



NEWS RELEASE

Open Enrollment Snapshot: 77% of Americans Are Pleased with Their Health Insurance Options for 2026

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Regarding GLP-1 drugs, 33% of Americans intend to begin taking these medications for weight loss once the Trump administration makes them available at discounted prices next year

57% of Americans say the Trump administration is making the needs of health insurance enrollees a high priority, including 74% of people with Affordable Care Act plans

AUSTIN, Texas, Dec. 3, 2025 /PRNewswire/ -- With open enrollment for 2026 health benefits in full swing, **eHealth** (Nasdaq: EHTH), a leading online health insurance marketplace, released findings from a new survey showing that most Americans are happy with their coverage options for next year, despite many people expressing surprise with the cost of plan premiums.

When it comes to Medicare Advantage enrollment trends, new eHealth data shows consumers are selecting plans with higher out-of-pocket maximums, while deductibles have declined slightly compared to last year.

eHealth's survey of more than 1,500 Americans highlights opinions from people enrolled in Medicare, employer-based plans, and Affordable Care Act (ACA) coverage, including:

On open enrollment season

- 77% of Americans who have reviewed their 2026 plan choices felt good about their coverage options, with the highest satisfaction among Medicare beneficiaries (86%) and people with employer-sponsored plans (81%).

- 57% of Americans enrolled in ACA plans remain hopeful that enhanced subsidies will be extended by Congress.
- 51% of Americans who have reviewed their coverage options were surprised by the high cost of monthly premiums, including 79% of ACA enrollees.

On Trump administration health insurance policies

- 57% of Americans said the Trump administration "is making the needs of health insurance enrollees a high priority," including 66% of Medicare beneficiaries.
- 59% of Americans support the administration's plan to make GLP-1 drugs broadly available for weight loss at discounted prices.
- 33% of Americans intend to take a GLP-1 drug when discounted pricing takes effect; among these, 68% are willing to pay \$100 or more, while 49% are willing to pay \$200 or more.

On leveraging AI for health insurance shopping

- 57% of Americans agreed that "in the future artificial intelligence (AI) will make it easier for me to find the best health insurance plan for my personal coverage needs and budget."
- 56% of Americans said they would use an AI tool to find the best health plan for their needs today if it saved them time and money, including 76% of those with ACA coverage and 63% of those with Medicare or employer-based coverage.

Medicare Advantage enrollment trends

An analysis of Medicare Advantage plans selected by eHealth customers in the first half of Medicare's Annual Enrollment period found:

- 8% increase in the average out-of-pocket maximum, rising from \$5,760 for 2025 plans to \$6,240 for 2026 options.
- 2.8% decrease in the average deductible, declining from \$4,225 for 2025 plans to \$4,105 for 2026 options.
- 86% of Medicare Advantage plans selected had a \$0 monthly premium, compared to 85% last year.
- \$5 was the average premium for Medicare Advantage plans, unchanged from last year.

"As Americans make health benefit decisions for 2026, these data highlight the importance of researching the available coverage options and making informed decisions based on personal preferences, health conditions, and financial situations," said Derrick Duke, CEO, **eHealth**. "While many Americans are satisfied with their coverage options for 2026, many are facing significant cost increases and less rich benefits. To help counteract those trends, it is crucial consumers compare their plan options to make the optimal benefit decision for themselves and their loved ones."

About the survey and Medicare Advantage plan analysis

eHealth's findings are based on a nationwide, general population survey of 1,508 Americans age 18+. The survey was conducted on Nov. 17 and 18 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 plan costs and selection data are based on an eHealth analysis of Medicare Advantage plans selected by beneficiaries through eHealth between October 15 and November 8, 2025.

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.

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.

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