

Medicare Consumer Survey

February 2019

Study Overview

This report presents findings from a survey of Medicare enrollees who purchased Medicare Advantage, Medicare Part D, or Medicare Supplement plans through websites operated by eHealth, Inc., including eHealthMedicare.com, GoMedigap.com, and Medicare.com (a non-government website). The survey was conducted on voluntary basis in January and February of 2019 and a total of 2,021 responses were collected.

eHealth Medicare Consumer Survey provides insight into consumer sentiments on Medicare costs, shopping considerations, worries about the future of the Medicare program, technology adoption at home in for medical tracking, and willingness to receive medical care through non-traditional channels. Results are analyzed by age band, gender and income level. In some cases, results are compared with a prior eHealth survey conducted in August 2018.

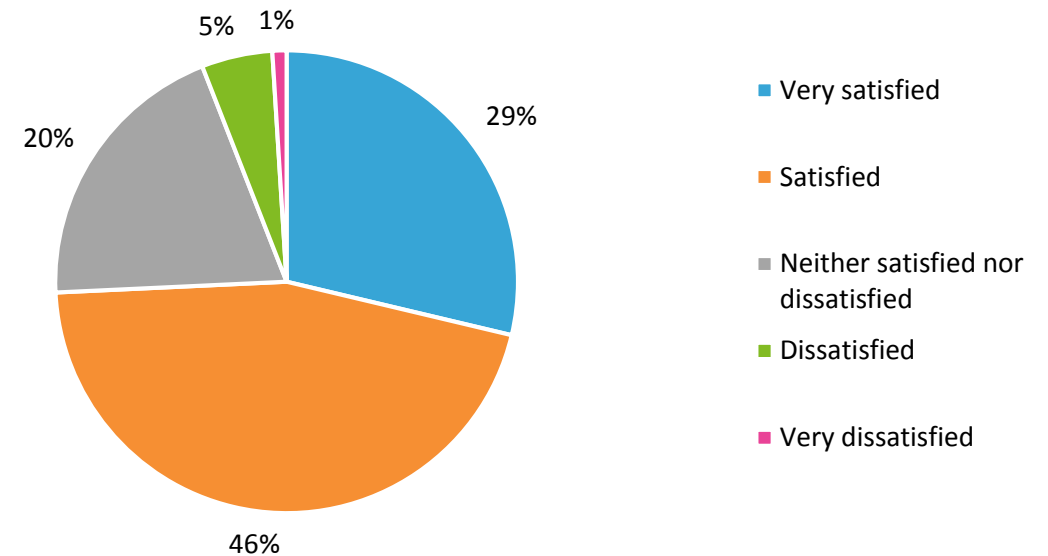


Sentiments on Medicare Coverage & Costs

Most enrollees satisfied with their Medicare coverage

- 75 percent of respondents say they are either very satisfied (29 percent) or satisfied (46 percent) with their Medicare coverage.
- 20 percent say they are neither satisfied nor dissatisfied.
- 6 percent of survey respondents say they are either dissatisfied (5 percent) or very dissatisfied (1 percent) with their coverage.

How satisfied are you with your Medicare coverage?



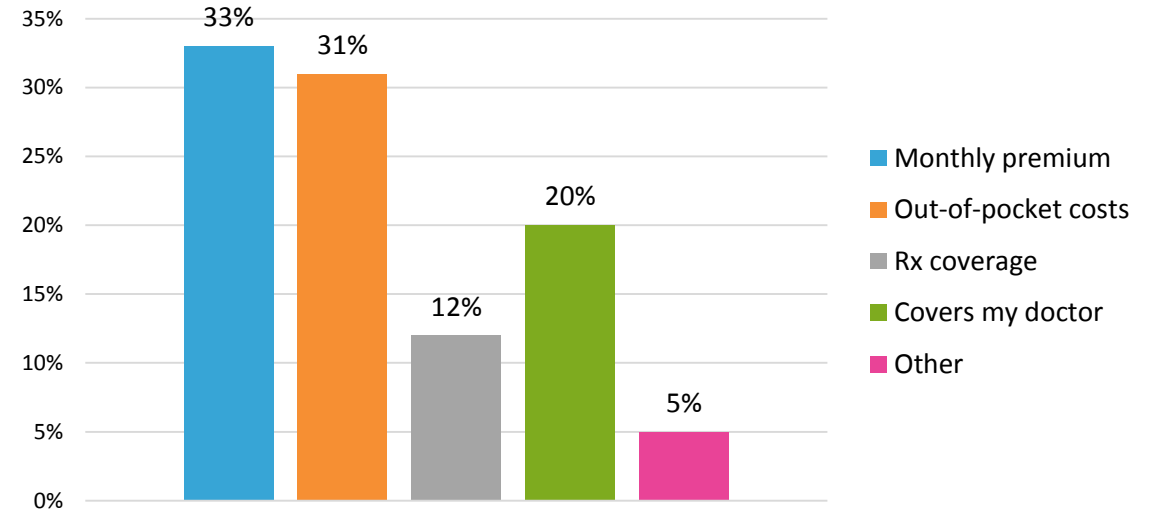
Older enrollees are more satisfied with their coverage: 88 percent of respondents 80 years of age or older say they are satisfied or very satisfied with their Medicare coverage, compared to 79 percent of people age 71-79, 71 percent of people age 65-70, and 69 percent of Medicare enrollees under age 65.

Higher income translates to higher satisfaction with coverage: 81 percent of respondents with an annual income between \$50,000 and \$75,000 say they are either satisfied or very satisfied with their coverage, compared to 67 percent of those with an annual income of less than \$25,000.

Premiums and out-of-pocket costs are top considerations when choosing Medicare coverage

- 33 percent of respondents say an affordable monthly premium is the single most important consideration when choosing a Medicare plan.
- 31 percent cite low out-of-pocket costs.
- 20 percent say that finding coverage for their preferred doctor is their top consideration.
- 12 percent cite coverage for prescription drugs.

What's most important when picking a Medicare plan?



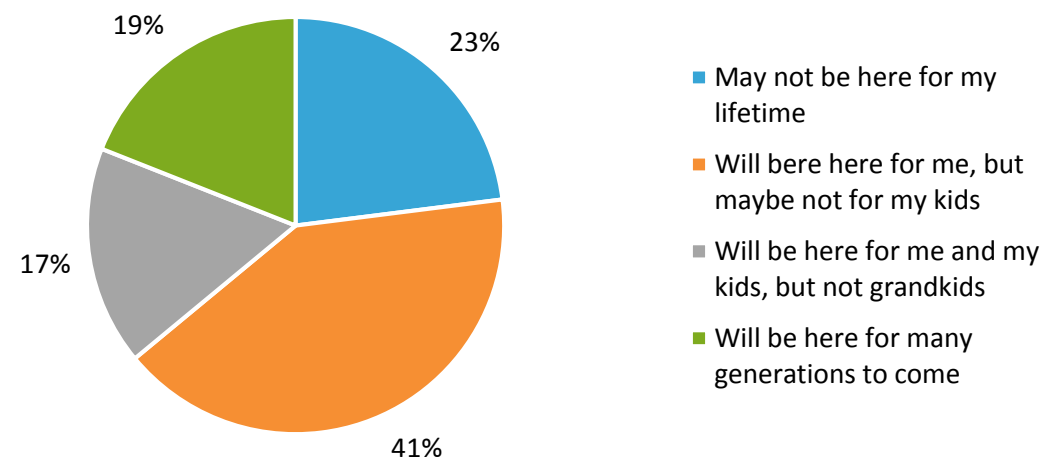
Concerns about out-of-pocket costs differ by age: An affordable monthly premium is the first concern for people age 65-70 and 71-79, but comes in second for people under age 65 and people age 80 or older, who are most concerned with affordable out-of-pocket costs.

Higher income translates to greater concern about out-of-pocket costs: Respondents with an income of less than \$25,000 are most likely to cite monthly premiums as their top consideration, while those with an income of \$50,000-\$75,000 are most likely to cite out-of-pocket costs.

Fewer than two in ten believe Medicare will last for generations to come

- 23 percent of respondents are not confident that Medicare will last their lifetime.
- 41 percent believe Medicare will last their lifetime but are not confident it will be there for their kids.
- 17 percent are not confident Medicare will still be available for their grandchildren's generation.
- 19 percent think Medicare will survive for many generations to come.

Confidence in the future of Medicare: How long do you expect Medicare to survive?



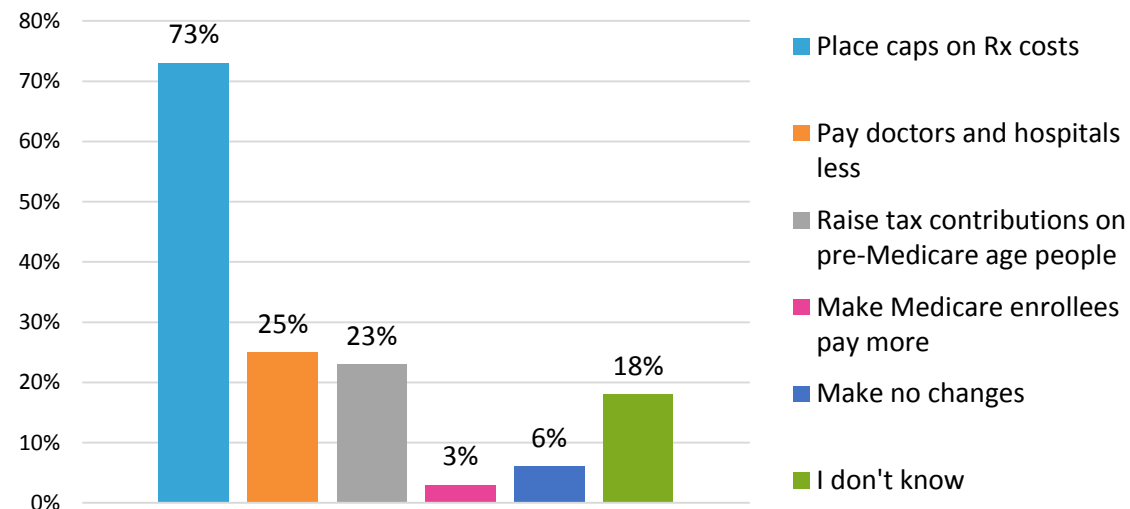
Men and older enrollees less worried about Medicare's future: 24 percent of men believe that Medicare will be here for many generations to come, compared to 16 percent of women; 25 percent of people age 80 and older are confident Medicare will be around for many generations to come, compared to only 16 percent of people age 71-79.

Lower income respondents are less confident in coverage: 33 percent of people with annual incomes below \$25,000 think that Medicare may not last their lifetime, compared to 19 percent of people with income of \$50,000 to \$75,000.

Enrollees see controls on drug costs as key to the future stability of Medicare

- 73 percent of respondents say caps should be placed on prescription drug costs to help ensure the future of Medicare.
- 25 percent suggest paying doctors and hospitals less.
- 23 percent say pre-Medicare consumers should be taxed more for Medicare.
- 3 percent say current Medicare enrollees should pay more.

What should be done to ensure the future of Medicare?



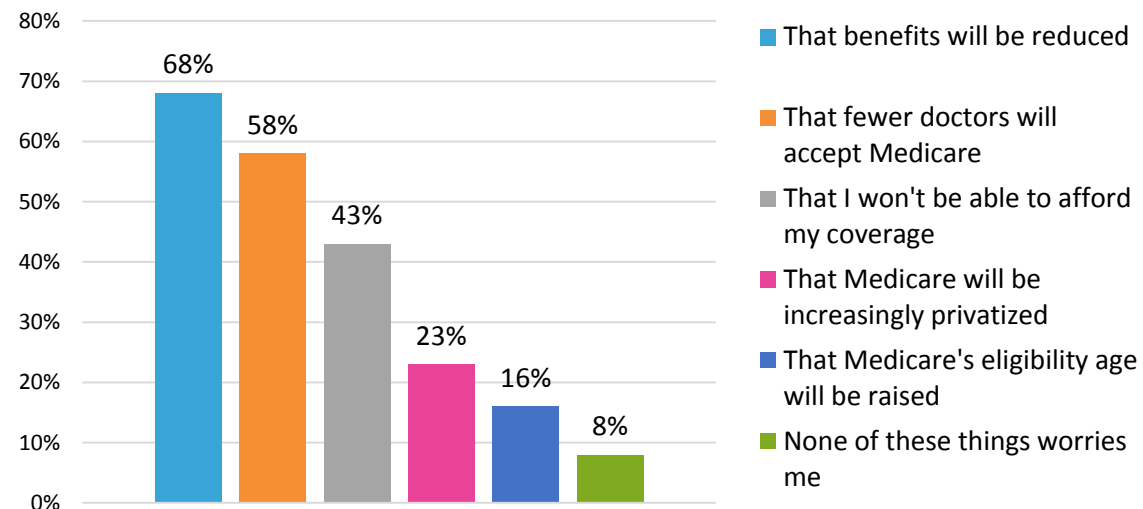
Men and those with higher incomes are more willing to raise Medicare taxes: 28 percent of men (compared with 19 percent of women) say Medicare tax contributions should be raised on Americans not yet eligible for Medicare; 32 percent of people with an annual income between \$50,000 and \$75,000 agree, compared to 15 percent of those with incomes below \$25,000.

Youngest and oldest are less willing to raise Medicare taxes: People age 80+ and people under age 65 are less likely to believe that tax contributions should be raised on pre-Medicare age people (16 percent each) compared to people age 65-70 (24 percent) or people age 71-79 (28 percent).

Medicare enrollees worry most about benefits being reduced

- 68 percent of respondents say they worry that their Medicare benefits will be reduced in the future.
- 58 percent worry that fewer doctors will accept Medicare.
- 43 percent worry they won't be able to afford their Medicare coverage.
- 23 percent worry about Medicare privatization.
- 16 percent worry about Medicare's eligibility age being raised.
- 8 percent worry that none of these things will happen.

What worries you most about the future of Medicare? Pick three items.



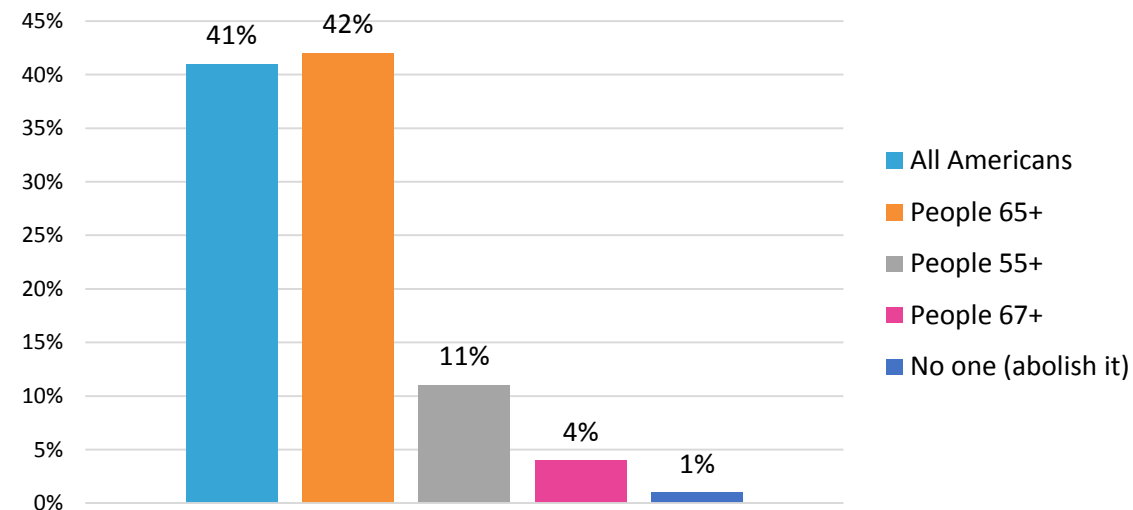
Women worry more than men about access to doctors and affordability: 61 percent of women worry that fewer doctors will accept Medicare, compared to 53 percent of men; 46 percent of women worry they won't be able to afford their coverage, compared to 39 percent of men.

Affordable Medicare coverage a big concern for people with low incomes: 50 percent of those with an income of less than \$25,000 worry they won't be able to afford their Medicare coverage in the future, compared to 39 percent of those with an income between \$50,000 and \$75,000.

Four in ten Medicare enrollees think everyone should have Medicare-like coverage

- 41 percent of respondents say that all Americans should have Medicare-like coverage.
- 42 percent believe that Medicare should stay as it is – reserved primarily for people age 65 and older.
- 11 percent say that people age 55 and older should be eligible for Medicare.
- 4 percent think the Medicare eligibility age should be raised to 67.

Who should have Medicare (or Medicare-like) coverage?



Youngest and oldest respondents are more likely to favor broader Medicare-like coverage: Those under the age of 65 and those over the age of 80 are the most likely to say that all Americans should have Medicare-like coverage (48 percent and 45 percent, respectively); by comparison, 38 percent of people age 65-70 feel the same.

Lower-income enrollees more likely to favor broad access to Medicare-like coverage: 48 percent of those with an annual income of less than \$25,000 think that all Americans should have Medicare-like coverage, compared to 35 percent of those with an income between \$50,000 and \$75,000; 50 percent of higher income folks think Medicare should remain primarily for people age 65+, compared to 32 percent of lower income folks.

More interest in broad access to Medicare-like coverage now than last year: When eHealth asked this question in an August 2018 survey, 34 percent of respondents said that all Americans should have Medicare-like coverage – a 21% increase.

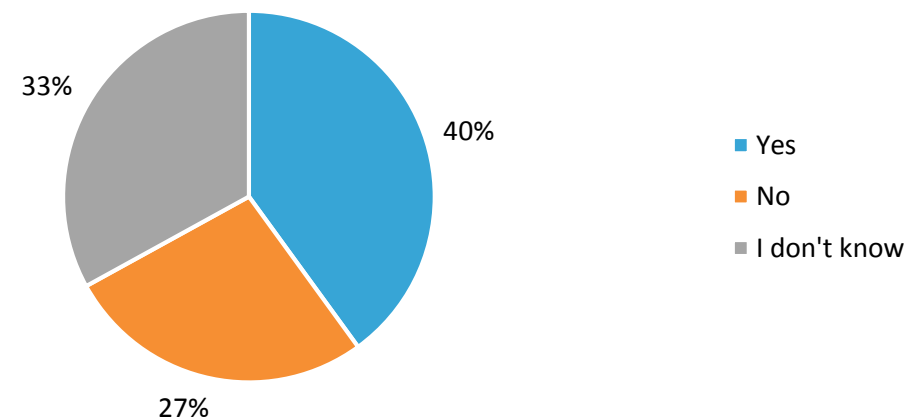
Willingness to Receive

Medical Care in Non-Traditional Settings

Four in ten Medicare beneficiaries are willing to receive care in non-traditional settings if it saves them money

- 40 percent say they are willing to receive medical care at a pharmacy or in other non-traditional setting if it saves them money.
- 27 percent say they are unwilling to do so, even if it saves them money.
- One third (33 percent) are unsure of their feelings on this question.

If it lowered your costs, are you willing to receive medical care at a pharmacy or non-traditional health setting?



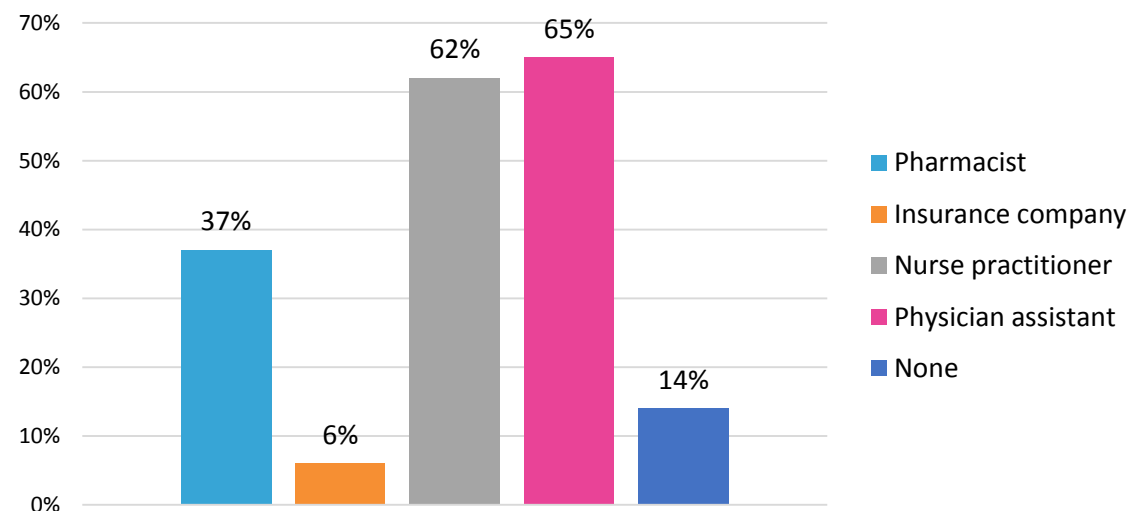
Men are more willing than women to received care at a pharmacy or other non-traditional setting: 44 percent of men are willing to receive medical care at a pharmacy or other non-traditional setting if it lowers their costs, compared to 37 percent of women.

Older beneficiaries are less willing to receive care in non-traditional settings: “Yes” is the top answer for those under age 65 (45 percent) and for those age 65-70 (41 percent), the top answer for each of these age groups; “I don’t know” is the top answer for the 71-79 age group (36 percent); “No” is the top answer for people age 80 and older (39 percent).

Nearly four in ten would trust a pharmacist for medical help or advice

- 37 percent of respondents say they would trust a pharmacist to provide medical help or advice.
- 65 percent would trust a physician assistant.
- 62 percent would trust a nurse practitioner for medical help or advice.
- 6 percent would trust their insurance company.
- 14 percent would not trust any of these to provide them with medical help or advice.

Beside your doctor, who would you trust to provide you with medical help or advice?



Men are more willing than women to get medical help from a pharmacist: 41 percent of men say they would trust a pharmacist to provide them with medical help or advice, compared to 34 percent of women.

Beneficiaries with higher incomes are more likely to trust non-traditional providers: Respondents with annual incomes of \$50,000 to \$75,000 are more willing than those with incomes under \$25,000 to receive medical care and advice from nurse practitioners (69 percent vs. 57 percent) and physician assistants (69 percent to 59 percent).

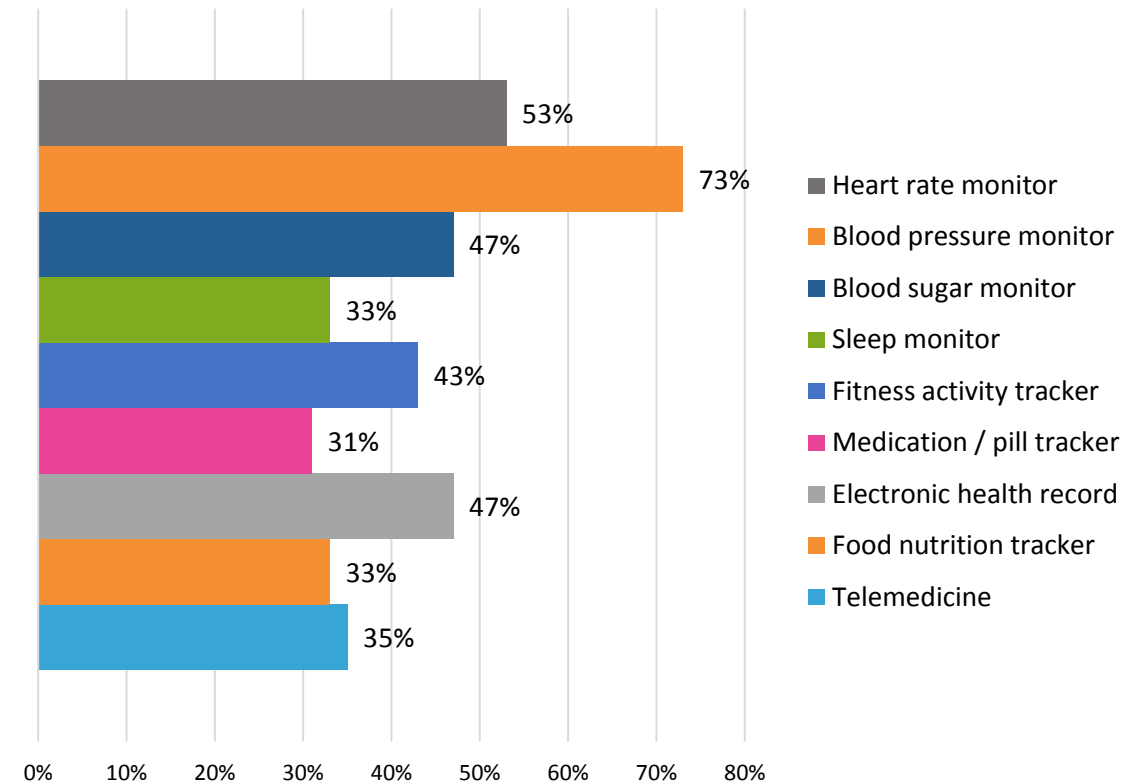


Technology Use Among Medicare Beneficiaries

Many Medicare beneficiaries are willing to use digital health tracking devices if they improved their care or saved them money

- 73 percent of respondents are willing to use a blood pressure monitor.
- 53 percent said they are willing to use a heart rate monitor.
- 47 percent said they are willing to use a blood sugar monitor.
- 33 percent said they are willing to use a food nutrition tracker.

Which digital health devices would you be willing to use if it improved care or saved you money?



Wealthier beneficiaries more willing to use digital health trackers: 52 percent of respondents with an annual income of \$50,000-\$75,000 are willing to use a fitness activity tracker, compared to 35 percent of those with an income of less than \$25,000.

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