NEWS RELEASE

Survey: Half of Medicare Beneficiaries Have Skipped Medical Care in the Past Year Due to Confusion Over Their Coverage

2026-10-08

Six in 10 intend to use AI tools this fall to help them review Medicare plan options

58% of beneficiaries believe they have been targeted by Medicare-related scams

Seven in 10 plan to prioritize GLP-1 drug coverage when considering Medicare choices

INDIANAPOLIS, Oct. 8, 2026 /PRNewswire/ -- With a record number of Medicare beneficiaries making coverage decisions during the upcoming Annual Enrollment Period (AEP), **eHealth** (Nasdaq: EHTH) today published **new original research** showing that many have skipped medical care recently due to confusion about their coverage, while a growing number are turning to AI to help them compare their plan options.

Based on a survey of over 1,000 Medicare beneficiaries, the new report from eHealth, a leading private online health insurance marketplace, highlights how cost pressures and benefit confusion are pushing many to reconsider their coverage options for 2027:

- 48% of Medicare beneficiaries have skipped or delayed medical care in the past year due to confusion over their coverage.
- 54% of Medicare beneficiaries have skipped or delayed medical care or filling a prescription in the past year due to concerns about out-of-pocket costs.
- 62% of Medicare beneficiaries who plan to review their coverage options this fall intend to use AI tools to help

them compare plans.
- 56% of Medicare beneficiaries either don't know or mistakenly believe that Medicare may proactively contact them by phone to discuss their coverage, potentially leaving them vulnerable to scams.

"With tens of millions of Medicare beneficiaries reconsidering their plan options during this year's Annual Enrollment Period, this new research shows many are delaying accessing care due to cost and coverage confusion, highlighting the need for additional support and educational resources," said **Derrick Duke**, CEO of **eHealth**. "The new data show that many Medicare beneficiaries intend to turn to AI tools this year for help reviewing their plan options, yet most beneficiaries say they are more likely to trust advice from a real person."

Additional highlights from the report include:

Most Medicare beneficiaries plan to review their coverage options for 2027

- 71% of all Medicare beneficiaries intend to review their plan options this Annual Enrollment Period.
- 54% of Medicare Supplement (Medigap) enrollees are considering moving to Medicare Advantage this fall, citing high premiums.

High confidence despite confusion and inadequate resources

- 75% of Medicare beneficiaries planning to review their options this fall express confidence in their ability to find the right plan for their needs and budget.
- Yet 71% of all Medicare beneficiaries say that shopping for Medicare coverage is confusing.
- 46% of Medicare beneficiaries are unsure or don't think that government resources are enough to help them effectively review and compare their options.

Leveraging AI tools to review Medicare plans

- 48% of all Medicare beneficiaries say they have used AI tools in the past to review their Medicare plan options.
- 61% of Medicare beneficiaries say that, given conflicting advice, they would trust a real person rather than an AI tool when comparing plan options.

Prioritizing GLP-1 drug coverage

- 71% of Medicare beneficiaries who intend to review their plan options this fall call finding GLP-1 coverage for weight loss important, even though most plans won't cover it for that purpose.
- 57% of all Medicare beneficiaries are now familiar with the federal GLP-1 Bridge program, up significantly from **27% earlier this year**.

Potential vulnerability to Medicare-related scams

- 56% of Medicare beneficiaries either don't know or mistakenly believe that Medicare may proactively contact them by phone to discuss their coverage.
- 58% of Medicare beneficiaries suspect they have been targeted by Medicare-related scams in the past.
- 46% of Medicare beneficiaries say they or someone they know has been a victim of a Medicare-related scam.

The value of Chronic Special Needs Plans (C-SNPs)

- 78% of Medicare beneficiaries with diabetes and enrolled in a C-SNP plan say it has helped them lower their A1C levels.
- 57% say it helped them save money on diabetes medications and supplies.

Read the **full report**.

eHealth's report is based on a survey of more than 1,000 Medicare beneficiaries drawn from the general population. The survey was conducted in September 2026 through a third-party survey tool. 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 licensed insurance agents help 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**.

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

View original content to download multimedia:**https://www.prnewswire.com/news-releases/survey-half-of-medicare-beneficiaries-have-skipped-medical-care-in-the-past-year-due-to-confusion-over-their-coverage-302901933.html**

SOURCE eHealth, Inc.