relevant to eHealth financial performance should be drawn from this report. Similar to other insurance brokers, eHealth is compensated on a fixed per-member basis for Medicare Advantage and Part D plans, as regulated by the Centers for Medicare and Medicaid Services, and on a percentage of premium basis for most Medicare Supplement plans.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates a leading health insurance marketplace at [eHealth.com](https://www.ehealth.com) and [eHealthMedicare.com](https://www.ehealthmedicare.com) with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to connect every person with the highest quality, most affordable health insurance and Medicare plans for their life circumstances. Our platform integrates proprietary and third-party developed educational content regarding health insurance plans with decision support tools to aid consumers in what has traditionally been a confusing and opaque health insurance purchasing process, and to help them obtain the health insurance products that meet their individual health and economic needs. Our omni-channel consumer engagement platform is designed to meet the consumer wherever they prefer to engage with us, and enables consumers to use our services online, through interactive chat, or by telephone with a licensed insurance agent. We have created a marketplace that offers consumers a broad choice of insurance products that include thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual and family, small business and other ancillary health insurance products from over 180 health insurance carriers across all fifty states and the District of Columbia.

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