



# Medicare Choices Survey: Open Enrollment for 2020

*October 2019*

## Study Overview

In early October 2019, eHealth conducted a voluntary survey of consumers who had purchased Medicare health insurance products through the company's websites to explore their motivations in shopping for coverage. This report presents a summary of survey findings from the 1,351 responses received.

Medicare's Annual Enrollment Period (AEP) for 2020 coverage began on October 15 and open enrollment is scheduled to continue through December 7, 2019.

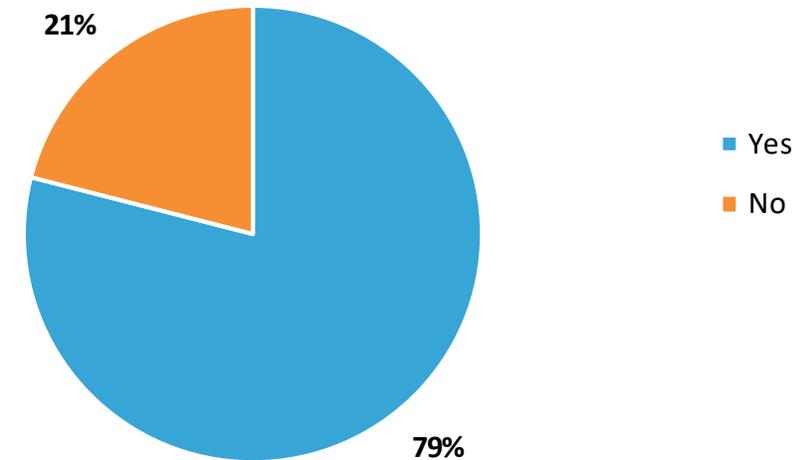
Highlights:

- **Most intend to review their Medicare options during AEP; few think they'll switch:** 79% of respondents intend to review their options during AEP; 78% are satisfied with their coverage today. One quarter of respondents (26%) think they're likely to switch to a new plan this AEP.
- **Rx costs drive purchasing decisions for a third of beneficiaries:** 32% of respondents say that prescription drug costs are the number one factor they rely upon when choosing a new Medicare plan.
- **New Medicare Advantage benefits interest beneficiaries:** 70% of Medicare Advantage enrollees expressed interest in additional or expanded dental and vision benefits, while 35% expressed interest in coverage for alternative medicine treatments.

### Eight in ten current Medicare enrollees intend to review their coverage options during Medicare open enrollment

- 79% of respondents intend to review their Medicare coverage options during Medicare’s Annual Enrollment Period (AEP) for 2020 coverage.
- 21% do not intend to review their 2020 coverage options.

### Do you intend to review your Medicare coverage options this Annual Enrollment Period?



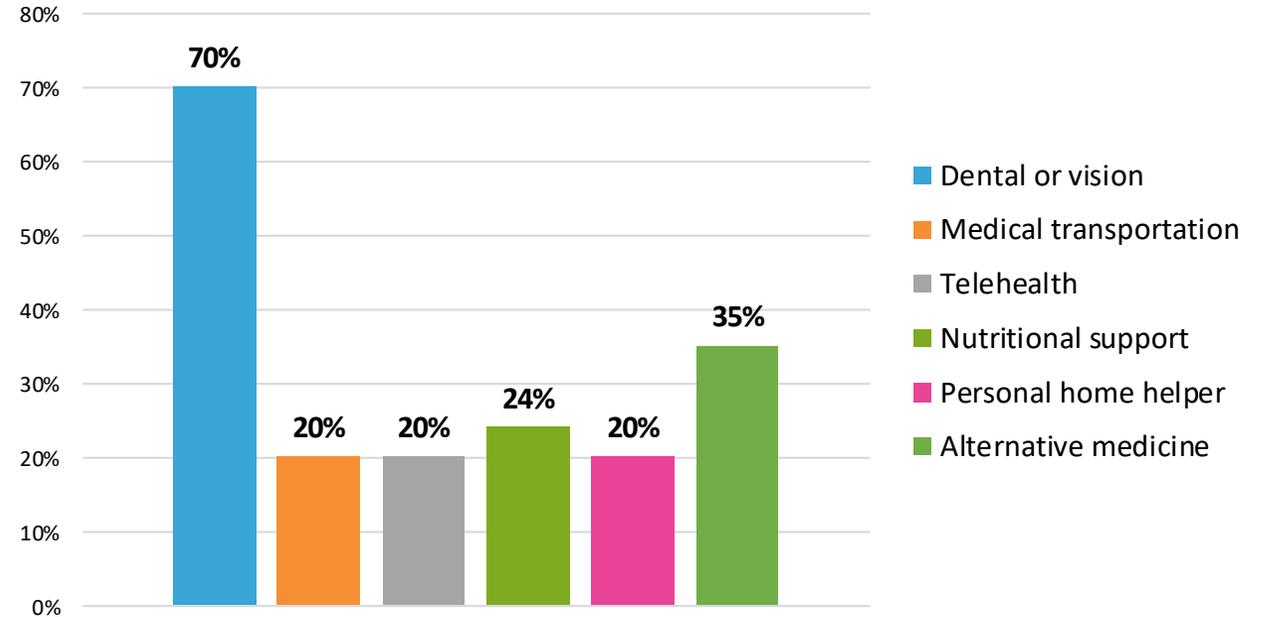
**Most beneficiaries are happy with their Medicare coverage:** When asked how satisfied they are with their Medicare coverage today, 78% said very (42%) or somewhat (36%) satisfied, while 8% said they were “very” or “somewhat” dissatisfied.

**A quarter say they are likely to change Medicare plans during AEP:** Among those who intend to review their coverage options, 26% say they are likely to enroll in a new Medicare plan for 2020; 41% say they are unlikely to switch to a new plan.

**New Medicare Advantage benefits prove attractive to many**

- 70% of Medicare Advantage enrollees are interested in new or additional dental and vision benefits.
- 35% are interested in alternative medicine coverage.
- 24% are interested in nutritional support.
- 20% each expressed interest in medical transportation, telehealth services, and personal home helper assistance.

**Which of the following benefits available under some Medicare Advantage plans interest you?**



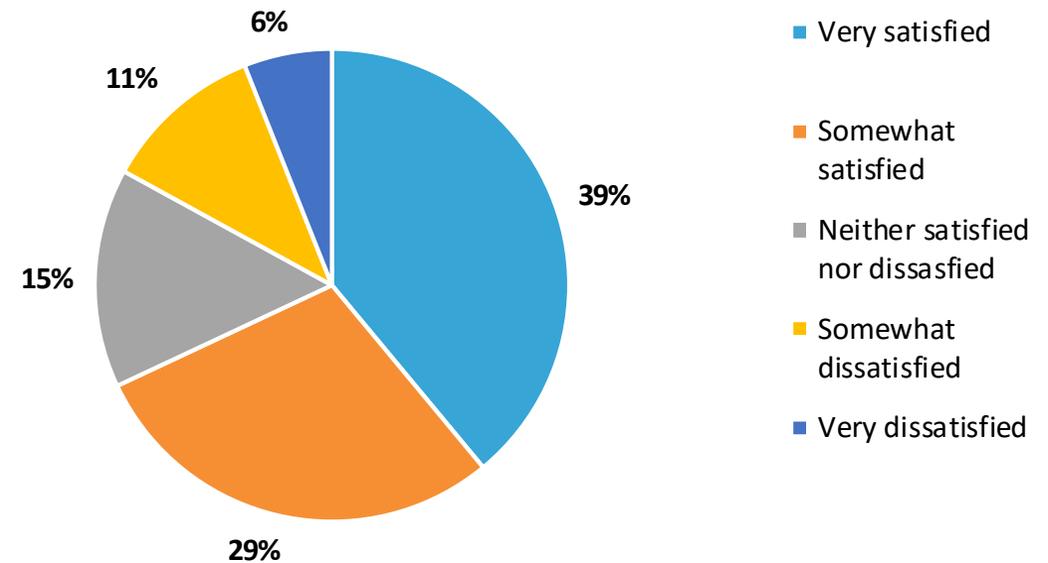
**New and expanded benefits may drive enrollments:** Among those who expressed interest in new Medicare Advantage benefits, 41% said the presence of these benefits would be a big influencer in choosing a plan; an additional 51% said these benefits would influence them to a degree.

**Lower income beneficiaries more interested in medical transportation and nutritional support:** Among those with an annual income below \$25,000, 27% were interested in medical transportation while 28% were interested in nutritional support. That’s compared to 13% and 15% (respectively) among those with incomes between \$50,000 and \$75,000.

## Two-thirds are satisfied with their prescription drug coverage

- Overall, 68% of respondents are either “very satisfied” (39%) or “somewhat satisfied” (29%) with their prescription drug coverage.
- A total of 17% said they were either “somewhat dissatisfied” (11%) or “very dissatisfied” (6%) with their prescription drug coverage.

## How satisfied are you with your Rx coverage today?



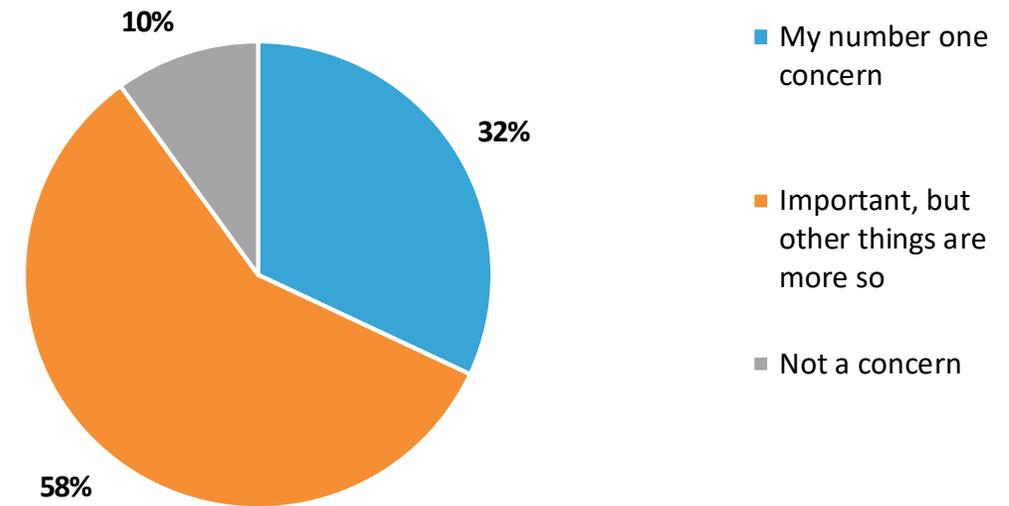
**Medicare Advantage enrollees express higher satisfaction with drug coverage:** 42% of those with Medicare Advantage coverage said they were “very satisfied” with their prescription drug coverage, compared to 34% of those enrolled in other Medicare products.

**Shopping for drug coverage based on personal regimen can save consumers thousands:** eHealth has [reported](#) Medicare Advantage enrollees who used its prescription drug coverage comparison tool last AEP identified an average potential savings of \$1,144 if they switched to the recommended plan.

### A third of Medicare beneficiaries are primarily motivated by prescription drug costs when choosing a plan

- 32% said that prescription drug costs were their number one concern when shopping for coverage.
- 58% said prescription drug costs were important, but not their top concern.
- 10% said that Rx costs were not a concern for them.

### How important are Rx costs to you when selecting a Medicare plan?



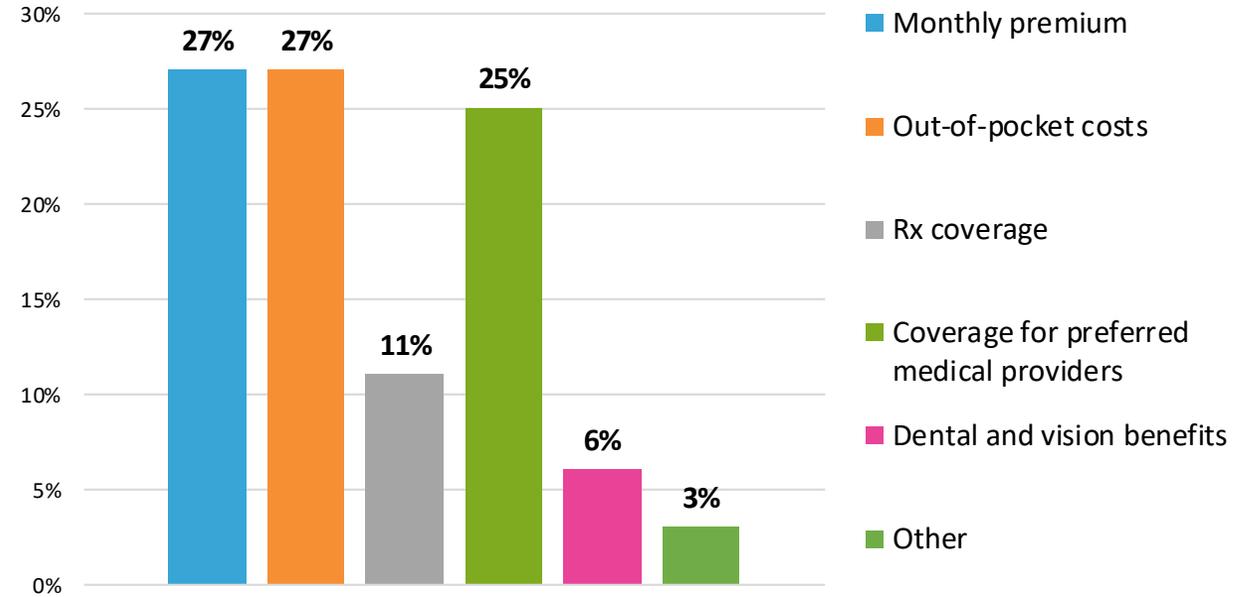
**Rx costs are a bigger concern for women than men:** 34% of women said prescription drug cost were their number one concern when selecting Medicare plans, compared to 29% of men.

**Rx costs are a bigger factor for people with lower-income:** 46% of those with an annual income of less than \$25,000 said prescription drug costs were their number one concern when choosing a plan, compared to 20% of those with an income between \$75,000 and \$100,000.

**Premiums, out-of-pocket costs and network providers are all big factors for Medicare shoppers**

- 27% said that monthly premium was their top concern when shopping for a new Medicare plan.
- An additional 27% said that out-of-pocket costs **were** their top concerns when shopping.
- 25% cited coverage for their preferred medical providers.
- 11% cited coverage for prescription drugs.
- 6% cited dental and vision coverage.

**Which is most important to you when choosing a Medicare plan?**



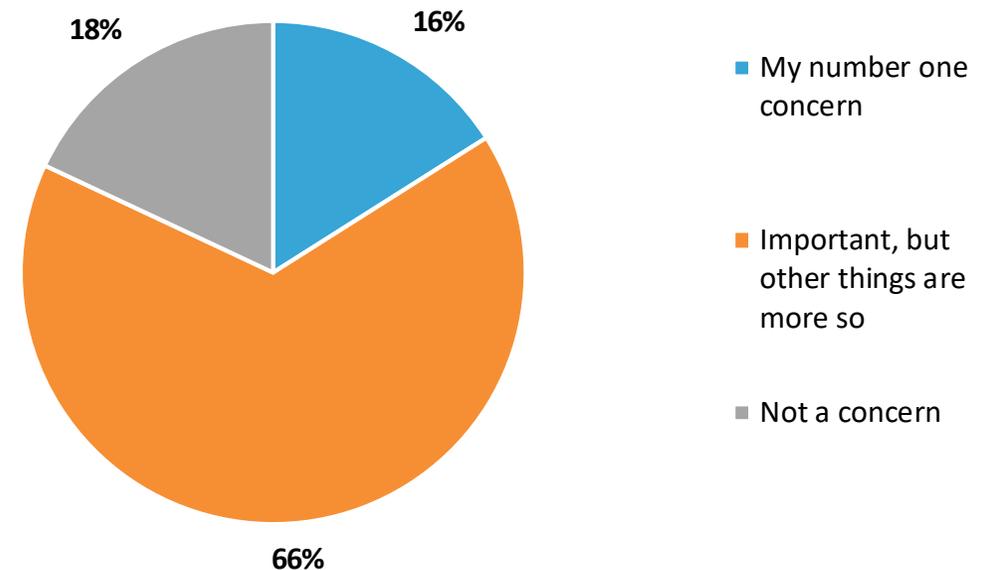
**Premiums are an especially big concern for older enrollees:** 39% of respondents age 80 and older said the monthly premiums was the most important factor when choosing a Medicare plan, compared to 21% of respondents under age 65, and 26% of those age 65 to 70.

**Beneficiaries in their seventies are especially concerned about provider access:** 27% of respondents age 71 to 79 said access to their preferred medical providers was their top priority in choosing a plan, compared to 18% of those age 80 and older.

### Dental and vision benefits are the top priority for fewer than one in five

- 16% said dental and vision benefits are their top concern when picking a Medicare plan.
- 66% consider dental and vision benefits important, but not a top consideration.
- 18% said dental and vision benefits were not a concern for them.

### How important are dental and vision benefits to you when selecting a Medicare plan?



**Women are more concerned about dental and vision coverage:** Overall, 84% of women said that dental and vision coverage was important when selecting a Medicare plans, compared to 78% of men.

**Lower-income beneficiaries are especially motivated by dental and vision coverage:** 29% of those with an annual income below \$25,000 said that dental and vision coverage was their number one concern, compared to 8% of those with an income between \$50,000 and \$75,000.

## About eHealth<sup>®</sup>

eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from brand-name insurers side by side and purchase and enroll in coverage online and over the phone. eHealth offers thousands of individual, family and small business health plans underwritten by many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources, exceptional telephonic support, and powerful online and pharmacy-based tools to help Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online or over the phone through Medicare.com ([www.Medicare.com](http://www.Medicare.com)), eHealthMedicare.com ([www.eHealthMedicare.com](http://www.eHealthMedicare.com)), GoMedigap ([www.goMedigap.com](http://www.goMedigap.com)) and PlanPrescriber.com ([www.PlanPrescriber.com](http://www.PlanPrescriber.com)).