



Most Health Insurers Are Waiving Costs for COVID-19 but Few Expect to Raise Premiums in 2021 Due to the Crisis, eHealth Survey Finds

April 9, 2020

60% offer premium deferrals for members impacted by the virus; many report increased demand for telemedicine services and mental health benefits

SANTA CLARA, Calif., April 9, 2020 /PRNewswire/ -- According to a new [survey](#) of health insurance companies released today by eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](#)), nearly all are making changes to help consumers impacted by the COVID-19 coronavirus. A strong majority (97%) say they are waiving out-of-pocket costs associated with testing. Sixty percent of insurer respondents say they are currently offering some form of premium deferral program for those impacted by the coronavirus.

Additional highlights from eHealth's [survey](#):

- **Few insurers anticipate raising 2021 premiums due to coronavirus:** 83% of survey respondents say they do not anticipate raising rates for 2021 in response to the crisis, while 17% say they anticipate raising rates no more than 5% due to coronavirus. Eighty-seven percent of respondents offering Affordable Care Act (ACA) plans say it is unlikely they will leave the ACA market due to coronavirus.
- **Increased utilization of telemedicine services:** 96% of respondents say they are seeing increased demand for telemedicine services (virtual doctor visits). Eighty-five percent think the coronavirus crisis will drive increased demand for telemedicine services into the future.
- **Most expect a spike in medical claims for elective or non-emergency services put off due to the crisis.** 80% of respondents say they expect a spike in such claims when the coronavirus crisis is over. Seventy-three percent of those who anticipate a spike believe it will come within the next 6 to 12 months.

"Our survey results show that most health insurance companies are taking big steps to allay member concerns in the midst of this unprecedented crisis," said eHealth CEO Scott Flanders. "It's interesting to note that, contrary to recent reports, most of the insurers we surveyed do not believe coronavirus will drive them to raise rates in 2021. Almost all say they're seeing increased utilization of telemedicine services, a trend which many believe will continue beyond the coronavirus era."

Read the [full report](#).

eHealth's findings are based on a voluntary, anonymous survey of leading health insurance companies with whom eHealth has a business relationship. It was conducted between March 30 and April 2, 2020. Insurers invited to participate in the survey serve the individual and family and group health insurance markets and collectively insure millions of Americans nationwide. More than half of invitees participated and a total of 33 responses were received.

Consumers are advised to contact their own health insurance company to confirm if they will face out-of-pocket costs associated with COVID-19 testing or treatment, or to see if a premium deferral program may be available to them.

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](#)).

For media inquiries, please contact:

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

James Chisum
Media Consultant
(562) 493-6023
JamesC@millergeer.com

97%

insurers waiving out-of-pocket costs for
COVID-19 testing

eHealth Survey - April 2020

eHealth[®]

96%

insurers reporting increased utilization of
telemedicine benefits

eHealth Survey - April 2020

eHealth[®]

eHealth[®]

 View original content to download multimedia:<http://www.prnewswire.com/news-releases/most-health-insurers-are-waiving-costs-for-covid-19-but-few-expect-to-raise-premiums-in-2021-due-to-the-crisis-ehealth-survey-finds-301038134.html>

SOURCE eHealth, Inc.