



eHealth Research Highlights Economic Factors that Drive Enrollment in Medicare Advantage vs Medicare Supplement

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39% of Medicare Advantage enrollees earn less than \$25,000 per year; Medicare Supplement enrollees are much more affluent

70% of Medicare Advantage enrollees cannot afford monthly premiums over \$25, making Medicare Supplement unaffordable for most

SANTA CLARA, Calif., March 21, 2023 /PRNewswire/ -- Today eHealth, Inc. (Nasdaq: EHTH) ([eHealth.com](https://www.ehealth.com)), a leading private online health insurance marketplace, released [findings](#) from original research into more than 3,800 Medicare beneficiaries, contrasting the demographics and sentiments of those who enroll in Medicare Advantage plans with those who enroll in Medicare Supplement (Medigap) plans.

eHealth found that both Medicare Advantage and Medicare Supplement enrollees are overwhelmingly satisfied with their coverage (89% and 87%, respectively). However, Medicare Supplement enrollees are significantly more affluent than Medicare Advantage enrollees and less vulnerable to higher premiums and other costs.

- 73% of Medicare Advantage enrollees live on less than \$50,000 per year, while 50% of Medicare Supplement enrollees live on \$50,000 or more per year.
- 70% of Medicare Advantage enrollees say they cannot afford monthly premiums of more than \$25.

"The challenges that lie ahead for Medicare Advantage underscore the importance of highlighting the financial vulnerabilities of millions of beneficiaries who depend on the program," said eHealth CEO Fran Soistman. "We'll continue to advocate on their behalf with our carrier partners to ensure that enrollees' need for both affordable premiums and affordable out-of-pocket costs are given the attention they deserve."

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

- **Medicare Supplement enrollees are less vulnerable to out-of-pocket costs:** 61% of Medicare Supplement plan enrollees say they have savings sufficient to cover their out-of-pocket costs in case of hospitalization, compared to only 37% of Medicare Advantage enrollees.
- **Medicare Advantage and Medicare Supplement enrollees have different worries for the future:** The biggest worry for Medicare Advantage enrollees is being unable to afford their medical care (cited by 39%), while Medicare Supplement enrollees' biggest worry is seeing their Medicare benefits reduced (cited by 32%).
- **Medicare Advantage enrollees are more likely to say their coverage satisfaction has increased:** 41% of Medicare Advantage enrollees say their satisfaction with their coverage has increased in the past year, compared to 20% of Medicare Supplement enrollees.

For more insights, please review the [full report](#) and methodology information.

About eHealth

For more than 25 years, eHealth, Inc. (Nasdaq: EHTH) has served American consumers with innovative technology and licensed agent support to help them find health insurance solutions that fit their personal needs. Through its proprietary health insurance marketplace at [eHealth.com](https://www.ehealth.com) and [eHealthMedicare.com](https://www.ehealthmedicare.com), eHealth has connected more than eight million members with quality, affordable coverage. eHealth offers Medicare Advantage, Medicare Supplement, Medicare Part D, individual, family, small business, and ancillary plans from approximately 200 health insurance companies nationwide.

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