NEWS RELEASE

Health Insurance Open Enrollment Survey: 57% of Americans Say Picking a Health Plan Is Stressful

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84% of Americans say it feels like health insurance is designed to be confusing on purpose

48% say they've used artificial intelligence (AI) to review their insurance options

78% say healthcare affordability is a top-three voting issue for them in the upcoming midterm election

INDIANAPOLIS, Oct. 28, 2026 /PRNewswire/ -- With tens of millions of Americans selecting 2027 health insurance plans during the fall open enrollment period, **new research** from **eHealth** (Nasdaq: EHTH) reveals how stressful the process of picking a plan is for most consumers, while highlighting the growing role of AI in healthcare.

Based on the survey of over 1,000 Americans, the new report from eHealth, a leading private online health insurance marketplace, found:

- 84% of Americans feel like the health insurance system is intentionally designed to be confusing.
- 57% of Americans consider open enrollment season stressful, while 53% say choosing a health plan is as bad as, or worse than, doing their federal taxes.
- 71% of Americans admit they've stuck with the same health plan for multiple years just to avoid the trouble of researching their options.
- 78% of likely voters say healthcare affordability is a top-three issue for them in the upcoming midterm elections.

"Health benefits open enrollment is a stressful time for many Americans, given the complexity of reviewing, understanding and selecting the right insurance plan based on individual needs and preferences," said **Derrick Duke**, CEO of **eHealth**. "This report highlights the need for improved consumer education and support, as making informed coverage decisions can improve access to quality care, contribute to well-being and protect consumers from unexpected medical costs."

Additional highlights from the report:

On AI's role in healthcare and insurance

- 48% of Americans have used an artificial intelligence (AI) tool to review their health insurance options.
- 41% of Americans say it will be 10 years or longer before an AI tool can replace a doctor for medical advice, including 30% who say that will never be the case.
- 22% say AI can already replace doctors for medical advice.
- 67% of Americans who have used AI for medical advice admit the guidance they received has sometimes been incorrect.
- 82% of Americans would support a law that requires a human to review any medical claim that was denied by an AI tool.

On barriers to accessing medical care

- 58% of insured Americans have skipped or delayed medical care due to concerns about out-of-pocket costs.
- 46% of insured Americans have skipped or delayed medical care due to uncertainty about their coverage.

On Affordable Care Act (ACA) and employer-sponsored plans

- 68% of ACA plan enrollees are worried they won't be able to find affordable coverage for 2027.
- 36% of ACA plan enrollees say their current plan is unaffordable for them.
- 37% of ACA plan enrollees say their government premium subsidies were reduced from 2025 to 2026.
- 43% of all Americans say they are familiar with Custom Health Options and Individual Care Expense (CHOICE) Arrangements, formerly ICHRA.
- 77% of people with employer-based coverage wish their employers offered a broader selection of health insurance plans to choose from.

Read the **full report**.

eHealth's report is based on a census-balanced survey of more than 1,000 Americans drawn from the general population. The survey was conducted in October 2026 through a third-party survey tool. The margin of error is +/-

3%.

About eHealth

For nearly 30 years, eHealth, Inc. (Nasdaq: EHTH) has helped millions of Americans find the healthcare coverage that fits their needs at a price they can afford, using data, artificial intelligence and a consumer-first approach to help people quickly and effectively compare insurance options. As a leading independent licensed insurance agency and advisor, eHealth offers access to plans from more than 180 health insurers, including national and regional companies, supporting consumers during their working years and retirement. eHealth's licensed insurance agents help match consumers with the insurance plans, services, and support they need to live healthier, more financially secure lives. For more information, visit **eHealth** or follow us on **LinkedIn**, **Facebook**, **Instagram**, and **X**.

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