

Drug Coverage Savings for Medicare Beneficiaries

October 2019

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Study Overview

Prescription drug costs are among the biggest concerns for many Medicare beneficiaries. This report describes the potential savings identified for users of eHealth's prescription drug coverage comparison tool during Medicare's Annual Enrollment Period (AEP) for 2019 coverage, which occurred between October 15 and December 7, 2018.

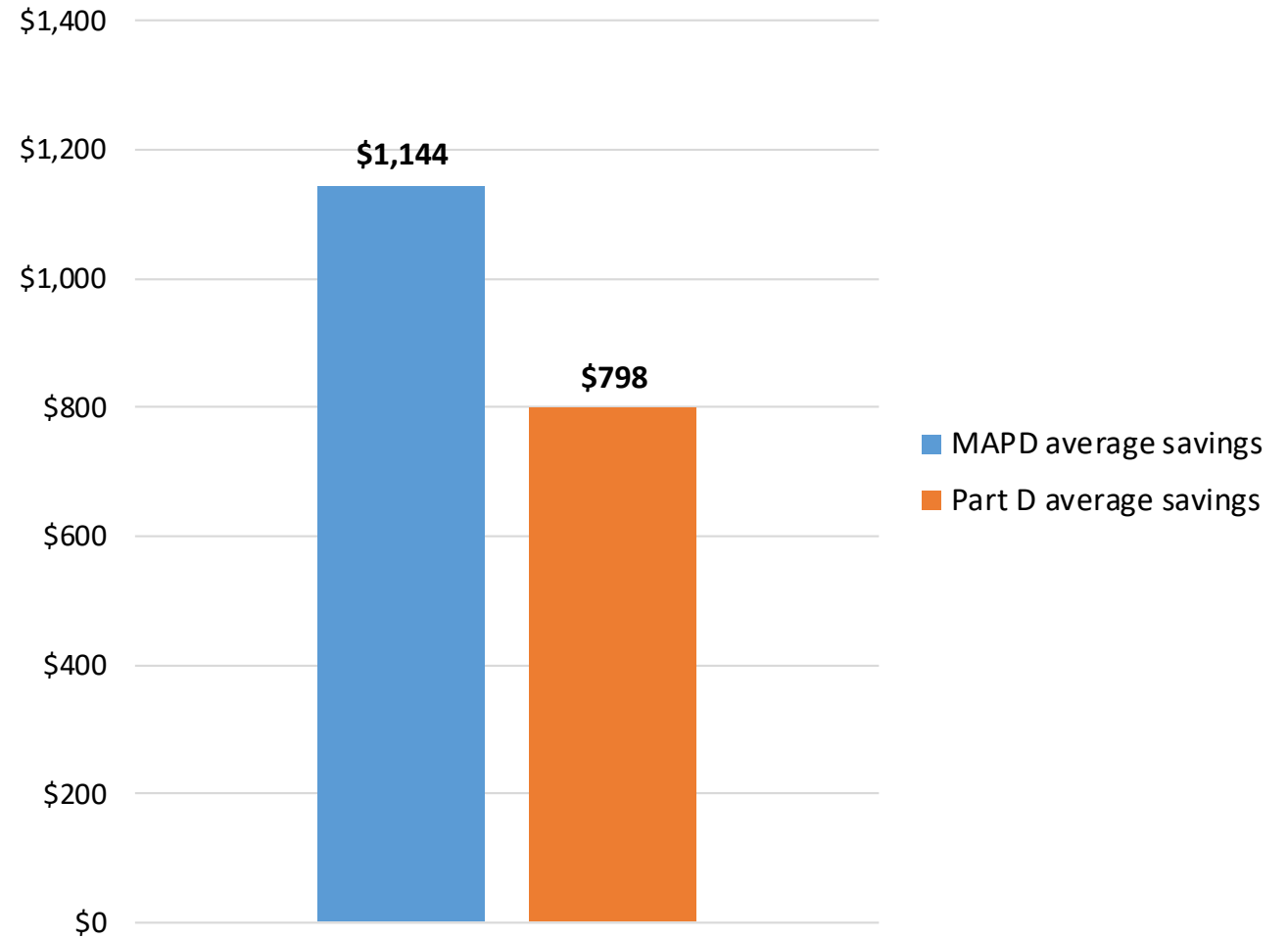
eHealth's drug coverage tool invites users to identify their current drug regimen and their current Medicare Advantage Prescription Drug (MAPD) or Part D prescription drug plan. It then shows them which of the plans offered by eHealth cover their drugs at the lowest combined premium and out-of-pocket cost. It also identifies the potential annual savings they could realize if they switched to the recommended plan.

Results reflect more than 45,000 user sessions occurring during the AEP for 2019 coverage.

Medicare Advantage Prescription Drug (MAPD) plan enrollees found more than \$1,100 in average potential savings based on drug needs

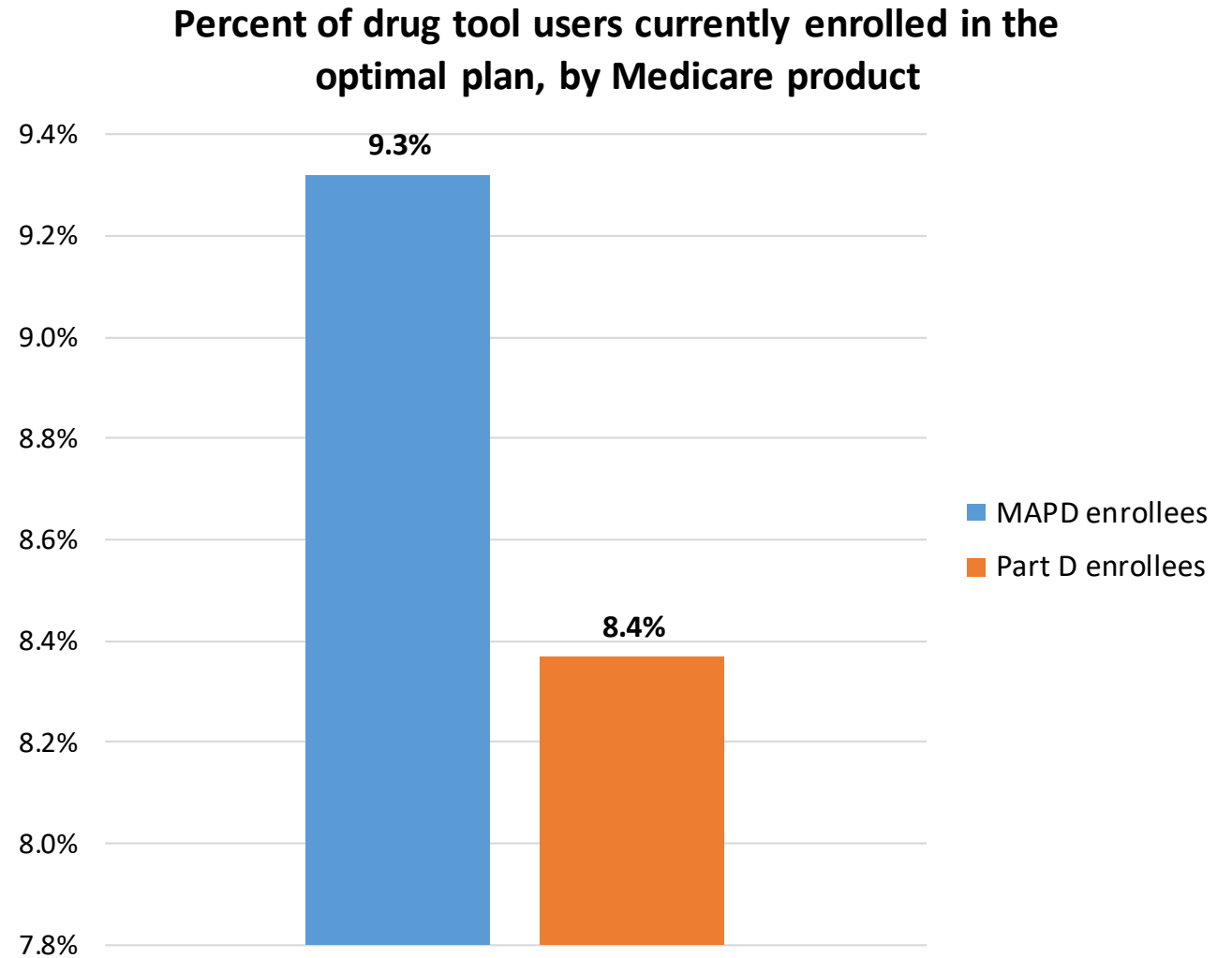
- MAPD enrollees found \$1,144 (\$95.33 per month) in average annual potential savings.
- Part D plan enrollees found \$798 (\$66.50 per month) in average annual potential savings.
- Among MAPD and Part D enrollees combined, the average potential savings was \$900 annually.

Average potential savings by Medicare product



Nine in ten users could have saved money by optimizing their Medicare coverage based on their prescription needs

- Only 9.3% of MAPD users were enrolled in the optimal plan at the time they used eHealth's tool.
- 8.4% of Part D users were currently enrolled in the optimal plan.



Potential Savings By State

Average potential savings identified through eHealth’s drug tool vary significantly by state, as does the percent of tool users who were currently enrolled in the optimal plan for their prescription drug regimen. The highest average potential savings (\$1,039) was found in New Jersey, while Arizona had the lowest number of tool users (5.4%) currently enrolled in the optimal plan for their drug needs. The figures below are based on Part D and MAPD plans combined.

<i>State</i>	<i>Average savings identified</i>	<i>Percent currently enrolled in optimal plan</i>
Alabama	\$796	10.9%
Arizona	\$950	5.4%
Arkansas	\$769	9.7%
California	\$1,026	7.9%
Colorado	\$820	7.9%
Connecticut	\$842	8.6%
Florida	\$842	10.4%
Georgia	\$957	9.5%
Illinois	\$825	9.9%
Indiana	\$878	6.0%
Kansas	\$826	10.1%
Kentucky	\$948	8.7%
Maryland	\$838	6.6%
Massachusetts	\$749	8.2%

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Potential Savings By State (continued)

<i>State</i>	<i>Average savings identified</i>	<i>Percent currently enrolled in optimal plan</i>
Michigan	\$961	6.9%
Minnesota	\$734	10.6%
Missouri	\$890	7.6%
New Jersey	\$1,039	6.9%
New York	\$952	7.8%
North Carolina	\$835	9.7%
Ohio	\$931	7.8%
Oklahoma	\$818	9.0%
Pennsylvania	\$1,025	8.0%
South Carolina	\$798	11.0%
Tennessee	\$929	8.9%
Texas	\$1,001	8.1%
Virginia	\$875	6.3%
Washington	\$922	10.0%
Wisconsin	\$837	8.2%

Most Popular Brand Name and Generic Drugs

The tables below describe the top ten brand name and generic prescription drugs entered by Medicare consumers into eHealth's drug coverage tool, based on more than 1 million drug entries made between October 15, 2018 and April 30, 2019.

<i>Top 10 Brand Name Drugs</i>	<i>Commonly used to treat</i>	<i>Top 10 Generic Drugs</i>	<i>Commonly used to treat</i>
Eliquis	Blood clots	atorvastatin	High cholesterol
Ventolin HFA	Bronchospasm	lisinopril	High blood pressure
Xarelto	Blood clots	levothyroxine	Hypothyroidism
Lantus Solostar U-100 Insulin	Diabetes	amlodipine	High blood pressure, angina
Lyrica	Nerve and muscle pain	metformin	Diabetes
Symbicort	Asthma and COPD	gabapentin	Nerve pain, seizures
ProAir HFA	Bronchospasm	losartan	High blood pressure
Lipitor	High cholesterol	omeprazole	Heart burn, GERD
Synthroid	Hypothyroidism	simvastatin	High cholesterol
Advair Diskus	Asthma, bronchitis, COPD	metoprolol succinate	High blood pressure, angina

Methodology Note

Figures in this report are based on eHealth Medicare customers using the company's prescription drug coverage comparison tool in the time periods indicated. Average and median potential savings are based on combined out-of-pocket costs and premiums, based on more than 45,000 user sessions. Results are limited to plans offered by eHealth at the time of tool use. Most popular drugs are based on more than 1 million individual drug entries made by tool users in the stated time period.

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