



# Short-Term Consumer Survey

*February 2019*

## Study Overview

This report presents findings from a survey of consumers who purchased short-term health insurance products through eHealth, Inc. ([www.eHealth.com](http://www.eHealth.com)). The survey was conducted on voluntary basis in January of 2019 and a total of 801 responses were collected.

The survey provides insights into why consumers may choose short-term health insurance products, how they use their coverage, and their overall satisfaction with their short-term policy. Analyses of responses are provided based on gender, age, and household income where applicable. Comparisons are also drawn with the [previously published](#) results from a survey eHealth short-term customers conducted in January of 2018.



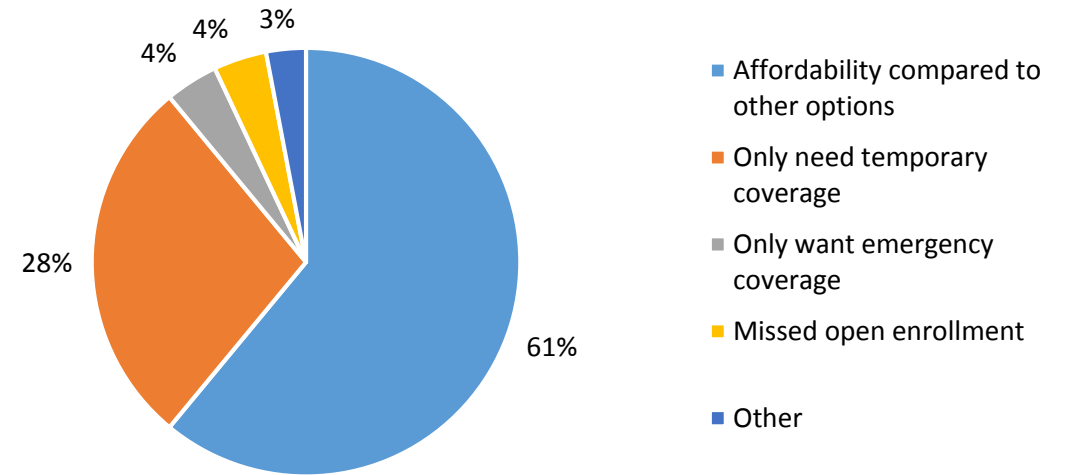
# Why Consumers Choose

## Short-Term Health Insurance

**The relative affordability of short-term health insurance drives 6 out of 10 enrollments**

- 61 percent of respondents say that the primary factor that led them to choose a short-term plan was affordability.
  - *In eHealth’s January 2018 survey, 27 percent of respondents cited affordability.*
- 28 percent say a need for temporary coverage was the most important factor in choosing short-term insurance.
  - *In January 2018, 61 percent cited a need for temporary coverage.*
- 4 percent say they chose a short-term plan because they only wanted emergency coverage; the same percentage chose it because they missed the ACA open enrollment period.

**What was the most important factor that led you to enroll in a short-term plan?**



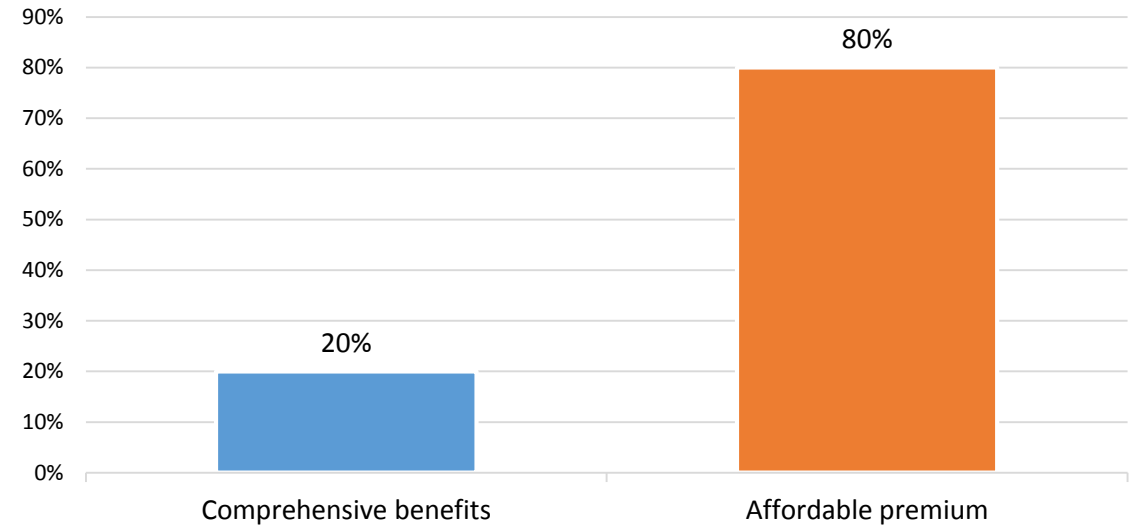
**Affordability is especially important to older short-term plan enrollees:** 70 percent of people age 55 to 64 and 60 percent of people age 35 to 44 cite affordability compared to their other coverage options as the primary reason for selecting short-term coverage, compared to 53 percent of respondents ages 18 to 24.

**Temporary coverage needs are more important with younger consumers:** 33 percent of people ages 18 to 24 and 32 percent of people ages 25 to 34 say the need for temporary coverage was the most important factor in choosing a short-term plan, compared to 23 percent of those between the ages of 55 and 64.

### Short-term enrollees overwhelmingly value affordable monthly premiums more than comprehensive medical benefits

- 80 percent say that affordable monthly premiums are more important to them than comprehensive medical benefits.
- 20 percent favor comprehensive medical benefits over affordable monthly premiums.

### Are comprehensive benefits or affordable premiums more important to you?



**Younger middle-aged enrollees are most likely to value comprehensive benefits:** Respondents between the ages of 35 and 44 are more likely than other age groups to say that comprehensive benefits are more important to them than affordable premiums (24 percent and 76 percent, respectively).

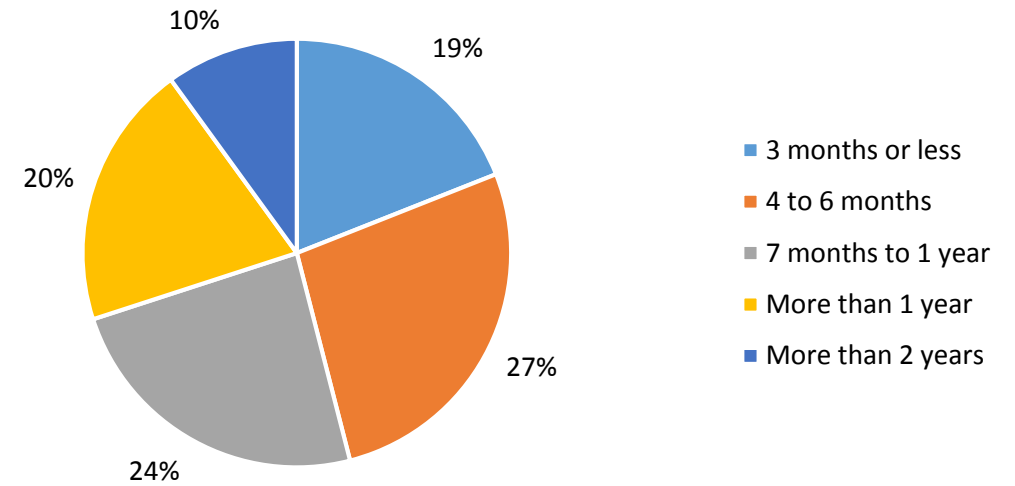
**Older enrollees are more likely to select coverage based on affordable premiums** Respondents ages 55 to 64 were least likely to cite comprehensive benefits rather than affordable premiums (12 percent vs. 88 percent, respectively).



### There are significant variations in how long people intend to retain coverage under their short-term plan

- 19 percent of respondents say they intend to keep short-term coverage for 3 months or less.
- 27 percent intend to keep their coverage for between 4 and 6 months.
- 24 percent intend to keep their coverage for between 7 months and 1 year.
- 20 percent intend to stick with short-term coverage for more than 1 year, while an additional 10 percent would like to have short-term coverage for 2 years or more.

### How long do you intend to keep your short-term health insurance plan?



**A majority of younger enrollees intend to keep short-term coverage 6 months or less:** 56 percent of respondents between the ages of 18 and 24 say they intend to keep their short-term coverage for no more than 6 months, compared to 36 percent of those between the ages of 55 and 64.

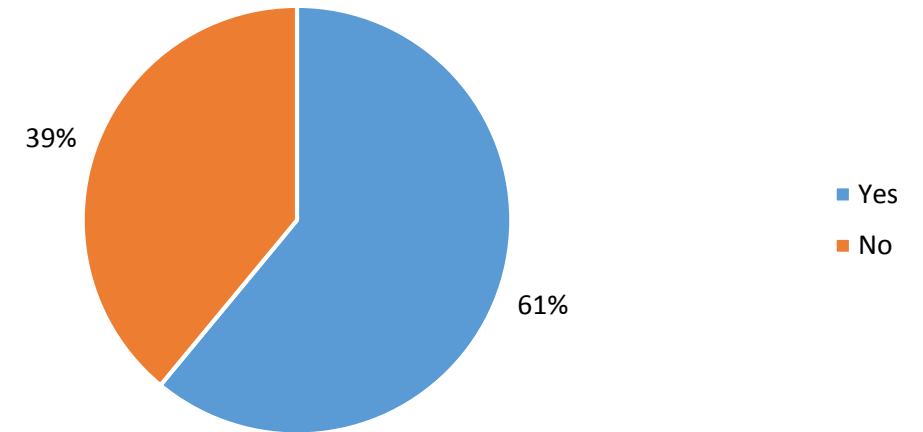
**Older enrollees are more likely to want to keep short-term coverage for longer periods:** 64 percent of people ages 55 to 64 say they would like to stick with short-term coverage for 7 months or longer, compared to 44 percent of those ages 18 through 24.

*A note on short-term coverage duration: The maximum duration allowed for short-term plans varies by state up to a federally prescribed limit of one year. Renewals may be allowed under federal law beyond one year but underwriting may be required for the new policy term, and some states have more restrictive limits on renewals.*

### A majority of short-term enrollees consider an ACA-compliant health insurance plan first

- 61 percent considered purchasing an individual or family health insurance plan compliant with the Affordable Care Act (Obamacare) before choosing to buy a short-term plan instead.
  - *In eHealth's January 2018 survey, 52 percent said they first considered ACA coverage before choosing a short-term plan.*
- 39 percent of respondents said they did not consider an ACA plan first.

### Did you consider an ACA (Obamacare) health insurance plan before choosing short-term?



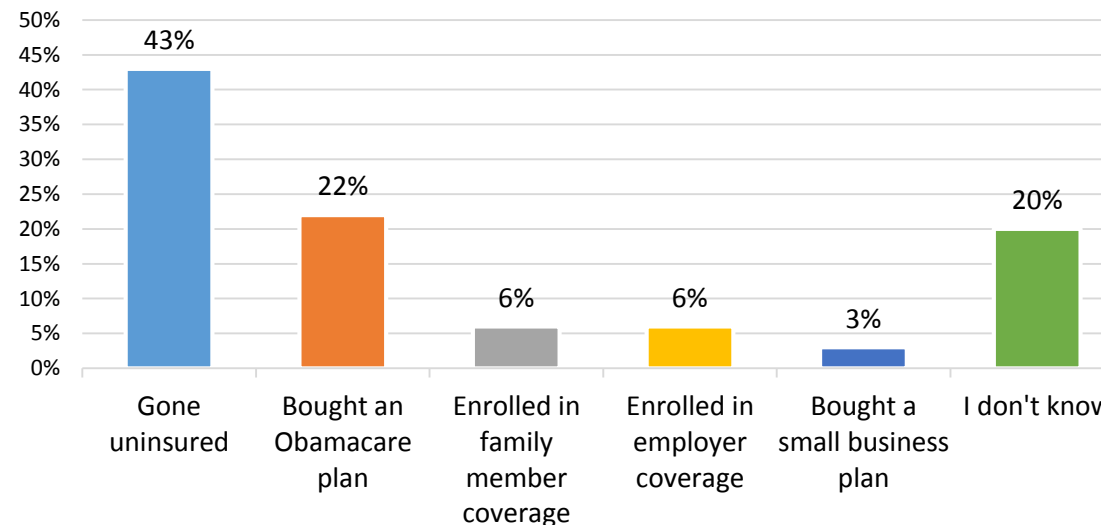
**Women are somewhat more likely than men to consider ACA coverage first:** 64 percent of women say they considered an ACA plan first before choosing a short-term health insurance plan, compared to 58 percent of men.

**People age 35-44 are most likely to consider ACA coverage first:** 69 percent of respondents between the ages of 35 to 44 say they first considered purchasing an ACA plan before choosing short-term; 63 percent of those between the ages of 55 and 64 said the same. By comparison, 49 percent of people age 18 to 24 say they considered ACA coverage first.

### More than 4 in 10 say that without short-term coverage they would be uninsured today

- 43 percent of respondents say that if short-term wasn't available to them they would be uninsured.
  - *In eHealth's January 2018 survey, 51 percent said they would have been uninsured.*
- 22 percent say they say would have enrolled in ACA coverage instead.
- 20 percent do not know what they would have done for coverage.
- 6 percent say they would have enrolled in coverage with another family member; another 6 percent say they would have enrolled in employer-based coverage.

### If short-term wasn't an option, what would you have done instead?



**Middle-aged enrollees most likely to have gone uninsured without short-term:** Compared to other age groups, respondents between the ages of 45 and 54 are most likely to say that they would have gone uninsured without short-term (46 percent) and least likely to have enrolled in ACA coverage (14 percent).

**Women more likely to have gone uninsured than men without short-term:** 46 percent of women say that they would have gone uninsured without access to short-term coverage, compared to 39 percent of men.





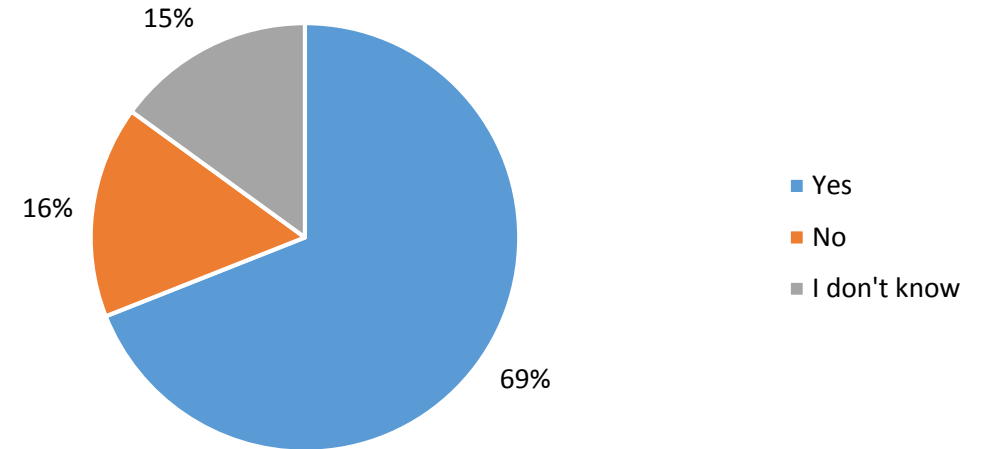
# Satisfaction and Usage

Among Short-Term Enrollees

### Most enrollees feel that short-term plans provide the benefits they value most in a health plan

- 69 percent of respondents say their short-term health insurance plan provides coverage for the benefits they value most.
  - *In eHealth's January 2018 survey 58 percent said short-term insurance offers the benefits they value most.*
- 16 percent say they chose short-term health insurance despite the fact that it doesn't offer benefits they might prefer to have.

### Does your short-term plan cover the benefits you value most?



**Older enrollees and men are more likely to express contentment with short-term benefits:** 78 percent of respondents age 55 to 64 say that their short-term plan provides the health benefits they value most, compared to 66 percent of those age 25 to 34; 75 percent of men say short-term plans cover the benefits they value most, compared to 65 percent of women.

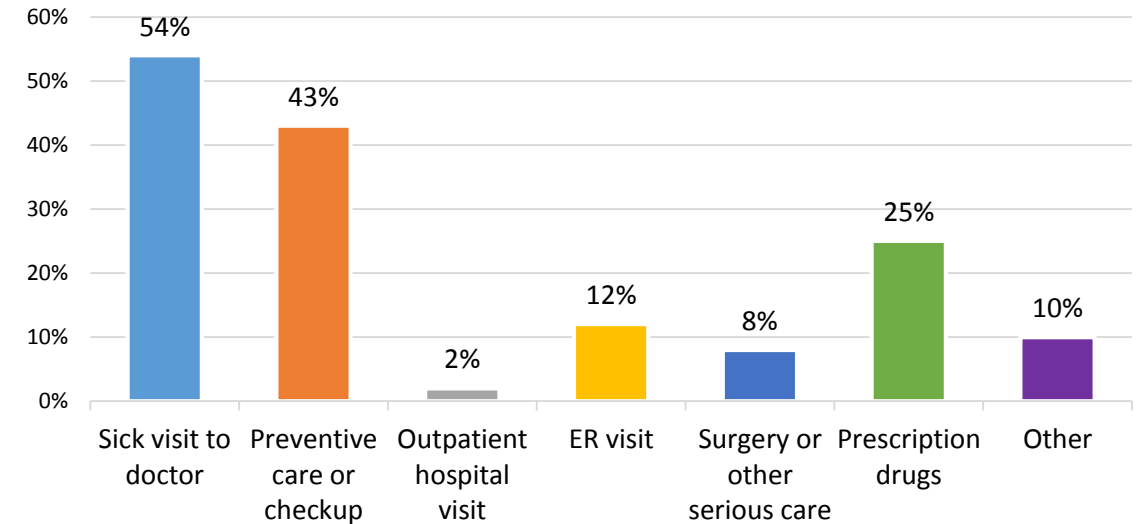
**Wealthier enrollees are more satisfied with short-term benefits:** 77 percent of those with a household income greater than \$100,000 say that short-term coverage offers the benefits they valued most, compared to 65 percent of those with a household income of less than \$25,000 per year.

*A note on short-term benefits: Short-term health insurance plans are not required to meet the benefit standards of the Affordable Care Act and typically do not provide coverage for things like maternity care, preventive care or pre-existing medical conditions. Instead, coverage is focused primarily on medical costs associated with unexpected illness or injury.*

**Nearly one-quarter (23 percent) of short-term enrollees have received medical care while covered by their short-term plan**

- 54 percent of these say they made a sick visit to the doctor.
- 43 percent say they received preventive medical care of some kind.
- 25 percent say they received prescription drugs.
- 12 percent say they visited the hospital emergency room.

**What kind of medical care did you receive while covered by your short-term plan?**

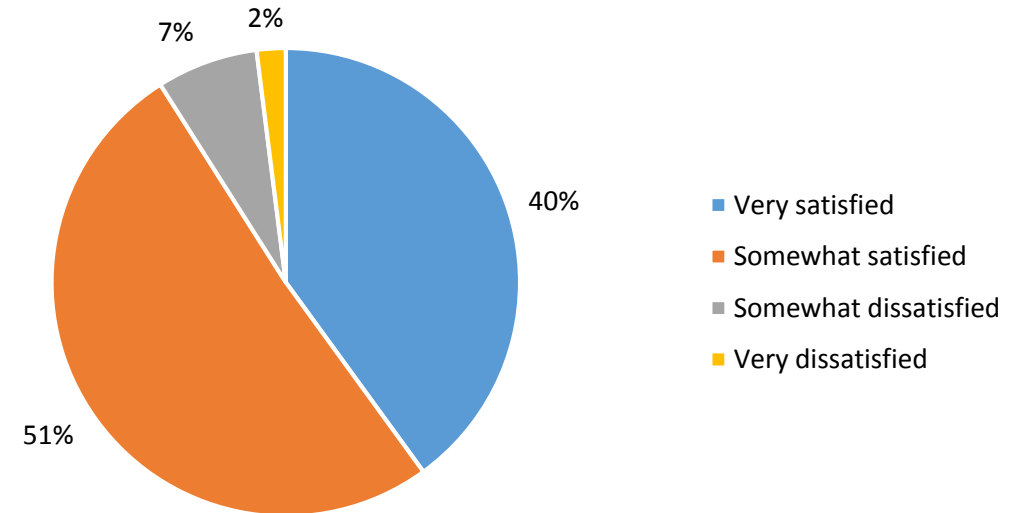


**Women are somewhat more likely to seek medical care while covered by short-term coverage:** 24 percent of women say they received medical care since enrolled in their short-term health insurance plan, compared to 21 percent of men; 59 percent of women who received medical care made a sick visit to the doctor, compared to 49 percent of men.

### The overwhelming majority of enrollees are satisfied with their short-term coverage

- 40 percent of survey respondents say they are very satisfied with their short-term coverage.
- 51 percent say that they are somewhat satisfied with their short-term coverage.
- 7 percent say they are somewhat dissatisfied with their short-term coverage.
- 2 percent say they are very dissatisfied with their coverage.

How satisfied are you with your short-term coverage?



**Satisfaction among those who have received medical care is strong:** 43 percent of those who received medical care while covered by their short-term plan say they are very satisfied with their coverage, while an additional 43 percent say they are somewhat satisfied; 12 percent say they are somewhat dissatisfied, while 2 percent say they are very dissatisfied.

**Most say their plan provided coverage as expected:** Among those who received medical care while covered by their short-term plan, 79 percent found that their plan covered what they expected it would.

# About eHealth<sup>®</sup>

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