



eHealth “MedSup” Price Index Shows Medicare Consumers Can Save 20% on Medicare Supplement Plans by Comparing Their Options

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Survey of 169 Medicare Supplement Plan F offerings across 47 states and D.C. shows average Medicare Supplement Plan F premium is \$162 for Women and \$173 for Men at age 65

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Oct. 12, 2016-- A 65-year-old person enrolling in a Medicare Supplement F plan could save an average of twenty percent (20%) on their monthly premiums by comparing their options at eHealthMedicare.com and enrolling in the lowest cost plan, according to a new report published today by eHealth, Inc. (NASDAQ: EHTH – eHealthMedicare.com), the nation’s first and largest private online health insurance exchange.

“If you want to find a Medicare insurance plan for your needs and budget, you should compare your choices from the broadest selection possible,” said eHealth CEO Scott Flanders. “What our analysis makes clear is that when people have options in a competitive market, they can save money when they comparison shop.”

Of the 10 types of Medicare Supplement plans available nationwide, 40%¹ of those enrolled in a Medicare Supplement plan are enrolled in Plan F, which makes it the most popular plan by more than a three-to-one margin. By comparison, only 13% of those enrolled in a Medicare Supplement plan are enrolled in Plan C¹.

eHealth compared the monthly premiums for non-smoking men and non-smoking women who enrolled in a Medicare Supplement (MedSup) Plan F plan at age 65, age 67, and age 72 across 47 states and the District of Columbia.

Highlights from eHealth’s analysis of Medicare Supplement plan premiums for plans offered on its websites include:

- **A person could save over 20% on average by reviewing all their Plan F options and choosing the one with the lowest premium:** On a state-by-state basis, Medicare Supplement Plan F premiums vary by as much as 50% in states like Arizona to as little as 2% or 3% in states like Rhode Island and South Dakota, respectively.
- **On average, the difference in premium between the highest priced and lowest priced Medicare Supplement Plan F plan available on eHealthMedicare.com was 21.2% at the state level.**
- **Women pay 5% less than men:** The average quoted Plan F premium for a female non-smoker at age 65 was \$162 per month versus \$173 per month for men.
- **New Mexico has the lowest average premium:** eHealth offers Plan F plans from three different insurers in New Mexico. The combined average price of those three options was \$130 per month for a male age 65 and \$116 per month for women age 65.
- **New York has the highest average rate:** eHealth offers Plan F plans from three different insurers in New York. The combined average price of those three options was \$281 per month for a male or female aged 65.
- **Between age 65 and age 67, Medicare Supplement Plan F premiums increase 5.6% on average:** For men and women, the average quoted rate for a 67-year-old was more than 5% higher than the average quoted rate for a 65-year-old.
- **Between age 67 and age 72, Medicare Supplement Plan F premiums increase more than 15% on average:** For men and women, the average quoted rate for a 72-year-old was more than 15% higher than the average quoted rate for a 67-year-old.

State-specific premium data

The following figures represent the average quoted premiums for Medicare Supplement Plan F plans available on eHealthMedicare.com for male and female non-smokers at ages 65, 67, and 72. Today on eHealth, 25 different insurance companies offer a total of more than 169 Medicare Supplement F plans across 47 states and the District of Columbia. On average, eHealth offers Medicare Supplement F plans from three or more insurance companies in each of the states it serves.

	Male Age 65	Female Age 65	Male Age 67	Female Age 67	Male Age 72	Female Age 72
AK	\$137.30	\$128.21	\$146.08	\$136.52	\$174.64	\$162.90
AL	\$149.93	\$141.79	\$161.44	\$152.70	\$193.87	\$183.06
AR	\$172.69	\$172.69	\$172.69	\$172.69	\$172.69	\$172.69
AZ	\$177.07	\$164.77	\$188.38	\$175.43	\$218.27	\$203.51
CA	\$165.57	\$165.57	\$178.19	\$178.19	\$219.60	\$219.60
CO	\$161.97	\$149.49	\$173.79	\$160.31	\$210.69	\$193.83
CT	\$252.10	\$252.10	\$252.10	\$252.10	\$252.10	\$252.10

DC	\$214.88	\$206.29	\$231.58	\$220.86	\$262.80	\$244.19
DE	\$187.09	\$163.98	\$195.59	\$171.37	\$233.28	\$203.94
FL	\$255.75	\$223.14	\$268.46	\$234.02	\$304.59	\$265.13
GA	\$178.87	\$168.58	\$190.20	\$178.57	\$215.79	\$200.03
HI	\$155.70	\$155.31	\$168.22	\$166.21	\$204.19	\$194.20
IA	\$140.96	\$126.02	\$148.04	\$132.18	\$176.91	\$156.73
ID	\$179.57	\$179.57	\$180.44	\$180.44	\$205.83	\$205.83
IL	\$153.45	\$145.49	\$165.16	\$156.70	\$200.02	\$189.53
IN	\$156.28	\$146.31	\$170.33	\$159.42	\$206.32	\$192.96
KS	\$154.98	\$146.48	\$165.47	\$156.49	\$197.96	\$186.72
KY	\$157.21	\$143.46	\$168.07	\$153.33	\$202.20	\$183.67
LA	\$181.17	\$165.81	\$194.02	\$177.48	\$233.64	\$212.69
MD	\$249.76	\$236.83	\$254.38	\$241.02	\$298.36	\$272.73
ME	\$211.36	\$211.36	\$211.36	\$211.36	\$211.36	\$211.36
MI	\$171.64	\$164.30	\$185.24	\$177.28	\$225.56	\$215.12
MO	\$196.18	\$181.44	\$211.68	\$195.79	\$238.75	\$220.42
MS	\$150.99	\$136.69	\$159.03	\$143.68	\$190.28	\$169.99
MT	\$131.32	\$131.32	\$137.64	\$137.64	\$163.92	\$163.92
NC	\$147.56	\$139.56	\$158.15	\$149.64	\$190.81	\$180.14
ND	\$155.60	\$137.43	\$162.99	\$143.86	\$194.66	\$171.04
NE	\$147.61	\$134.18	\$158.06	\$143.69	\$190.35	\$172.56
NH	\$206.09	\$179.90	\$216.40	\$188.81	\$245.70	\$214.10
NJ	\$173.22	\$173.20	\$188.04	\$187.96	\$225.26	\$224.88
NM	\$130.39	\$115.90	\$136.72	\$121.41	\$163.27	\$144.09
NV	\$189.31	\$171.16	\$201.15	\$181.76	\$244.25	\$220.18
NY	\$281.46	\$281.46	\$281.46	\$281.46	\$281.46	\$281.46
OH	\$152.14	\$141.81	\$165.33	\$154.14	\$202.86	\$188.97
OK	\$145.77	\$130.74	\$153.28	\$137.30	\$182.97	\$162.59
OR	\$138.33	\$138.28	\$150.03	\$149.79	\$179.86	\$178.74
PA	\$167.11	\$152.29	\$176.64	\$161.15	\$210.89	\$192.31
RI	\$174.02	\$152.46	\$181.99	\$159.40	\$217.13	\$189.81
SC	\$157.02	\$142.09	\$166.74	\$150.81	\$202.56	\$182.65
SD	\$147.50	\$130.90	\$154.69	\$137.15	\$184.86	\$162.94
TN	\$168.91	\$151.25	\$171.58	\$153.57	\$188.07	\$167.21
TX	\$162.08	\$154.67	\$175.76	\$167.89	\$211.24	\$201.55
UT	\$148.08	\$130.37	\$155.01	\$136.40	\$185.05	\$162.27
VA	\$147.37	\$134.78	\$160.16	\$146.46	\$193.79	\$176.47
VT	\$206.75	\$206.75	\$206.75	\$206.75	\$206.75	\$206.75
WA	\$203.05	\$203.05	\$203.05	\$203.05	\$203.05	\$203.05
WV	\$149.91	\$132.79	\$157.10	\$139.05	\$187.58	\$165.16
WY	\$138.50	\$130.63	\$147.71	\$139.34	\$176.69	\$165.94
Average	\$172.53	\$161.93	\$181.38	\$170.05	\$210.06	\$195.66

Detailed state-specific premium data

The following table shows the highest quoted rate for a Medicare Supplement Plan F plan and lowest quoted rate for a Medicare Supplement Plan F plan in each state on eHealthMedicare.com. The prices listed are for the Medicare Supplement Plan F plans available to male and female non-smokers at age 65 on eHealthMedicare.com*.

Age 65 Non-Smoker State	Male	Female
AK		
Lowest Quoted Rate	\$127.92	\$126.94
Highest Quoted Rate	\$165.00	\$165.00
Difference	\$37.08	\$38.06
Percent Difference	22%	23%
AL		
Lowest Quoted Rate	\$129.90	\$129.90
Highest Quoted Rate	\$178.08	\$177.33
Difference	\$48.18	\$47.43
Percent Difference	27%	27%
AR		
Lowest Quoted Rate	\$167.17	\$167.17

Highest Quoted Rate	\$199.34	\$199.34
Difference	\$32.17	\$32.17
Percent Difference	16%	16%
State	AZ	
Lowest Quoted Rate	\$142.67	\$142.67
Highest Quoted Rate	\$294.69	\$283.43
Difference	\$152.02	\$140.76
Percent Difference	52%	50%
State	CA	
Lowest Quoted Rate	\$156.79	\$156.79
Highest Quoted Rate	\$179.08	\$179.08
Difference	\$22.29	\$22.29
Percent Difference	12%	12%
State	CO	
Lowest Quoted Rate	\$137.50	\$137.50
Highest Quoted Rate	\$185.92	\$175.16
Difference	\$48.42	\$37.66
Percent Difference	26%	22%
State	CT	
Lowest Quoted Rate	\$234.50	\$234.50
Highest Quoted Rate	\$311.75	\$311.75
Difference	\$77.24	\$77.24
Percent Difference	25%	25%
State	DC	
Lowest Quoted Rate	\$146.53	\$146.16
Highest Quoted Rate	\$237.67	\$226.33
Difference	\$91.14	\$80.17
Percent Difference	38%	35%
State	DE	
Lowest Quoted Rate	\$177.01	\$163.21
Highest Quoted Rate	\$187.70	\$176.57
Difference	\$10.69	\$13.35
Percent Difference	6%	8%
State	FL	
Lowest Quoted Rate	\$239.77	\$223.01
Highest Quoted Rate	\$256.46	\$225.97
Difference	\$16.69	\$2.96
Percent Difference	7%	1%
State	GA	
Lowest Quoted Rate	\$165.88	\$158.27
Highest Quoted Rate	\$210.28	\$202.28
Difference	\$44.40	\$44.00
Percent Difference	21%	22%
State	IA	
Lowest Quoted Rate	\$134.97	\$139.08
Highest Quoted Rate	\$173.59	\$173.16
Difference	\$38.62	\$34.08
Percent Difference	22%	20%
State	ID	
Lowest Quoted Rate	\$178.44	\$178.44
Highest Quoted Rate	\$199.00	\$199.00
Difference	\$20.56	\$20.56
Percent Difference	10%	10%
State	LA	
Lowest Quoted Rate	\$141.46	\$133.74
Highest Quoted Rate	\$186.08	\$185.62
Difference	\$44.62	\$51.88
Percent Difference	24%	28%
State	IN	
Lowest Quoted Rate	\$141.87	\$126.22
Highest Quoted Rate	\$172.55	\$167.26
Difference	\$30.68	\$41.05

Percent Difference	18%	25%
State	KS	
Lowest Quoted Rate	\$147.67	\$138.08
Highest Quoted Rate	\$197.24	\$196.74
Difference	\$49.57	\$58.66
Percent Difference	25%	30%
State	KY	
Lowest Quoted Rate	\$153.55	\$133.52
Highest Quoted Rate	\$173.77	\$173.32
Difference	\$20.22	\$39.80
Percent Difference	12%	23%
State	LA	
Lowest Quoted Rate	\$169.63	\$147.51
Highest Quoted Rate	\$192.12	\$191.65
Difference	\$22.49	\$44.14
Percent Difference	12%	23%
State	MD	
Lowest Quoted Rate	\$179.46	\$173.00
Highest Quoted Rate	\$276.00	\$268.00
Difference	\$96.54	\$95.00
Percent Difference	35%	35%
State	ME	
Lowest Quoted Rate	\$195.30	\$195.30
Highest Quoted Rate	\$245.39	\$245.39
Difference	\$50.08	\$50.08
Percent Difference	20%	20%
State	MI	
Lowest Quoted Rate	\$147.52	\$147.52
Highest Quoted Rate	\$200.60	\$200.12
Difference	\$53.08	\$52.60
Percent Difference	26%	26%
State	MO	
Lowest Quoted Rate	\$182.00	\$174.45
Highest Quoted Rate	\$212.35	\$204.26
Difference	\$30.35	\$29.81
Percent Difference	14%	15%
State	MS	
Lowest Quoted Rate	\$141.85	\$123.35
Highest Quoted Rate	\$181.14	\$180.69
Difference	\$39.28	\$57.33
Percent Difference	22%	32%
State	MT	
Lowest Quoted Rate	\$128.42	\$128.42
Highest Quoted Rate	\$158.98	\$158.98
Difference	\$30.56	\$30.56
Percent Difference	19%	19%
State	NC	
Lowest Quoted Rate	\$136.29	\$131.99
Highest Quoted Rate	\$176.77	\$176.34
Difference	\$40.48	\$44.35
Percent Difference	23%	25%
State	ND	
Lowest Quoted Rate	\$147.96	\$136.15
Highest Quoted Rate	\$156.57	\$147.57
Difference	\$8.61	\$11.42
Percent Difference	6%	8%
State	NE	
Lowest Quoted Rate	\$137.53	\$119.59
Highest Quoted Rate	\$156.56	\$156.14
Difference	\$19.03	\$36.55
Percent Difference	12%	23%
State	NH	

Lowest Quoted Rate	\$182.68	\$166.07
Highest Quoted Rate	\$205.87	\$179.02
Difference	\$23.19	\$12.95
Percent Difference	11%	7%
State	NJ	
Lowest Quoted Rate	\$172.20	\$172.20
Highest Quoted Rate	\$208.47	\$207.95
Difference	\$36.27	\$35.75
Percent Difference	17%	17%
State	NM	
Lowest Quoted Rate	\$127.33	\$110.72
Highest Quoted Rate	\$170.61	\$152.97
Difference	\$43.28	\$42.25
Percent Difference	25%	28%
State	NV	
Lowest Quoted Rate	\$167.72	\$145.85
Highest Quoted Rate	\$225.12	\$209.08
Difference	\$57.40	\$63.23
Percent Difference	25%	30%
State	NY	
Lowest Quoted Rate	\$220.75	\$220.75
Highest Quoted Rate	\$340.18	\$340.18
Difference	\$119.44	\$119.44
Percent Difference	35%	35%
State	OH	
Lowest Quoted Rate	\$138.53	\$138.53
Highest Quoted Rate	\$174.66	\$167.64
Difference	\$36.13	\$29.11
Percent Difference	21%	17%
State	OK	
Lowest Quoted Rate	\$128.09	\$116.66
Highest Quoted Rate	\$187.13	\$186.67
Difference	\$59.03	\$70.01
Percent Difference	32%	38%
State	OR	
Lowest Quoted Rate	\$132.75	\$132.75
Highest Quoted Rate	\$213.00	\$213.00
Difference	\$80.25	\$80.25
Percent Difference	38%	38%
State	PA	
Lowest Quoted Rate	\$157.92	\$148.45
Highest Quoted Rate	\$226.19	\$225.62
Difference	\$68.27	\$77.17
Percent Difference	30%	34%
State	RI	
Lowest Quoted Rate	\$156.40	\$152.24
Highest Quoted Rate	\$175.08	\$156.01
Difference	\$18.68	\$3.77
Percent Difference	11%	2%
State	SC	
Lowest Quoted Rate	\$143.38	\$124.68
Highest Quoted Rate	\$169.67	\$162.67
Difference	\$26.29	\$37.99
Percent Difference	15%	23%
State	SD	
Lowest Quoted Rate	\$146.89	\$127.73
Highest Quoted Rate	\$151.32	\$150.92
Difference	\$4.43	\$23.19
Percent Difference	3%	15%
State	TN	
Lowest Quoted Rate	\$150.39	\$140.55
Highest Quoted Rate	\$180.05	\$179.61

Difference	\$29.66	\$39.06
Percent Difference	16%	22%
State	TX	
Lowest Quoted Rate	\$147.67	\$137.71
Highest Quoted Rate	\$197.84	\$188.72
Difference	\$50.17	\$51.01
Percent Difference	25%	27%
State	UT	
Lowest Quoted Rate	\$131.00	\$131.00
Highest Quoted Rate	\$163.43	\$163.01
Difference	\$32.43	\$32.01
Percent Difference	20%	20%
State	VA	
Lowest Quoted Rate	\$126.90	\$110.35
Highest Quoted Rate	\$195.33	\$186.00
Difference	\$68.43	\$75.65
Percent Difference	35%	41%
State	VT	
Lowest Quoted Rate	\$192.94	\$192.94
Highest Quoted Rate	\$207.24	\$207.24
Difference	\$14.30	\$14.30
Percent Difference	7%	7%
State	WA	
Lowest Quoted Rate	\$201.69	\$201.69
Highest Quoted Rate	\$241.56	\$241.56
Difference	\$39.87	\$39.87
Percent Difference	17%	17%
State	WV	
Lowest Quoted Rate	\$146.33	\$127.24
Highest Quoted Rate	\$180.10	\$179.64
Difference	\$33.77	\$52.39
Percent Difference	19%	29%
State	WY	
Lowest Quoted Rate	\$134.01	\$116.53
Highest Quoted Rate	\$157.30	\$156.92
Difference	\$23.29	\$40.38
Percent Difference	15%	26%
Average Price Difference	21.2%	

*This table does not include Hawaii.

Notes:

¹ Data from a January 13, 2014 report from the Kaiser Family Foundation, Medigap Reform: Setting the Context for Understanding Recent Proposals (<http://kff.org/medicare/issue-brief/medigap-reform-setting-the-context/>)

eHealth

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