



eHealth's AEP Snapshot Report Highlights Average Costs and Plan Selection Trends During Medicare's Annual Enrollment Period

November 22, 2022

Average premiums for Medicare Advantage and Part D plans are up for the first time in four years

Demand for \$0 premium Medicare Advantage plans may have crested

SANTA CLARA, Calif., Nov. 22, 2022 /PRNewswire/ -- Today eHealth, Inc. (Nasdaq: EHTH) ([eHealth.com](https://www.ehealth.com)), released a [report](#) providing a snapshot of costs and plan selection trends during Medicare's Annual Enrollment Period (AEP) for 2023 coverage. The report examines the coverage choices Medicare beneficiaries are actively making for themselves for the coming year.

eHealth's [report](#) presents an analysis of premiums and plan selection trends among Medicare beneficiaries shopping at eHealth in the first half of Medicare's current Annual Enrollment Period. eHealth is a leading online private health insurance marketplace offering free-of-charge personalized plan recommendations from competing insurers nationwide.

For additional context on Medicare Advantage trends, the report also includes findings highlighted in an eHealth survey of more than 2,800 Medicare Advantage enrollees conducted in May of 2022.

Key findings:

- **Average premiums for Medicare Advantage plans are up for the first time in four years:** \$7 is the average monthly premium for Medicare Advantage plans selected by Medicare beneficiaries in the first half of AEP, after three years in the \$5 to \$4 range.
- **Demand for \$0 premium Medicare Advantage plans may have crested:** 84% of those selecting Medicare Advantage plans in the first half of AEP chose \$0 premium plans, compared to 88% in the same period last year.
- **Average premiums for stand-alone Medicare Part D Prescription Drug plans are higher:** \$31 is the average monthly premium for stand-alone Medicare Part D plans selected in the first half of AEP, up from \$21 last year.

Read the [full report](#).

"This is the first increase in average premiums we've tracked in four years," said eHealth CEO Fran Soistman. "It may be driven by a number of factors, including carrier premium increases related to drug costs, a leveling out of demand for \$0 premium Medicare Advantage plans, or consumers opting for higher premium plans to hedge against out-of-pocket costs during a period of inflation. In our [July survey](#), for example, 95% of Medicare respondents told us they worried about inflation's impact on their health care costs."

Findings from eHealth's report are based on submitted applications for Medicare Advantage plans and stand-alone Medicare Part D prescription drug plans received by eHealth between October 15 and November 8, 2022, with comparisons to data previously published by eHealth for approximately the same period in prior years.

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.

About eHealth

For more than 25 years, eHealth, Inc. (Nasdaq: EHTH) has served American consumers with innovative technology and licensed agent support to help them find health insurance solutions that fit their personal needs. Through its proprietary health insurance marketplace at [eHealth.com](https://www.ehealth.com) and [eHealthMedicare.com](https://www.ehealthmedicare.com), eHealth has connected more than eight million members with quality, affordable coverage. eHealth offers Medicare Advantage, Medicare Supplement, Medicare Part D, individual, family, small business, and ancillary plans from approximately 200 health insurance companies nationwide.

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