



## eHealth Releases Half-Time Report on Open Enrollment Costs and Trends for ACA Health Insurance Consumers

December 1, 2020

**Average premiums increase among unsubsidized consumers while younger enrollees say the pandemic has made them more likely to reconsider coverage choices**

SANTA CLARA, Calif., Dec. 1, 2020 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](http://eHealth.com)) released a [snapshot report](#) on consumer costs, trends, and sentiments during the first half of the annual open enrollment period for Affordable Care Act (ACA) health insurance plans. eHealth's analysis focuses on consumers not receiving government subsidies under the ACA.

The ACA's annual nationwide open enrollment period for 2021 coverage began November 1, 2020 and is scheduled to continue through December 15, 2020 in most states.

Highlights from the [report](#):

- **Average premiums increase for unsubsidized individuals and families:** Average monthly premiums for individual plans selected by eHealth customers increased 6% compared to last year during this period (from \$456 to \$484), while family premiums increased 8% (from \$1,134 to \$1,230).
- **Silver plans take the lead from Bronze for the first time:** 39% of eHealth's unsubsidized customers selected Silver plans, while 34% selected Bronze plans – the first time this has happened since eHealth began tracking ACA trends in its report for the 2014 open enrollment period.
- **EPO plans continue to increase in popularity:** 37% of individuals and families selected EPO-style plans, compared to 31% during last year's open enrollment; 45% selected HMO-style plans, compared to 49% last year.
- **The coronavirus crisis is motivating young people to reconsider coverage options:** 48% of survey respondents age 25 to 34 say the pandemic has made them more likely to reconsider their coverage options, compared to 18% of those age 55 to 64.

Read the [full report](#).

eHealth's cost and plan selection findings are based solely on submitted applications for individual and family plans compliant with the Affordable Care Act received by eHealth between November 1 and November 20, 2020. Only submitted applications for individuals and families not receiving government subsidies are included in the analysis. Survey findings are based on a voluntary survey of individual and family health insurance plan enrollees who purchased ACA-compliant health insurance plans through eHealth. The survey was conducted between November 13 and 16, 2020, and a total of 415 responses were collected. For additional information, refer to the Methodology Note in the full report.

### About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates a leading health insurance marketplace at [eHealth.com](http://eHealth.com) and [eHealthMedicare.com](http://eHealthMedicare.com) with technology that provides consumers with health insurance enrollment solutions. Since 1997, we have connected more than 8 million members with quality, affordable health insurance, Medicare options, and ancillary plans. Our proprietary marketplace offers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other plans from over 180 health insurance carriers across fifty states and the District of Columbia.

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