



## **eHealth Releases Health Insurance Trends: A Comprehensive Bi-Annual Study of the Health Care Industry**

November 4, 2021

**Regardless of party affiliation, most want the government to take action on drug costs, but they also value the role of private enterprise in Medicare**

**Nearly two thirds (64%) would get a COVID booster shot if recommended, but that drops to 55% if shots become annual or biannual**

**Minority populations are more likely to feel their coverage options don't address their racial/ethnic medical needs**

SANTA CLARA, Calif., Nov. 4, 2021 /PRNewswire/ -- Today [eHealth, Inc.](#) (NASDAQ: EHTH) published a new installment of its biannual [Health Insurance Trends](#) report, offering a comprehensive look at the state of the market in a period of transformation and new possibilities. The report presents findings of interest to consumers, elected representatives and policymakers, insurance industry leaders, and market analysts. Key findings include the following.

### **What Medicare beneficiaries want – and don't want – from government:**

- 83% want the federal government to take action to lower the cost of prescription drugs by negotiating with pharmaceutical companies. This is true across political lines, including strong majorities of Democrats (93%), Republicans (73%), and Independents (84%).
- 92% want to see dental, vision, and hearing benefits added to traditional Medicare coverage, but only 50% feel the same if it would add to their costs.
- Among Medicare beneficiaries, majorities of Republicans (56%), Independents (56%) and Democrats (51%) say Medicare should continue to be operated through public/private cooperation. Only 16% overall want the government alone to run the program.

### **How COVID's impact on consumers and insurers is more nuanced than you may think:**

- 64% would get a COVID booster shot, but willingness declines to 55% if shots are recommended 1-2 times per year.
- 76% of Democrat voters feel most businesses should be able to refuse service to unvaccinated Americans, but fewer than half (49%) of Black Americans agree.
- 38% of insurers have already reduced voluntarily-expanded COVID coverage, or plan to do so. However, only 12% plan to raise premiums as a result of the pandemic.

### **How health insurance companies could do better addressing the needs of diverse communities:**

- 60% of Hispanic and 56% of Black respondents say they've had a surprise medical bill in the past 12 months, as do 54% of all women. By comparison, 46% of white respondents and 45% of men say they've had a surprise medical bill in the past year.
- When asked if they feel the health insurance options available to them address the specific medical needs of their racial or ethnic community, Hispanic respondents are least likely to say yes (41%), followed by Asian (45%), and Black (46%) respondents. By contrast, 58% of white respondents answered yes.

### **How the opportunity – and challenge – facing organizations serving health insurance consumers online is constantly evolving:**

- With an estimated 10,000 new Medicare beneficiaries every day, the number one place they go to learn about their Medicare coverage options is online, and 69% want the freedom to look beyond government-run marketplaces to shop for, compare, and enroll in coverage.
- When it comes to health care innovation and technology, more than half (52%) of general population respondents say private enterprise does a better job than government. Only 18% think government does a better job.

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

eHealth's report is compiled from more than 6,400 anonymous responses to surveys of the general population and of Medicare beneficiaries. It also includes findings from a survey of more than 15 representatives from health insurance companies with whom eHealth has a relationship. Methodology information is provided in the report.

### **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 200 health insurance carriers across fifty states and the District of Columbia.



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