eHealth

NEWS RELEASE

Mid-Year Survey: 42% of Americans Have Skipped or Delayed Medical Care in the Past Year Due to Inflation

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New survey finds most Americans worry about healthcare costs in retirement; 75% of Medicare beneficiaries say they are concerned the program could fail them

One-third of Medicare beneficiaries say their out-of-pocket costs are more than expected, while 42% are at least partly dissatisfied with their 2026 Medicare coverage

INDIANAPOLIS, July 14, 2026 /PRNewswire/ -- **eHealth** (Nasdaq: EHTH), a leading private online health insurance marketplace, today published **new original research** highlighting the continuing impact of inflation and healthcare costs on Americans' financial well-being.

Based on responses from over 1,000 Americans, the findings reveal that many people are delaying medical care due to high costs, most are underestimating how much money they will need to cover healthcare costs in retirement, and some Medicare beneficiaries are overlooking free preventive care services offered through their plans.

Key survey findings include:

- 42% of Americans say inflation has caused them to skip or delay medical care within the past 12 months.
- 64% say inflation has impacted their ability to pay for necessities such as food, clothing, and housing.
- Among Americans not yet enrolled in Medicare, 82% worry about healthcare costs in retirement.

- Among Medicare beneficiaries, 39% would be interested in using GLP-1 drugs for weight loss if covered by their Medicare plan.

"Access to quality care at an affordable price remains a significant challenge for millions of Americans, underscoring the importance of making strategic and personalized benefit decisions," said **Derrick Duke**, CEO of **eHealth**. "Our findings show that many people are postponing medical care because of cost concerns, while also worrying about how they will afford healthcare later in life. These issues span generations, from working-age adults to Medicare beneficiaries. Understanding these challenges is essential to help people make more personalized decisions about their healthcare coverage, which can help reduce costs and expand access to quality care."

Additional highlights from the report:

On inflation, healthcare access, and medical costs during retirement

- 52% of Americans not yet enrolled in Medicare have skipped or delayed care due to inflation, compared to 27% of Medicare beneficiaries who have done the same.
- 82% of pre-Medicare Americans worry about healthcare costs in retirement, including 50% who say they are "very worried."
- 47% of Americans underestimate the average cost of healthcare during retirement, which is expected to be about **$175,000 per person**. About one-quarter (23%) expect to spend under $75,000 on healthcare costs during retirement.

On Medicare plan satisfaction and use

- 42% of Medicare beneficiaries identified at least one point of dissatisfaction with their current coverage; 18% cite high monthly premiums for their Medicare plan, while 14% cite high out-of-pocket costs.
- 33% of Medicare beneficiaries say their healthcare costs are higher than they expected before they enrolled in a Medicare plan.
- 26% of beneficiaries enrolled in a Medicare Advantage plan say they have not yet used benefits for annual checkups, dental cleanings, hearing tests, and vision exams, which many plans cover free of charge.
- 66% of beneficiaries don't realize Medicare plan changes can be made mid-year for qualifying reasons such as moving to a new state or coverage area.

On GLP-1 drugs and Medicare access

- 39% of Medicare beneficiaries say they would be interested in using GLP-1 drugs for weight loss if covered by their Medicare plan.
- 73% of Medicare beneficiaries are unfamiliar with the Medicare GLP-1 Bridge program, which started July 1

and seeks to make GLP-1 drugs for weight loss more widely available to qualifying Medicare beneficiaries.

On the future of Medicare & Social Security

- 76% of Americans not yet enrolled in Medicare worry the program will not be available to them when they become eligible.
- 75% of pre-Medicare Americans also worry Social Security may not be available when they qualify for benefits.
- Among current Medicare beneficiaries, 75% worry the program could fail, or that benefits could be reduced while they still need coverage.

Read the **full report**.

eHealth's report is based on nationwide, census-balanced surveys of more than 1,000 Americans age 18 and older drawn from the general population. The surveys were conducted by a third-party survey vendor between June 22 and June 28, 2026, with additional survey work conducted in May 2026. 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 team of licensed insurance agents helps 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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