



eHealth Insights 2022 Retrospective: A Deeper Understanding of Medicare Beneficiaries' Sentiments & Experiences

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eHealth highlights findings from multiple surveys and more than 12,000 respondents over the course of the year

SANTA CLARA, Calif., Dec. 14, 2022 /PRNewswire/ -- Today eHealth, Inc. (Nasdaq: EHTH) ([eHealth.com](https://www.ehealth.com)), highlighted findings gathered through its [eHealth Insights](#) research over the course of the year. With a special focus on Medicare beneficiaries, eHealth published nine reports in 2022, surveying more than 12,000 consumers and exploring costs and plan selection trends.

"We're proud of the work we do at eHealth, not only to help Medicare beneficiaries enroll in coverage, but also to better understand their experiences, expectations, and concerns when it comes to Medicare," said eHealth CEO Fran Soistman. "This year we broke new ground in our research, uncovering key insights into seniors' experience with Medicare Advantage and other important issues like health care cost inflation and mental health care. Market intelligence like this helps us to refine the customer experience and more effectively serve beneficiaries."

eHealth Insights surveys and data-based reports from 2022 can be found through the company's [newsroom](#). Special highlights from 2022 surveys and reports of continuing relevance are provided below.

On [Medicare Advantage](#):

- **Medicare Advantage has come under some scrutiny but most enrollees are happy with their coverage:** 88% said they were either "very satisfied" (63%) or "somewhat satisfied" (25%) with their plans. A similar number (86%) would recommend Medicare Advantage to family or friends.
- **Most Medicare Advantage enrollees can't afford the alternatives:** Two-thirds (67%) of those who chose Medicare Advantage over Medicare Supplement (Medigap) said they did so because Medigap was too expensive. If forced to find similar coverage elsewhere, 73% said they could afford monthly premiums of only \$50 or less.

On seniors and [mental health care](#):

- **The COVID pandemic made seniors more willing to seek mental health care:** eHealth found that nearly half (48%) of seniors were "very willing" to seek mental health care this year compared to 35% before the pandemic. Nearly 40% said pandemic conditions made them feel more lonely and isolated.
- **Mental health care is important to seniors but many don't understand their benefits:** 72% said mental health benefits are important to them when picking a health insurance plan, but 61% didn't know that Medicare provides mental health care benefits.

On [inflation and health care costs](#):

- **Inflation is a big concern for seniors:** 95% of Medicare beneficiaries were worried about the impact of inflation on health care costs. Nearly half (45%) said their health care costs had already increased due to inflation.
- **Many are financially vulnerable to higher premiums and drug costs:** About half (49%) said an increase of 10% or less in their Medicare premiums would make their coverage unaffordable; a similar figure (52%) said an increase of 10% or less would make their prescription drug costs unaffordable.

Coming into Medicare's Annual Enrollment Period (AEP) this year, [eHealth found](#):

- **Many Medicare beneficiaries were overdue to reconsider their coverage options:** 53% had had the same Medicare coverage for three or more years. Nearly half (46%) said their prescription drug needs changed in the past year; 51% began seeing new medical providers; 46% said their personal financial situation had changed.

eHealth also tracked costs and plan selection [trends during the recent AEP](#):

- **Average premiums for Medicare Advantage plans were up for the first time in four years:** \$7 was the average monthly premium for Medicare Advantage plans selected by Medicare beneficiaries in the first half of the Annual Enrollment Period (AEP), compared to \$4-\$5 for the past three years.
- **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 were also higher:** \$31 was the average monthly premium for stand-alone Medicare Part D plans selected in the first half of AEP, up from \$21 last year.


For additional insights and methodology information, please refer to the reports linked above.

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 and 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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