

The State of the Affordable Care Act Today

*eHealth Original Research
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Introduction

Signed into law in 2010, the Affordable Care Act (ACA) only came into full effect in 2014. It's been ten years since the individual and family health insurance market was refashioned top to bottom. This election year, we wanted to check in with ACA plan enrollees to ask how they feel about the success of the law, their satisfaction with their coverage, and its affordability.

Through health reform's early years, eHealth was actively engaged in testing consumer sentiment on major provisions of the law and the experiences of enrollees. We discovered that those qualifying for federal subsidies often had a different take than the unsubsidized, who saw their costs rise significantly.

As described in this report, based on a voluntary survey of 330 ACA plan enrollees, most are satisfied with their coverage today, but they differ on whether the law has been a success. And while federal premium subsidies are more broadly available now than they once were, our findings demonstrate that premium and out-of-pocket costs are still a burden for many, especially for the unsubsidized.

We also found that many enrollees question one of the basic assumptions of the ACA: that people should not be required to pay more based on their personal health risks.

Finally, as the future of the ACA is once again a presidential election issue, we learned that healthcare remains a top voting issue for many of those enrolled in ACA plans.

Highlights

Enrollees give the ACA a mixed report card: While 44% believe the ACA succeeded in its aim to make health insurance more affordable and accessible, 37% disagree.

Most are satisfied with their coverage but would prefer alternatives: Overall, 68% say they are 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 have different takes on coverage: 66% of the subsidized consider the ACA a success, compared to 34% of the unsubsidized; 81% of the subsidized consider their premiums affordable, compared to 46% of the unsubsidized.

Healthcare is a big concern this election year for ACA enrollees: Among likely voters, two thirds (67%) say healthcare is a top-three voting issue for them.

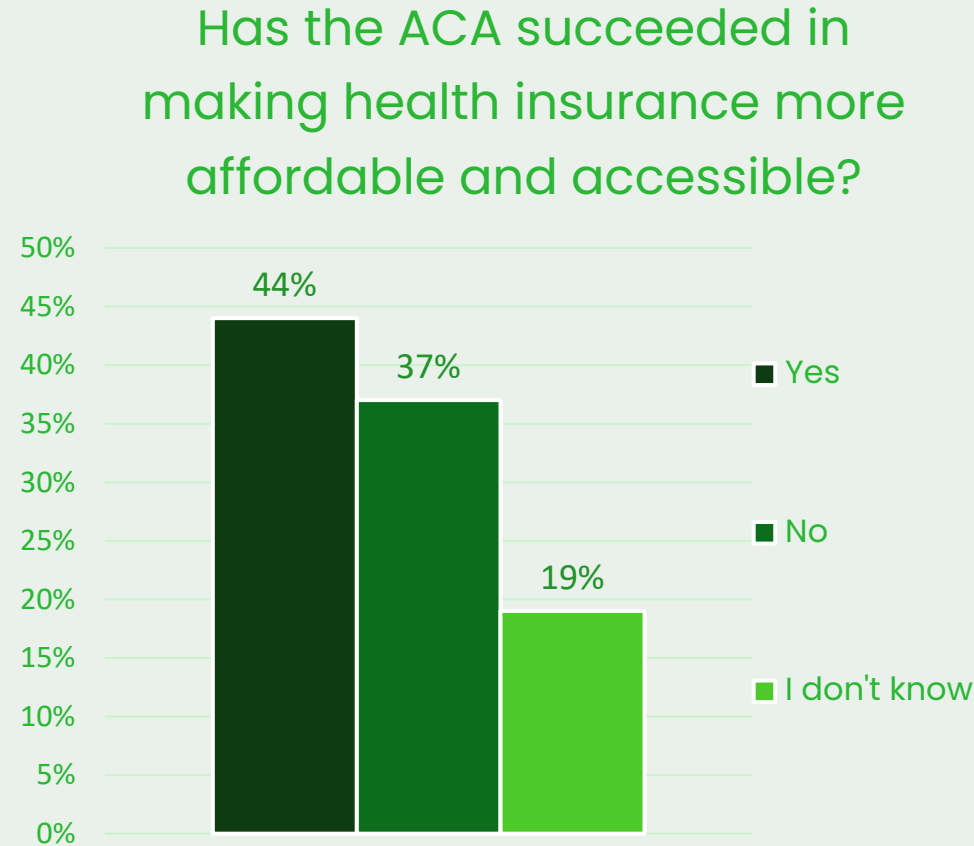
Lowering costs is the biggest priority for ACA enrollees: 56% would like to see monthly premiums come down; the same figure want lower out-of-pocket costs; 41% want broader access to doctors.

Some would not object to those at higher risk paying more for coverage: Contrary to a founding principle of the ACA, nearly three in ten (29%) feel that some people at higher risk of needing medical care should pay more for coverage; among these, 76% feel that heavy drinkers should pay more, while 73% say smokers should pay more.

The Success of the Affordable Care Act

Enrollees are mixed on the overall success of the Affordable Care Act

- 44% feel the ACA has succeeded in making health insurance more affordable and accessible.
- 37% do not feel that the ACA has succeeded.
- 19% are unsure.



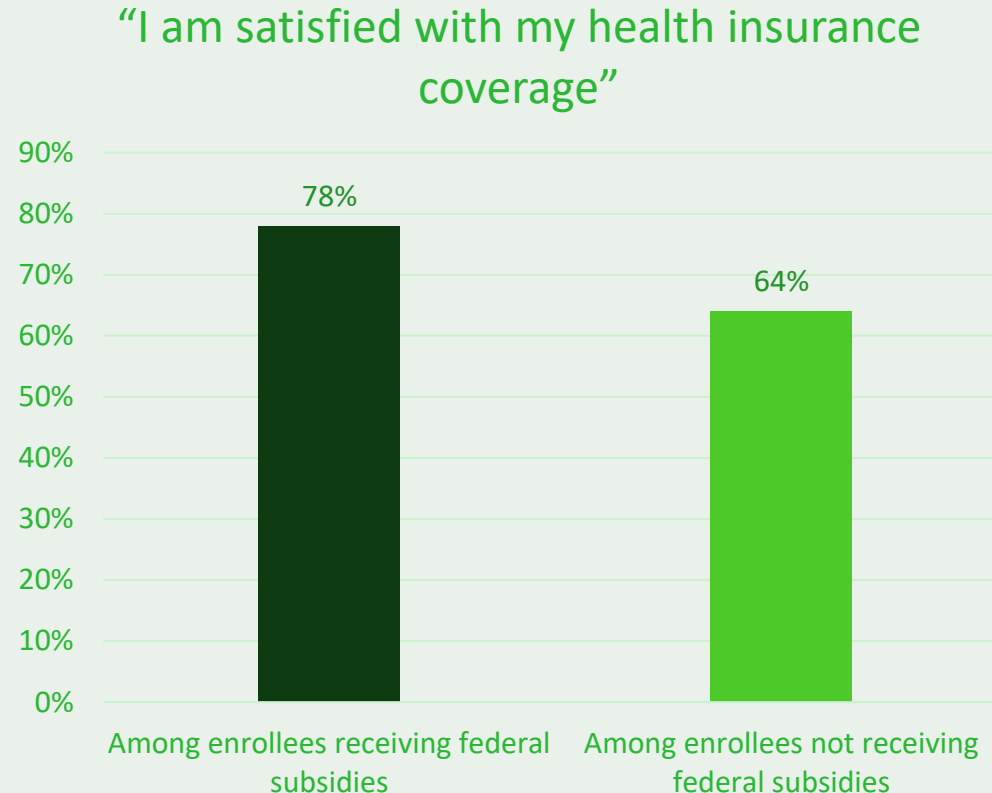
Subsidized and unsubsidized disagree on the success of the ACA

- Among those receiving federal subsidies that reduce their costs, 66% consider the ACA a success.
- By comparison, only 34% of those not receiving subsidies consider the ACA a success.

Satisfaction with ACA Coverage

Subsidy recipients are more likely to express satisfaction with their coverage

- Overall, 68% express satisfaction with their ACA health plan.
- Among those receiving federal subsidies, 78% say they are satisfied.
- Among the unsubsidized, 64% say they are satisfied with their coverage.



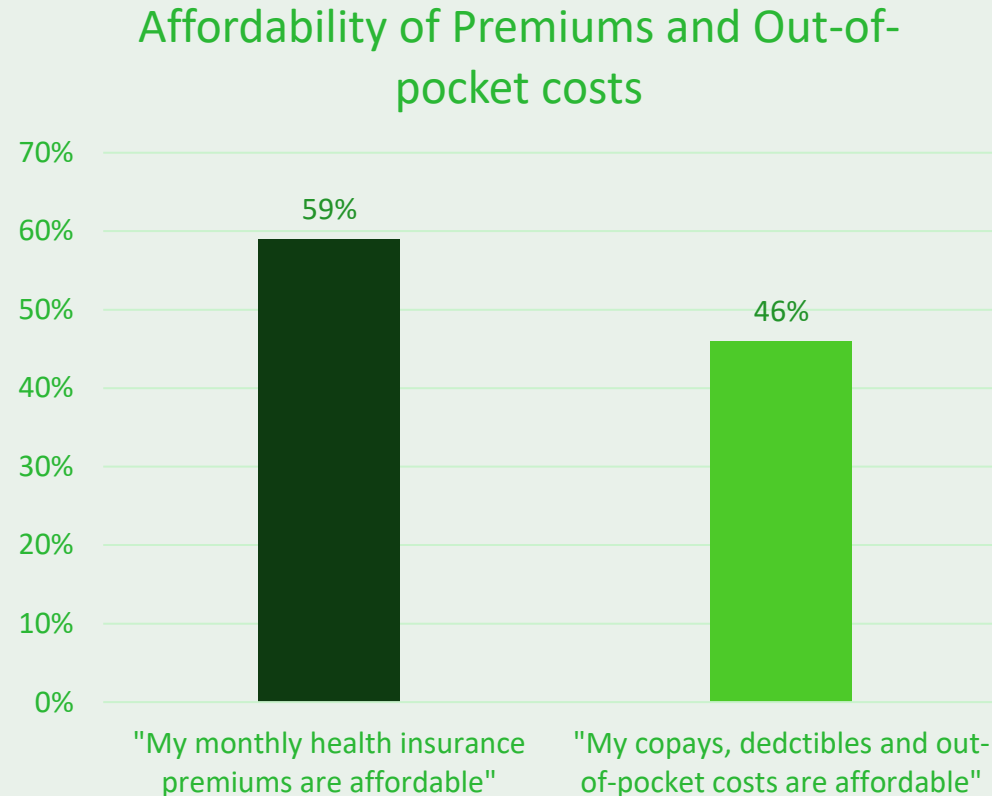
Purchasing ACA coverage isn't a first choice for most

- Only 27% would continue to buy health insurance on their own if there were other alternatives open to them, such as employer-sponsored coverage.

The Question of Affordability

Most find premiums affordable, but fewer say the same about out-of-pocket costs

- A majority (59%) of ACA plan enrollees consider their health insurance premiums affordable.
- However, only 46% find their copays, deductibles and other out-of-pocket costs affordable.



Subsidized and unsubsidized differ on affordability

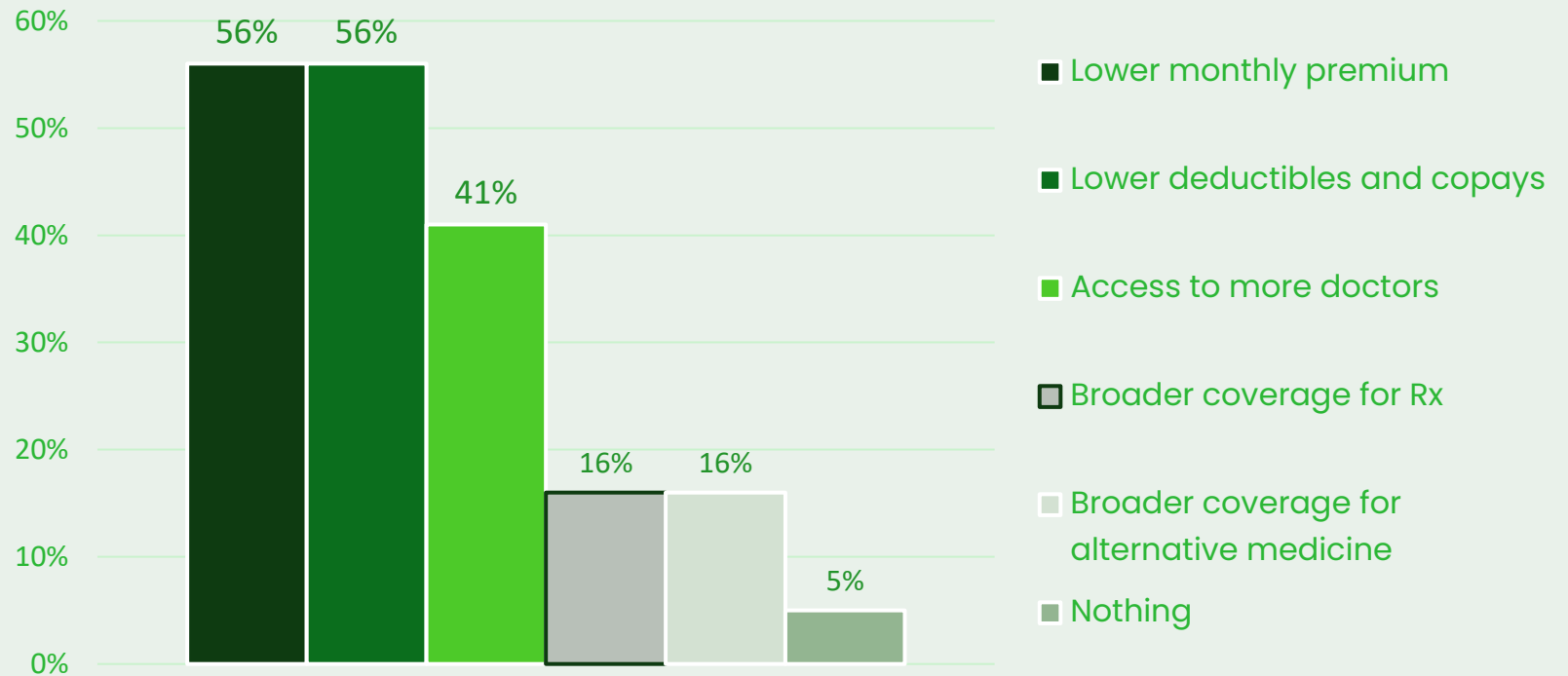
- 81% of the subsidized consider their premiums affordable, compared to 46% of the unsubsidized.
- 57% of the subsidized consider their copays, deductibles, and other out-of-pocket costs affordable, compared to 43% of the unsubsidized.

Lowering Costs is the Priority for Enrollees

A majority want lower premiums and out-of-pocket costs

- When asked what two things they would like to change about their ACA coverage, 56% each cited lowering premiums and out-of-pocket costs.
- 41% wanted access to more doctors.
- Only 5% said they would change nothing.

What are two things you would you like to change about your ACA coverage?



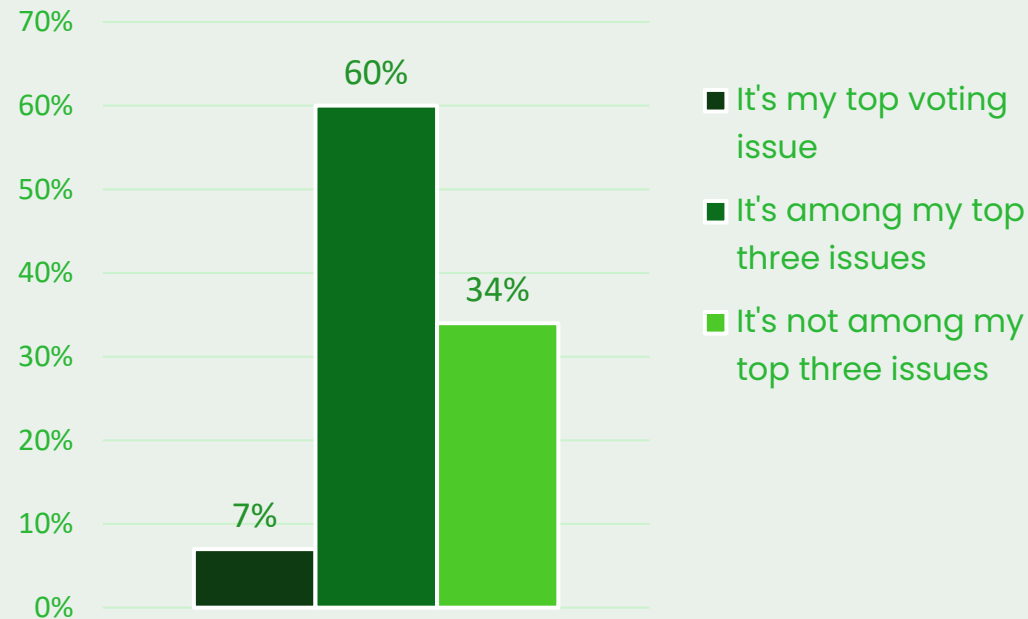
Respondents were allowed to choose two options.

Election Year Politics and the ACA

Healthcare is a top three voting issue for most ACA plan enrollees

- Among likely voters, only 7% say it is their top priority.
- However, a majority (60%) say that healthcare is among their top three voting priorities this year.
- 34% do not consider healthcare one of their top three voting priorities this year.

How does healthcare rank for you when casting your vote this year?



Subsidy recipients worry about loss of assistance

- 75% of ACA plan enrollees receiving subsidies are worried about their subsidies being reduced.

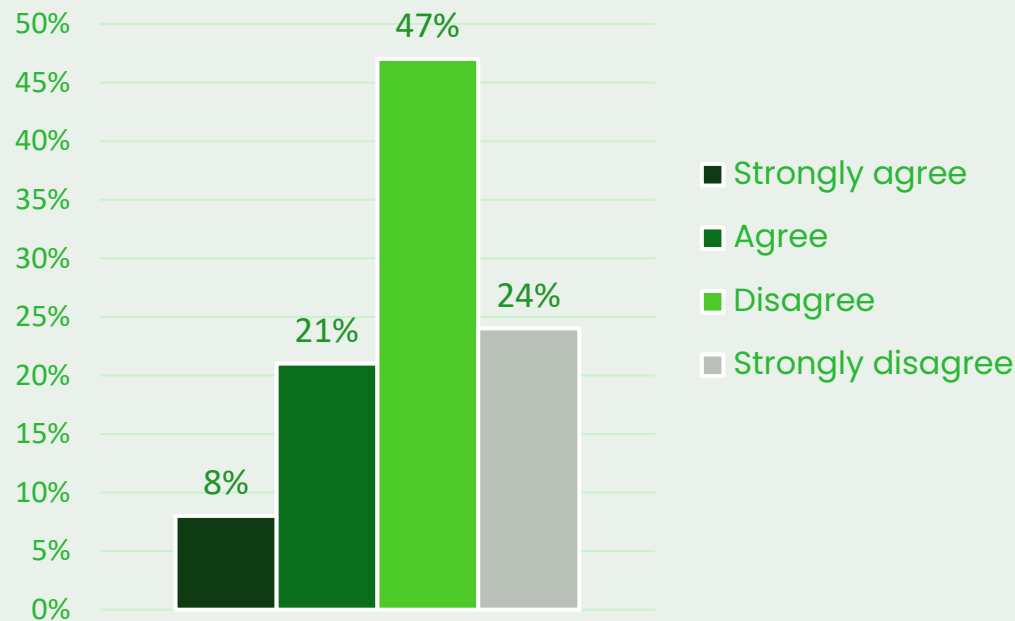
Data on this page excludes those who indicated they did not vote. Totals may add to more or less than 100% due to rounding.

Should Those at Higher Risk Pay More?

Most feel that those at higher risk of incurring medical costs should not pay more for coverage

- Seven in 10 (71%) do not feel people should pay more for coverage based on health risk factors.
- 29% support the idea of those at higher risk paying more for coverage.
- The ACA did away with rules allowing insurers to charge more or decline applicants based on health status in most cases.

“I believe people at higher risk should pay more for their health insurance”



Some feel lifestyle characteristics justify higher costs

- Among those who say higher risk people should pay more, 76% feel that heavy drinkers and illegal drug users should pay more for their coverage.
- 73% feel that smokers should pay more for their coverage.
- By contrast, only 28% feel that people with pre-existing medical conditions should pay more, and only 3% feel that women should pay more than men.

Methodology Note

Findings in this report are based on a voluntary survey of 330 consumers enrolled in Affordable Care Act individual or family health insurance plans purchased through eHealth.com and with coverage still in effect. The survey was conducted in August of 2024. Respondents voluntarily identified themselves as recipients, or non-recipients, of federal subsidies (advanced premium tax credits). Throughout this report, percentages have been rounded to the nearest full percentage point and may add to slightly more or less than 100 percent.

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