



eHealth Survey Explores the State of Employer-Sponsored Health Insurance: Business Owners and Employees Respond

September 26, 2022

51% of businesses struggle to afford group health coverage for workers

87% of employers want to offer coverage without the burden of a group health plan

Few business owners are familiar with lower-cost ICHRA plans

SANTA CLARA, Calif., Sept. 26, 2022 /PRNewswire/ -- eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](https://www.ehealth.com)), a leading online private health insurance marketplace, today [released results](#) from an online survey of 1,300 people, including more than 250 owners and managers of small to medium sized businesses, exploring "pain points" in employer-sponsored health insurance for both employers and employees.

eHealth's survey shows small business owners have a low awareness of Individual Coverage Health Reimbursement Arrangement (ICHRA) plans that could allow them to support employee health coverage while controlling costs:

- 64% of employers are unaware of ICHRA plans that would allow them to provide tax-advantaged premium assistance for health plans selected by employees.
- 51% are struggling to cover the cost of employer-sponsored group plans today.
- 87% want another way to help employees get insured without offering a traditional group plan.

"Our survey suggests that many employers are unsatisfied with the standard group health insurance model – and many employees feel the same way," said eHealth CEO Fran Soistman. "I would especially encourage smaller businesses that just can't afford group health insurance to consider alternatives like [ICHRA](#) to control costs and give employees more personalized coverage options."

Additional insights on the challenges faced by employees:

- **Employees want more and better coverage options:** About half (49%) say they are only given 1-2 health plan options by their employers; 58% say their employer-sponsored plan options are not well aligned with their health care needs.
- **Employees want more control over their health insurance choices:** 90% believe you should be able to take your health plan with you when you leave a job; 74% say they would prefer to choose their own health plan based on options in their area rather than select from among a few chosen by their employer.

Read the [full report](#).

eHealth's survey was conducted through a third-party vendor in September of 2022. Additional information can be found in the Methodology section of the report.

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 technology that provides consumers with health insurance enrollment solutions. Since 1997, we have connected more than eight 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 approximately 200 health insurance carriers across fifty states and the District of Columbia.

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