

eHealth Survey: Medicare Beneficiaries See Drug Costs As Key to Medicare's Future; Coverage Concerns Are Driving Their Votes

In this report eHealth presents findings on the politics of health care and the future of the Medicare program from an August 2018 survey of Medicare beneficiaries age 65 and older who purchased a Medicare insurance product through one of eHealth's websites. A total of 1,020 Medicare beneficiaries participated in the survey. Additional findings from the same survey were <u>previously published</u>.

Key findings:

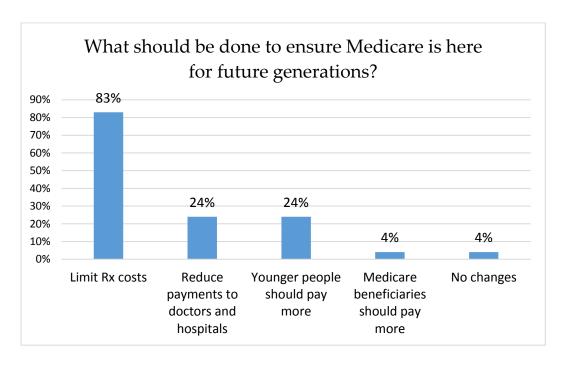
- **Medicare beneficiaries want controls on drug costs:** 83 percent of survey respondents believe that placing limits on the cost of prescription drugs is key to ensuring the future of the Medicare program.
- **Most think Medicare is in trouble:** A majority (56 percent) of respondents say they do not believe the Medicare program will survive their own generation; another 26 percent only expect it to survive another generation or two.
- Medicare beneficiaries are bringing coverage concerns to the ballot box: A combined total of 87 percent of all voter respondents said that health care/insurance was either their number one issue or at least a top three issue when it comes to voting in the midterms this fall.
- **Few support a broad expansion of Medicare:** Fewer than one-third (31 percent) of respondents believe that all Americans should have access to Medicare-like coverage.

Detailed topline results are provided below. Breakouts are provided based on gender, age and income where significant divergences were found.

How to Secure Medicare's Future

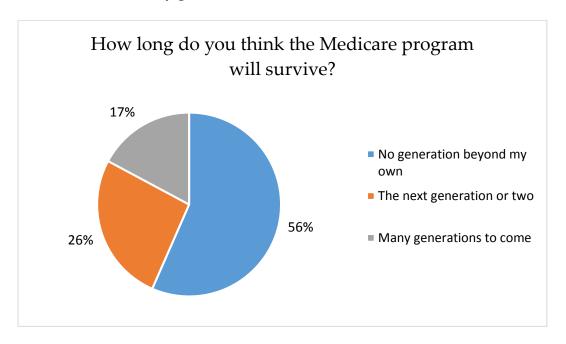
When asked what they think should be done to ensure that Medicare is available for future generations, 83 percent said limits should be placed on how much pharmaceutical companies can charge for prescription drugs. About a quarter (24 percent) said that less money should be paid to doctors and hospitals. The same number (24 percent) said tax contributions to the Medicare program should be raised for younger generations who are not yet eligible for Medicare. Only 4 percent thought that Medicare enrollees themselves should pay more for their coverage.





Most Beneficiaries Don't Expect Medicare to Survive Long

A majority of respondents (56 percent) said they were not confident Medicare would survive and be available for any generation beyond their own. A quarter (26 percent) were confident that the program would be around for the next generation or two at most, while only 17 percent believe it will survive for many generations to come.



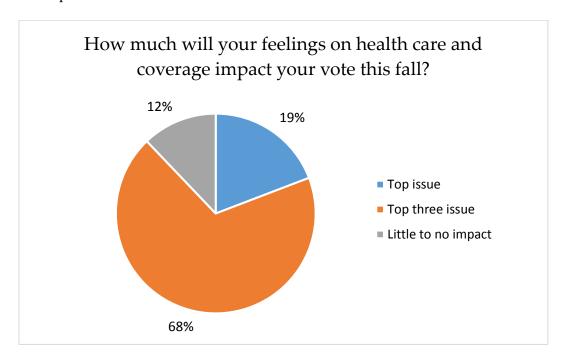
Women are somewhat more pessimistic about the future of Medicare than men: 59
percent lack confidence that Medicare will survive beyond their own generation,



compared to 52 percent of men. Nearly a quarter (23 percent) of men said that Medicare would survive for many generations to come, compared to 14 percent of women.

Medicare Concerns Will Drive Votes for the Midterm Elections

Eighty-seven percent of respondents who identified themselves as voters said that health care/insurance is either their number one or at least a top three issue when it comes to voting in the 2018 midterm elections. Only 12 percent said that their feelings about their coverage had little to no impact on their vote.

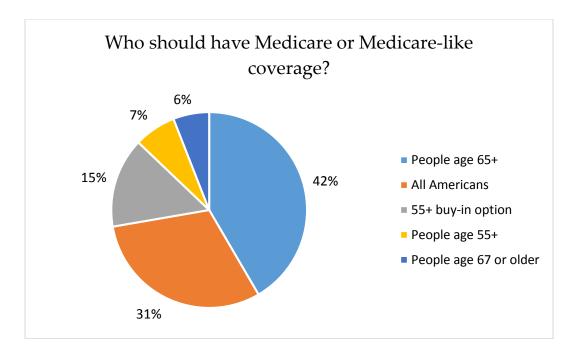


- Older respondents are more motivated by health care concerns: Voters 80 years of age and older were more likely than voters between ages 70 and 79 to identify health care and insurance coverage as their top issue when it comes to voting (26 percent vs. 16 percent).
- Lower-income respondents are more motivated by health care concerns: Voters with incomes of \$50,000 or less per year were more likely to consider health care and insurance coverage their top issue than those with a higher income (22 percent vs. 16 percent).

On the Possible Expansion of Medicare to the Pre-65 Population

While some politicians have called for an expansion of Medicare, or a Medicare-like program, to a broader portion of the American population, 42 percent of respondents said that Medicare should continue to be available to people age 65 and older. Only 31 percent thought that all Americans should have Medicare-like coverage. Fifteen percent thought that people age 55 and older should have the option to buy into Medicare early.





- Younger beneficiaries are more open to allowing people 55+ to buy in to Medicare early: 17 percent of respondents between the ages of 65 and 70 say people should have a chance to buy into Medicare starting at age 55, compared with just 8 percent of respondents age 80 and older.
- Older beneficiaries more amenable to raising Medicare's eligibility age: Respondents age 80 and older were significantly more likely than people between the ages of 65 and 70 to think that the eligibility age for Medicare should be raised to 67 or higher (18 percent vs. 3 percent).

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Methodology Note: eHealth's survey was conducted by email on a voluntary basis. Responses were analyzed anonymously. Only eHealth customers who had purchased Medicare insurance products were invited to participate. The survey was conducted in August 2018 and a total of 1,020 responses were collected. Only responses from persons age 65 and older are presented in this report. Findings are rounded to the nearest full percentage point and may add to slightly more or less than 100%.

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