



**ACA Choices Survey: Open Enrollment 2020:**  
*November 2019*

## Study Overview

The Affordable Care Act's (ACA's) nationwide open enrollment period for 2020 health insurance coverage began on November 1 and continues through December 15, 2019. For many consumers, this may be their only chance to review their coverage options and pick a new individual or family plan for the year.

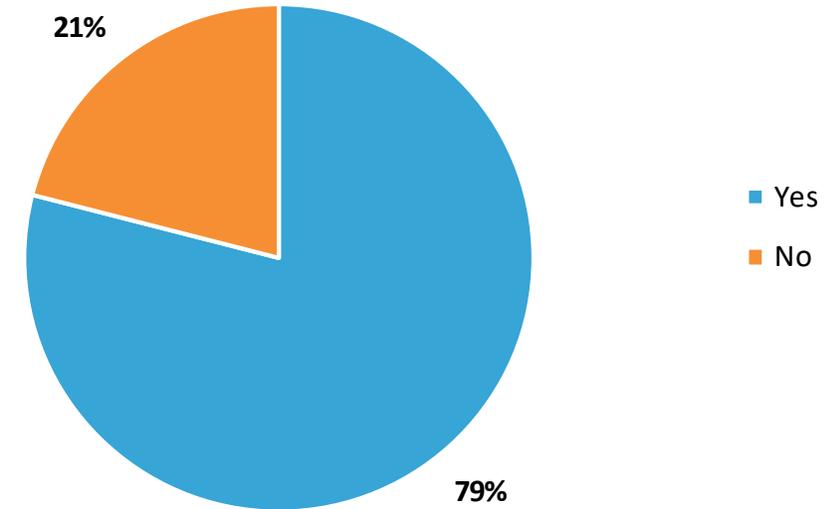
The findings in this report are based on a survey of 508 individuals and families with ACA-compliant health insurance plans they purchased through eHealth.com. Highlights include the following:

- **Most people enrolled in ACA plans intend to shop during open enrollment:** Nearly eight in ten respondents (79%) intend to review their 2020 coverage options before December 15, 2019.
- **Those not receiving government subsidies are more inclined to switch plans:** 42% of those not receiving government subsidies say they're likely to switch to a new plan, compared to 35% of subsidy recipients.
- **Unsubsidized consumers are significantly less happy with premiums:** 76% of those receiving government subsidies express satisfaction with their monthly premium, compared to 33% of those not receiving subsidies.

### Eight in ten ACA plan enrollees intend to review their coverage options during open enrollment

- 79% said they intend to review their coverage options during the nationwide open enrollment period for 2020 coverage.
- 21% do not intend to review their 2020 coverage options.

### Do you intend to review your 2020 coverage options during open enrollment?



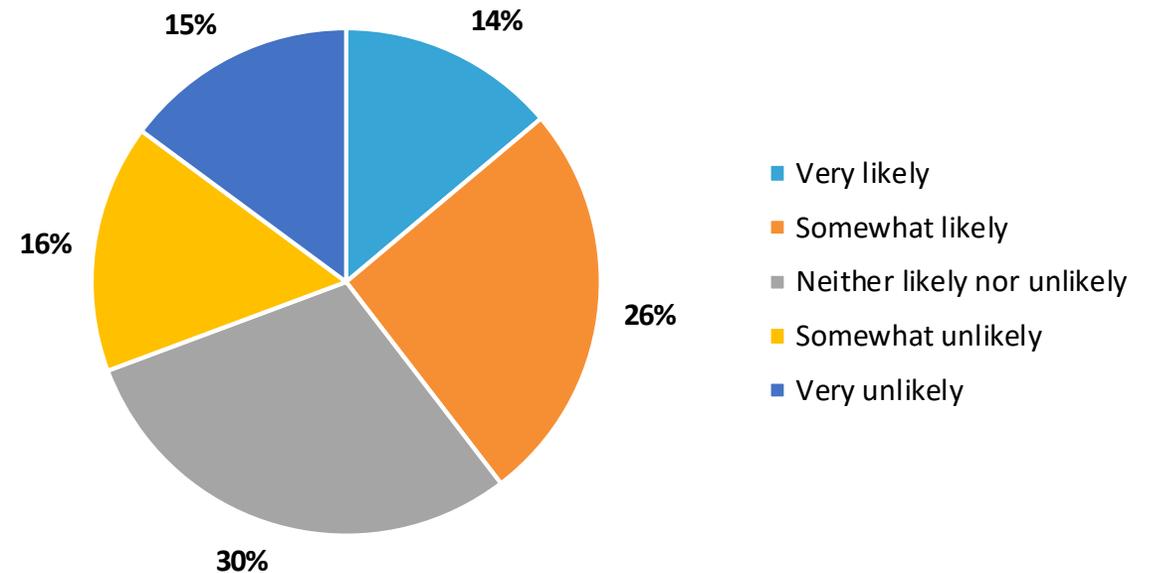
**Those receiving ACA subsidies more likely to shop during open enrollment:** 89% of those receiving government premium subsidies plan to shop for coverage during open enrollment, compared to 79% of the unsubsidized.

**Older enrollees more likely to shop:** 88% of respondents ages 55 to 64 said they plan to review their coverage options during open enrollment, compared to 76% of those between the ages of 25 and 34.

**Among those who intend to review their options, 40% think they are likely to switch plans for 2020**

- 14% said they were very likely to switch to a new plan.
- 26% considered it somewhat likely they would switch to a new plan.
- 30% said they were neither likely nor unlikely to switch plans.
- 16% said it was somewhat unlikely they would switch to a new plan.
- 15% considered it very unlikely they would switch to a new plan.

**How likely are you to switch to a new health insurance plan for 2020?**



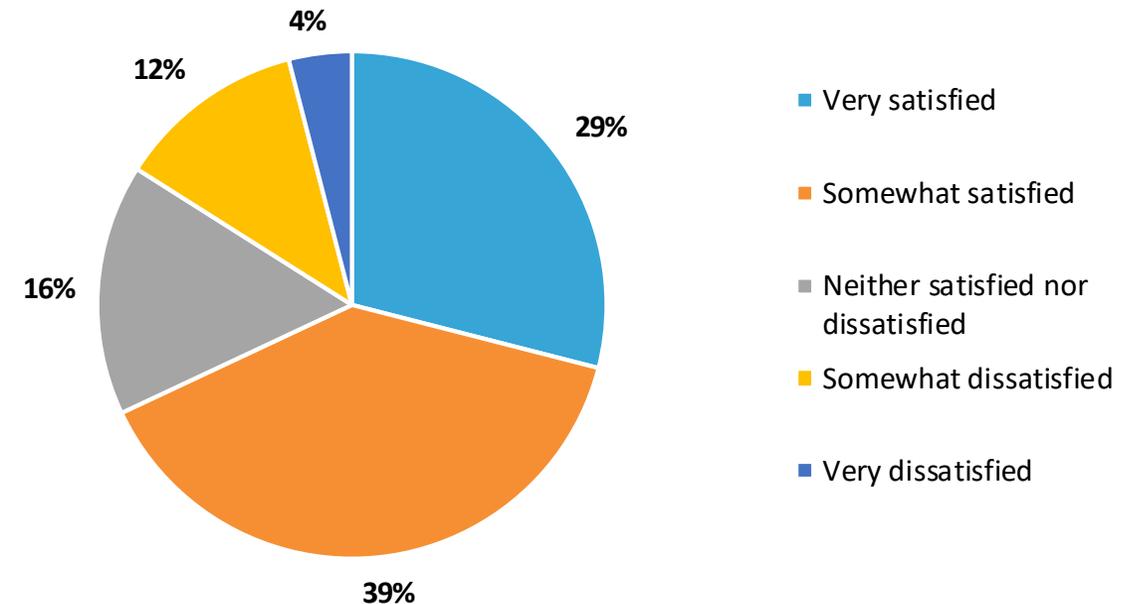
**The unsubsidized more likely to switch when they shop:** Among those intending to review their options for 2020, 42% of those not receiving government premium subsidies said they were likely to switch to a new plan, compared to 35% of those receiving subsidies.

**The early middle aged are most likely to switch:** Among those intending to review their options for 2020, 48% of those between the ages of 45 and 54 said they were likely to switch plans, compared to 33% of those between the ages of 55 and 64.

### Two thirds of ACA plan enrollees express satisfaction with their current health insurance plan

- 29% said they were very satisfied with their current health plan.
- 39% said they were somewhat satisfied with their current plan.
- 16% were neither satisfied nor dissatisfied with their current plan.
- 12% were somewhat dissatisfied with their current plan.
- 4% were very dissatisfied with their current plan.

### How satisfied are you with your current health insurance plan?

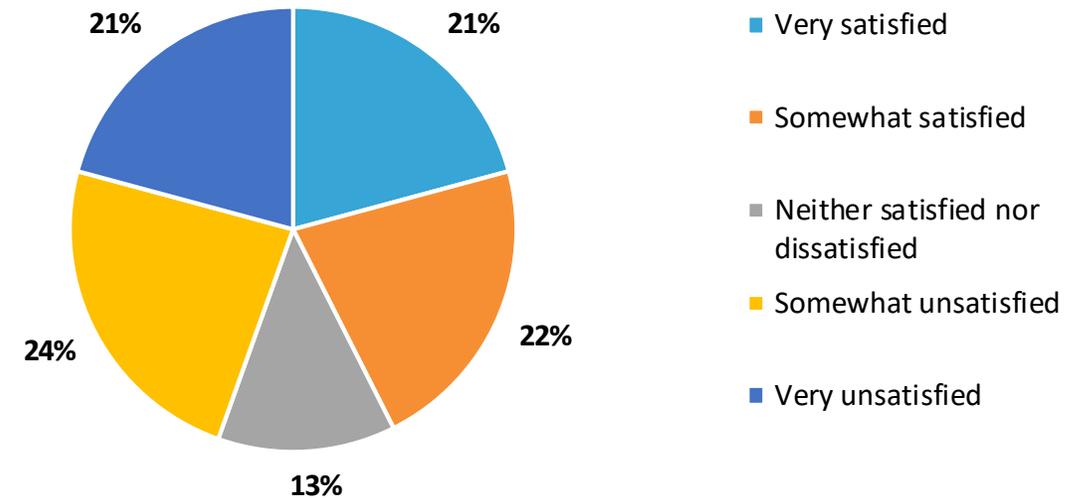


**Subsidy recipients more likely to express satisfaction with coverage:** 85% of respondents who are receiving government premium subsidies said they are satisfied with their coverage, compared to 63% of those not receiving subsidies.

**More than four in ten (45%) express dissatisfaction with the monthly premium they pay for their health plan**

- 21% of respondents said they were very satisfied with their monthly premium.
- 22% were somewhat satisfied with their monthly premium.
- 13% were neither satisfied nor dissatisfied.
- 24% were somewhat dissatisfied with their monthly premium.
- 21% were very unsatisfied with their monthly premium.

**Specifically, how satisfied are you with your current plan’s monthly premium?**



**Subsidy recipients much more likely to be happy with their monthly premiums:** Overall, 76% of those receiving government premium subsidies were satisfied with their monthly premiums, compared to 33% of those no receiving subsidies.

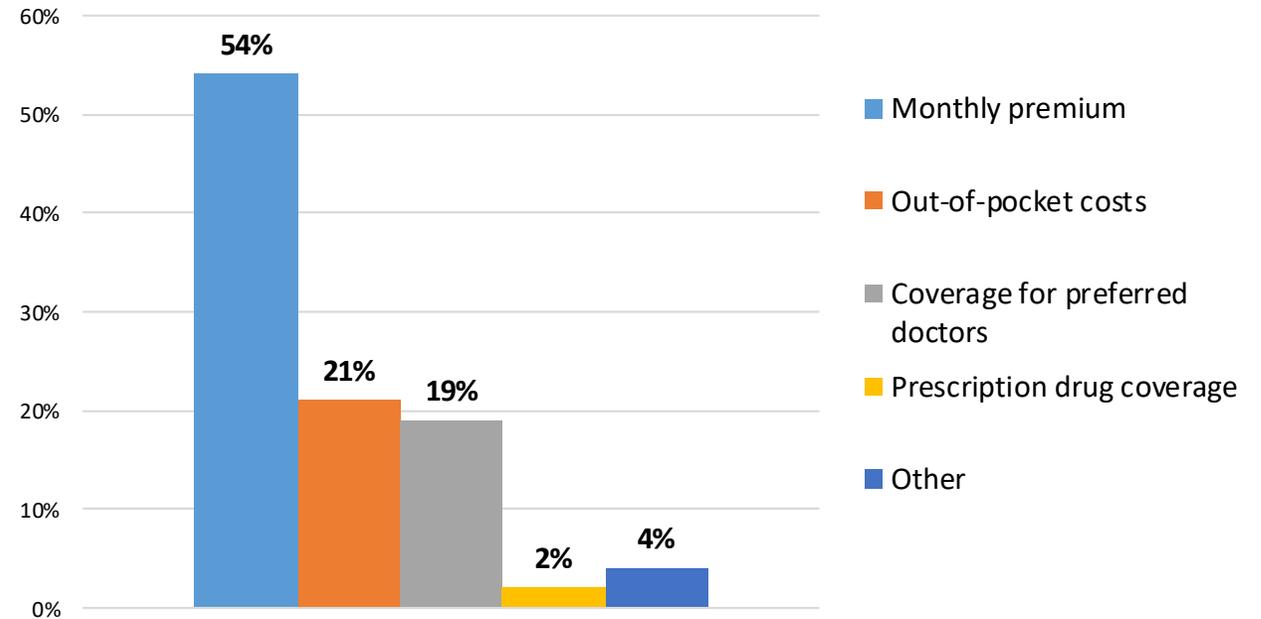
**The middle aged least satisfied with their premium:** Respondents age 45 to 54 were most likely to express dissatisfaction with their premium (57%) while those age 25 to 34 were the least likely to express dissatisfaction (30%).

**More men dissatisfied with their premium than women:** A majority of men (52%) expressed dissatisfaction with their monthly premiums, compared to 41% of women.

**Most consumers pick their health plans primarily based on monthly premium**

- 54% said they picked their health plan primarily based on the premium.
- 21% said their top consideration is the out-of-pocket costs they pay when receiving care.
- 19% cite coverage for their preferred doctors and hospitals.
- 2% cite coverage for their prescription drugs.

**What is your most important consideration when picking a health insurance plan?**



**Premiums and covered doctors factor differently for subsidized vs. unsubsidized:** 57% of subsidy recipients and 53% of those not receiving subsidies cited monthly insurance premiums as their main consideration when choosing a health plan. Those with unsubsidized coverage were more likely to choose a plan based primarily on whether it covers their preferred doctors (22% compared to 11% among those receiving subsidies)

**Methodology Note**

This report's findings are based on a voluntary survey of individual and family health insurance consumers who purchased policies compliant with the Affordable Care Act at eHealth.com. The survey took place in October 2019 and a total of 508 responses were collected. Consumers receiving government subsidies voluntarily identified themselves for the purposes of this survey. All figures were rounded to the nearest full percentage point. Total percentages may add to slightly more or less than 100 due to rounding.

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