



Seniors Speak Out On Mental Health

March 2022

Introduction

Most Americans would agree that attitudes toward mental health have shifted significantly in the past generation or two. However, often missing from public discussions about mental health are the perspectives of those who have witnessed this transformation firsthand: senior citizens.

At eHealth, caring deeply about seniors is in our DNA. We communicate with hundreds of thousands of them every year. We understand their needs and concerns. We also understand that while COVID-19 has been tough on everyone over the past two years, it has taken an especially hard toll on people age 65 and older.

The pandemic inspired us to take a step back and ask Medicare-eligible seniors about their perspectives on mental health care. To help bring this important topic into the public conversation, we became curious about three things: how important mental health care is, how they feel about mental health in general, and whether they've received mental health services.

This report presents our findings, based on more than 3,800 survey responses from eHealth Medicare customers age 65 and older. We hope you find the insights collected here as surprising, enlightening, and helpful as we do.

Analysis & Highlights

The pandemic years witnessed a big increase in seniors' willingness to seek mental health care: 48% say they are “very willing” to seek mental health care today, compared to 35% before the COVID-19 pandemic and 29% ten years ago.

The pandemic led to increased loneliness for many seniors: 39% say that conditions related to the ongoing pandemic have increased their sense of loneliness or isolation; 7% of seniors (including 9% of women) say they received mental health care for the very first time since the pandemic began. Nearly **one in six** say they lost a loved one due to COVID-19.

Seniors are willing to talk about mental health, but many doctors don't have that conversation with them: 66% of seniors say they are just as willing to talk about mental health care as they are about any other form of medical care. However, 51% have never talked about mental health with their regular doctor.

Mental health care benefits are important to seniors: 72% say mental health benefits are important to them when picking a health insurance plan; 64% say mental health benefits are just as important as other forms of medical care. More than half (53%) have received some form of mental health care in the past.

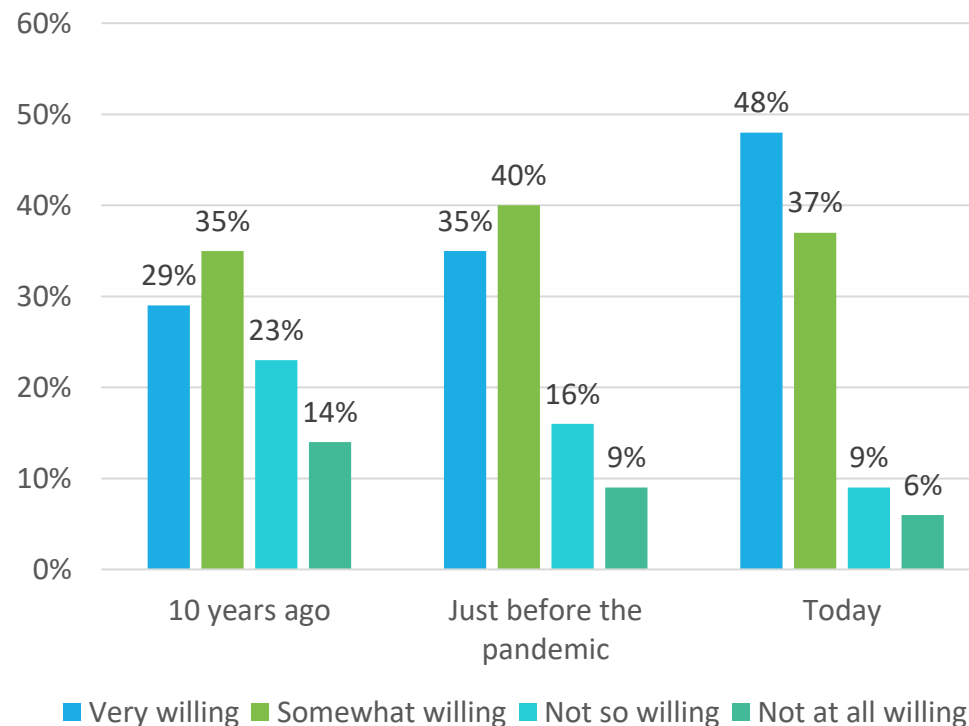
However, many seniors don't know about Medicare's mental health benefits: 61% didn't know that Medicare provides mental health care benefits; only 39% know, correctly, that it does. The most commonly cited reasons seniors avoid seeking mental health care today are cost and lack of understanding of their benefits.

Increased Willingness to Seek Mental Health Care

The pandemic years saw seniors' willingness to seek care increase dramatically

- 48% now say they were “very willing” to seek mental health care, compared to 35% two years ago, before the pandemic, and 29% ten years ago.
- 37% say that they were “not so willing” or “not at all willing” to seek mental health care ten years ago; only 15% say they feel the same today.

“How willing are you to seek mental health care today? What just before the pandemic? What about 10 years ago?”



The pandemic led to an increase in feelings of loneliness and drove some to seek care for the first time

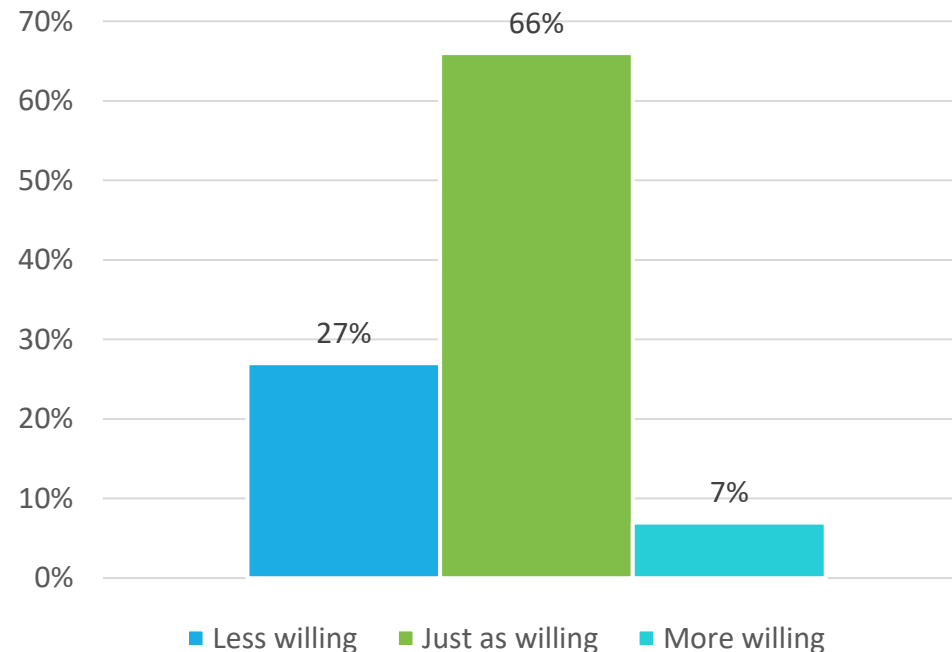
- Nearly four in ten (39%) of seniors say that conditions related to the ongoing COVID-19 pandemic have made them feel more lonely or isolated.
- 7% say they received mental health care services for the first time ever during the pandemic; among women that figure was 9%; among Hispanic respondents it was 10%.

Talking about Mental Health Care

Most seniors are as willing to talk about mental health issues as they are about other medical issues

- Two thirds (66%) say they are just as willing to talk about mental health care as other forms of medical care.
- 27% say they are less willing to talk about mental health care than other medical care issues.
- 7% are more willing to talk about mental health care than other about forms of medical care.

“How willing are you to discuss mental health care issues compared to other medical issues?”



However, half have never talked about mental health with their regular doctor

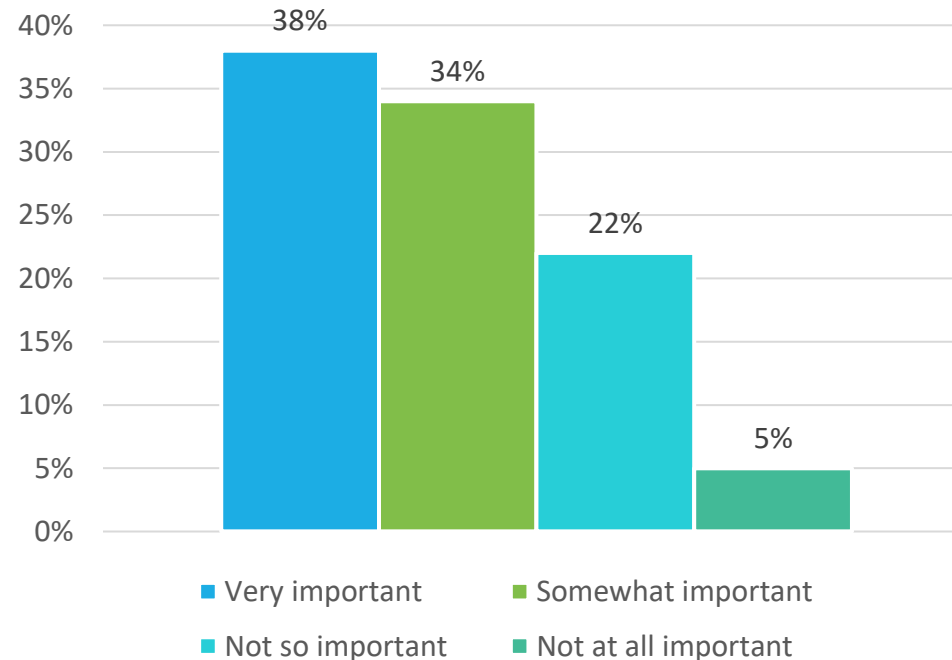
- 51% of seniors say they have never spoken with their primary care doctor about mental health care; those age 65 to 70 were most likely to have had such a conversation (53%), while those in their 80s were least (34%).
- Seniors may be more willing to have these discussions than doctors realize: Only 12% say they are embarrassed to talk about their mental health.

The Value of Mental Health Care

Nearly three quarters of seniors value mental health care benefits

- 38% say mental health benefits are “very important” to them when choosing health insurance.
- 34% say it’s “somewhat important” to them.
- 22% say mental health benefits are “not so important” to them.
- Only 5% say it’s “not at all important.”

“When choosing health coverage, how important to you are mental health benefits?”



Most seniors consider mental health care as important as other medical benefits

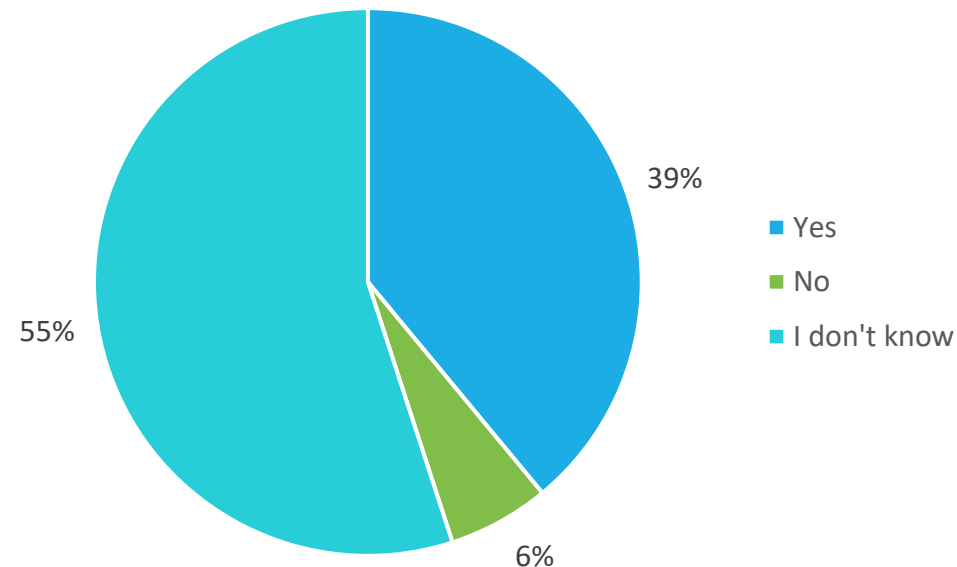
- 64% of seniors say mental health care is equally as important to them as other forms of medical care.
- 28% say mental health care benefits are more important to them than either dental or vision care benefits.

Lack of Knowledge about Medicare Benefits

Most seniors don't know that Medicare provides coverage for mental health care*

- 39% say, correctly, that Medicare covers mental health care services.
- 6% wrongly believe that Medicare offers no mental health care coverage.
- 55% are unsure whether Medicare covers mental health care services.

“To the best of your knowledge, does Medicare cover mental health care services?”



White, Republican, and Septuagenarian seniors are least likely to be informed on mental health benefits

- 38% of white seniors answered the question correctly, compared to 49% of Black seniors.
- 35% of Republican voters answered the question correctly, compared to 44% of Democratic voters.
- Seniors age 76 to 80 were least likely to answer correctly (31%), while those age 65 to 70 were most likely (42%).

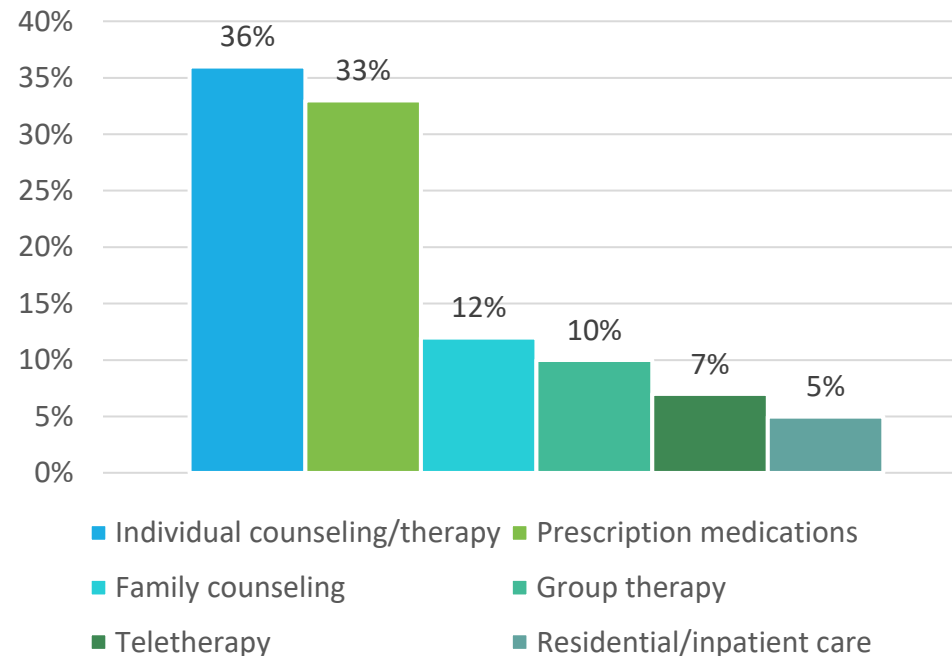
* Original Medicare provides a variety of benefits for outpatient and inpatient mental health care; Medicare Part D plans and Medicare Advantage plans may also provide coverage for drugs prescribed to support mental health.

Seniors' Experiences with Mental Health Care

At least a third of seniors have received mental health counseling or prescription medications

- 36% of seniors say they've participated in individual counseling or therapy.
- 33% have been prescribed drugs to support mental health.
- 12% have participated in family counseling.
- 10% have participated in group therapy.

“Over the course of your life, what kinds of mental health care services have you received?”



More than half of seniors say they have received services or prescription drugs related to mental health care

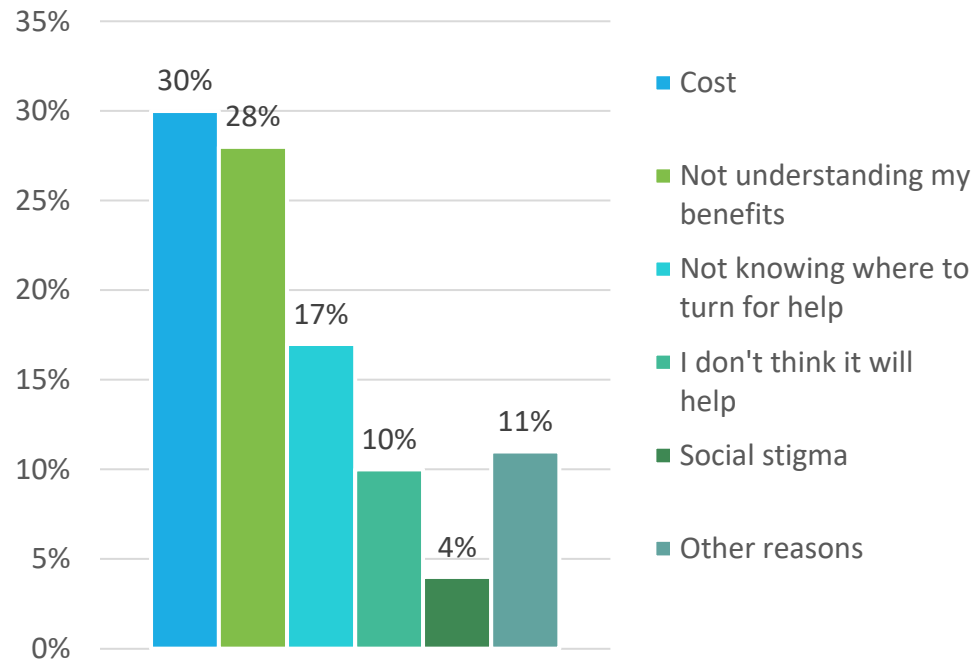
- Overall, 53% of all seniors indicate they have received mental health care services in some form in the past.

Why Some Seniors Don't Seek Mental Health Care

Cost and confusion about benefits get in the way of seniors seeking mental health care

- Among those who say they have been prevented from seeking care in the past, 30% cite cost concerns.
- 28% cite a lack of understanding about their mental health care benefits.
- 17% say they didn't know where to turn for help.
- 10% say they didn't think mental health care would help them.

“What is the #1 reason you might avoid seeking mental health care today?”*



Social stigma is not a major factor in today's seniors avoiding mental health care

- Only 4% cite “social stigma” as the #1 reason they may avoid seeking mental health care today; only 10% of respondents say it has ever prevented them from seeking mental health care.

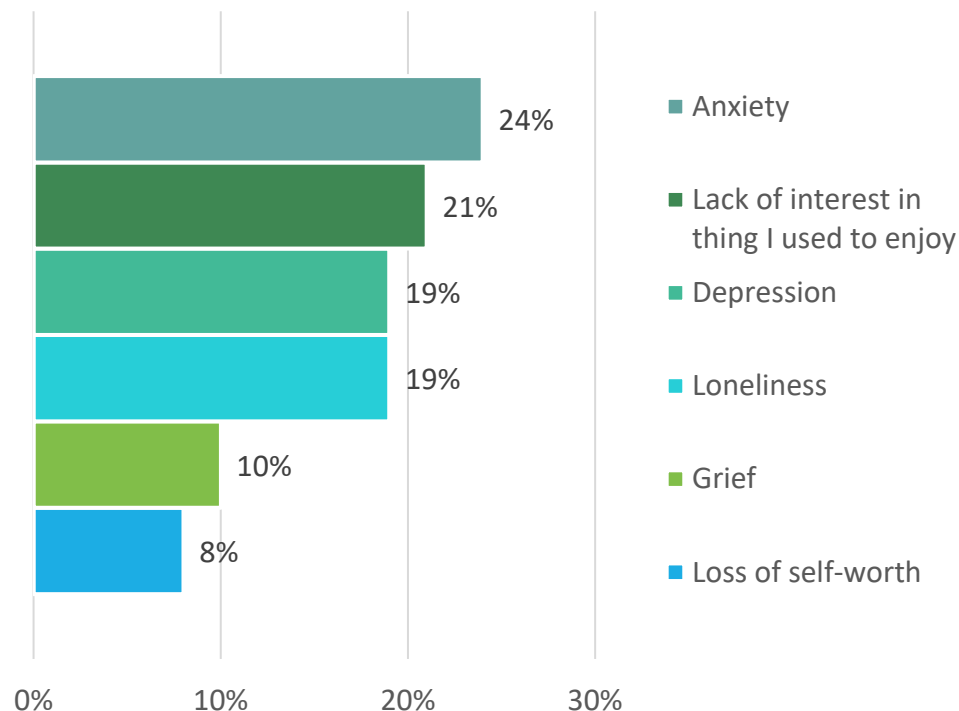
* Results presented on this slide exclude the 45% of respondents who said nothing would prevent them from seeking mental health care today.

Seniors on Their Wellbeing Today

About a quarter of seniors are currently experiencing anxiety; others cite lack of interest, depression, loneliness

- 24% say they are experiencing anxiety.
- 21% say they've lost interest in things they used to enjoy.
- 19% say they are currently feeling depressed and lonely.
- 10% are experiencing grief.
- 8% say they feel a loss of self-worth.

“Are you currently experiencing any of the following?”*



Nearly one in six seniors lost a loved one to COVID-19

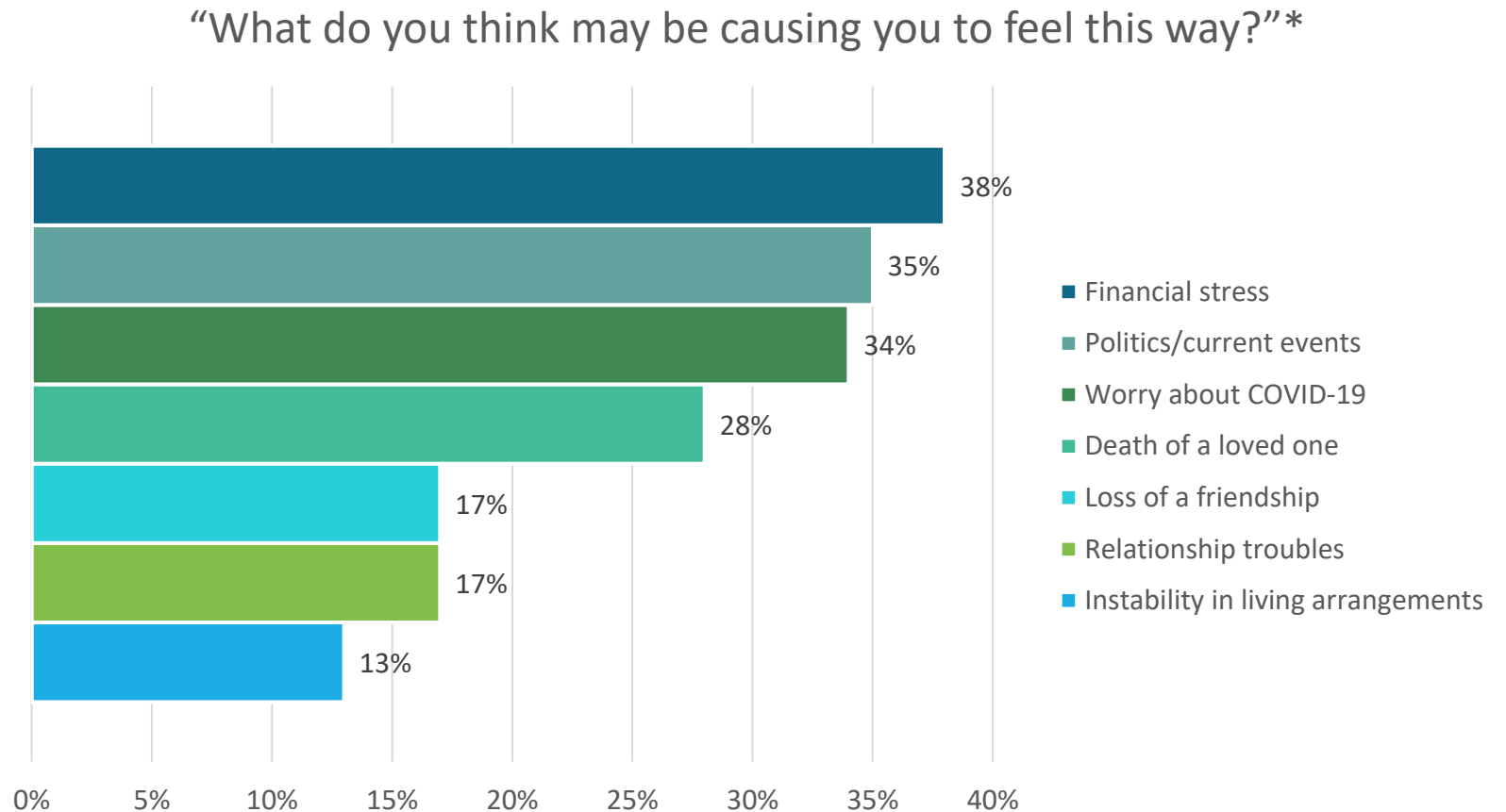
- 16% of seniors say that one of their loved ones died as a result of the COVID-19 pandemic.

* More than one response was allowed to this question.

Seniors on Their Wellbeing Today (cont.)

Financial stress, politics, and worry about COVID drive seniors' anxiety and depression

- Among seniors who are currently experiencing feelings described on the prior slide, 38% said their feelings may be caused by financial stress.
- 35% cited politics/current events.
- 34% cited worry about the ongoing pandemic.
- 28% cited loss of a loved one.



* More than one response was allowed to this question. This was a follow-up question asked of respondents to the prior slide.

Methodology Note

The findings presented in this report are based on a voluntary survey of Medicare beneficiaries aged 65 and older who had purchased a Medicare insurance plan from eHealth. The survey was conducted online in February of 2022 and a total of 3,869 responses were collected. Percentages have been rounded to the nearest full percentage point and may add to slightly more or less than 100% due to rounding.

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.