

Baby Boomer Survey

September 2012

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Survey Background and Methodology

eHealth, Inc. conducted an anonymous online survey of 1,171 consumers who purchased their health insurance through eHealthInsurance.com and with coverage in effect as of the time of the survey. Among those, 461 were baby boomers (between the ages of 46 and 64). The purpose of this report is to summarize the portion of the survey's findings gathered from baby boomers, between the ages of 46 and 64. A total of 461 survey responses from baby boomers were collected between August 15 and August 22, 2012.

Demographics – Based on their current age, nearly half of the baby boomers surveyed (46%) would be eligible for Medicare within ten years. Among those surveyed, forty-four percent (44%) were male and fifty-six percent (56%) were female. The highest level of education attained, by almost two-thirds of those surveyed (64%), was either a bachelor's degree (36%) or Master's degree (28%). One-in-four (25%) had attended college, and one-in-ten (10%) had graduated high school. The majority (58%) were married, while one-in-five were single (22%) or divorced (20%).

Employment – Over half (51%) of the baby boomers in the survey were self-employed (29%) or owned a small business (22%). One-in-four (25%) worked for a small business, with anywhere from less than 50 employees (15%) to 200+ employees (10%). One-in-ten (10%) was retired or unemployed (11%) and three percent (3%) were full-time, stay-at-home parents.

Summary of Findings

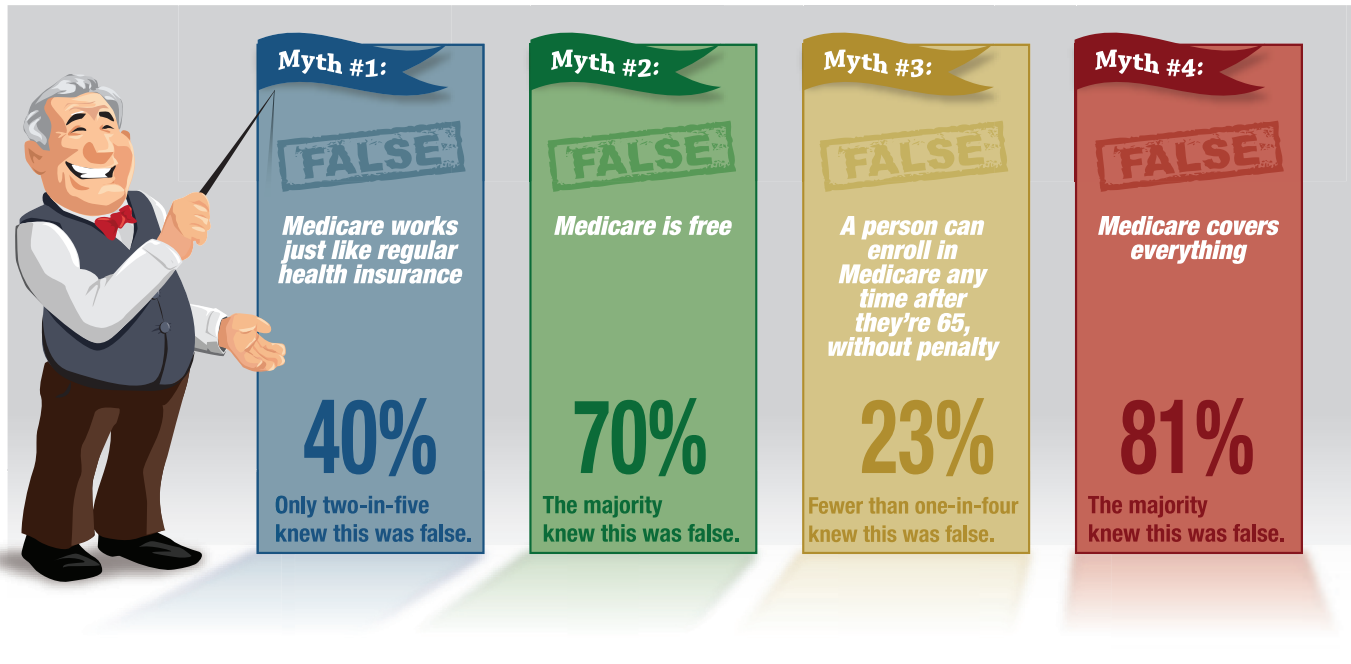
Baby Boomers and Retirement – Two-thirds of the baby boomers in the survey (64%) felt they were not saving enough money for retirement. Over two-thirds (69%) said they expected to work after they turn 65, either because they want to (31%) or because they feel they'll have to (38%) in order to make ends meet.

Health Care Reform and Medicare – The majority of baby boomers (90%) said that they currently feel more concerned about the future of Medicare as a result of the upcoming presidential election.

Retirement	Men	Women
Are you saving enough for retirement?	No: 63%	No: 65%
Will you work after you turn 65?	Yes: 71%	Yes: 68%
Does the presidential election have you more or less concerned about Medicare's future?	Yes: 85%	Yes: 93%

Medicare

Medicare Myths - When it comes to Medicare, some baby boomers in the survey struggled to overcome four commonly accepted Medicare myths:



Health Care Reform

Understanding Health Care Reform – Only 10% of baby boomers said they were very familiar with the Affordable Care Act (health care reform), while two-thirds (62%) considered themselves to be somewhat informed, but not an expert. About one-in-four (28%) said they did not understand the law at all.

Support and Opposition of Health Care Reform – With their current understanding of health care reform, more than one-in-four (29%) support the law; slightly fewer (27%) oppose it; and one-third (33%) support parts of the law, but not the whole thing. One-in-ten (11%) said they were indifferent when it comes to the controversial new law.

Medicare Myths	Support Current Reform Law	Oppose Current Reform Law
Does Medicare work like regular health insurance?	Correct Answer: No 38% answered correctly	Correct Answer: No 54% answered correctly
Is Medicare free?	Correct Answer: No 71% answered correctly	Correct Answer: No 75% answered correctly
Can one enroll in Medicare any time after they're 65, without penalty?	Correct Answer: No 25% answered correctly	Correct Answer: No 23% answered correctly
Does Medicare cover everything?	Correct Answer: No 79% answered correctly	Correct Answer: No 81% answered correctly

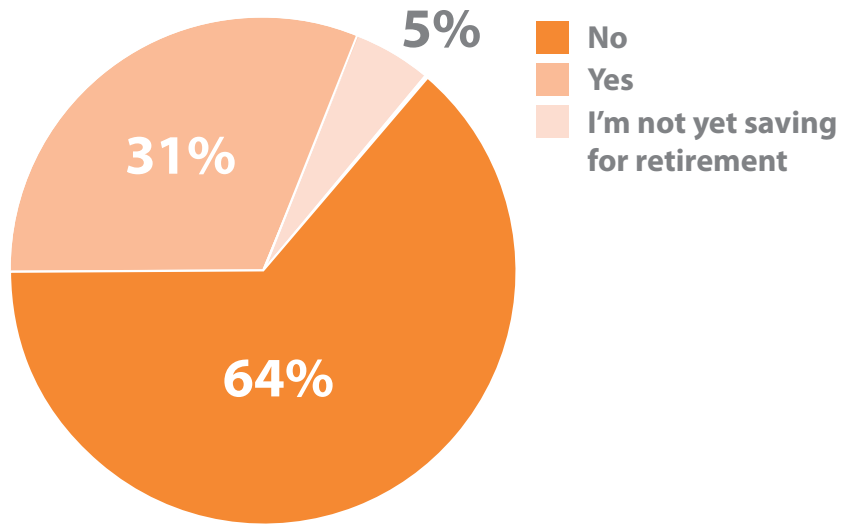
Key Statistics and Charts

Retirement

Almost two-thirds (64%) of the baby boomers in the survey felt they were not saving enough money for retirement, while another 5% had not yet begun to save.

Do you feel you're saving enough for retirement?

- The baby boomers in the survey were fairly evenly split when it came to the question of working in retirement.
- Slightly more than one-third (36%) felt they would have to work after they turned 65.
- By comparison, slightly less than one-third (31%) said they wanted to work past their 65th birthday.

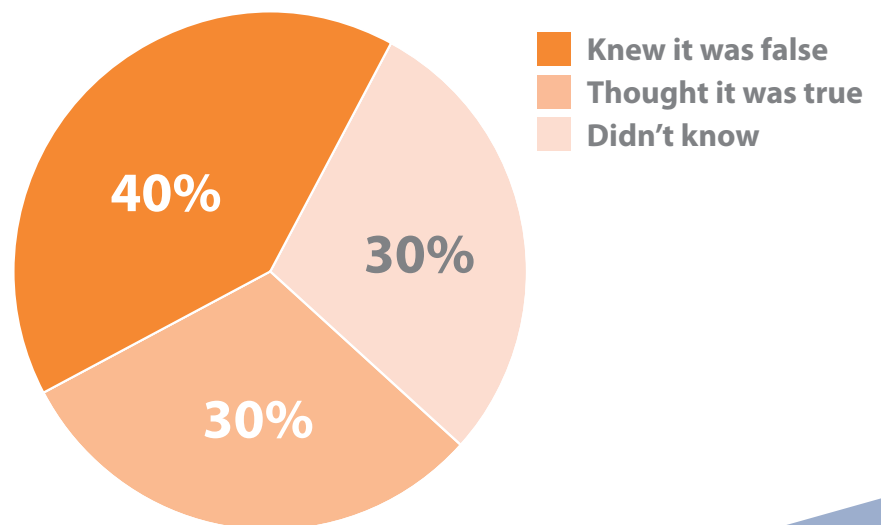


Medicare Myths

Medicare –When it comes to Medicare, the baby boomers in the survey struggled to overcome four commonly accepted Medicare myths.

Does Medicare work like regular health insurance?

- **Myth #1:** Medicare works just like regular health insurance – Two-fifths (40%) knew this was a myth.
- **Myth #2:** Medicare is free – The majority (70%) knew this was a myth.
- **Myth #3:** A person can enroll in Medicare any time after they're 65, without penalty – One-in-four (23%) knew this was a myth.
- **Myth #4:** Medicare covers everything – The majority (81%) knew this was a myth.



Methodology Note

These findings were collected from an online survey of 1,055 eHealthInsurance customers, including 461 adults between the ages of 45 and 64. The survey was emailed to a random sample of eHealthInsurance customers and results were collected between August 10 and August 20, 2012. All who completed the survey were presented with \$10 gift card. Numbers used in the report summary and charts above are rounded to the nearest full percentage. Medicare has not reviewed or endorsed this information.

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