Medicare Annual Enrollment Period Halftime Report

An eHealth Survey

November 2026



Highlights

This year's Medicare Annual Enrollment Period (AEP) offers over 70 million beneficiaries the opportunity to compare plans and make crucial coverage decisions for 2027. Based on a survey of 1,000+ Americans and eHealth plan and enrollment data, this report examines beneficiary sentiments and selection trends during AEP's first half (Oct. 15 through Nov. 8, 2026).

On beneficiaries' experience and priorities this AEP:

- 92% of Medicare beneficiaries who have reviewed their 2027 plan options express satisfaction with their choices.
- 63% of Medicare beneficiaries who have reviewed their options were surprised by high monthly premiums.
- 75% of Medicare beneficiaries who have reviewed their options used artificial intelligence (AI) to help that process; however, when asked what they relied on most when selecting a plan, "a licensed agent" was the top response (50%).
- 69% of Medicare beneficiaries say getting coverage for GLP-1 drugs is "important" when selecting a new plan.
- 69% of Medicare Advantage enrollees say they will have to change doctors or medical facilities in 2027.
- 93% of Medicare Advantage enrollees call a Part B premium reduction benefit "important" when selecting a new plan.
- Dental (80%), vision (69%), and hearing (55%) coverage are cited by Medicare Advantage plan enrollees as the most desirable extra benefits when selecting a new plan.

On the mid-term elections and proposals to expand Medicare eligibility and benefits:

- 60% of Americans are more optimistic about healthcare access and affordability following the mid-term elections, including 76% of Medicare beneficiaries.
- 63% of Americans favor lowering Medicare's standard eligibility age from 65 to 55, even if it means increased federal payroll taxes or reduced benefits for existing beneficiaries.
- 81% of Americans favor adding dental, vision, and hearing benefits to Original Medicare, even if it means increasing payroll taxes and reducing other benefits for existing beneficiaries.

Highlights

On helping loved ones with coverage choices:

- 67% of Americans with a loved one or family member enrolled in or eligible for Medicare have discussed, or intend to discuss, coverage options with them before the end of AEP.

On Medicare Advantage plans offered by eHealth and selected by consumers during the first half of AEP:

- 93% of 2027 Medicare Advantage plans offered by eHealth include coverage of at least one GLP-1 drug designed for treatment of obesity, when prescribed for a separate qualifying condition, compared to just 5% of such plans in 2026*.
- 20% of 2027 Medicare Advantage plans offered by eHealth include a Part B premium reduction benefit, down significantly compared to 32% of plans in 2026.
- 8% increase in the average out-of-pocket maximum, rising from $ 6,225 for 2026 plans to $6,703 for 2027 plans selected by eHealth customers.
- 89% of Medicare Advantage plans selected for 2027 had a $0 monthly premium, compared to 86% in the same period last year.
- $4 was the average premium for Medicare Advantage plans selected by eHealth customers, a decrease from $5 in the same period last year.

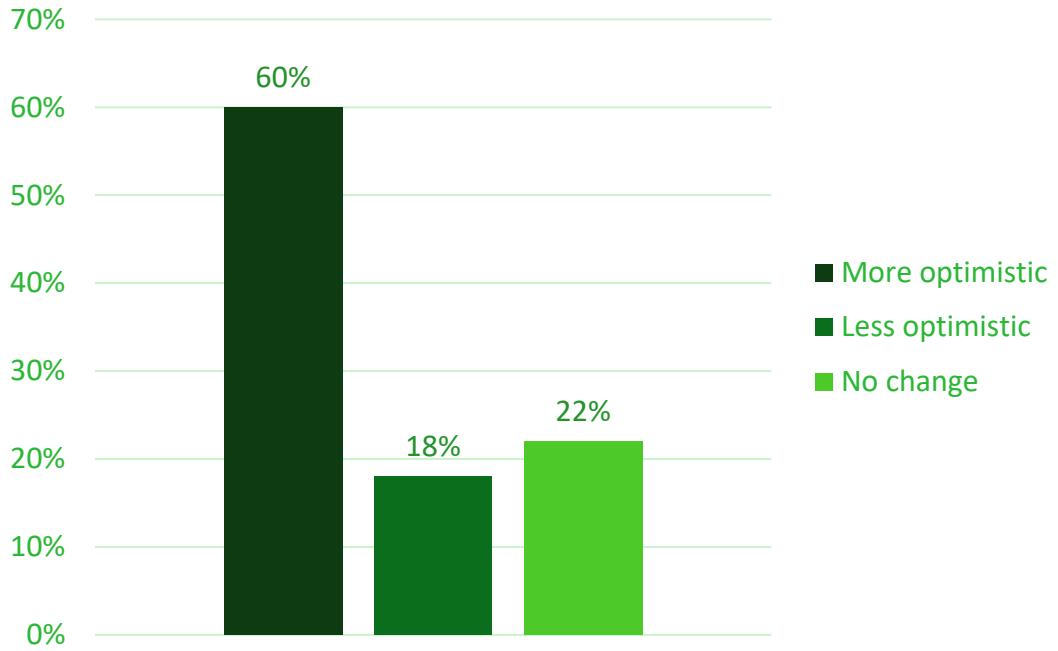
** Medicare does not cover GLP-1 drugs prescribed solely for weight loss.*

Healthcare Optimism & Priorities for 2027

Most Americans are more optimistic about healthcare following the midterm elections

- 60% of Americans say they are more optimistic about healthcare access and affordability after the midterm elections.
- Among Medicare beneficiaries, that figure is 76%.
- Among people with employer-based health insurance, 50% are more optimistic.

After the midterm elections, are you more optimistic or less optimistic about the future of healthcare access and affordability?



Healthcare priorities Americans want Congress to tackle in 2027

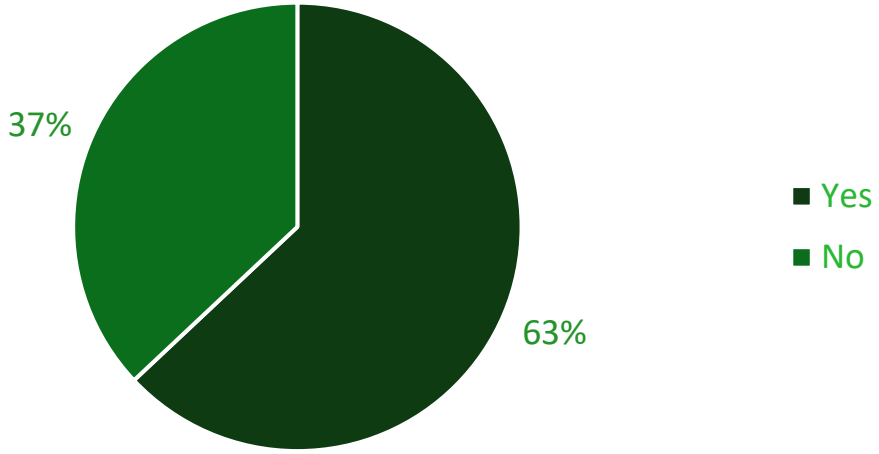
- 42% said lowering the total cost of healthcare was their #1 healthcare priority for Congress next year.
- 25% cited expanding the number of Americans with access to health insurance.
- 14% said lowering the cost of prescription drugs.
- 12% said improving the number and quality of healthcare professionals.

Expanding Medicare Enrollment & Benefits

Nearly two thirds favor lowering Medicare's eligibility age to 55

- 63% of Americans say they would favor lowering the standard Medicare eligibility age to 55 from 65, even if it meant higher taxes or reduced benefits.
- Among current Medicare beneficiaries, 72% would support such a change.
- 37% of Americans say they would not support lowering the standard eligibility age for Medicare.

Would you support lowering Medicare's eligibility age to 55, even if it meant increasing federal payroll taxes or reducing benefits for existing beneficiaries?



Most Americans favor adding dental, vision, and hearing benefits to Original Medicare

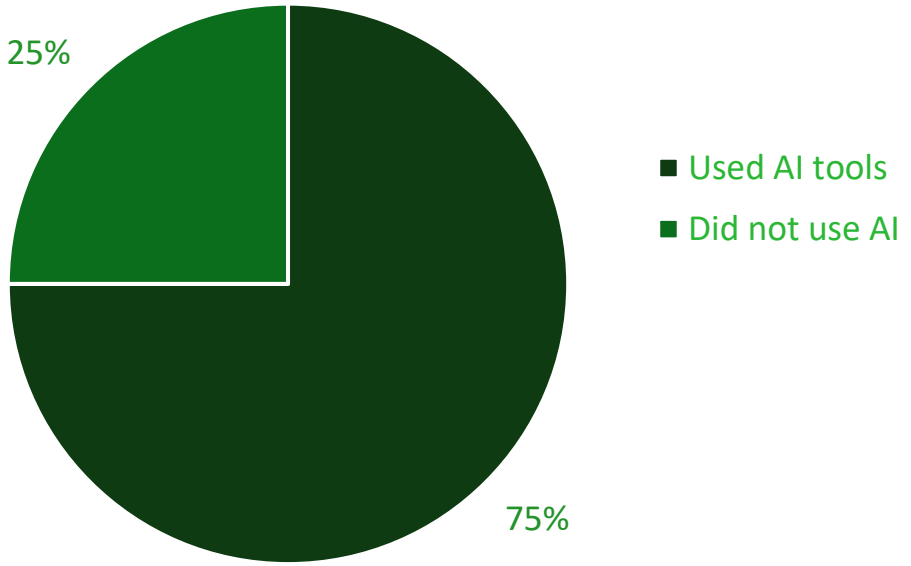
- 81% of Americans would favor expanding Original Medicare to cover dental, vision, and hearing benefits, even if it meant increasing payroll taxes or reducing other benefits for existing beneficiaries.
- Among current Medicare beneficiaries, 84% would support such a change.
- 19% of Americans would not support adding dental, vision, and hearing benefits to Original Medicare.

Use of AI to Review Medicare Plans

Three quarters of Medicare beneficiaries have used AI tools to review 2027 plan options

- 75% of Medicare beneficiaries who have reviewed their plan options this AEP say they used an AI tool to aid them in their review.
- 25% have not used an AI tool.

Share of Medicare beneficiaries who used AI to review their 2027 plan options



When asked what they relied on most to help them select a new plan, other factors were more important than AI

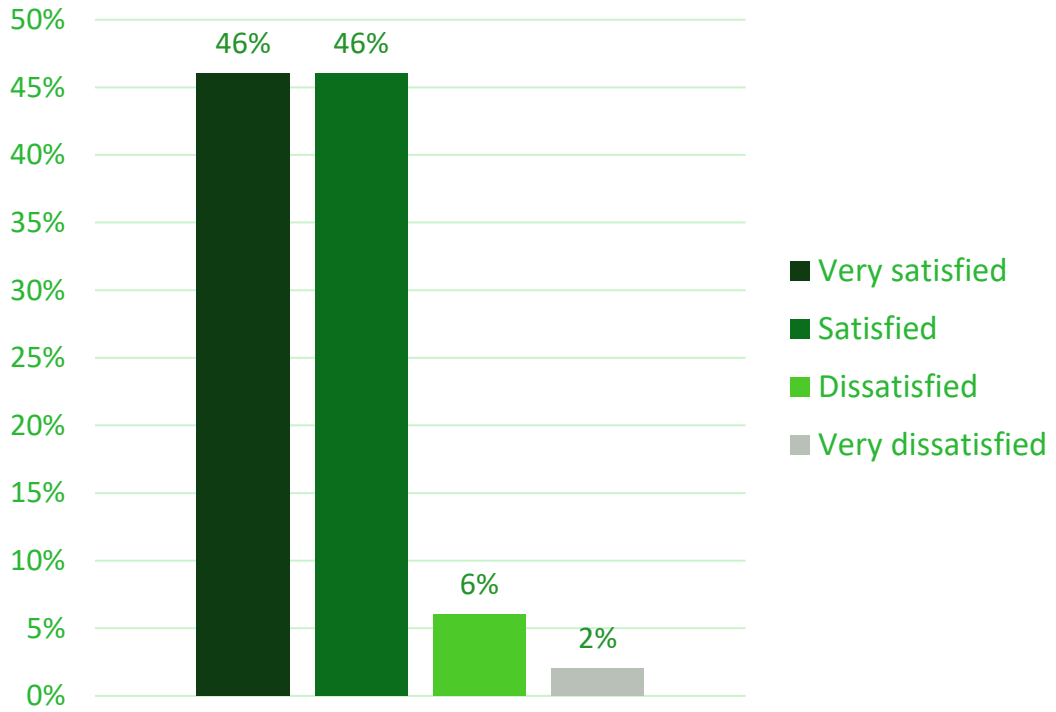
- 50% of Medicare beneficiaries say they relied most on a licensed agent or broker when selecting a new 2027 plan.
- 18% cite insurance plan comparison websites.
- 9% cite government resources.
- 4% cite family or friends.
- Another 4% say they relied most on an AI tool.

Satisfaction with Medicare Plans for 2027

Most Medicare beneficiaries are satisfied with their plan options this AEP

- 46% of Medicare beneficiaries who have reviewed their 2027 plan options say they are "very satisfied" with them.
- Another 46% say they are "satisfied."
- 6% are "dissatisfied," while 2% are "very dissatisfied."

How satisfied were you with the health insurance options available to you this Annual Enrollment Period (AEP)?



Yet many are surprised by the high costs they face for 2027 plans

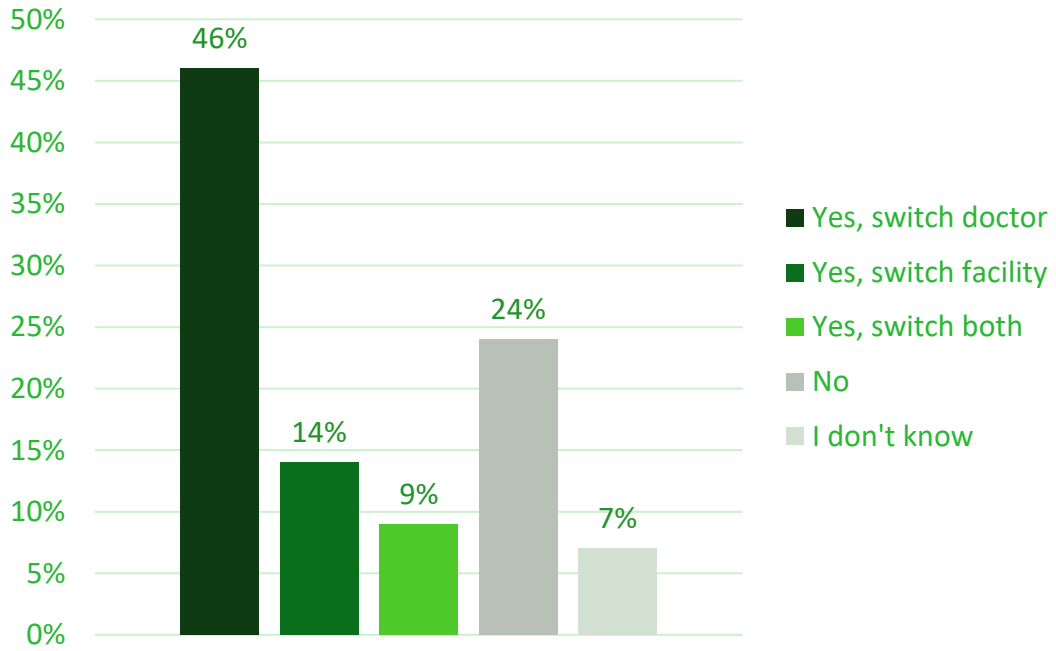
- 63% of Medicare beneficiaries who have reviewed their 2027 plan options say they were surprised by high premiums.
- 12% were surprised by high out-of-pocket costs.
- In total, 16% were surprised by both high premiums and out-of-pocket costs in the plans they reviewed.
- 10% were not surprised by costs.

Changes for Medicare Advantage Enrollees

Many Medicare Advantage enrollees will need to change doctors or facilities in 2027

- 46% say the plan they selected for 2027 will require them to change doctors.
- 14% will need to change medical facilities or pharmacies.
- 9% will need to change both doctors and facilities.
- 24% will not need to change doctors or facilities.
- 7% are uncertain.

Will the Medicare Advantage plan you selected require you to change doctors or facilities (hospitals, pharmacies, etc.) in 2027?



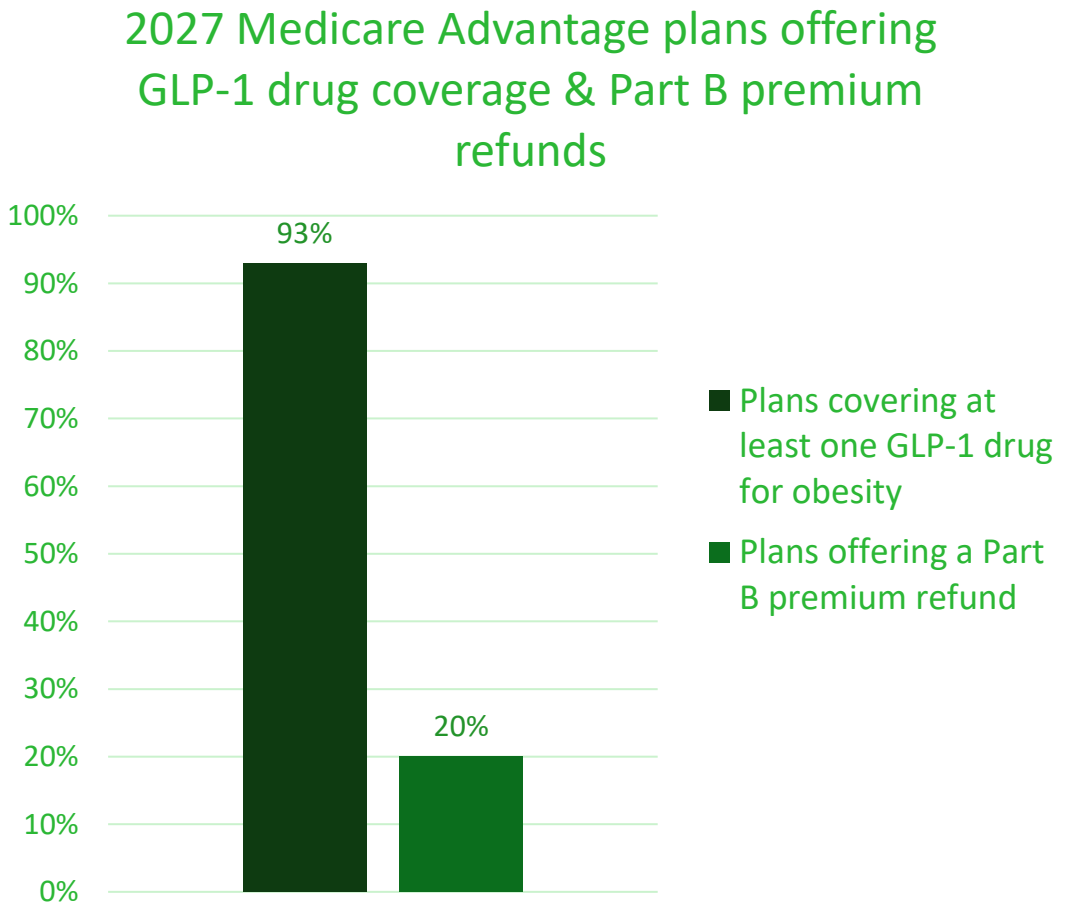
A Part B premium "giveback" is an important factor for many Medicare Advantage enrollees

- 66% of Medicare Advantage enrollees say a Part B premium refund is a "very important" factor for them when selecting a new Medicare Advantage plan.
- An additional 27% call it "somewhat important."
- Only 8% call it "not so important" or "not important at all."

Medicare Advantage Benefit Changes for 2027

2027 Medicare Advantage plans are covering more GLP-1 drugs, including those primarily intended for treatment of obesity

- 93% of 2027 Medicare Advantage plans offered through eHealth cover at least one GLP-1 drug primarily intended for treatment of obesity*.
- For 2026 plans, that figure was 5%.



2027 plans show a decrease in Part B premium refund offers

- 20% of 2027 Medicare Advantage plans offered through eHealth offer a Part B premium reduction benefit.
- For 2026, that figure was 32%.

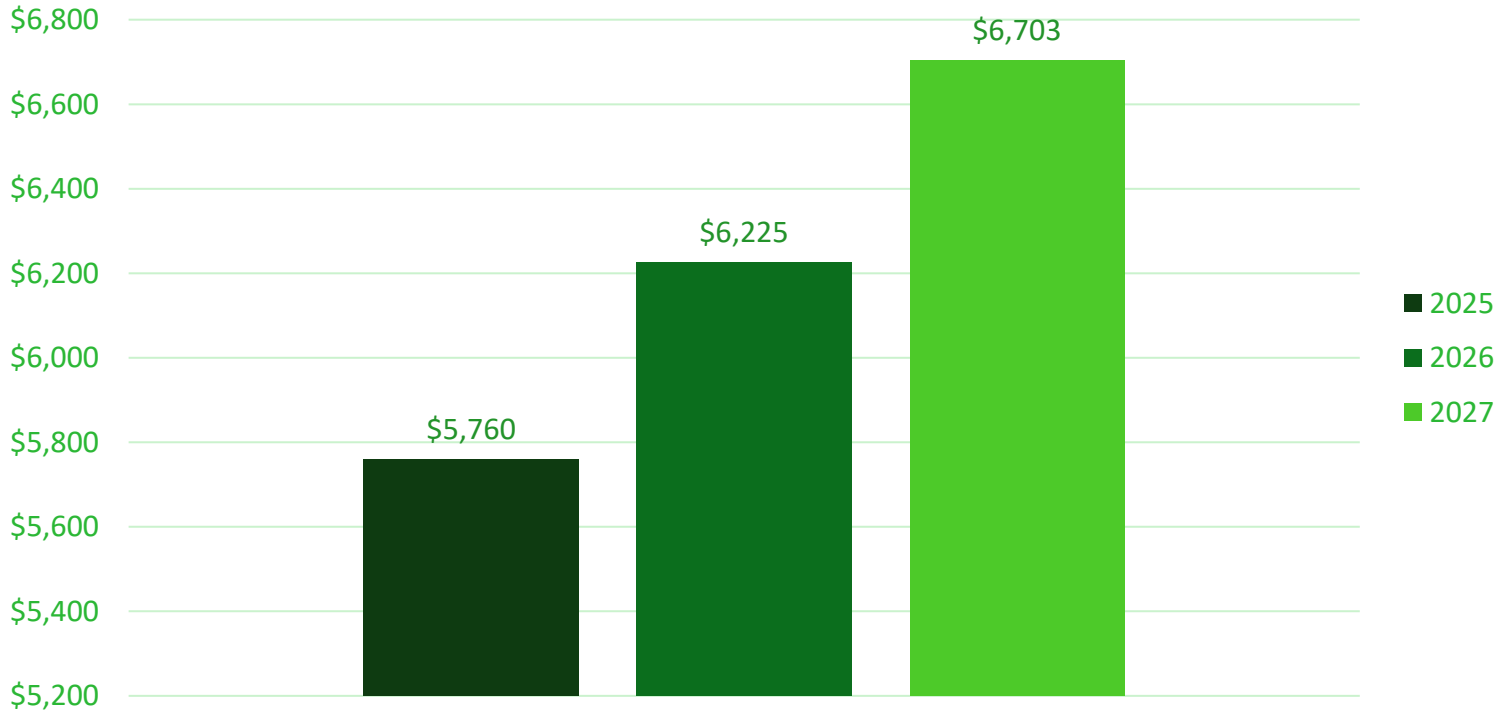
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Medicare Advantage Out-of-Pocket Costs

Average out-of-pocket maximum increased 8% in the first half of Medicare's Annual Enrollment Period

- $6,703 was the average out-of-pocket maximum for 2027 Medicare Advantage plans selected by eHealth customers in the first half of the Annual Enrollment Period.
- $6,225 was the average annual premium for the same period the year before.

Average annual maximum out-of-pocket cost for Medicare Advantage plans selected in the first half of the Annual Enrollment Period

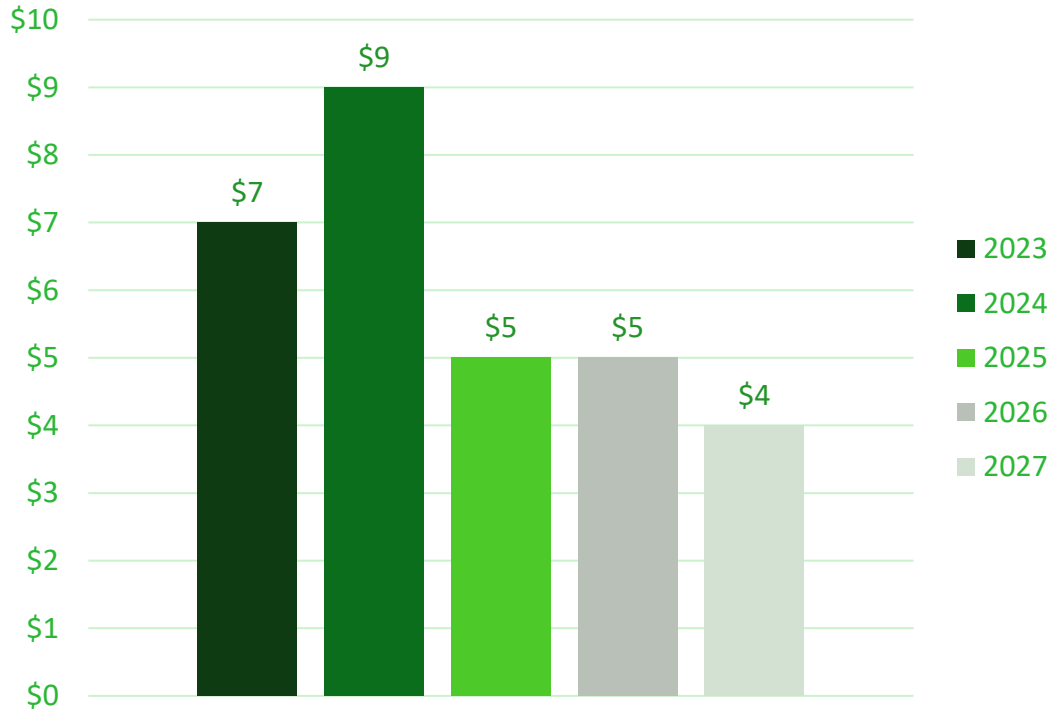


Medicare Advantage Plan Premiums

Average premiums are down in the first half of Medicare's Annual Enrollment Period

- $4 was the average monthly premium for 2027 Medicare Advantage plans selected by eHealth customers in the first half of the Annual Enrollment Period.
- $5 was the average annual premium for the same period the year before.

Average monthly premium for Medicare Advantage plans selected in the first half of the Annual Enrollment Period



Popularity of zero-dollar premium plans increases for 2027

- 89% of Medicare Advantage plans selected by eHealth customers in the first half of the Annual Enrollment Period had a zero-dollar monthly premium.
- 86% of Medicare Advantage plans selected in the same period the year before had a $0 monthly premium.

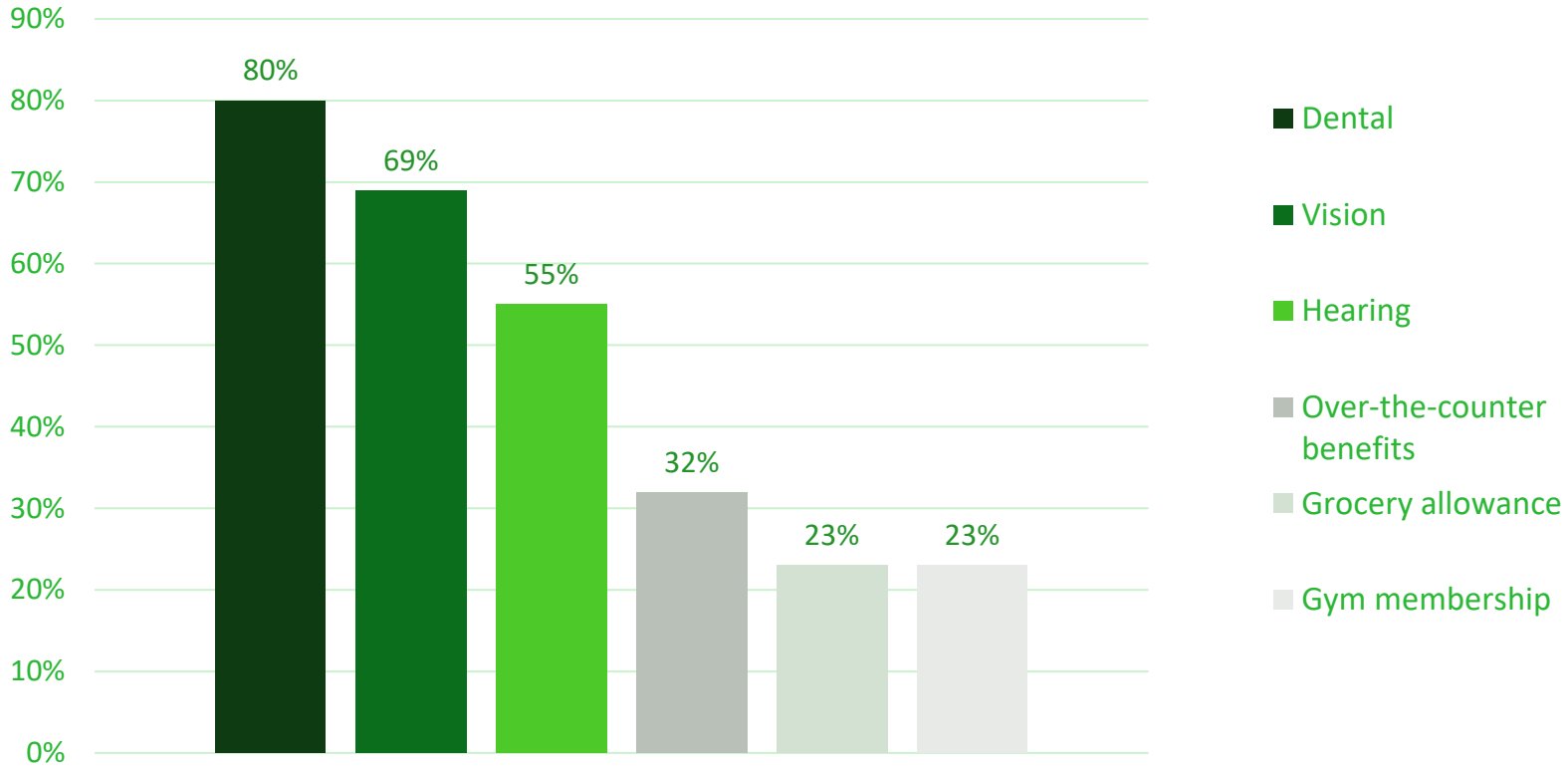
The popularity of plans with zero-dollar premiums impacts the overall average premium.

Medicare Advantage Extra Benefits

Dental, hearing, and vision benefits are high priorities for Medicare Advantage plan enrollees

- 80% of Medicare Advantage plan enrollees say dental benefits are a top consideration when selecting a new plan.
- 69% identify vision benefits as a top consideration.
- 55% cite hearing benefits.
- 32% cite over-the-counter allowance benefits.
- 23% each cite grocery allowances and gym membership discounts.

Which extra benefits, if any, matter most to you when selecting a 2027 Medicare Advantage plan? Select all that apply.

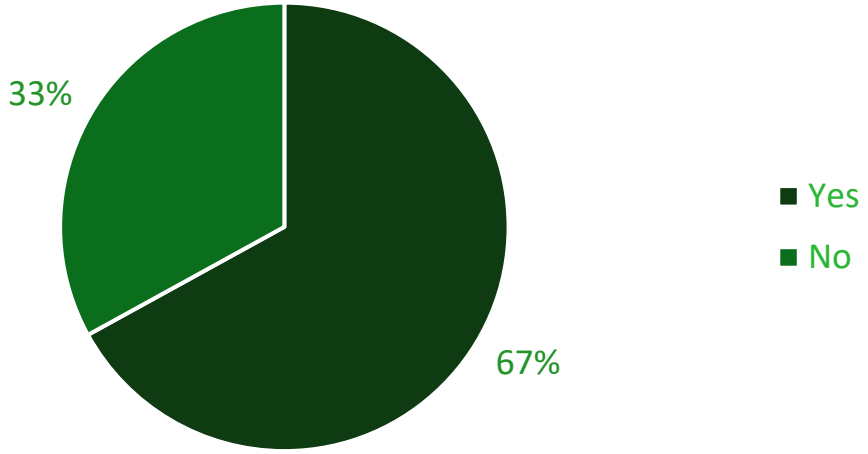


Helping Family & Loved Ones with Medicare Choices

With the holidays and the end of Annual Enrollment approaching, many intend to discuss Medicare plan options with loved ones

- Among Americans with a family member or loved one on Medicare, 67% intend to discuss, or have already discussed, Medicare plan choices with them this season.
- 33% do not intend to have such a conversation.
- December 7 will be the last day of Medicare's Annual Enrollment Period.

Have you discussed – or do you plan to discuss – Medicare coverage considerations with a family member of loved one during Medicare's Annual Enrollment Period this fall?



Though Medicare primarily serves people age 65+, it touches many peoples' lives

- 84% of Americans say they have a loved one or family members who is a Medicare beneficiary today.
- Only 16% do not.

Methodology

Survey data provided in this report are drawn from nationwide poll of more than 1,000 Americans, with respondents drawn from the general population. The survey was conducted through SurveyMonkey, a third-party survey vendor, between November 10 and 12, 2026. The overall margin of error is +/-3%.

Plan selection cost and trend data included in this report is based solely on Medicare Advantage plans available through eHealth and selected by eHealth customers between October 15 and November 8, 2026. eHealth does not offer every Medicare Advantage plan available in every market.

Throughout this report, all values have been rounded to the nearest full percentage point; in some cases, totals may add to slightly more or less than 100% due to rounding.

About eHealth

For nearly 30 years, eHealth, Inc. (Nasdaq: EHTH) has helped millions of Americans find the healthcare coverage that fits their needs at a price they can afford, using data, artificial intelligence and a consumer-first approach to help people quickly and effectively compare insurance options. As a leading independent licensed insurance agency and advisor, eHealth offers access to plans from more than 180 health insurers, including national and regional companies, supporting consumers during their working years and retirement. eHealth's team of licensed insurance agents helps match consumers with the insurance plans, services, and support they need to live healthier, more financially secure lives.

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