



NEWS RELEASE

Medicare at 60 Years Old: Eight in 10 Americans Not Yet Enrolled Worry the Program Won't be There for Them

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As Medicare turns 60 on July 30th and Social Security hits 90 on Aug. 14, 80% of Americans not yet enrolled worry these programs won't be there for them

New survey of over 1,000 Americans shows that 76% underestimate average healthcare costs in retirement

AUSTIN, Texas, July 10, 2025 /PRNewswire/ -- **eHealth, Inc.** (Nasdaq: EHTH), a leading online private health insurance marketplace, and **Retirable** today released new **original research** showing most Americans are worried about the long-term health of both Medicare and Social Security. With milestone birthdays for these social safety net programs approaching, the survey of over 1,000 Americans found the following:

On Medicare and healthcare

- 80% of people not yet enrolled in Medicare worry it won't be there for them, with members of the Millennial generation the most pessimistic.
- 76% of all respondents underestimate or don't know the average cost of healthcare in retirement. Over one third (40%) expect to spend \$100,000 or less, but **current estimates** show the average retiree will have nearly \$200,000 in costs.
- 34% are unwilling to raise taxes or reduce benefits to ensure Medicare's survival for future generations; 30%

are willing to reduce benefits for current Medicare beneficiaries to achieve that goal; and 24% are willing to increase payroll taxes.

- 78% have a positive view of Medicare, but 81% still worry about retirement healthcare costs.

On Social Security

- 80% of those not yet enrolled in Social Security worry it won't be there for them, with Baby Boomers the least concerned (68%) and Millennials the most (85%).
- 28% of Americans underestimate how long people need to work to qualify for Social Security; 26% overestimate the number of years necessary; and 26% don't know. The **correct length** (10 years) was selected by 20% of respondents.
- 47% of Americans underestimate the average monthly Social Security payment, while 35% overestimate it. The **correct amount** (about \$2,000) was selected by 17% of respondents.
- 54% of all respondents think Social Security will remain solvent longer than current predictions (2033) or don't know when it may become insolvent. Conversely, 17% expect the program to remain solvent through 2050 or longer.
- 73% have a positive view of Social Security.

"Medicare and Social Security have served as vital social safety net programs for decades, but our survey shows millions of Americans are concerned about the long-term sustainability of each," said Fran Soistman, CEO of **eHealth**. "At the same time, many people have misperceptions or lack the information necessary to maximize the value of these programs, which can harm their financial well-being or quality of life."

Mr. Soistman added, "To mark the upcoming birthdays of Medicare and Social Security, we fielded this survey to highlight the important connection between personal healthcare and financial well-being, and to encourage all Americans to make more informed decisions when it comes to Medicare and their retirement planning."

"Whether you're approaching retirement or already retired, it's important to have realistic expectations about your future healthcare costs," said Tyler End, Co-Founder and CEO of **Retirable**, the retirement platform built for everyday Americans offering the ongoing care of an advisor and services across retirement investing, planning and spending. "Just as a licensed health insurance agent helps optimize coverage to your needs and budget, a retirement-focused financial planner offers personalized guidance to grant you peace of mind for your future."

Read the **full report**.

About the survey

eHealth and Retirable's findings are based on a June 2025 general population survey of American adults conducted through a national survey vendor. A total of 1,111 responses were collected, with a margin of error of plus or minus 3%.

About eHealth (NASDAQ: EHTH)

We're Matchmakers. For over 25 years, eHealth has helped millions of Americans find the healthcare coverage that fits their needs at a price they can afford. Consumers can visit our health insurance marketplace at **eHealth.com**, or call us to speak with a licensed insurance agent at 1-800-EHEALTH (1-800-343-2584), TTY 711. As a leading independent licensed insurance agency and advisor, eHealth offers access to over 180 health insurers, including national and regional companies.

For more information, visit **ehealth.com** or follow us on **LinkedIn**, **Facebook**, **Instagram**, and **X**. Open positions can be found on our **career page**.

eHealth media inquiries: **pr@ehealth.com**

About Retirable

Retirable, the retirement peace of mind platform, offers products and services across the retirement investing, planning, spending and protecting spectrum. Retirable was founded by industry veterans to empower a worry-free retirement for everyone. By opening access to financial guidance for retirement, Retirable gives its clients greater confidence and control when they need it most. Headquartered in NYC and founded in 2019 by Tyler End, CFP® and Ian Yamey, Retirable is backed by Primary, Diagram, Vestigo Ventures, Portage and Primetime Partners.

For more information about Retirable, please visit **www.retirable.com**.

Retirable media inquiries: **press@retirable.com**

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