



eHealth Research Highlights Costs and Trends Across Six Years of Medicare Enrollment

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Report analyzes actual consumer plan selections for 2023 rather than what is available "on the shelf" for beneficiaries

Demand has crested for \$0-premium Medicare Advantage plans, average premiums are up for Medicare Advantage & Medicare Part D plans

SANTA CLARA, Calif., April 27, 2023 /PRNewswire/ -- Today eHealth, Inc. (Nasdaq: EHTH) ([eHealth.com](https://www.ehealth.com)), a leading private online health insurance marketplace, released its sixth annual [Medicare Index Report](#). eHealth's original research sheds light on average premium and plan selection trends among Medicare beneficiaries at a time when Medicare Advantage is being scrutinized by both policymakers and media.

"The widespread availability of \$0-premium Medicare Advantage plans was a major enrollment driver over the past decade. The avoidance of a monthly premium, coupled with the enriched benefits and value proposition relative to original Medicare has made these plans popular, particularly with seniors on a fixed budget," said eHealth CEO Fran Soistman. "Our findings suggest the market may be fully saturated with zero-dollar premium plans, with more beneficiaries selecting Medicare Advantage premium-bearing plans that provide lower out-of-pocket costs."

Highlights from the [new report](#):

- **The popularity of \$0 premium Medicare Advantage plans declined for 2023** – 84% of eHealth customers selecting Medicare Advantage plans during Medicare's Annual Enrollment Period (AEP) chose plans without a monthly premium, compared to 87% for 2022. This represents the first drop in the popularity of premium-free plans since eHealth's first Medicare Index Report in 2018.
- **The average monthly premium paid for Medicare Advantage plans increased 50% year over year** - \$9 is the average monthly premium for 2023 Medicare Advantage plans selected by eHealth shoppers during AEP, up from \$6 per month for 2022.
- **Part D premiums for 2023 also show a significant increase compared to last year** – \$32 is the average monthly premium for stand-alone Part D plans selected during AEP, up 45% from \$22 for 2022.

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

eHealth's report is based on Medicare plans selected by eHealth customers during Medicare's nationwide Annual Enrollment Period for 2023 coverage, which ran from October 15 through December 7, 2022. Additional methodology information is available in the report.

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 over 25 years, eHealth, Inc. (Nasdaq: EHTH) has expertly guided American consumers with innovative technology and licensed advisor support to help them find health insurance and related options. Through its proprietary health insurance marketplace at [eHealth.com](https://www.ehealth.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. For more information about eHealth, please visit us at [eHealth.com](https://www.ehealth.com), or follow us on [LinkedIn](#), [Facebook](#), [Instagram](#), and [Twitter](#).

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