



Unpaid Caregivers Struggle With Finances, Personal Relationships and Helping Parents Navigate Medicare, eHealth/AgingCare Survey Finds

November 14, 2012

Adults Providing Unpaid Care for Elderly Parents Struggle to Save for Retirement, Maintain Personal Relationships and Help Loved Ones Understand and Use Medicare

Nov 14, 2012 (Marketwire via COMTEX) --eHealth, Inc. (NASDAQ: EHTH) -- About one-third of adults who provide unpaid care for their elderly parents say they'll have to use their own retirement savings to help their parents financially. Even more -- forty-one percent (41%) -- support their parents financially each month, helping with a range of expenses, including food, gas, housing, prescription drugs and medical care. And while the majority of respondents (89%) care for someone on Medicare, forty-four percent (44%) of these caregivers don't understand important components of the program.

These findings are part of a [new survey](#) of adult members of AgingCare (www.AgingCare.com), an online community for people caring for elderly parents. The survey was conducted by eHealth, Inc., America's first and largest private health insurance exchange, and parent company of PlanPrescriber (www.PlanPrescriber.com) and eHealthMedicare (www.eHealthMedicare.com). PlanPrescriber allows people to quickly and easily compare Medicare Advantage prescription drug plans and stand-alone Medicare prescription drug plans, side-by-side.

Survey results are available online in eHealth's Media Center at news.ehealthinsurance.com (http://news.ehealthinsurance.com/pr/ehi/document/eHealth-CareGiverReport_FINAL_.pdf)

An estimated 44 million adults provide unpaid care to older people and adults with disabilities¹. In August, PlanPrescriber partnered with AgingCare to survey 285 adult members of AgingCare.com who were actively providing unpaid care for one or more of their parents. The survey provides insight into the emotional and financial challenges that caregivers face on a daily basis, as well as their understanding and utilization of Medicare.

Emotional toll on caregivers

For most caregivers, taking care of an older parent is a rewarding experience, but it's not without its challenges. Less than ten percent could rate their experience as "mostly positive," while a third said their experience was "mostly negative."

The survey also found that being a caregiver takes a toll on personal relationships. The vast majority of caregivers (90%) said that being a caregiver had impacted their personal relationships, and one in four (25%) said it had negatively impacted their relationship with their parents.

Among married caregivers, their relationship with their spouse suffered most. For single caregivers, their relationships with their extended family were the hardest hit.

Which relationship has been impacted the most by your role as a caregiver?

All	Married	Single (Divorced, Widowed, Single)
• Spouse: 34%	• Spouse: 56%	• Spouse: 10%
• Children: 12%	• Children: 13%	• Children: 12%
• Extended family: 28%	• Extended family: 16%	• Extended family: 42%
• Friends: 22%	• Friends: 12%	• Friends: 34%
• Coworkers: 2%	• Coworkers: 3%	• Coworkers: 2%

The financial impact on caregivers

The majority of all caregivers say they're "completely involved" with their parents' finances and help them make financial and retirement-related decisions. Nearly half were helping their parents financially every month. Among those lending financial support, half spent more than \$3,000 per year to help their parents pay for everything from day-to-day living expenses and housing, to prescription drugs and health care.

More than two in five caregivers (43%) felt their parents had not saved enough money for retirement. The majority said they were in the same boat as their parents and were not saving enough for their own retirement. And, despite not saving enough for their own retirement, almost a third of caregivers anticipated dipping into their own retirement savings to help their parents financially. Four out of five (80%) said they expected to be working well after their 65th birthday.

How much financial support (if any) do you provide to your parents?

Amount per month	Caregivers providing financial support	All caregivers
\$500 or more	24%	10%

\$250 to \$499	24%	10%
\$100 to \$249	27%	11%
\$50 to \$99	20%	8%
\$50 or less	6%	2%
no financial help	0%	59%

Caregivers Navigating Medicare

The majority (84%) of the caregivers in this survey were baby boomers, and most (89%) said the person they were caring for was on Medicare. Half of all caregivers have helped their parents review, update or enroll in private Medicare coverage. However, only a third of the caregivers in the survey take advantage of Medicare's annual enrollment period to review their parents' prescription drug coverage.

PlanPrescriber² research shows that the average customer on a Medicare prescription drug plan will spend \$2,076 out of his or her own pocket in 2012. But that person could cut those costs by an average of \$654 in 2012, if they took the time to review their drug coverage during the annual enrollment period. Nearly all caregivers in the survey said they would review their parents' prescription drug coverage if it meant they could save \$500 or more per year on prescription drug costs.

Nearly half (45%) of the caregivers surveyed did not know that the price paid for prescription drugs could change, depending on the plan their parents were enrolled in. Those who helped their parents with Medicare said they were most surprised by the complexity of Medicare (25%), and how long it took them to enroll in or change their parents' coverage (26%).

Among those caregivers who helped their parents review their prescription drug coverage each year, well over half (59%) said the process took them over an hour to complete. For about one-in-eight (16%), the process took more than two hours.

When it comes to reviewing drug coverage each year, how long did it take?

	All
greater than or equal to 30 minutes	13%
30 to 60 minutes	27%
1 to 2 hours	43%
Over 2 hours	16%

Survey results are available online in eHealth's Media Center at [news.ehealthinsurance.com](http://news.ehealthinsurance.com/pr/ehi/document/eHealth-CareGiverReport_FINAL_.pdf) (http://news.ehealthinsurance.com/pr/ehi/document/eHealth-CareGiverReport_FINAL_.pdf)

Sources:

¹ National Alliance for Caregiving (<http://www.caregiving.org/data/FINALRegularExSum50plus.pdf>)

²eHealth Study: 95 Percent of Medicare Part D Beneficiaries Not in Lowest-Cost Prescription Drug Plan (<http://news.ehealthinsurance.com/pr/ehi/ehealth-study-95-percent-of-medicare-238719.aspx>)

About AgingCare.com

AgingCare.com is a leading website that connects people caring for elderly parents to other caregivers, personalized information, and local resources. AgingCare.com has become the trusted resource for exchanging ideas, sharing conversations and finding credible information for those seeking elder care solutions. For more information, visit the AgingCare.com website.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of [eHealthInsurance](http://eHealthInsurance.com), America's first and largest private health insurance exchange where individuals, families and small businesses can compare health insurance products from leading insurers side by side and purchase and enroll in coverage online. 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. Through the company's eHealthTechnology solution (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) and through its Medicare website www.eHealthMedicare.com.

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

For media inquiries, please contact:

Sande Drew

eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Erin Bocherer
Cogenta Communications
(678) 294-2258
ebocherer@cogentacom.com