



## How Much Does Medicare Advantage Cost? -- eHealth Publishes Analysis of 2013 Medicare Advantage Plan Costs and Benefits

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Oct 15, 2012 (Marketwire via COMTEX) -- Today eHealth, Inc., America's first and largest health insurance exchange, published an analysis conducted by PlanPrescriber.com (<http://www.planprescriber.com>) of the public use Medicare Advantage "landscape source files" for the years 2011, 2012 and 2013. The analysis found that the average monthly premium will be \$60.09, and the average annual out-of-pocket maximum will be \$4,415 for all available Medicare Advantage plans in 2013. The data is published in PlanPrescriber's "2013 Medicare Advantage Plan Landscape Data Summary" and is available in the eHealth [media center](#). PlanPrescriber is a wholly-owned subsidiary of eHealth, Inc. (NASDAQ: EHTH).

These files are provided by the Centers for Medicare and Medicaid Services (CMS) and available online at: <http://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn/index.html?redirect=/PrescriptionDrugCovGenIn/>

PlanPrescriber's analysis of CMS's landscape source files examines three key attributes of [Medicare Advantage](#) plans and tracks how each has changed over the past three years, following the implementation of the Patient Protection and Affordable Care Act (ACA). PlanPrescriber's analysis summarizes the basic information provided in this landscape report, including monthly premiums, maximum out of pocket (MOOP) limits and prescription drug benefits available for Medicare Advantage plans in 49 states, the District of Columbia and Puerto Rico.

### Summary of Medicare Advantage Plan Costs and Benefits

According to PlanPrescriber's analysis, in 2013 there are a total of 43,306 Medicare Advantage plans available throughout the United States; a decrease from the 43,329 plans available nationwide in 2012. Plans are made available on a county-by-county basis, which means the same plan is often counted numerous times throughout the same state<sup>1</sup>.

### Data Highlights

- **Average Premiums:** In 2013, the average monthly premium for all available Medicare Advantage plans is \$60.09, up from \$57.56 in 2012 and \$48.33 in 2011.
- **Average MOOP:** In 2013, the average out-of-pocket maximum for a Medicare Advantage plan was \$4,516, unchanged from the limit of \$4,516 in 2012 and up from \$4,376 in 2011.
- **Enhanced Drug Benefits:** In 2013 the average monthly premium for a Medicare Advantage plan with an enhanced drug benefit was \$68.05, up from \$65.78 in 2012 and \$59.86 in 2011.
- **Plans with \$0 Monthly Premiums:** Among the 43,306 plans available in 2013, 13,741 plans (32 percent) will be offered at a cost of \$0 above what a Medicare beneficiary already pays for Medicare Part B. By comparison, 14,297 plans (33 percent) were available with a \$0 monthly premium in 2012 and 13,821 plans (35 percent) were available in 2011.

The table below provides national and state-level data on the data found in the report from 2013.

### National and State-Level Medicare Advantage Plan 2013 Data

National 2013	Average Premium 2013	Plans with \$0 Premium 2013	Average Premium (excluding \$0 premium plans)	Average MOOP 2013	Avg. Premium Plans with Enhanced Drug Benefits*
43,306 Plans	\$60.09	13,741 (32%)	\$88	\$4,415	\$68
State Level Data					
Alabama	\$46.63	47%	\$88.43	\$4,187	\$55.38
Arizona	\$62.45	36%	\$98.05	\$5,674	\$61.86
Arkansas	\$39.40	49%	\$77.70	\$5,037	\$42.58
California	\$47.46	42%	\$81.68	\$4,214	\$38.33
Colorado	\$63.85	15%	\$75.07	\$5,299	\$94.66
Connecticut	\$48.64	37%	\$76.73	\$5,331	\$59.68
Delaware	\$41.00	33%	\$61.50	\$6,700	\$41.00
Florida	\$20.96	71%	\$73.43	\$4,337	\$19.67
Georgia	\$46.27	35%	\$70.77	\$5,451	\$39.61
Hawaii	\$46.61	46%	\$86.92	\$4,177	\$38.63
Idaho	\$73.79	12%	\$83.53	\$3,378	\$91.27
Illinois	\$62.30	23%	\$80.79	\$3,985	\$64.05
Indiana	\$55.66	26%	\$75.25	\$5,134	\$63.87

Iowa	\$30.40	54%	\$65.86	\$3,878	\$31.54
Kansas	\$71.48	23%	\$92.24	\$3,780	\$82.11
Kentucky	\$70.63	19%	\$87.03	\$5,696	\$80.70
Louisiana	\$36.01	43%	\$62.64	\$5,874	\$42.93
Maine	\$43.64	29%	\$61.18	\$4,197	\$49.01
Maryland	\$59.29	19%	\$72.85	\$4,985	\$72.56
Massachusetts	\$79.02	14%	\$91.37	\$3,825	\$78.25
Michigan	\$80.46	13%	\$92.08	\$4,551	\$114.88
Minnesota	\$107.52	3%	\$111.01	\$3,580	\$129.84
Mississippi	\$51.45	29%	\$72.77	\$4,897	\$64.16
Missouri	\$43.36	42%	\$74.56	\$4,780	\$39.23
Montana	\$77.86	10%	\$86.84	\$3,984	\$92.11
Nebraska	\$63.52	28%	\$88.33	\$5,084	\$86.36
Nevada	\$71.57	20%	\$89.47	\$3,526	\$74.18
New Hampshire	\$63.78	12%	\$72.37	\$5,050	\$96.56
New Jersey	\$66.99	42%	\$114.38	\$6,469	\$85.94
New Mexico	\$45.26	38%	\$73.30	\$3,761	\$53.46
New York	\$52.65	36%	\$79.35	\$4,265	\$64.30
North Carolina	\$39.97	35%	\$61.18	\$4,127	\$47.35
North Dakota	\$105.52	14%	\$122.29	\$3,485	\$153.21
Ohio	\$40.63	38%	\$65.35	\$4,670	\$50.61
Oklahoma	\$65.97	22%	\$84.41	\$3,785	\$73.09
Oregon	\$75.12	11%	\$83.96	\$3,233	\$82.70
Pennsylvania	\$69.42	28%	\$93.38	\$4,409	\$80.70
Puerto Rico	\$14.45	71%	\$50.25	\$4,772	\$20.28
Rhode Island	\$64.00	50%	\$128.00	\$4,406	\$85.33
South Carolina	\$31.40	47%	\$59.10	\$5,663	\$31.87
South Dakota	\$111.99	9%	\$123.30	\$3,636	\$142.04
Tennessee	\$44.10	42%	\$75.96	\$4,101	\$54.27
Texas	\$78.71	31%	\$113.66	\$4,584	\$87.51
Utah	\$50.15	44%	\$88.82	\$4,217	\$47.16
Vermont	\$62.11	21%	\$78.83	\$5,229	\$92.30
Virginia	\$50.62	25%	\$67.72	\$4,683	\$63.04
Washington	\$94.94	14%	\$110.47	\$3,432	\$106.70
Washington D.C.	\$33.93	43%	\$59.38	\$4,500	\$42.44
West Virginia	\$77.96	18%	\$95.53	\$4,139	\$103.74
Wisconsin	\$82.19	22%	\$105.03	\$3,681	\$97.37
Wyoming	\$0	100%	\$0	\$3,900	NA

#### About PlanPrescriber.com

PlanPrescriber ([www.PlanPrescriber.com](http://www.PlanPrescriber.com)), a wholly-owned subsidiary of eHealth, Inc., is a leading provider of comparison tools and educational materials for Medicare Advantage, Medicare Part D Prescription Drug Plans, and Medicare Supplement insurance products. Medicare beneficiaries can take advantage of PlanPrescriber's no cost, no obligation online advisor tools by logging on to [www.PlanPrescriber.com](http://www.PlanPrescriber.com). PlanPrescriber is a tool designed to help Medicare recipients find a Medicare plan that covers their specific medical and prescription drug needs at the lowest possible out-of-pocket cost.

#### About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of eHealthInsurance, the nation's leading online source of [health insurance for individuals](#), families and small businesses. Through the company's website, [www.eHealthInsurance.com](http://www.eHealthInsurance.com), consumers can get quotes from leading health insurance carriers, compare plans side by side, and apply for and purchase health insurance. eHealthInsurance offers thousands of individual, family and small business health plans underwritten by more than 180 of the nation's leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia, making it the ideal model of a successful, high-functioning [health insurance exchange](#). Through the company's eHealthTechnology solution ([www.eHealthTechnology.com](http://www.eHealthTechnology.com)), eHealth is also a leading provider of health insurance exchange technology. eHealthTechnology's exchange platform provides a suite of hosted e-commerce solutions that enable health plan providers, resellers and government entities to market and distribute products online. eHealth, Inc. also provides powerful online and pharmacy-based tools to

help seniors navigate Medicare health insurance options, choose the right plan and enroll in select plans online through its wholly-owned subsidiary, PlanPrescriber.com ([www.planprescriber.com](http://www.planprescriber.com)) and through its Medicare website [www.eHealthMedicare.com](http://www.eHealthMedicare.com).

For more health insurance news and information, visit the eHealthInsurance consumer blog: [Get Smart - Get Covered](#).

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