



## eHealth Launches Inaugural Signature Research Report: Health Insurance Trends

May 26, 2021

**Key findings from survey of more than 4,700 consumers and more than two dozen major insurers across the United States include:**

- 54% say COVID vaccines should not be required by law**
- 60% support expanding Medicare**
- 74% want government action on drug costs**
- 52% of insurers do not anticipate raising rates due to COVID**

SANTA CLARA, Calif., May 26, 2021 /PRNewswire/ -- Today [eHealth, Inc.](#) (NASDAQ: EHTH) released the inaugural edition of its bi-annual signature research series: [Health Insurance Trends](#). The report presents an analysis of survey responses and first-hand interviews collected from more than 4,700 consumers and two dozen insurers across three megatrends that dominate the health care market today: COVID-19, Technology and Innovation, and Public Policy Reforms.

Hundreds of millions of Americans have felt the impact of the COVID-19 pandemic, not only in their personal lives but also in how they interact with health care. As the pandemic begins to wind down, the health care market approaches a turning point in its digital transformation and is entering a promising new era: health care delivery is expanding online, new technologies are unleashing innovation, and there is a fresh vitality in the Medicare and Affordable Care Act (ACA) markets that could lead to significant expansions.

### Key Findings

#### **On public policy issues:**

- **60% favor expanding access to Medicare in some form**, whether that means making Medicare available to all Americans (28%), lowering the eligibility age to 60 (18%), or allowing adults age 50+ to buy in early (14%).
- **49% say Medicare should continue to be run through public/private cooperation** between government and insurers; only 16% feel that the government alone should run the Medicare program.
- **74% say the federal government should directly negotiate with drug makers to lower costs**; among Medicare beneficiaries, 86% feel the same.

#### **Insights from insurers:**

- **52% of insurers say they do not anticipate raising rates due to the COVID pandemic**; 39% do anticipate raising rates, but no more than 5%.
- **33% of insurers are likely to make changes to plan benefits** as a result of the pandemic, with 86% of those saying changes are likely to their telehealth and mental health benefits.
- **55% of insurers report a 50% or greater increase in utilization of telehealth benefits** over the period before the pandemic; many report an increase in use of mental health benefits.

#### **On COVID, vaccines and surprise medical bills:**

- **69% say they've had a surprise medical bill**, but among these 67% say the bill was a surprise because they didn't understand how their coverage worked. Among Medicare beneficiaries, fewer (54%) report having a surprise medical bill in the past.
- **Most (54%) say being vaccinated for COVID should not be required by law**, but a similar figure (53%) say proof of vaccination should be required for all air travel (domestic and international).
- **After the pandemic is over, half (51%) are less likely to go on a cruise**, while about a third are less likely to attend a concert (36%), go to a movie theater (35%), travel by plane (34%) or eat at a restaurant (33%).

#### **On the intersection of technology and health care:**

- **54% say they would opt to share their personal medical claims history with a licensed agent** if it helped them find a better health plan for their personal needs and budget; 59% of Medicare beneficiaries feel the same.
- **49% say private enterprise does a better job than government when it comes to health care innovation**, while 20% say government is better; those figures are 53% and 14%, respectively, among Medicare beneficiaries.

[Read the full report](#) for deeper analysis and additional information.

#### **About eHealth**

eHealth, Inc. (NASDAQ: EHTH) operates a leading health insurance marketplace at [eHealth.com](#) and [eHealthMedicare.com](#) with technology that provides consumers with health insurance enrollment solutions. Since 1997, we have connected more than 8 million members with quality, affordable

health insurance, Medicare options, and ancillary plans. Our proprietary marketplace offers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other plans from over 180 health insurance carriers across fifty states and the District of Columbia.

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