Surprise Medical Bills: Consumers Rarely Get Up-Front Estimates of Medical Costs, According to eHealth Survey

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Few have sufficient savings to pay average deductible in case of surprise bills

SANTA CLARA, Calif., Aug. 20, 2019 /PRNewswire/ -- With the topic of surprise medical bills appearing regularly in the news, eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) has released results from a survey showing that most consumers are rarely or never advised of their projected costs when receiving medical care. It also found that few consumers can afford to pay their annual deductible.

The survey of consumers who purchased Affordable Care Act (ACA) coverage at eHealth was conducted on a voluntary basis in July 2019. A total of 801 responses were collected.

Highlights:

- **Most consumers do not get an up-front estimate of costs:** A majority (58%) said they are "rarely" or "never" given an up-front estimate of costs before receiving medical care.
- **Most have to ask for cost estimates:** Of those who received estimates, 70% had to ask their medical care provider for the estimate; 30% were offered an estimate without asking.
- **Final costs often exceed estimates that are given:** 44% of those given an up-front cost estimate said their final costs exceeded that estimate.
- **Medical providers and insurers may help to reduce final costs:** Among those not required to pay the full bill, 47% said the medical provider agreed to accept a lower payment; 35% said their insurer helped to negotiate a lower charge.
- **Few have the savings to meet their annual deductible:** 36% say they have paid out a full annual deductible at least once, but 56% say they have $2,000 or less in savings, while the average individual deductible for ACA coverage is $4,320.

Read the full report.

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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