



eHealth Report on the Plight of Unsubsidized ACA Consumers Tracks Eight Years of Cost and Plan Selection Trends

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If recent federal subsidy expansion is not made permanent, many may return to near record-high health insurance premiums in the ACA market

SANTA CLARA, Calif., Aug. 17, 2021 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](https://ehealth.com)) released its [ACA Index Report on Unsubsidized Consumers](#) for the 2021 open enrollment period (November 1 through December 15, 2020). The report provides a snapshot of consumer costs and plan selection trends prior to the temporary expansion of federal subsidies under the American Rescue Plan Act (ARPA).

Published since 2014, eHealth's ACA Index Reports have focused exclusively on cost and plan selection trends among consumers not receiving federal subsidies in the form of advanced premium tax credits for Affordable Care Act (ACA) coverage. This year's report provides an eight-year overview of the market from 2014 to 2021.

"eHealth has long referred to the unsubsidized as the ACA's 'forgotten' consumers and advocated on their behalf by drawing attention to the cost burdens they were asked to shoulder," said eHealth CEO Scott Flanders. "When ARPA was signed into law this past March they finally got the help they needed. Unfortunately, ARPA's expanded subsidies are set to expire in two years. eHealth's ACA Index Report for 2021 illustrates the shockingly high costs many could be asked to pay again if these expanded subsidies are not made permanent."

Highlights from the [report](#):

- **Average monthly premiums hovered near record highs:** Average individual premiums decreased 1% year over year, from \$456 to \$450 per month; average family premiums remained essentially unchanged, at \$1,157 per month.
- **Average deductibles continued to rise:** Average annual deductibles for individual plans increased 4% since 2019, while deductibles for family coverage increased 7% in the same period.
- **Annual potential costs for 4-person families topped \$25,000 again:** For 2021, the average family of four paid \$16,776 in annual premiums and faced an annual deductible of \$8,440.
- **Silver plans topped Bronze plans for the first time:** More unsubsidized consumers chose Silver plans (39%) than Bronze plans (36%) for the first time since eHealth began tracking trends in 2014.
- **EPO plans continued to increase in popularity:** As of 2021, EPO plans accounted for more than a third (35%) of all plan selections, while HMO plans accounted for about half (49%), and PPO plans for 17%.

Read the [full report](#) for more findings and methodology information.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates a leading health insurance marketplace at [eHealth.com](https://ehealth.com) and [eHealthMedicare.com](https://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 200 health insurance carriers across 50 states and the District of Columbia.

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