



eHealth, Inc. Finds Average Medicare Advantage Premiums Decline 42 Percent During the Latest Annual Enrollment Period; Medicare Supplement Premiums See 8 Percent Increase

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Use of Online Prescription Drug and Provider Lookup Tools Increased Dramatically Among Seniors Shopping for 2019 Medicare Insurance Products

SANTA CLARA, Calif., Feb. 7, 2019 /PRNewswire/ -- A [new report](#) by eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](#)) that provides analysis of the plan selections of people shopping for Medicare coverage through eHealth websites during the 2019 Medicare Annual Enrollment Period (AEP) shows an average decline in Medicare Advantage premiums of 42 percent, along with lower deductibles and out-of-pocket-limits. Premium costs among beneficiaries purchasing Medicare Supplement products rose by an average 8 percent.

eHealth's report also finds that use of online transparency tools that enable beneficiaries to search for plans accepted by their preferred medical providers and covering their prescription drugs dramatically increased during the AEP for 2019 coverage. Those who used eHealth's prescription drug coverage tool found a potential median savings of \$531 per year.

Highlights from [the report](#):

- **Medicare Advantage Costs Decreased for 2019:** The average premium for Medicare Advantage Prescription Drug plans selected by eHealth customers decreased 42 percent between the enrollment periods for 2018 and 2019 coverage, from \$19 to \$11 per month. Average deductibles decreased 13 percent, from \$150 to \$130. Average out-of-pocket limits decreased 3 percent, from \$5,589 to \$5,415.
- **More Beneficiaries Buying into Medicare Advantage Selected \$0 Premium Plans:** As availability of Medicare Advantage plans with \$0 monthly premiums increased, beneficiaries living in 70 percent of counties in 37 states served by eHealth had access to a zero-dollar Medicare Advantage plan for 2019. The share of \$0 premium plans selected by Medicare Advantage and Medicare Advantage Prescription Drug customers increased from 62 percent to 74 percent at eHealth between the Annual Enrollment Periods for 2018 and 2019 coverage.
- **Medicare Supplement Premiums Slightly Increased for 2019:** Medicare Supplement plans were the only product that showed an increase in average premiums, rising by 8 percent, between the 2018 and 2019 AEPs (from \$141 to \$152 per month).
- **Use of Online Transparency Tools Dramatically Increased:** 30 percent of people buying Medicare Advantage Prescription Drug plans and 24 percent purchasing Medicare Part D plans used eHealth's prescription drug coverage comparison tool during the 2019 AEP. The share of customers using eHealth's provider lookup tool rose from 5 to 47 percent between the 2018 and 2019 AEPs.

[The report's](#) findings are based solely on Medicare insurance products purchased by customers age 65 and older through websites operated by eHealth, Inc., including [eHealthMedicare.com](#), [GoMedigap.com](#), and [Medicare.com](#) (a non-government website).

About eHealth

eHealth, Inc. (NASDAQ: EHTH) owns [eHealth.com](#), a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from brand-name insurers side by side and purchase and enroll in coverage online and over the phone. 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, exceptional telephonic support, 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 or over the phone through [Medicare.com](#) ([www.Medicare.com](#)), [eHealthMedicare.com](#) ([www.eHealthMedicare.com](#)), [GoMedigap](#) ([www.goMedigap.com](#)) and [PlanPrescriber.com](#) ([www.PlanPrescriber.com](#)).

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