



# eHealth Research & Insights Program 2024 Retrospective

For more than a decade, eHealth's Research & Insights program has offered consumers, policymakers, and media original insights into health insurance market trends and Americans' sentiments about their Medicare, individual and family, and small business health insurance coverage.

In 2024, eHealth published ten reports based on extensive consumer surveys and proprietary data analysis. In total, eHealth's surveys reached more than 7,900 respondents and generated more than 450 original data points, shedding valuable light on the experience and opinions of health insurance consumers nationwide.

This document provides an overview and summary of Research & Insights reports produced by eHealth throughout 2024, with highlights from each and links to the full reports.

## [Small Business Health Insurance Insights](#)

In February of 2024, eHealth surveyed more than 550 owners and managers of small to mid-sized businesses to explore their experience with group health insurance, its affordability, and their familiarity with new coverage options like Individual Coverage Health Reimbursement Accounts (ICHRA). Highlights:

- **Health benefits help small businesses hire good workers:** 90% of those offering health coverage said it helps them hire and retain the best workers.
- **Most of those not offering coverage can't afford it:** 82% of those offering group health coverage pay \$200 or more per employee per month; only 14% of those not offering health coverage can afford \$200 per month.
- **About half were unaware of group coverage alternatives like ICHRA:** 55% of respondents were uneducated about ICHRA, which allows employers to provide a monthly stipend for employees to buy coverage on their own.

## Medicare Index Report for 2024 Coverage

eHealth's March 2024 report explored plan cost and selection trends from the prior fall's Medicare's Annual Enrollment Period (AEP), with seven years of trendlines.

Highlights for 2024:

- **Demand for \$0-premium Medicare Advantage plans was stable:** For the second year in a row, 84% of those selecting Medicare Advantage plans at eHealth chose plans with a \$0 monthly premium.
- **The average deductible for Medicare Advantage plans dropped below \$100:** For the first time since eHealth began tracking it, the average annual deductible for Medicare Advantage plans selected by eHealth customers fell below \$100 (to \$95).
- **Premiums were down but deductibles were up for Part D plans:** \$29 was the average monthly premium for stand-alone Medicare Part D plans selected by eHealth customers during AEP, down 9% from the year prior (\$32); in the same period, the average deductible for Part D plans increased 14%, from \$389 to \$445.

## Medicare Advantage Satisfaction & the Value of Licensed Agents

In another March 2024 survey of more than 2,100 Medicare Advantage enrollees, eHealth explored beneficiaries' feelings about their coverage and how working with a licensed agent impacts satisfaction and confidence in plan selection:

- **Working with a licensed insurance agent resulted in higher levels of satisfaction and confidence:** 70% of those who spoke with a licensed insurance agent when selecting a plan were "very satisfied" with their coverage, compared to 60% of those who did not speak with an agent.
- **Many relied on personal help from licensed agents to pick the right plan for them:** Among those who spoke with a licensed agent, 85% say they didn't believe they could have found the right plan for their personal needs without the help they received from a licensed agent.

## Retirement Planning and Healthcare Costs

In March of 2024 eHealth and Retirable co-sponsored a survey of more than 500 American seniors exploring the intersection of healthcare costs and personal finances in retirement. Highlights:

- **The cost of healthcare was the #1 financial concern in retirement:** 63% cited healthcare costs as a top worry in retirement, ahead of running out of money (58%) and inflation (53%).
- **Worry about costs is cramping retirees' lifestyles:** 55% said concerns about healthcare costs caused them to spend less than they would otherwise.
- **Only one third have saved money specifically for healthcare costs:** Only 33% of those currently retired saved any money specifically for health care costs they might face after retiring.

### Gen X and Millennials Speak Out on Medicare

While few of them benefit from the program today, Gen Xers and Millennials are invested in Medicare's future, as eHealth demonstrated in its May 2024 survey of over 1,000 Americans aged 28 to 59:

- **Gen Xers and Millennials value what Medicare provides:** 94% said they are entitled to coverage for their healthcare needs in retirement, while 67% said that access to quality, affordable healthcare will become "much more important" to them as they age.
- **Many worry about the sustainability of Medicare:** Among those informed about Medicare, 65% worried it wouldn't be there for them when they retire; 56% don't trust elected officials to do what's necessary to preserve Medicare.
- **Most would contribute more today if it helped guarantee the survival of Medicare:** 84% would agree to increased payroll taxes if it ensured that Medicare was there for them in the future.

### Keeping Informed About Changes to Your Medicare Coverage

With Medicare's Annual Enrollment Period approaching, an August 2024 survey of more than 500 beneficiaries found that relatively few pay careful attention to mail from their insurers informing them of changes to their coverage:

- **Few carefully read mail from their insurers:** Only 48% of Medicare beneficiaries said they carefully read the mail they received from their insurance company.
- **Most find it hard to understand their Annual Notice of Change letter:** Only 36% of Medicare Advantage and Part D plan enrollees said they find their Annual Notice of Change letter readily understandable.

## **Healthcare & Election 2024**

In September of 2024, as the presidential election approached, eHealth published results from a survey of more than 1,000 Americans, exploring their sentiments about hot-button issues:

- **Healthcare is a top voting priority:** More than eight in 10 say that healthcare would be either their top priority (35%) or among their top three priorities (50%) when voting.
- **Americans are alarmed by healthcare cost inflation:** Looking back over the past four years, 88% said they are “shocked” by how much their healthcare costs have increased; among these, 72% cited increased health insurance premiums while 49% cited higher prescription drug costs.
- **Voters’ healthcare priorities don’t always match up with political talking points:** Survey respondents said the next president’s top three healthcare priorities should be ensuring the sustainability of Medicare (cited by 59%); addressing the cost of medical care generally (57%); and addressing the cost of prescription drugs (50%).

## **Medicare Annual Enrollment Period Consumer Insights**

When Medicare’s Annual Enrollment Period (AEP) arrived in October of 2024, eHealth published results from a survey of more than 1,200 beneficiaries, exploring their coverage concerns:

- **Most beneficiaries were satisfied with their coverage, but few were informed about changes coming in 2025:** 92% of Medicare Advantage enrollees and 95% of Medicare Part D plan enrollees were satisfied with their current plans but only three in 10 had read their Annual Notice of Change letter about upcoming changes to costs and benefits.
- **Out-of-pocket costs, benefit changes, and Rx coverage topped the list of beneficiaries’ concerns:** 73% were worried about their out-of-pocket costs for medical care; 53% were worried about changes to their Medicare insurance benefits; 50% were worried about changes to their prescription drug coverage.
- **Most beneficiaries wanted an AEP extension:** Given the distraction of the presidential election and the late Thanksgiving holiday, 75% of beneficiaries wanted to see AEP extended this year; 68% wanted future AEPs tied to their birth month, rather than having a single AEP for everyone each fall.

## The State of the Affordable Care Act Today

In October 2024, ten years after the full implementation of the Affordable Care Act (ACA) in 2014, eHealth surveyed more than 300 enrollees to see how they felt about their coverage today. Highlights:

- **They gave the ACA a mixed report card:** While 44% believed the ACA succeeded in its aim to make health insurance more affordable and accessible, 37% disagreed.
- **Most were satisfied with their coverage but would prefer alternatives:** Overall, 68% said they were satisfied with their ACA plan, but only 27% would keep it if other options (like employer-based coverage) were available to them.
- **Subsidized and unsubsidized ACA enrollees had different takes on coverage:** 66% of the subsidized considered the ACA a success, compared to 34% of the unsubsidized; 81% of the subsidized considered their premiums affordable, compared to 46% of the unsubsidized.

## Medicare Snapshot: AEP Costs, Trends, & Sentiments

In November 2024, midway through Medicare’s Annual Enrollment Period (AEP), eHealth published an analysis of plan selection trends and results from a survey of more than 500 Medicare beneficiaries. Highlights:

- **Medicare beneficiaries are counting on President-elect Trump:** 64% said they are more confident in the future of Medicare after the election; their top-three priorities for the next administration were: 1) Negotiating with drug companies to reduce costs, 2) Lowering out-of-pocket costs, and 3) Strengthening Medicare Advantage.
- **Medicare Part D plan premiums were up:** \$34 was the average monthly premiums for Medicare Part D plans selected by beneficiaries at eHealth in the first half of this year’s Annual Enrollment Period (AEP), an increase of 17% over last year’s average premium of \$29.
- **Demand for \$0-premium Medicare Advantage plans was up:** 85% of Medicare Advantage plans selected at eHealth in the first half of AEP came with no monthly premium, up from 83% the year before; the average monthly premium for Medicare Advantage plans selected by shoppers was \$5, down from \$9 last year.

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