

## Five Things That Really Scare People about Health Care This Halloween

Just in time for Halloween and the Medicare and ACA open enrollment periods, eHealth highlights five things that really scare American consumers about health care and health insurance today.

**The cost of Obamacare coverage if you don't get subsidies!** In a [recent survey](#) of eHealth shoppers not receiving ACA subsidies, 63 percent of respondents said the thing they worried about most was being able to afford their monthly health insurance premiums. Seventy-four percent said a "fair" price had to fall somewhere under \$200 per month, but the [average](#) monthly premium for an unsubsidized individual in 2018 was \$440 per month – and families paid an average of \$1,168 per month. Now, that's scary!

**The cost of prescription drugs!** When you pick up prescriptions at the pharmacy, you typically pay part of your costs out of pocket, in the form of a copay or deductible. After their monthly premiums, deductibles and copays are [the second scariest thing](#) for unsubsidized Obamacare consumers. Among people age 65 and older, more than four in ten Medicare beneficiaries ([41 percent](#)) say they worry about prescription drug costs.

**That your Medicare benefits may be reduced!** A full three-quarters (75 percent) of Medicare beneficiaries said they worried that their benefits may be cut, in a [survey](#) of eHealth customers. Many Medicare beneficiaries live on a fixed income, so any reduction in their coverage could translate into spending more from their own limited resources on medical care.

**That you won't be able to offer coverage to your employees!** If you're a small business owner, you know that offering health benefits can be a big deal when it comes to hiring and retaining the best employees. It's no wonder, then, that [78 percent](#) of small business respondents to an eHealth survey said they worry about their ability to keep offering group health coverage. Sixty-two percent said that a 15 percent increase in premiums would make their current plan unaffordable.

**That voting in the midterms won't fix the health care crisis!** A whopping [80 percent](#) of eHealth survey respondents who buy their own ACA coverage say that health care/insurance is either their main concern or at least a top-three concern when it comes to voting in this fall's midterm elections. However, most (51 percent) don't trust either of the two major political parties to make coverage more affordable and accessible.