

Price Sensitive Medicare Advantage Enrollees Continue to Favor \$0-Premium Plans and Lower Deductibles, eHealth Report Finds

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eHealth's seventh annual Medicare Index Report tracks plan cost and selection trends among 190,000+ beneficiaries 84% of Medicare Advantage enrollees choose plans with \$0 premiums; average deductible drops below \$100 for the first time

AUSTIN, Texas, March 7, 2024 /PRNewswire/ -- For deeper insights into Medicare insurance trends, look beyond what's merely available in the market for beneficiaries to choose from. Look instead at what they actually select for themselves. eHealth's seventh-annual Medicare Index Report sets itself apart from other market analyses by doing just that.

New original research published today by eHealth, Inc. (Nasdaq: EHTH) (eHealth.com), a leading online private health insurance marketplace, highlights average costs and plan selection trends among Medicare beneficiaries who chose Medicare Advantage and Part D plans through eHealth during the Annual Enrollment Period (AEP) for 2024 coverage. Highlights:

- Average Medicare Advantage premium is stable, deductible is down: \$9 is the average monthly premium among Medicare Advantage plans selected by eHealth customers during the AEP for 2024 coverage, a figure unchanged from the previous year; for the first time since eHealth began tracking it, the average deductible fell below \$100 (\$95 for 2024).
- Average Part D plan premium is also down, but average deductible is up: \$29 is the average monthly premium for stand-alone Medicare Part D plans selected by eHealth customers during AEP, down 9% from the year prior (\$32); meanwhile, the average deductible for Part D plans increased 14%, from \$389 to \$445.
- Average premium for Medicare Supplement plans is up this year: Though enrollment in Medicare Supplement (Medigap) plans is not governed by AEP, the average premium for plans selected by eHealth customers during this period is up 9% year over year, from \$173 to \$189 per month.

Read the full report.

eHealth's research is based on an analysis of more than 190,000 plan selections by Medicare beneficiaries at eHealth during Medicare's recent Annual Enrollment Period for 2024 coverage (October 15 through December 7, 2023). Refer to the methodology note in the report for more details.

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 (NASDAQ: EHTH)

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