



NEWS RELEASE

Open Enrollment Recap: Americans Who Comparison Shopped Medicare Advantage for 2026 Potentially Saved an Average of Over \$1,600 Per Year

2026-02-12

The eHealth analysis found Medicare Advantage beneficiaries who compared their 2025 coverage to new 2026 plans potentially saved an average of \$1,676 per year in out-of-pocket costs

Consumers supported by e-Health's AI-powered voice agent were more likely to enroll in a plan, as compared to beneficiaries helped by traditional screeners

Amid the current Medicare Advantage Open Enrollment Period, a survey found 48% of Medicare Advantage enrollees are unaware of this chance to make Medicare coverage changes

AUSTIN, Texas, Feb. 12, 2026 /PRNewswire/ -- With healthcare costs now ranking as the **top economic anxiety** among Americans, **eHealth** (Nasdaq: EHTH), a leading online health insurance marketplace, released findings from a **new analysis** showing significant potential savings on premiums and out-of-pocket costs among people who comparison shopped Medicare Advantage plans for 2026.

Among Medicare Advantage beneficiaries who worked with eHealth to compare their 2025 coverage to newer plans available for 2026 in their respective areas, the average potential annual savings was \$1,676. That savings figure reflects lower out-of-pockets costs for medical care and prescription drugs, including reduced premiums and deductibles.

eHealth's findings are important for enrollees to know during the **Medicare Advantage Open Enrollment Period**

(Jan. 1 through March 31, 2026). This often-overlooked time of year enables the more than 34 million Americans with Medicare Advantage plans to switch to a different Advantage plan or return to Original Medicare, with or without Part D coverage.

Yet a new **eHealth survey** found 48% of Medicare Advantage enrollees are unaware of this annual enrollment period, which means many of the 34 million Americans with this type of Medicare coverage may miss out on selecting a plan better suited for them.

"With anxiety about healthcare costs at an all-time high, this analysis highlights the importance of researching available coverage options and making informed decisions based on personal preferences, health conditions, and financial situations," said Derrick Duke, CEO, **eHealth**. "While many Americans express confusion about how to effectively compare health plans, these data demonstrate that evaluating coverage options can help consumers save money while maintaining access to quality care."

Additional Medicare Advantage enrollment trends

An analysis of Medicare Advantage plans selected by eHealth customers during Medicare's recent Annual Enrollment Period (Oct. 15 through Dec. 7, 2025) also found:

- 88% of Medicare Advantage plans selected for 2026 had a \$0 monthly premium, up from 87% the year before.
- \$4 was the average monthly premium for 2026 plans, down from \$5 in 2025.
- 7% increase in the average out-of-pocket maximum, rising from \$5,749 for 2025 plans to \$6,153 for 2026 options.
- Medicare Advantage beneficiaries supported by eHealth's AI-powered voice agent were more likely to enroll in a plan, as compared to consumers assisted by traditional screeners (24.8% vs. 22.3%). This further enhances the consumer experience, creates operating leverage, and enables promising opportunities for other consumer-facing AI applications.

More findings from the eHealth survey to help people use their health benefits

- 34% of Americans do not know that recommended preventive healthcare screenings are covered at no cost by most health plans.
- 22% of people do not know that annual physical and wellness checkups are covered at no cost by most health plans.
- 19% of Americans are unaware that flu and COVID shots are covered at no cost by most health plans.
- 69% of Medicare beneficiaries (and 54% of adults overall) seeking to lose weight in 2026 want to use GLP-1 drugs to meet their goals.

About the survey and Medicare Advantage plan analysis

eHealth's survey findings are based on a nationwide, general population poll of over 1,000 Americans age 18+. The survey was conducted on Dec. 19, 2025, through a national survey vendor. Findings have been rounded to the nearest full percentage point. The sampling error was plus or minus 3%.

Medicare Advantage Prescription Drug (MAPD) plan data are based on an eHealth analysis of MAPD plans selected by beneficiaries through eHealth between Oct. 15 and Dec. 7, 2025. For the potential saving figure, eHealth calculated the estimated total yearly cost for each MA beneficiary of their current non-Special Needs Plan (SNP) MAPD plan, including monthly plan premiums, the 2026 Part B premium minus any giveback, and the estimated annual cost of their prescription drugs, then compared that amount to the least expensive non-SNP MAPD plan with similar benefits available in their service area. We also excluded costs for Chronic Special Needs Plans (CSNP), as enrollment in those plans is restricted to special needs individuals with specific severe or disabling chronic conditions as defined by the Centers for Medicare & Medicaid Services (CMS). The dollar difference between their current plan and the lowest-cost available plan available was averaged across all MA beneficiaries shopping through eHealth to determine the average potential annual savings.

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. 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](https://www.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

No information relevant to eHealth's financial performance should be drawn from this report. Like other insurance brokers, eHealth is compensated on a fixed per-member basis for Medicare Advantage plans, as regulated by the Centers for Medicare and Medicaid Services.

View original content to download multimedia: <https://www.prnewswire.com/news-releases/open-enrollment-recap-americans-who-comparison-shopped-medicare-advantage-for-2026-potentially-saved-an-average-of-over-1-600-per-year-302686300.html>

SOURCE eHealth, Inc.