



Obamacare Open Enrollment: eHealth Report Finds Out-of-Pocket Prescription Drug Costs Have Highest Impact on Satisfaction With Obamacare Plans

October 29, 2015

eHealth Report Shows What Consumers Pay out of Pocket for Drugs and Medical Care and How Utilization of Medical Care Affects Satisfaction With Health Insurance Coverage

MOUNTAIN VIEW, CA -- (Marketwired) -- 10/29/15 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, published two reports suggesting how strongly consumers' personal expenditures for prescription drugs and other medical care correlate to dissatisfaction with their health insurance. The reports also shed light on just how much of a burden some consumers face in out-of-pocket costs for prescription drugs and other medical care.

eHealth's [Consumer Satisfaction & Spending for Prescription Drugs and Medical Care](#) report and its [Coverage Satisfaction & Utilization Snapshot](#) found that the largest factors predictive of a consumer's satisfaction with their health coverage relate to how much money they spend out of pocket (e.g. in copayments or deductibles) on prescription drugs and medical care.

eHealth's Utilization Snapshot Captures Real-World Consumer Costs

eHealth's [Utilization Snapshot report](#) provides a glimpse into how many health insurance consumers face unexpected out-of-pocket costs and what they are actually spending when it comes to prescription drugs and medical care.

On spending for prescription drugs:

- 35% said they faced unanticipated prescription drug costs in 2015
- \$848 was the average estimated amount spent out of pocket among those with unanticipated drug costs
- 22% said they spent more than \$1,000 out of pocket on prescription drugs

On spending for medical care:

- 35% said they used their health coverage for non-preventive medical care in 2015
- 91% of those receiving non-preventive medical care paid out-of-pocket costs in the form of deductibles, co-pays, coinsurance and/or out-of-network charges, etc.
- \$2,380 was the average estimated amount spent among those who reported paying out-of-pocket for medical care

Average estimated out-of-pocket costs by medical care received:

- \$3,738 for a major surgery
- \$3,101 for maternity care
- \$2,723 for a minor surgery
- \$2,696 for an unexpected illness
- \$2,042 for emergency care
- \$1,989 for mental health care
- \$1,798 for chronic disease management

eHealth's Consumer Satisfaction Index Demonstrates Effect of Costs on Satisfaction

eHealth's [Consumer Satisfaction & Spending for Prescription Drugs and Medical Care](#) report reveals how personal expenditures for prescription drugs and medical care can affect consumers' satisfaction with their health plan and their sense of being valued as a customer by their insurer (as recorded by a "strongly agree" or "agree" response to that survey item):

On satisfaction and prescription drug costs:

- 23% of those who spent more than anticipated on prescription drugs felt valued by their insurer
- Only 15% of those who spent more than \$2,000 on prescription drugs felt valued by their insurer

On satisfaction and out-of-pocket spending:

- 44% of those who spent up to \$1,000 toward medical care felt valued by their insurer
- Only 28% of those who spent more than \$2,000 toward medical care felt valued by their insurer

On satisfaction by type of medical care received:

- 60% of those who had major surgery felt valued by their insurer
- 39% of those who received maternity care felt valued by their insurer

- 38% of those who received only preventive medical screenings felt valued by their insurer
- 37% of those who received emergency care felt valued by their insurer
- 35% of those who received care for chronic disease management felt valued by their insurer
- 29% of those who reported receiving out-of-network care felt valued by their insurer
- 40% of those who only saw network medical providers for care felt valued by their insurer

On satisfaction and access to government subsidies:

- 52% of those who said they were receiving government subsidies felt valued by their insurer
- 29% of those who said they were not receiving subsidies felt valued by their insurer

"No one loves spending money out of pocket toward prescription drugs or medical care, but this survey suggests just how big a role personal expenditures play in consumer satisfaction with health coverage," said Gary Lauer, Chairman and CEO of eHealth, Inc. "Too many health insurance shoppers ignore deductibles and copayments, which can be a major burden for many consumers, and focus only on monthly premiums. If you want to be happier with your coverage over time, we recommend that you work with a licensed agent in the upcoming 2016 open enrollment period to help you choose the plan best suited for you."

eHealth's reports are based on a nationwide online survey of eHealth customers conducted in July and August of 2015. More than 6,500 responses were collected. All respondents had previously purchased individual or family health insurance plans through eHealth.com, the company's private online marketplace. Respondents were invited to rate their agreement with five satisfaction criteria defined by eHealth. Additional questions were asked about coverage utilization and out-of-pocket costs. For more information about the survey, refer to the Methodology section at the end of each report.

eHealth

eHealth, Inc. (NASDAQ: EHTH) owns [eHealth.com](http://www.eHealth.com), the nation'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. eHealth offers thousands of individual, family and small business health plans underwritten by many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources and powerful online and pharmacy-based tools to help Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online through PlanPrescriber.com (www.PlanPrescriber.com), eHealthMedicare.com (www.eHealthMedicare.com) and Medicare.com (www.Medicare.com).

For more health insurance news and information, visit the eHealth consumer blog: [Get Smart - Get Covered](#) or visit eHealth's [Consumer Resource Center](#).

Image Available: http://www.marketwire.com/library/MwGo/2015/10/27/11G069369/Images/Prescription_Drug_Costs-735627506455.jpg

Image Available: http://www.marketwire.com/library/MwGo/2015/10/27/11G069369/Images/Premium_Increases_and_Reshopping-1398208199814.jpg

Image Available: http://www.marketwire.com/library/MwGo/2015/10/27/11G069369/Images/Out_of_Pocket_Costs-851145021049.jpg

Image Available: http://www.marketwire.com/library/MwGo/2015/10/27/11G069369/Images/Doctor_Access-553248550951.jpg

For media inquiries, please contact:

Sande Drew
DMA Communications for eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Nate Purpura
eHealth, Inc.
(650) 210-3115
nate.purpura@ehealth.com

Source: eHealth, Inc.