



Medicare Beneficiaries Respond to COVID-19: A Survey
April 2020

Study Overview

This report examines how Medicare beneficiaries are responding to the COVID-19 coronavirus pandemic. The findings are based on a nationwide survey of Medicare beneficiaries who purchased Medicare health insurance products through eHealth. The survey was conducted on a voluntary basis between April 9 and 10, 2020, and a total of 2,914 responses were collected. Highlights:

- **More than half of Medicare beneficiaries feel that more should be done to protect those at risk:** 52% of respondents do not believe enough is being done to protect those at greater risk from coronavirus; 25% say they know someone who has contracted the virus.
- **Many Medicare beneficiaries are suffering from the economic fallout of the pandemic:** 37% say they have experienced a loss of income as a result of the coronavirus crisis.
- **Many cannot afford the cost of coronavirus hospitalization:** 46% say they could not afford the out-of-pocket costs they would face if hospitalized.*

Nearly all Medicare beneficiaries are observing social distancing rules: 98% say they are socially isolating, with 81% leaving their homes fewer than 3 times per week; 68% say they are using new technologies to stay in touch with family and friends.

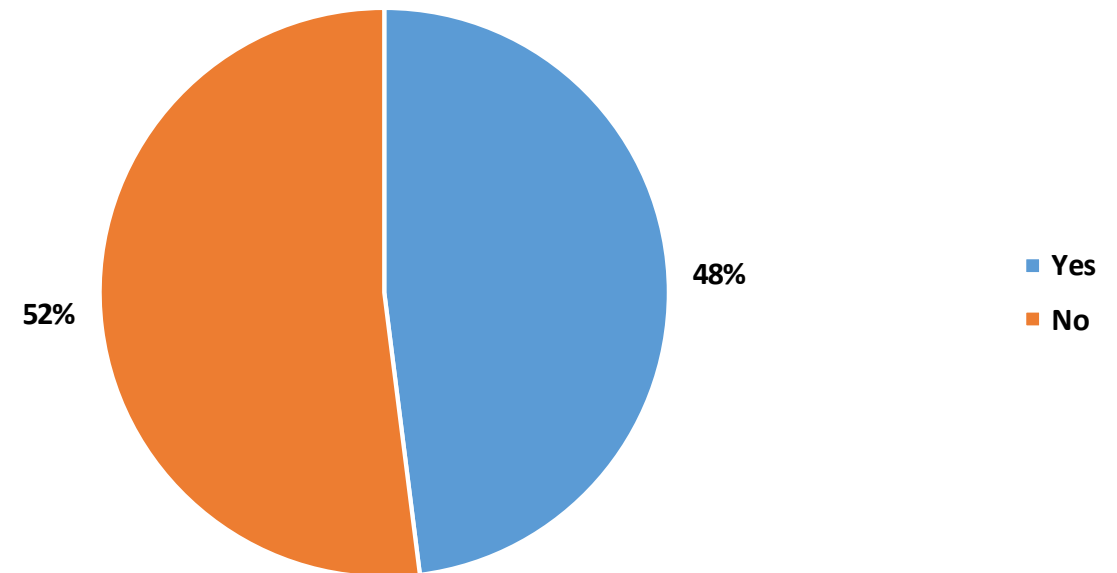
- **Political differences lead to different judgements of the government's response:** 58% of likely Republican voters say they have “high confidence” in the government's response to the coronavirus crisis, compared to 7% of likely Democratic voters.

* See Methodology Note for more information on out-of-pocket costs.

Medicare beneficiaries are divided on whether enough is being done to protect those who are more at risk

- 48% of respondents believe that enough is being done to protect people who are at greater risk from the coronavirus (e.g. older people and those with underlying medical conditions).
- 52% do not feel that enough is being done to protect those at greater risk.

Do you feel that enough is being done to protect those who are more at risk from coronavirus?



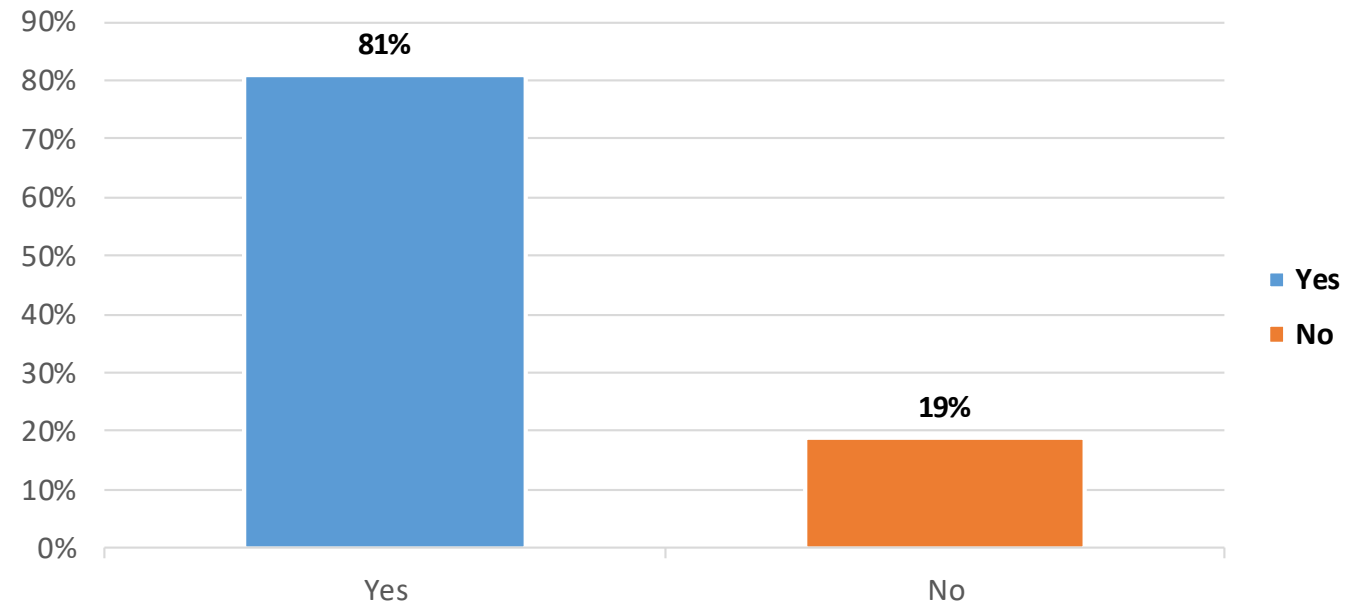
Political differences lead to different judgments on the protection of the vulnerable: 74% of likely Republican voters feel that enough is being done to protect those more at of COVID-19, compared to 25% of likely Democratic voters.

Older Medicare enrollees are most likely to feel that the vulnerable are being protected: 58% of those age 80 and older say that enough is being done to protect those more at risk at COVID-19, compared to 49% of those age 65 to 70.

Most Medicare beneficiaries feel they understand how their coverage would work if they got sick with the COVID-19 coronavirus

- 81% of respondents say they have at least a basic understanding of how their Medicare insurance would cover coronavirus.
- 19% say they do not have a basic understanding of how their Medicare insurance would cover coronavirus.

Do you feel that you have a basic understanding of how coverage for coronavirus works under your Medicare plan?

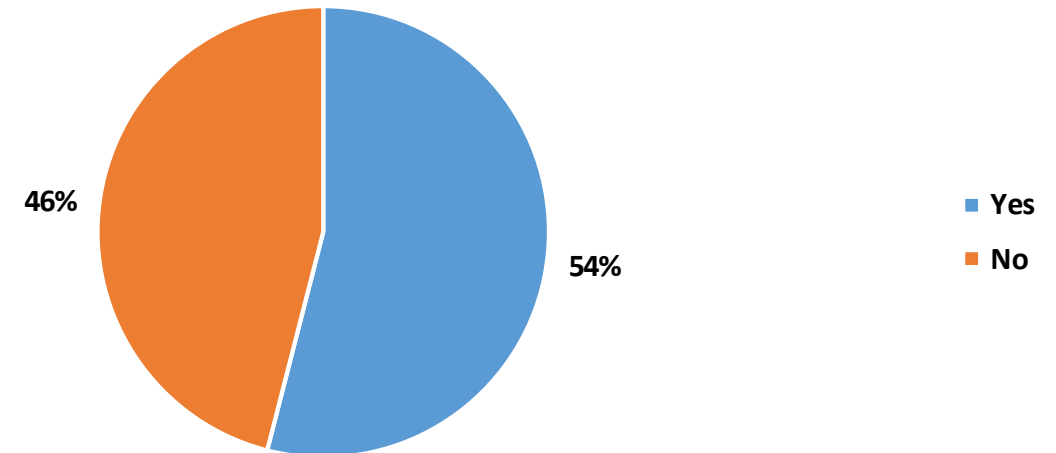


Medicare beneficiaries are more confident about understanding their coverage than pre-Medicare consumers: In eHealth's [March 2020 survey](#) of individual and family health plan enrollees, only 31% of respondents said they had a basic understanding of their coverage for coronavirus.

Nearly half would struggle to pay Medicare deductibles or other out-of-pocket costs if hospitalized with coronavirus

- 54% of respondents say they could afford to pay their out-of-pocket costs under their Medicare plan if hospitalized for coronavirus treatment.
- 46% say they could not afford to pay their out-of-pocket costs if hospitalized.

If you were hospitalized with coronavirus, could you afford to pay the out-of-pocket costs* you may face?



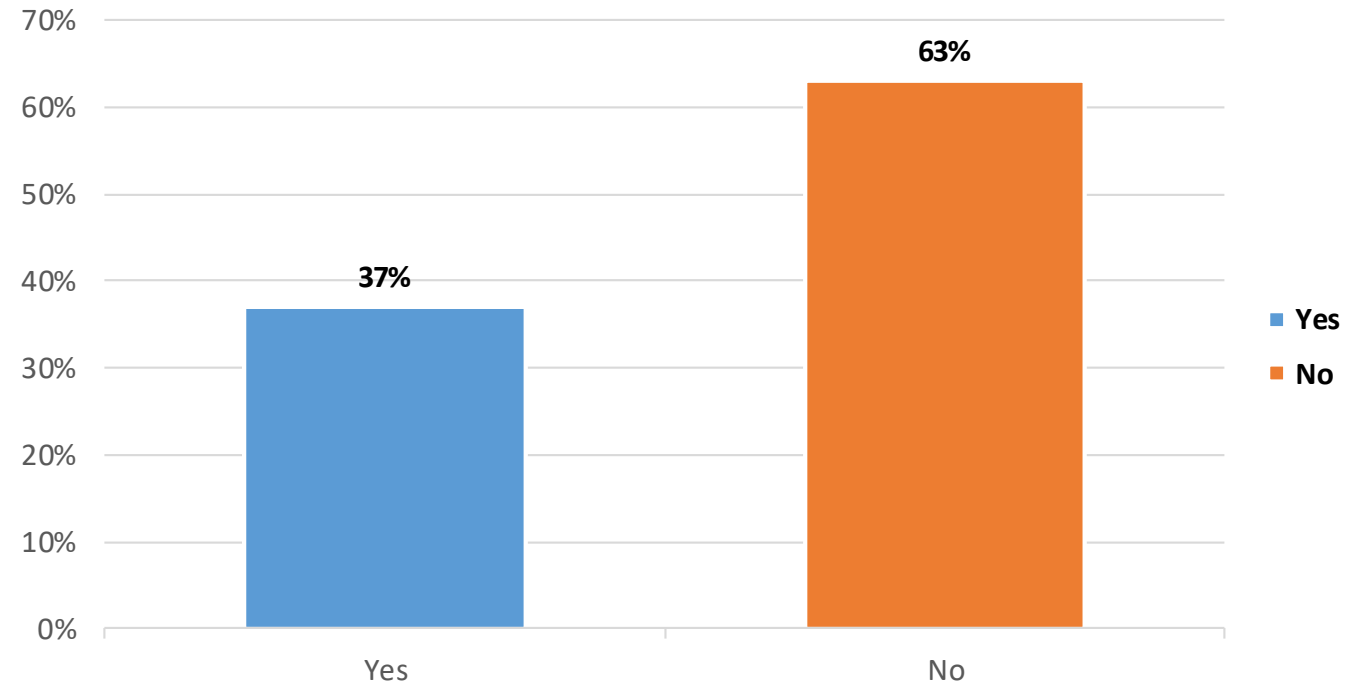
Lower income beneficiaries are significantly more vulnerable to hospitalization costs: 71% of those with an annual income of less than \$25,000 say they could not afford their out-of-pocket costs if hospitalized for coronavirus, compared to 17% of those with an income between \$75,000 and \$100,000.

* See Methodology Note for more information on out-of-pocket costs.

More than a third of Medicare beneficiaries say they have lost income as a result of the coronavirus crisis

- 37% of respondents say they have lost income as a direct or indirect result of the coronavirus crisis.
- 63% say they have not experienced any loss of income due to the crisis.

Have you experienced any loss of income as a direct or indirect result of the coronavirus crisis?

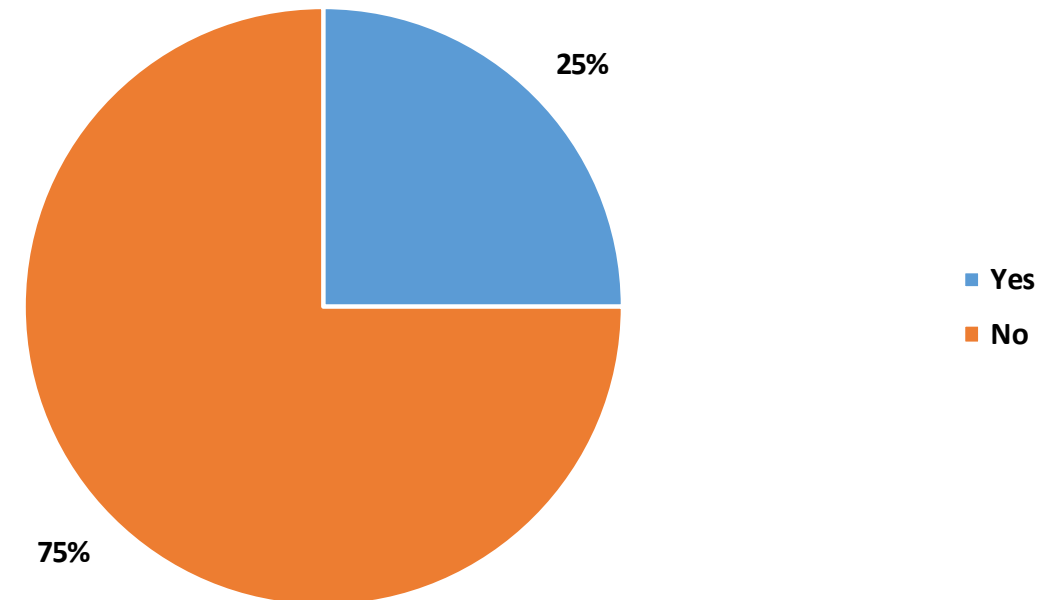


Younger Medicare beneficiaries are more likely to have suffered loss of income: 40% of those age 65 to 70 say they have experienced a loss of income related to the coronavirus crisis, compared to 30% of those age 80 or older.

A quarter of Medicare beneficiaries know someone who has contracted the COVID-19 virus

- 25% of respondents say they personally know someone who has contracted the coronavirus.
- 75% do not know anyone who has contracted the virus.

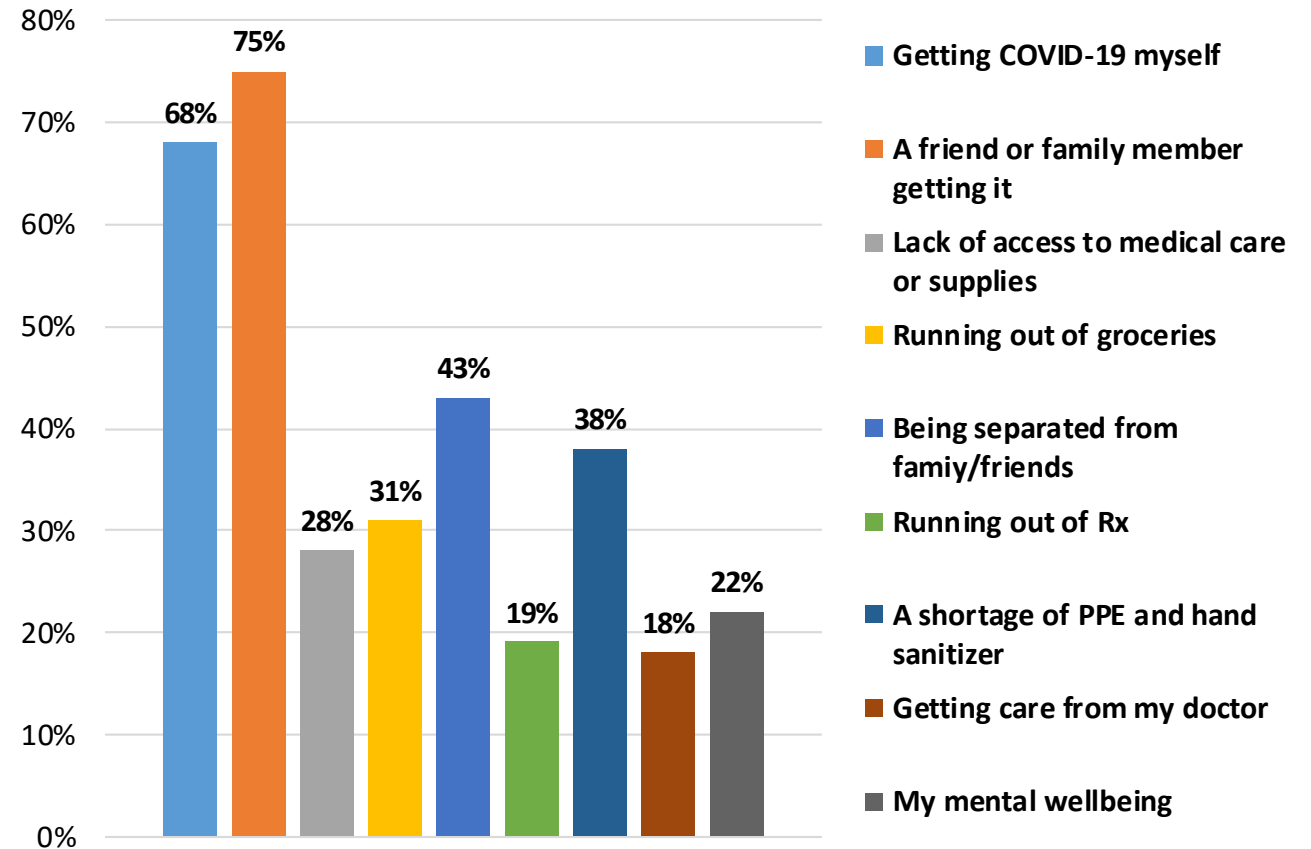
Do you know anyone who has contracted the COVID-19 coronavirus?



More Medicare enrollees worry about friends or family getting sick than getting sick themselves

- 68% worry about getting the COVID-19 coronavirus.
- 75% worry about friends/family getting sick with the coronavirus.
- 28% worry about lack of access to medical care or supplies.
- 31% worry about running out of food.
- 43% worry about being separated from family and friends.
- 19% worry about running out of prescription drugs.
- 38% worry about shortages of personal protective equipment or hand sanitizer.
- 18% worry about getting medical care from their doctor.
- 22% worry about their mental wellbeing.

What worries you in the midst of the COVID-19 crisis?*

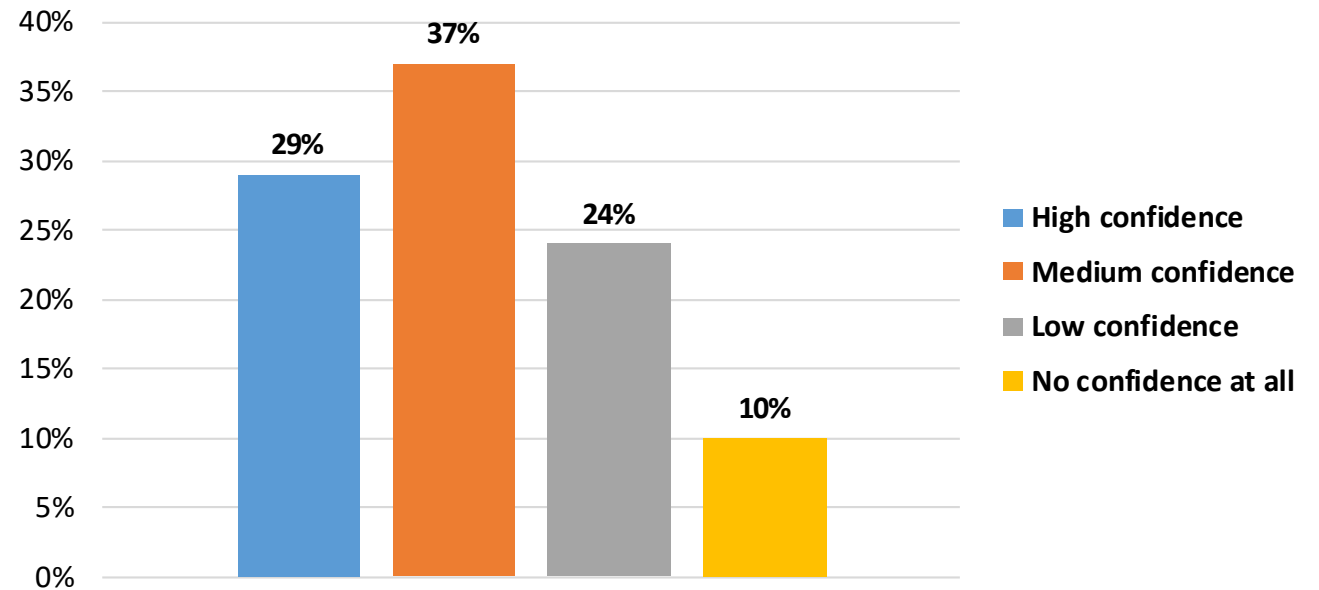


* More than one answer to this question was allowed.

Two thirds of Medicare enrollees express medium to high confidence in the government's response to the crisis

- 29% of respondents say they have high confidence in the government's response.
- 37% have a medium level of confidence.
- 24% have low confidence.
- 10% say they have no confidence at all in the government's response.

Which of the following best describes your level of confidence in the government's response to the coronavirus?

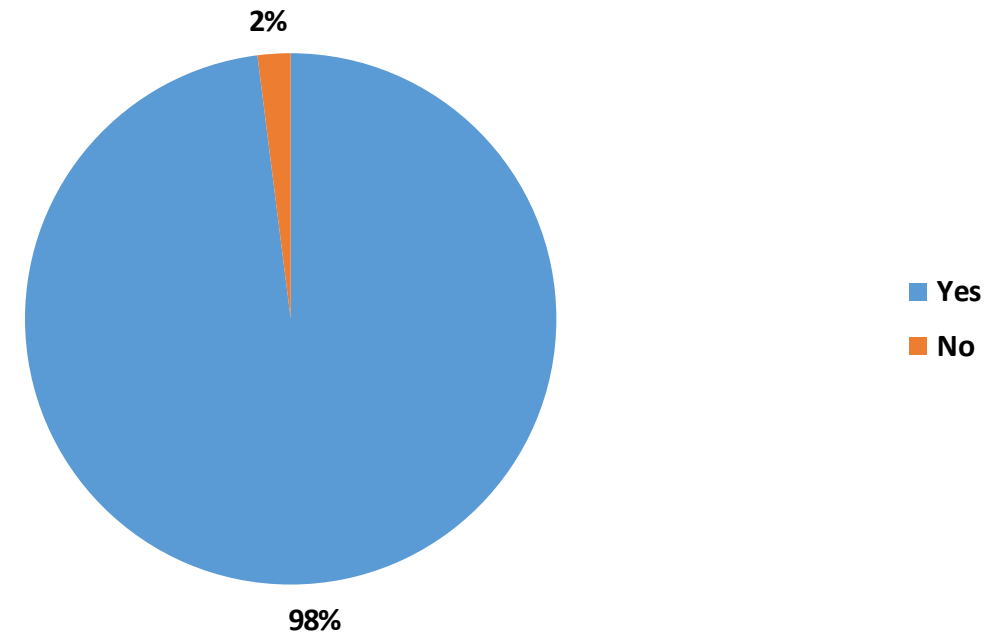


Political differences lead to different judgements of the government's response: 58% of likely Republican voters say they have "high confidence" in the government's response to the coronavirus crisis, compared to 7% of likely Democratic voters.

Nearly all Medicare enrollees say they are staying home more and isolating themselves in response to the coronavirus

- 98% of respondents say they are socially isolating themselves.
- 2% say they are not socially isolating themselves.

Have you been socially isolating in response to the coronavirus threat?

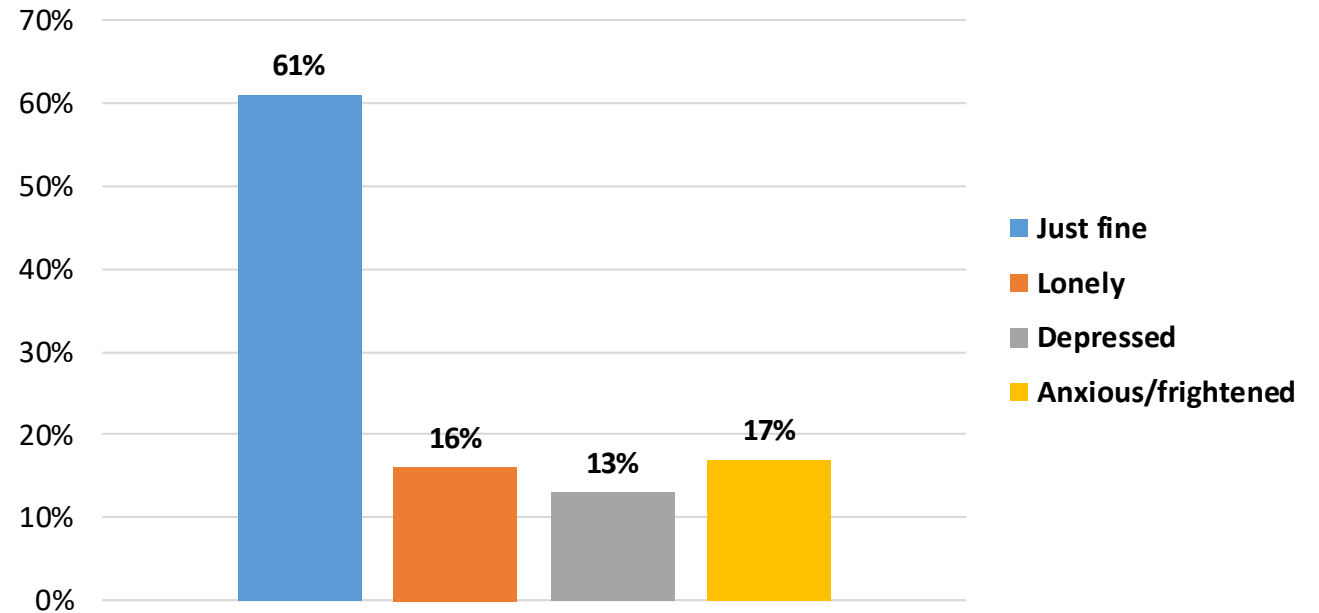


Social isolation trends are consistent across demographics: eHealth found that gender, income, age, and voting patterns (Democratic vs. Republican) made no notable differences in respondents' adoption of social isolation practices in response to the coronavirus. eHealth also found no difference in social isolation practices between those who live alone or with others.

Some Medicare beneficiaries report that social isolation is making them feel lonely, depressed, or scared

- 61% of those socially isolating themselves say that social isolation has had no negative effects on how they feel.
- 16% say they feel lonely.
- 13% say they feel depressed.
- 17% say they feel anxious or frightened.

How does your experience of social isolation make you feel?*



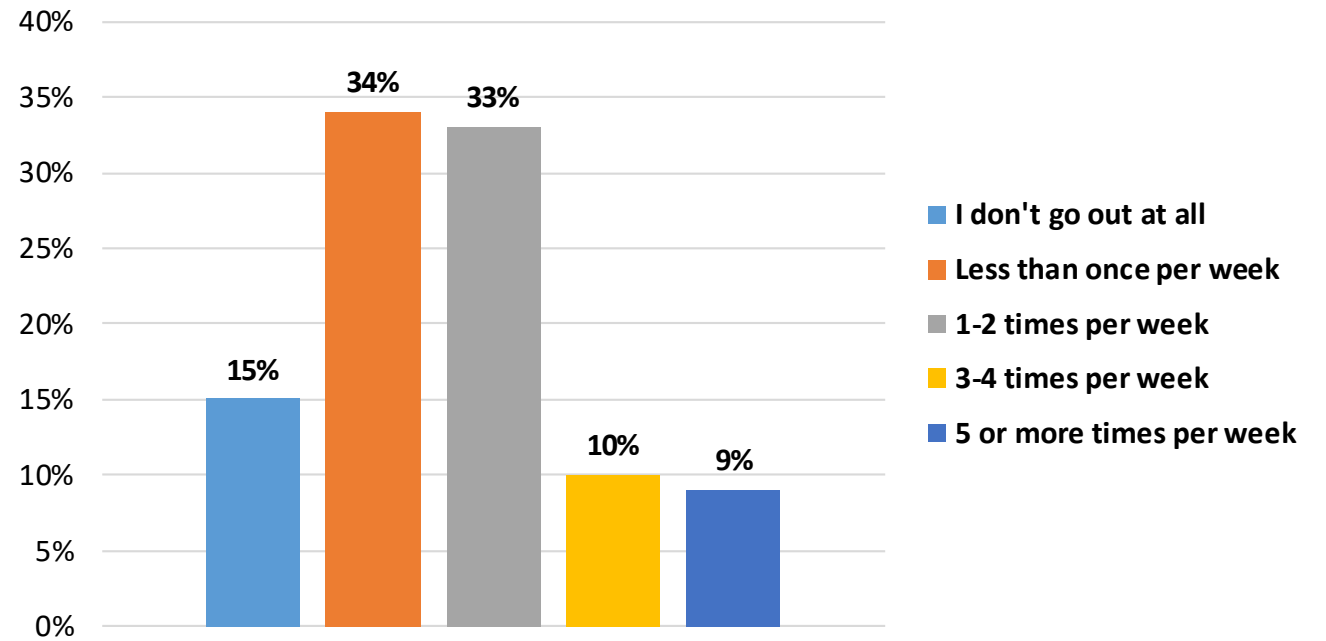
Women are more likely than men to report negative effects of social isolation: 71% of men said they “feel just fine” in social isolation, compared to 55% of women. Among women, 18% say they feel lonely and 20% say they feel anxious or frightened, compared to 12% and 13% of men, respectively.

* More than one answer to this question was allowed.

Eight in ten Medicare enrollees who are socially isolating leave their homes fewer than three times per week

- 15% say they are not leaving home at all.
- 34% go out less than once per week.
- 33% go out 1 to 2 times per week.
- 10% go out 3 to 4 times per week.
- 9% go out 5 or more times per week.

About how often do you leave home these days?



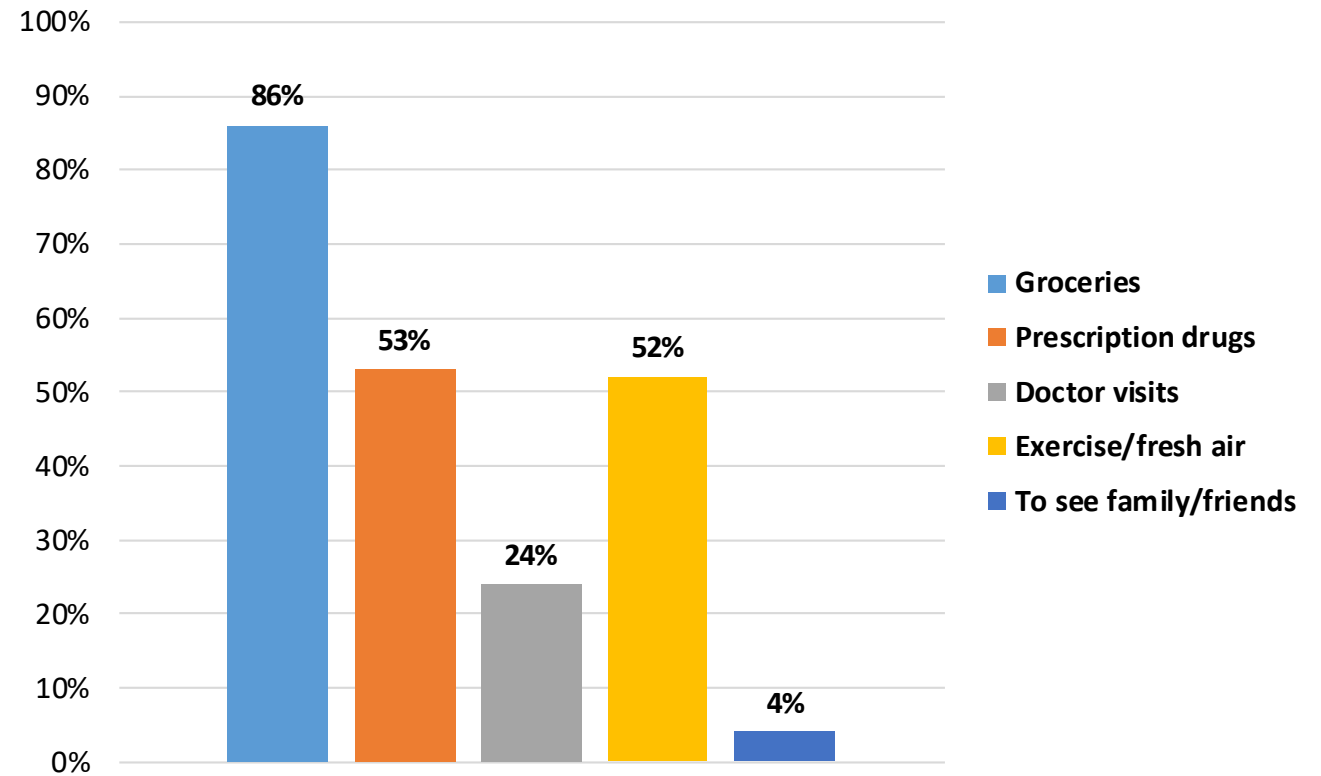
Men are more likely than women to leave home: 26% of men say they go out 3 or more times per week, compared to 15% of women; 18% of women say they don't go out at all, compared to 9% of men.

Higher income respondents are more likely to leave home: 32% of those with an income between \$75,000 and \$100,000 say they go out 3 or more times per week, compared to 12% of those earning less than \$25,000.

Socially isolating Medicare enrollees who leave home are most likely to go out for groceries, prescriptions, and exercise

- 86% say they leave home to get groceries.
- 53% go out to pick up prescription drugs.
- 52% go out for exercise or fresh air.
- 24% go out to visit the doctor.
- 4% leave home to visit family or friends.

When you leave home, what do you go out for?*

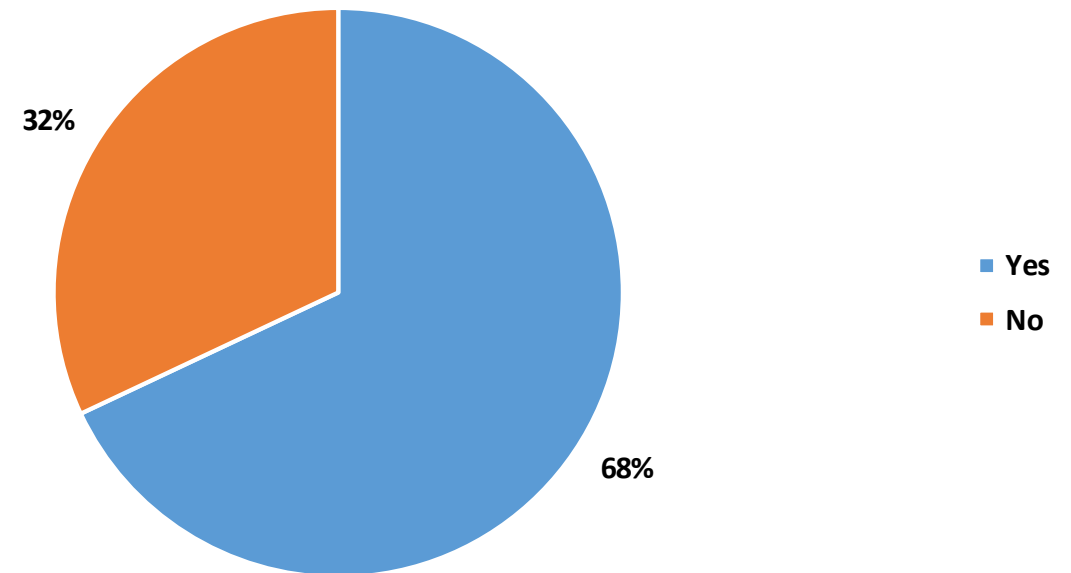


* More than one answer to this question was allowed.

Two thirds of Medicare beneficiaries say they are using new technology to stay in touch with others

- 68% of respondents say they are using technologies that are new or unfamiliar to them to keep in touch with people during the coronavirus crisis.
- 32% are not using new communication technologies.

Are you using any new technologies to keep in touch with people at this time?



Women are somewhat more likely than men to use new ways to keep in touch with others: 71% of women say they are using forms of technology to keep in touch with others, compared to 63% of men.

Methodology Note

Findings presented in this report are based on a voluntary survey of Medicare beneficiaries who purchased Medicare health insurance products from eHealth. The survey was conducted between April 9 and 10, 2020, and a total of 2,914 responses were collected. Percentages have been rounded to the nearest full percentage point. Total percentages may add to slightly more or less than 100% due to rounding.

Regarding out-of-pocket costs described in this report: The Centers for Medicare and Medicaid Services (CMS) has ruled that people enrolled in private individual and group health insurance plans will face no out-of-pocket costs for COVID-19 testing and certain other related items and services. Under Original Medicare, deductibles may still apply to hospitalization, including hospitalization for COVID-19. Medicare beneficiaries enrolled in Medicare Supplement and Medicare Advantage plans may not face out-of-pocket costs for hospitalization for COVID-19.

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