# Medicare Annual Enrollment Period Consumer Trends

*An eHealth Survey*
*October 2026*

# Introduction & Highlights

Tens of millions of Medicare beneficiaries will review their plan options during this year's Medicare Annual Enrollment Period (Oct. 15 through Dec. 7). Given the importance of selecting an optimal Medicare plan, eHealth's new survey of 1,000+ beneficiaries highlights their experiences, priorities, and the opinions leading into the annual enrollment period.

**Most Medicare beneficiaries plan to review their plan options for 2027**

- 71% of Medicare beneficiaries intend to review their plan options this Annual Enrollment Period.
- 71% of Medicare beneficiaries say that shopping for Medicare coverage is confusing.

**High confidence despite confusion and inadequate resources**

- 75% of Medicare beneficiaries planning to review their options this fall are confident they can find the right plan for their needs and budget.
- Yet 71% of all Medicare beneficiaries say that shopping for Medicare coverage is confusing.
- 46% of Medicare beneficiaries are unsure or don't think that government resources are enough to help them effectively review and compare their options.

**On benefit uncertainty and cost pressures**

- 48% of Medicare beneficiaries have skipped or delayed medical care in the past year due to confusion over their coverage.
- 54% of Medicare beneficiaries have skipped or delayed medical care or filling a prescription in the past year due to out-of-pocket costs.

# Highlights (cont.)

### Leveraging AI tools to review Medicare plans

- 48% of all Medicare beneficiaries say they have used AI tools in the past to review their Medicare plan options.
- 62% of Medicare beneficiaries who intend to review their coverage options this fall intend to use AI tools to help them compare plans.
- 61% of Medicare beneficiaries say that, given conflicting advice, they would trust a real person rather than an AI tool when comparing plan options.

### Potential vulnerability to Medicare-related scams

- 56% of Medicare beneficiaries either don't know or mistakenly believe that Medicare may proactively contact them by phone to discuss their coverage.
- 46% of Medicare beneficiaries say they or someone they know has been a victim of a Medicare-related scam.

### Prioritizing GLP-1 drug coverage

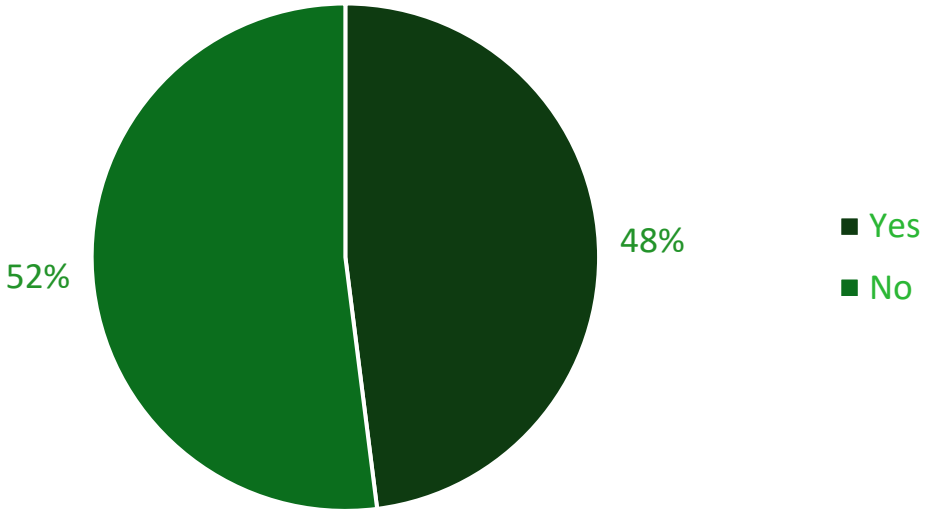
- 71% of Medicare beneficiaries who plan to review their coverage options this fall call finding GLP-1 coverage for weight loss important, even though most plans won't cover it for that purpose.
- 57% of all Medicare beneficiaries are now familiar with the federal GLP-1 Bridge program, up significantly from 27% earlier this year.

# Coverage Questions & Costs Hamper Access to Care

## Nearly half have skipped or delayed care due to confusion over Medicare benefits in the past year

- 48% of all Medicare beneficiaries say they have skipped or delayed medical care in the past year due to confusion over their Medicare coverage.
- Among beneficiaries planning to shop for Medicare plans this year, 61% say they have skipped or delayed care in the past year due to coverage confusion.

In the past year, has confusion about your Medicare coverage cause you to skip or delay medical care?




## Cost concerns got in the way of care for more than half of beneficiaries in the past year

- 54% of all Medicare beneficiaries say that concerns about out-of-pocket costs have caused them to skip medical care or filling a prescription in the past year.
- Among beneficiaries intending to shop for Medicare plans this year, 67% say they have skipped medical care or filling a prescription in the past year due to cost concerns.

# Medicare Beneficiaries & AI Tools

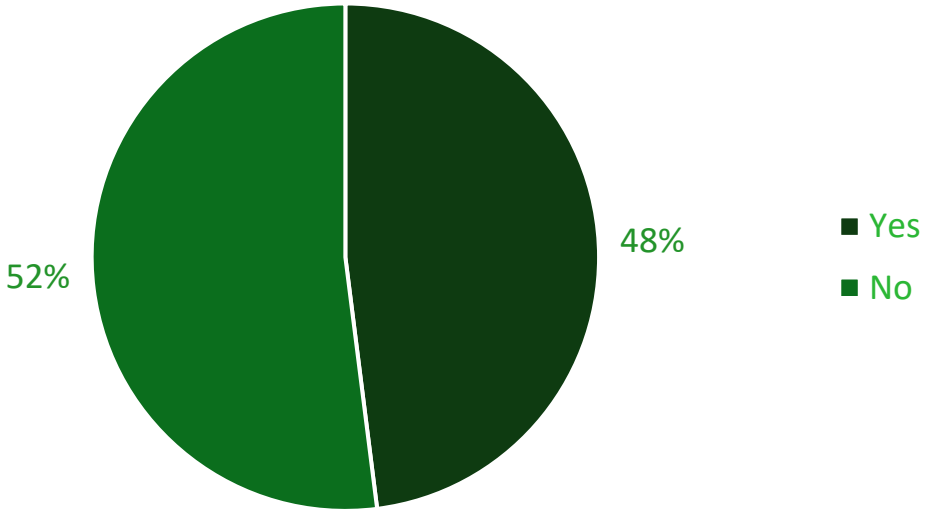
## Half of Medicare beneficiaries have used AI tools to review plan options before

- 48% of all Medicare beneficiaries say they have previously used AI tools to review their Medicare plan options.

## Many of those shopping this fall intend to use AI tools

- 62% of those who intend to review their plan options during this year's Annual Enrollment Period plan to use AI tools to help them do so.

Have you ever use an AI tool in the past to review your Medicare coverage options?




## Human expertise is still preferred when AI and licensed agents differ on coverage insights and advice

- 61% of all Medicare beneficiaries say they would trust advice from a licensed insurance agent more than advice from an AI tool, if the advice that one offered conflicted with the other.
- 15% say they would trust the AI tool more.
- 14% would trust neither, and an additional 9% say they don't know.

# Many May Be Vulnerable to Medicare Scams

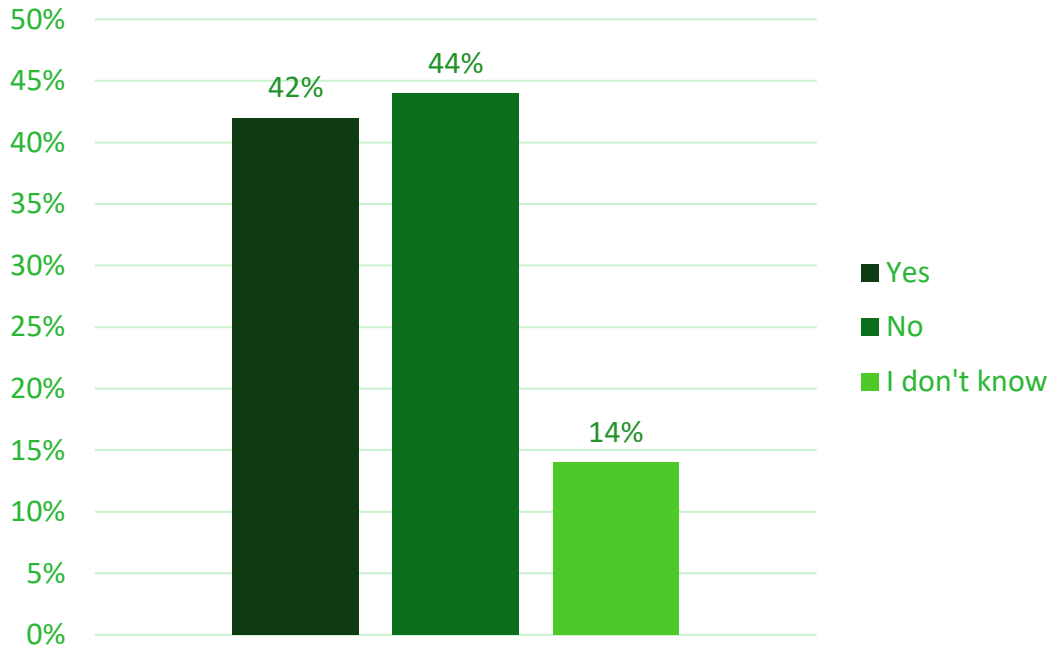
## Many beneficiaries may be vulnerable to Medicare scams

- 56% of Medicare beneficiaries either don't know or mistakenly believe that Medicare may contact them proactively by phone to discuss their coverage.

## Most believe they have been targeted by scammers

- 58% suspect they have been targeted by a scammer in the past offering them help with their Medicare coverage or enrollment opportunities.

To the best of your knowledge, will Medicare ever proactively call you by phone to gather information about your coverage?




## Many say they, or someone they know, has been a victim of a Medicare scam

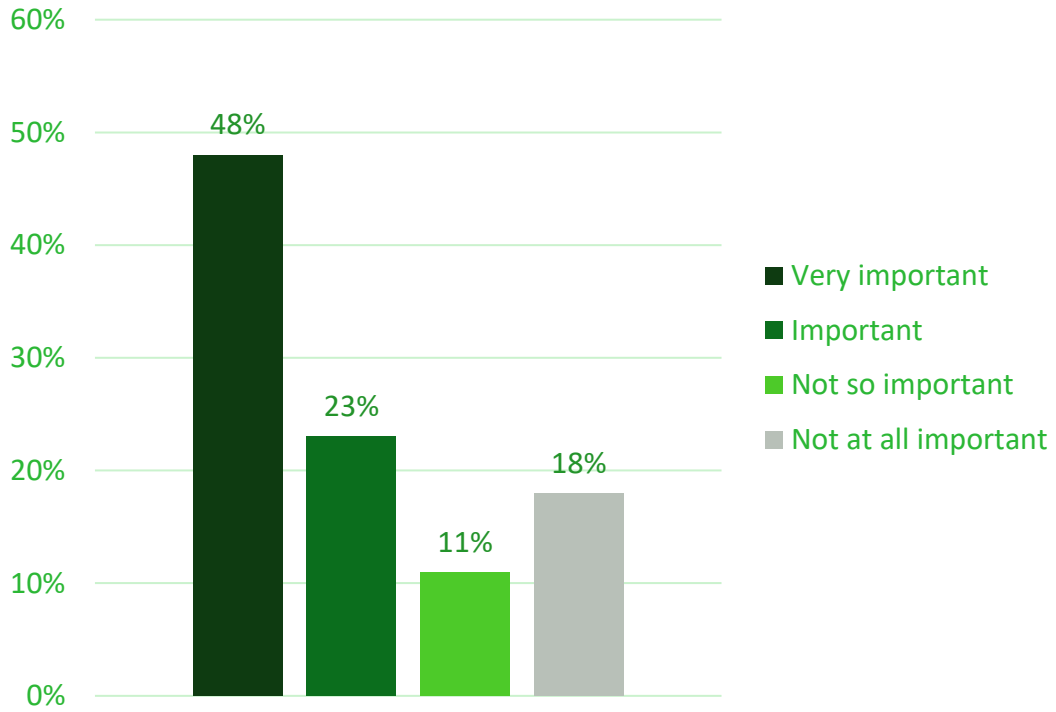
- 28% of Medicare beneficiaries say they themselves have been a victim of a Medicare-related scam.
- An additional 18% say that someone they know has been a victim of a Medicare-related scam.

# Interest in Coverage of GLP-1 Drugs For Weight Loss

## Many will be looking for coverage of GLP-1 drugs for weight loss this year

- 48% of Medicare beneficiaries who plan to review their options during this fall's Annual Enrollment Period say it's "very important" to them to find a plan that covers GLP-1 drugs for weight loss.
- An additional 23% call it "important."
- In fact, most Medicare Advantage and Part D prescription drug plans do not typically cover GLP-1 drugs for weight loss.

How important is it to you to find a Medicare plan that covers GLP-1 drugs for weight loss?




## Familiarity with Medicare's GLP-1 Bridge program has grown among beneficiaries

- 57% of Medicare beneficiaries say they are familiar with the federal government's GLP-1 Bridge program to make these drugs more readily available to qualifying beneficiaries, up from 27% in July of 2026.

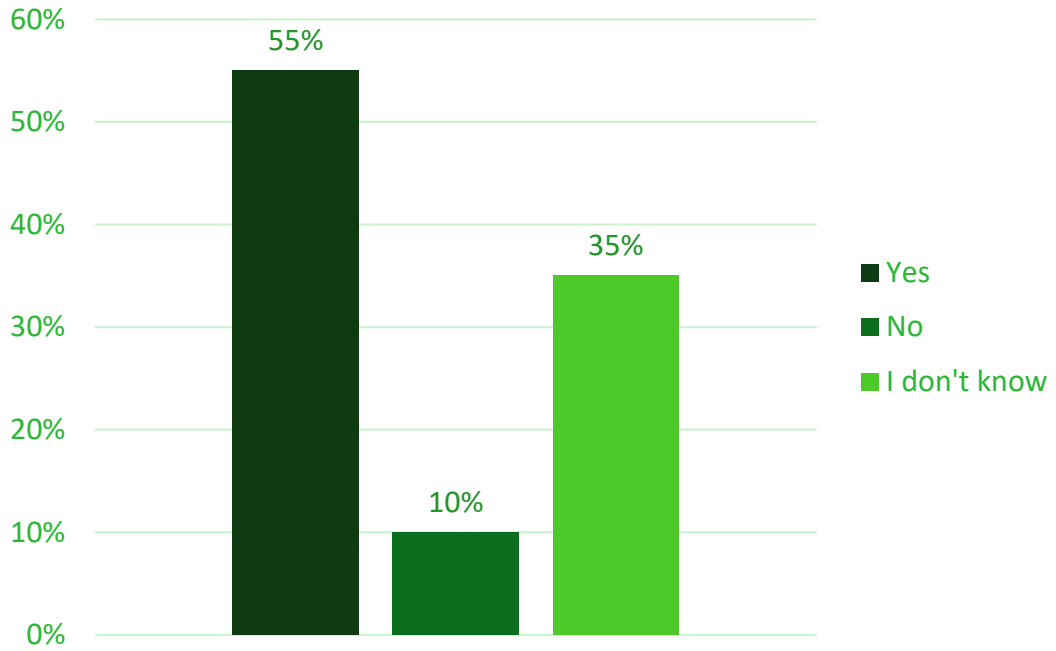
** eHealth asked this question of Medicare beneficiaries in a July 2026 survey of more than 1,000 general population respondents.*

# Confusion Over GLP-1 Drug Coverage

## Medicare Advantage and Part D plan enrollees are confused about GLP-1 coverage

- 55% of Medicare beneficiaries currently enrolled in Medicare Advantage and Part D plans mistakenly believe that these plans typically cover GLP-1 drugs for weight loss.
- In fact, most of these plans only cover these drugs for medical conditions like diabetes.

To the best of your knowledge, do Medicare Advantage and Part D prescription drug plans typically cover GLP-1 drugs for weight loss?




## Many would prioritize GLP-1 coverage over access to their preferred doctors

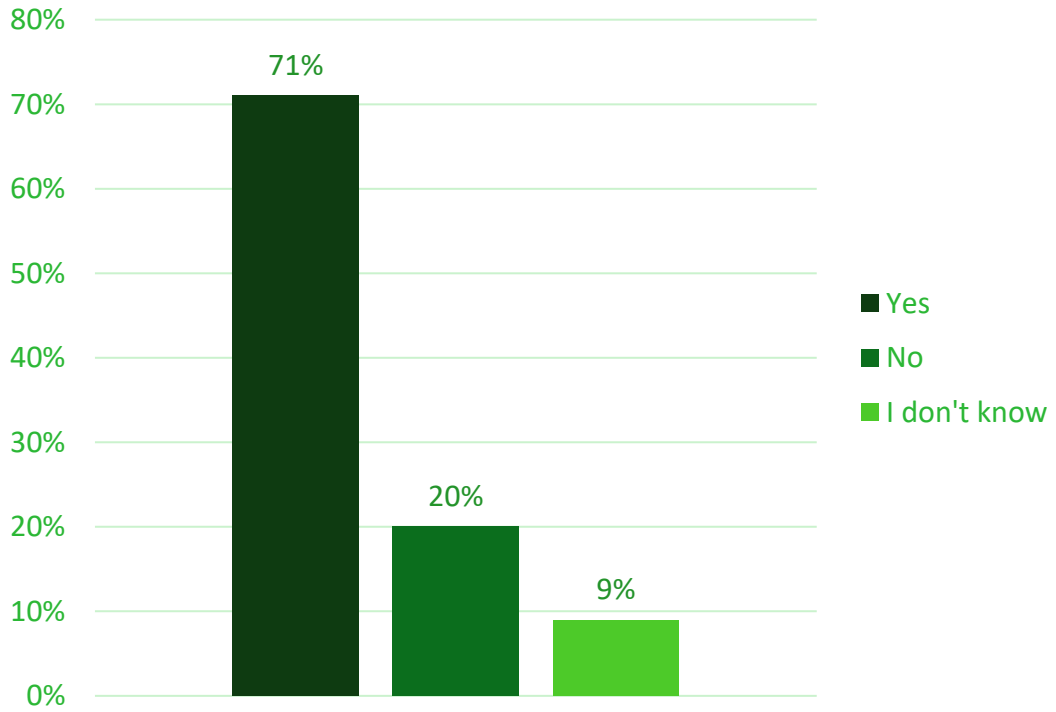
- 59% of current Medicare Advantage plan enrollees say they would switch to a new Medicare Advantage plan covering GLP-1 drugs for weight loss, even if it meant losing access to their preferred medical care providers.

# Plans for This Annual Enrollment Period

## Seven in 10 Medicare beneficiaries intend to review their plan options this fall

- 71% of all Medicare beneficiaries say they intend to review their plan options this Annual Enrollment period.
- Among beneficiaries currently enrolled in Medicare Advantage and stand-alone Part D prescription drug plans, 79% plan to compare their coverage options.

Do you plan to review your Medicare coverage options during this fall's Annual Enrollment Period?




## Half of Medicare Supplement enrollees are considering Medicare Advantage this year, citing costs

- 54% of beneficiaries currently enrolled in Medicare Supplement (Medigap) plans say they intend to consider switching to a Medicare Advantage plan during this fall's Annual Enrollment Period, due to the high monthly premiums of their Medicare Supplement plans.

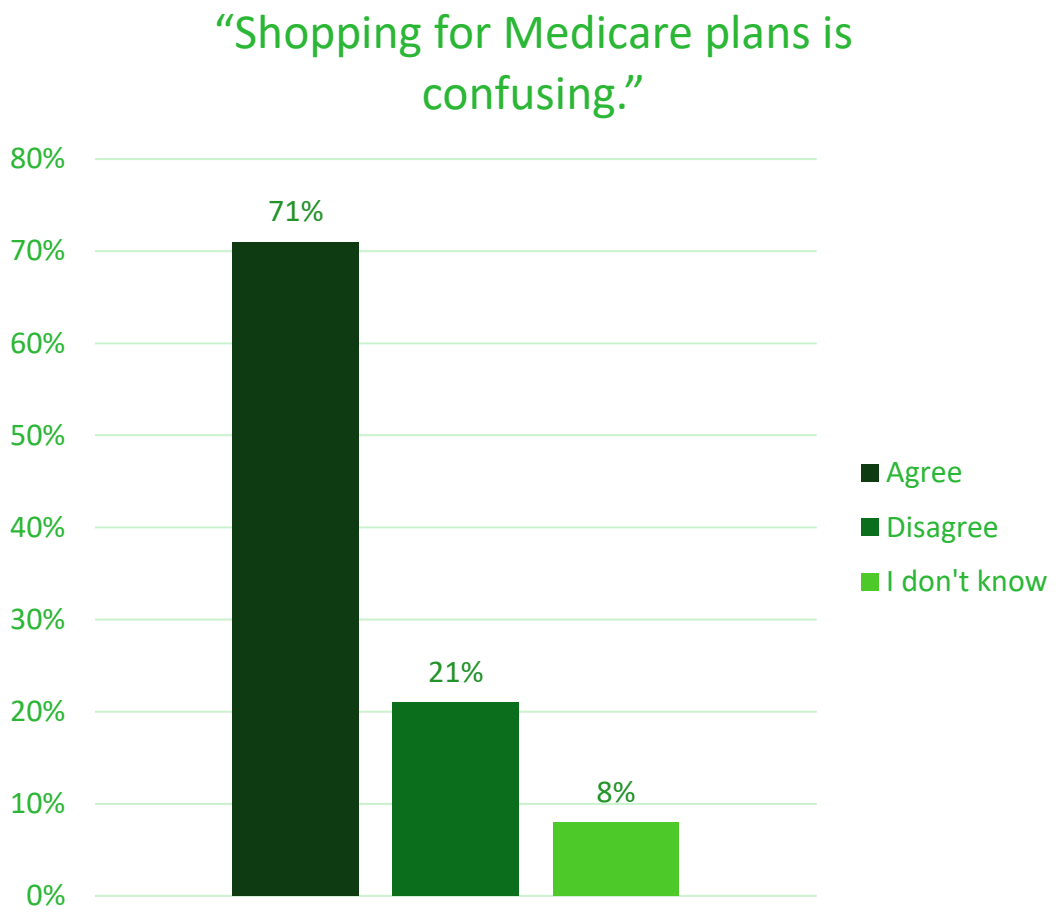
# Medicare Coverage Confusion

## Most beneficiaries find the Medicare shopping process confusing

- 71% of Medicare beneficiaries agree that shopping for Medicare plans is confusing.
- 21% disagree, while 8% are uncertain.

## Yet many are confident they can find the right coverage

- 75% of those planning to review their options this fall express confidence in their ability to find the right plan for their needs and budget.



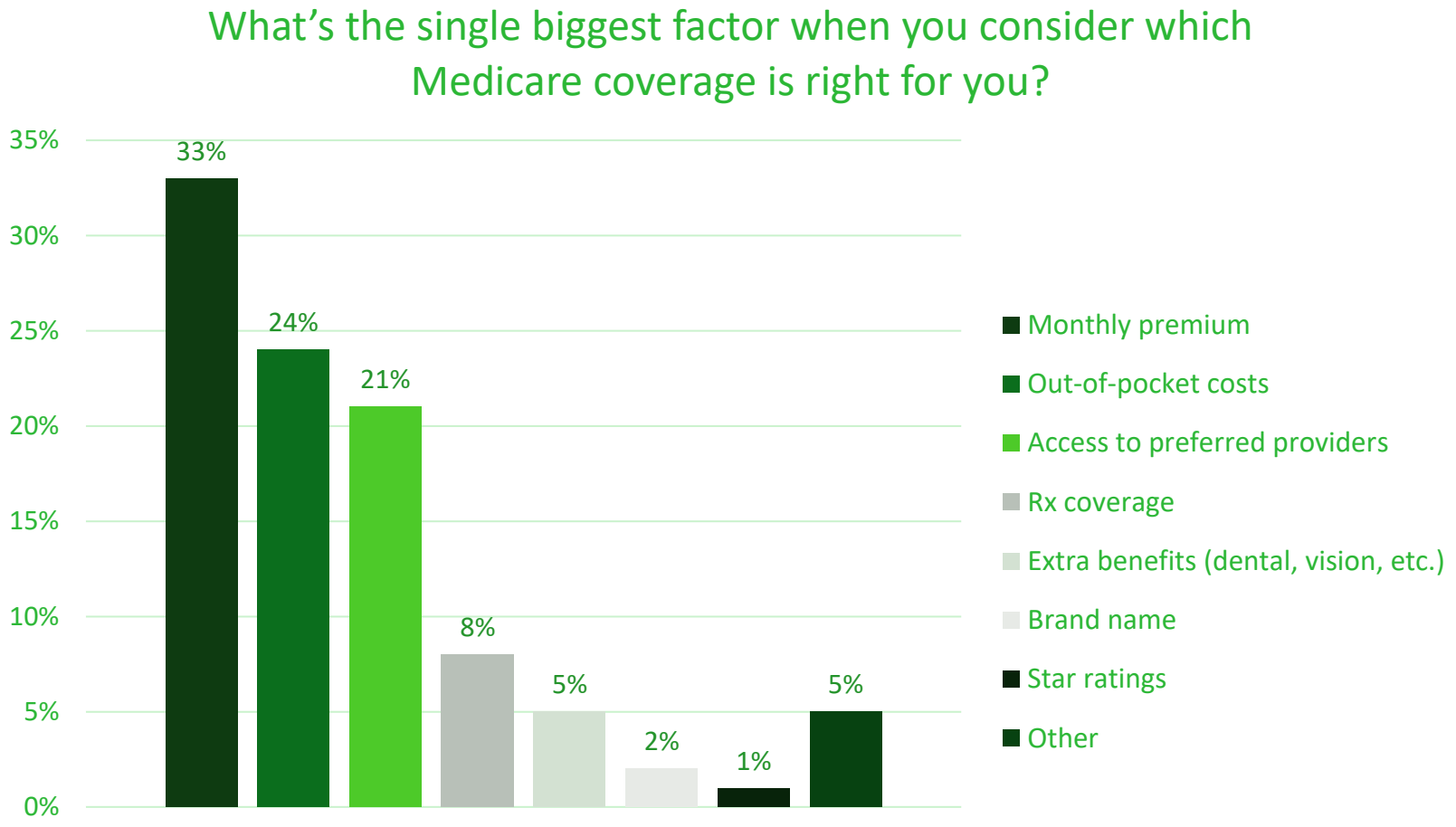

## Many do not feel government resources adequately enable them to select the right Medicare coverage

- 46% of Medicare beneficiaries are unsure or don't think that government resources are enough to help them review and compare their Medicare plan options.

# Priorities for Picking Medicare Coverage

## Premiums, out of pocket costs, and network top beneficiaries' considerations

- 33% of Medicare beneficiaries say the monthly premium is the most important factor when choosing Medicare plans.
- 24% cite out-of-pocket costs.
- 21% cite provider networks.
- 8% cite coverage for their prescription drugs.
- 5% cite extra benefits like dental and vision care.
- 2% cite the brand name of the insurer and 1% cite Medicare star ratings.

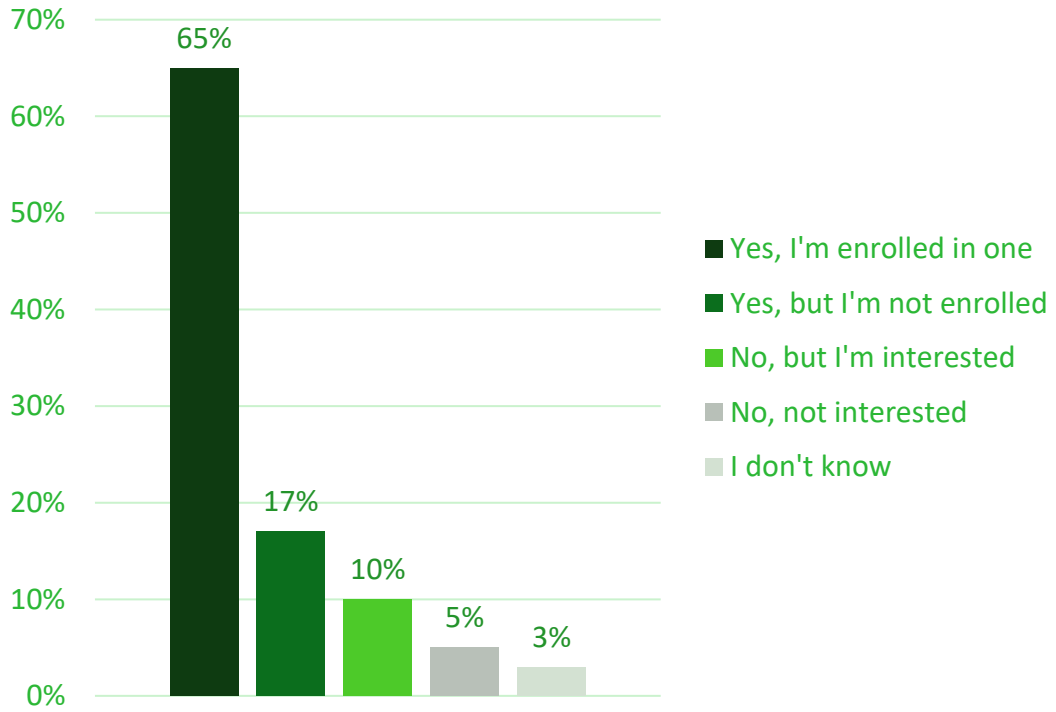


# Positive Impacts of Chronic Special Needs Plans (C-SNPs)

## More than a third of Medicare beneficiaries with diabetes are unaware of or not enrolled in a C-SNPs plan

- 65% of Medicare beneficiaries diagnosed with diabetes are enrolled in C-SNP Medicare Advantage plans for diabetes management.
- 35% are either not aware of or not enrolled in such a plan.

Are you aware of Medicare Chronic Special Needs Plans (C-SNPs) designed for people with conditions like diabetes?*




## Diabetics enrolled in C-SNPs cite several health improvements

- 78% of those enrolled in a C-SNP plans designed for diabetes management say it has helped them lower their A1C levels.
- 68% say it helped them improve daily habits like nutrition and exercise.
- 57% say it helped them save money on diabetes medications and supplies.

** This question was asked specifically of Medicare beneficiaries who identified themselves as having been diagnosed with diabetes.*

# Methodology

Survey data provided in this report are drawn from nationwide survey of more than 1,000 Medicare beneficiaries, with respondents drawn from the general population. The survey was conducted through SurveyMonkey, a third-party survey vendor, between September 22 and 23, 2026. The overall margin of error is +/-3%.

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

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