

The background of the slide features a blurred medical setting. A laptop is visible in the upper right, a stethoscope is draped across the middle right, and a tablet displaying various data charts is in the lower left. The overall color palette is muted, with greys, blues, and greens.

Drug Coverage Savings for Medicare Beneficiaries

July 2021

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Introduction & Highlights

The cost of prescription drugs is one of the top 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 for 2021 coverage, which occurred between October 15 and December 7, 2020.

Tool users were invited to identify their current Medicare Advantage Prescription Drug (MAPD) plan or stand-alone Part D prescription drug (PDP) plan as well as their personal prescription drug regimen. They were then shown the plan offered by eHealth which would provide them with optimal coverage for their drug needs and how much they could save if they were to enroll in the recommended plan.

This report describes the average potential savings identified for eHealth customers nationwide and within select states, as well as the percentage of tool users who stood to save money by switching to the recommended plan. The report also provides a snapshot of the most popular generic and brand-name drugs entered into the tool by Medicare beneficiaries.

Highlights.

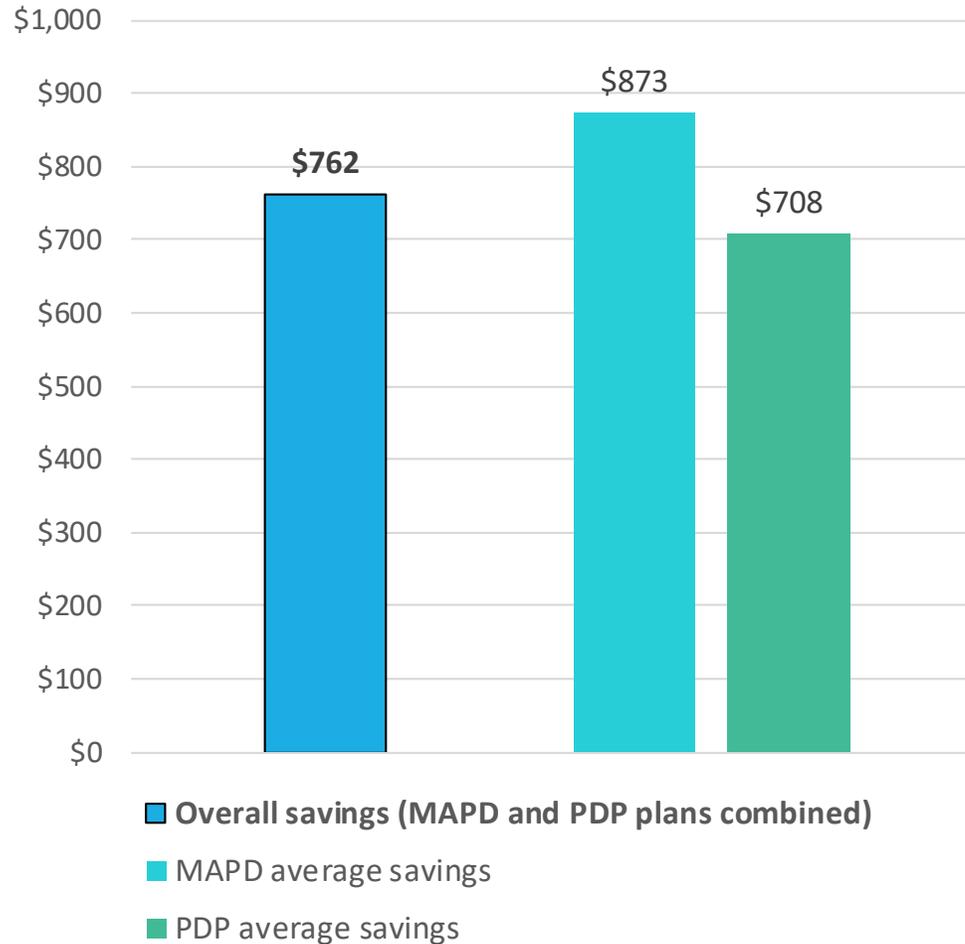
- **\$762 was the average potential annual savings** – Overall, Medicare beneficiaries who used eHealth's prescription drug coverage comparison tool found an average potential savings of \$762 per year, or \$63.50 per month.
- **More than 9 in 10 could save money by enrolling in a plan better suited to their needs** – At the time they used eHealth's prescription drug coverage comparison tool, only 6% of users were already enrolled in the optimal Medicare plan for their personal drug coverage needs.

For more information, refer to the Methodology section at the end of this report.

Average Potential Rx Savings Per Year

\$762 was the average savings identified for Medicare beneficiaries

- On average, Medicare beneficiaries who used eHealth's drug coverage comparison tool could have saved \$762 per year (\$63.50 per month) if they switched to the optimal plan for their prescription drug needs.



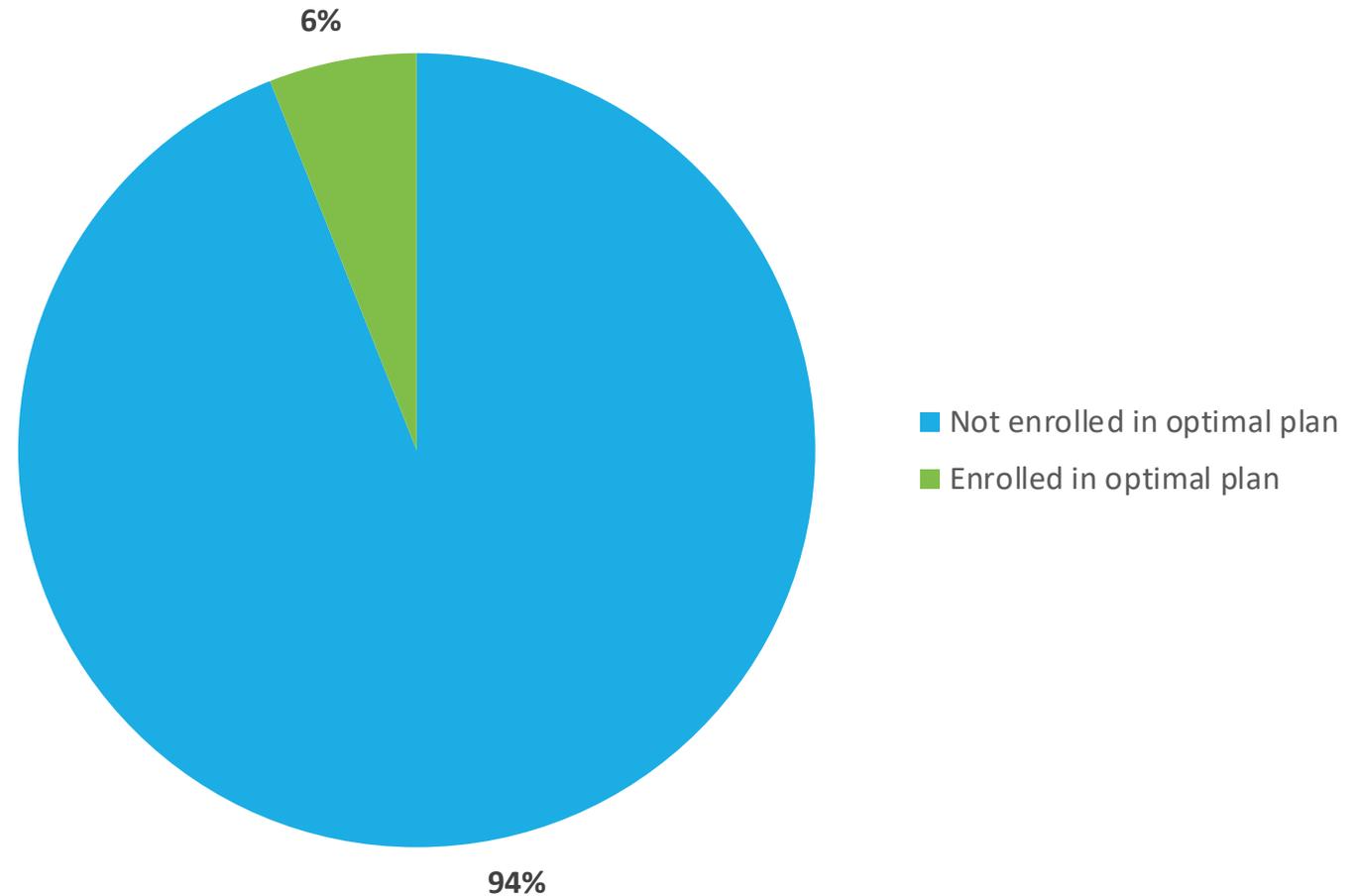
Medicare Advantage enrollees found nearly \$900 per year in average savings

- Among tool users enrolled in a Medicare Advantage (MAPD) plan, \$873 per year (\$72.75 per month) was the average potential savings.
- Among users enrolled in a Part D prescription drug (PDP) plan, \$708 per year (\$59 per month) was the average potential savings.

Percent Enrolled in Optimal Rx Plan

More than nine in ten Medicare beneficiaries could have saved money on prescription drugs

- 94% of tool users were not currently enrolled in the optimal Medicare drug coverage for their personal prescription needs at the time they used eHealth's drug coverage comparison tool.
- Only 6% of tool users were currently enrolled in the optimal plan for their prescription drug needs when they used eHealth's drug coverage comparison tool.



Findings for Select States

The overall potential savings identified through eHealth’s drug coverage comparison tool varied significantly by state, as did the percent of tool users who were currently enrolled in the optimal Medicare plan for their prescription drug regimen. The figures below are based on Medicare Advantage (MAPD) and Part D prescription drug (PDP) plans combined.

<i>State</i>	<i>Average annual savings</i>	<i>Percent enrolled in optimal plan</i>
Alabama	\$643	5%
Arkansas	\$566	8%
Arizona	\$689	11%
California	\$852	6%
Colorado	\$700	6%
Connecticut	\$834	9%
Florida	\$744	9%
Georgia	\$810	8%
Iowa	\$817	4%

Potential Savings in Select States (cont.)

<i>State</i>	<i>Average annual savings</i>	<i>Percent enrolled in optimal plan</i>
Illinois	\$684	8%
Indiana	\$690	5%
Kansas	\$708	8%
Kentucky	\$595	5%
Massachusetts	\$667	6%
Maryland	\$731	2%
Michigan	\$939	5%
Minnesota	\$662	7%
Missouri	\$735	8%
Mississippi	\$942	4%
North Carolina	\$652	4%

Potential Savings in Select States (cont.)

<i>State</i>	<i>Average annual savings</i>	<i>Percent enrolled in optimal plan</i>
Nebraska	\$604	9%
New Hampshire	\$801	8%
New Jersey	\$847	3%
Nevada	\$693	8%
New York	\$906	7%
Ohio	\$847	5%
Oklahoma	\$654	5%
Oregon	\$898	5%
Pennsylvania	\$916	4%
South Carolina	\$787	7%
Tennessee	\$798	7%

Potential Savings in Select States (cont.)

<i>State</i>	<i>Average annual savings</i>	<i>Percent enrolled in optimal plan</i>
Texas	\$771	7%
Utah	\$664	6%
Virginia	\$664	5%
Washington	\$805	5%
Wisconsin	\$813	4%

Most Popular Brand Name and Generic Drugs

The tables below describe the ten most popular brand name and generic prescription drugs entered into eHealth's drug coverage comparison tool by Medicare consumers, based on more than 5 million individual entries made between October 15, 2020 and June 30, 2021.

<i>Top 10 brand name drugs</i>	<i>Commonly used to treat</i>
Eliquis	<i>Blood clots</i>
Synthroid	<i>Hypothyroidism</i>
Xarelto	<i>Blood clots</i>
Lantus Solostar U-100 Insulin	<i>Diabetes</i>
ProAir HFA	<i>Bronchospasm</i>
Symbicort	<i>Asthma and COPD</i>
Ventolin HFA	<i>Bronchospasm</i>
Januvia	<i>Diabetes</i>
Lipitor	<i>High cholesterol</i>
Humalog U-100 Insulin	<i>Diabetes</i>

<i>Top 10 generic drugs</i>	<i>Commonly used to treat</i>
Atorvastatin	<i>High cholesterol</i>
Methadone	<i>Pain</i>
Lisinopril	<i>High blood pressure</i>
Amlodipine	<i>High blood pressure, angina</i>
Metformin	<i>Diabetes</i>
Levothyroxine	<i>Hypothyroidism</i>
Losartan	<i>High blood pressure</i>
Omeprazole	<i>Heart burn, GERD</i>
Gabapentin	<i>Nerve pain, seizures</i>
Metoprolol succinate	<i>High blood pressure, angina</i>

Methodology

This report's findings are based on eHealth Medicare customers using the company's prescription drug coverage comparison tool and identifying their current plan during Medicare's Annual Enrollment Period for 2021 coverage (October 15 through December 7, 2020). Average potential savings are based on combined out-of-pocket costs and premiums for more than 33,000 user sessions nationwide. Results are limited to plans offered by eHealth at the time of tool use and are based on the cost information available to eHealth at the time the tool was used; this cost information is subject to periodic updates and corrections. State-specific findings are provided where eHealth recorded at least 100 drug tool user sessions (in which the user identified his or her current plan) in the specified time period. The most popular drugs identified in this report are based on more than 5 million individual drug entries made by tool users between October 15, 2020 and June 30, 2021. Percentages provided in this report have been rounded to the nearest full percentage point. In most cases, dollar figures have also been rounded to the nearest full dollar.

Prescription drug coverage is just one consideration among many when choosing a Medicare plan. Users of eHealth's prescription drug coverage comparison tool may or may not have chosen to enroll in the recommended plan, and so may not have realized the potential savings identified for them. eHealth recommends Medicare beneficiaries consider all their options and consult with a licensed agent if necessary when selecting a new plan.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates a leading health insurance marketplace at eHealth.com and eHealthMedicare.com with technology that provides consumers with health insurance enrollment solutions. Since 1997, we have connected more than 8 million members with quality, affordable health insurance, Medicare options, and ancillary plans. Our proprietary marketplace offers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other plans from over 200 health insurance carriers across fifty states and the District of Columbia.