



NEWS RELEASE

# Survey: Half of Americans Say They Turn to AI for Medical Advice, with a Majority Trusting the Guidance

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Among insured Americans who use artificial intelligence (AI) for medical advice, 82% say they trust the advice provided

63% of AI users have acted on the guidance provided without consulting a doctor; nearly three-quarters (73%) say AI advice altered their decision to get medical care

INDIANAPOLIS, June 10, 2026 /PRNewswire/ -- **eHealth** (Nasdaq: EHTH), a leading private online health insurance marketplace, today published **new original research** highlighting how people with health insurance are using AI to access medical advice and better understand their plan benefits, even as many Americans avoid medical care or skip covered preventive exams due to out-of-pocket costs.

The survey of over 1,000 Americans found that:

- 49% of insured Americans have used AI tools for medical advice, and 63% of these have acted on the guidance they received without consulting a doctor.
- 34% of insured Americans have used AI to help them understand how health insurance works, either while shopping for coverage or to help them understand their plan benefits.
- 82% of insured Americans who used AI for medical advice say they trust the information they received, including 29% who "completely trust" it.
- 91% of insured Americans who used AI to understand health insurance trust the information they received, including 42% who "completely trust" it.

"By regularly gathering feedback from American health insurance consumers, eHealth has developed a deep understanding of their experiences, preferences, and the factors that shape how they navigate healthcare and coverage," said **Derrick Duke**, CEO of **eHealth**. "These findings provide fascinating insights into how consumers are increasingly using AI to access medical advice, sometimes without consulting with a health professional. At eHealth, we are focused on using AI to support consumers before and after they enroll in a health insurance plan, while also recognizing the vital role our licensed insurance agents play in providing personalized guidance to support improved peace of mind and financial security."

Additional highlights from the new report:

## Health insurance terminology

- 75% of Americans are confident in their ability to understand key health insurance terms, including 25% who are "very confident."
- Yet 61% cannot accurately define "coinsurance," and 56% cannot accurately define "deductible."
- 45% cannot correctly define "out-of-pocket maximum," and 42% cannot define "premium."
- 33% cannot correctly define "copayment."
- Only 17% can correctly define all five of these key health insurance terms.

## Underutilizing covered free benefits and skipping care

- 53% of insured Americans have avoided medical care in the past 12 months due to cost concerns, with 32% saying they avoided care two or more times for that reason.
- 56% of insured Americans have skipped annual wellness checkups at least once in the past five years.
- 44% have skipped preventive tests or screenings recommended by their doctor in the past five years.
- 50% of women age 30 and older know that mammograms are recommended beginning at age 40.
- 21% of men age 30 and older know that prostate exams are recommended beginning at age 50.
- 46% of people aged 18 to 44 don't know when colonoscopies are recommended or mistakenly believe they are recommended at age 50 or older.

## AI's impact on medical care use

- 73% of those who turn to AI for medical advice say information they received changed their decision to seek medical care, including 36% reporting that the advice led them to not get care.
- 82% of AI users say they trust the medical advice given to them by AI, with 29% "completely trusting" the advice from AI; 17% "mostly distrust" the advice, while 1% "completely distrust" it.

Read the **full report**.

eHealth's report is based on census-balanced surveys of more than 1,000 Americans drawn from the general population. The survey was conducted by a third-party survey vendor between May 4 and 8, 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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