

eHealth Releases Medicare AEP Half-Time Report on Costs, Trends, and Consumer Sentiments

November 18, 2021

Medicare beneficiaries continue to be drawn by \$0 premium Medicare Advantage plans

Medicare Advantage and Part D plan premiums are stable; Medicare Supplement premiums rising

Support for expanding access to Medicare is decreasing

SANTA CLARA, Calif., Nov. 18, 2021 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) released a report providing a snapshot of costs, trends, and beneficiary sentiments midway through Medicare's Annual Enrollment Period (AEP) for 2022 coverage. The company's Medicare AEP Half-Time Report examines the coverage choices Medicare beneficiaries are actively making for themselves as they review their coverage choices for the coming year.

eHealth's report presents an analysis of premiums and plan selection trends among Medicare beneficiaries shopping at eHealth between October 15 (the beginning of AEP) and November 8, 2021. It is paired with findings from a recent survey of more than 4,200 Medicare beneficiaries.

Key findings:

- Medicare Advantage and Part D plan premiums remain stable while Medicare Supplement costs increase: eHealth data shows that premiums for Medicare Advantage and stand-alone Part D plans are almost unchanged from last year, while average premiums for Medicare Supplement plans have increased by 8%.
- Medicare Advantage enrollees are drawn to \$0 premium plans: While \$0 premium plans account for approximately 59% of all Medicare Advantage plans available for 2022*, they account for 88% of Medicare Advantage plans selected at eHealth during the first half of the current Annual Enrollment Period.
- Support for expanding Medicare access has dropped in the past six months: 46% of Medicare beneficiaries say the program should remain primarily for people age 65 and older, compared to only 24% in April; 19% of survey respondents say Medicare should be expanded to cover all Americans, compared to 28% in April.
- Across the political spectrum, Medicare beneficiaries want action on drug costs: Among Medicare beneficiaries, 93% of Democrats, 84% of Independents, and 73% of Republicans support government action on drug costs.

Read the full report.

Findings from eHealth's report are based on submitted applications for Medicare Advantage plans, stand-alone Medicare Part D prescription drug plans, and Medicare Supplement plans received by eHealth between October 15 and November 8, 2021, with comparisons to data previously published by eHealth for approximately the same period in prior years. Survey findings are based on a voluntary survey of 4,276 Medicare beneficiaries who had previously purchased a Medicare health insurance plan through eHealth. The survey was conducted between October 12 and October 25, 2021.

No information relevant to eHealth's financial performance should be drawn from this report. Like 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.

Notes:

* According to an analysis by the Kaiser Family Foundation.

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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