

Open Enrollment Season Spotlight

*An eHealth Survey
October 2026*



Introduction & Highlights

Tens of millions of Americans will select 2027 health insurance plans for themselves and their families this open enrollment season. eHealth's new survey of 1,000+ adults highlights their frustrations, priorities, and the resources they rely on to help find the right plan based on their needs, preferences, and budgets.

On navigating open enrollment season:

- 57% of Americans consider open enrollment season is stressful.
- 53% of Americans say that choosing a new health plan is as bad as, or even worse than, doing their federal taxes.
- 84% of Americans feel like the health insurance system is intentionally designed to be confusing.

On healthcare costs and the midterm elections:

- 78% of likely voters say healthcare affordability is a top-three issue for them in the upcoming midterm elections.

On artificial intelligence's (AI's) role in healthcare and insurance

- 48% of Americans have used an AI tool to review their health insurance options.
- 41% of Americans say it will be 10 years or longer before an AI tool can replace a doctor for medical advice.
- 22% of Americans say AI can already replace doctors for medical advice.
- 82% of Americans would support a law that requires a human to review any medical claim that was denied by an AI tool.

Highlights

On barriers to accessing medical care:

- 58% of insured Americans have skipped or delayed medical care due to concerns about out-of-pocket costs.
- 46% of insured Americans have skipped or delayed medical care due to uncertainty about their coverage.

Among Americans enrolled in Affordable Care Act (ACA) plans:

- 68% are worried they won't be able to find affordable coverage during open enrollment.
- 36% say their current ACA plan is unaffordable for them.
- 37% say their government premium subsidies were reduced between 2025 and 2026.
- 43% of all Americans say they are familiar with Custom Health Options and Individual Care Expense (CHOICE) Arrangements, formerly known as ICHRA.

Among Americans with employer-sponsored coverage:

- 77% wish their employers offered a broader selection of health insurance plans to choose from.

Open Enrollment Stress & Confusion

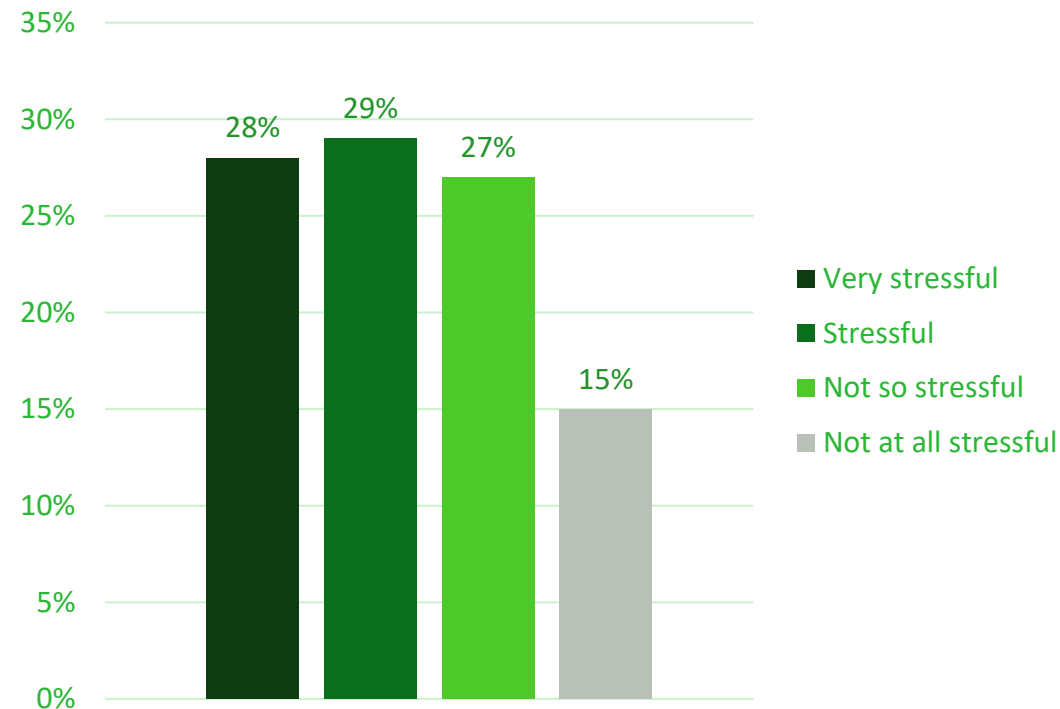
More than half say open enrollment is stressful

- 57% of Americans consider open enrollment season stressful, with 28% calling it “very stressful.”
- 27% say it’s “not so stressful” for them, and 15% call it “not at all stressful.”

Picking a health plan vs doing taxes

- 53% of Americans say picking a health plan is as bad as, or worse than, doing their federal taxes.

How stressful is open enrollment season when you’re asked to choose a health plan for the coming year?



Health insurance confusion feels intentional to many

- 84% of Americans agree with the statement: “It feels like the health insurance system is designed to be confusing on purpose.”

Many stick with their old plan just to avoid the hassle

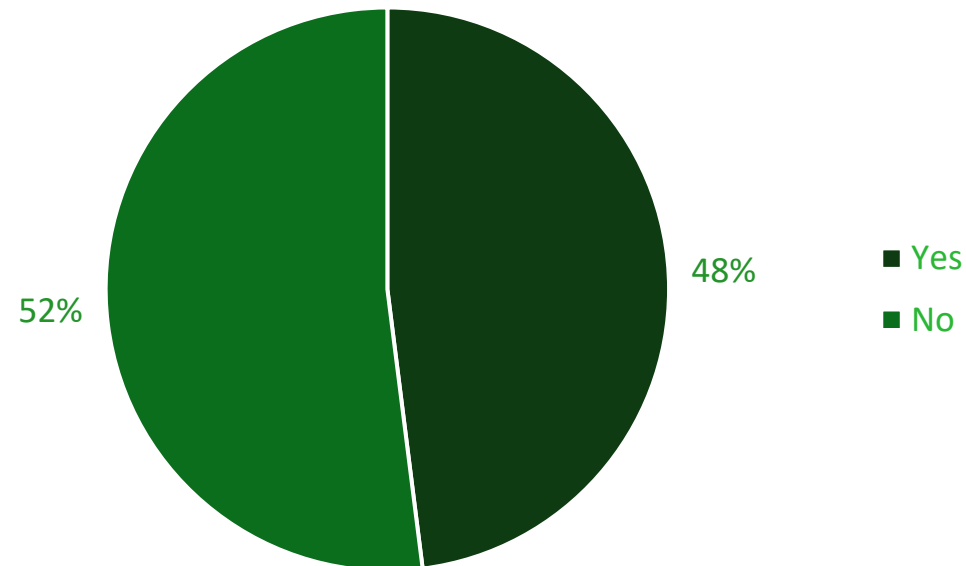
- 71% of Americans admit they’ve stuck with the same health plan for multiple years just to avoid the trouble of researching their options.

AI's Role in Healthcare & Health Insurance

Nearly half have used an AI tool to research their health insurance coverage options

- 48% of Americans say they have used an AI tool to review their health insurance options.
- Among these, 85% say they chose their current health plan based in full or part on advice from an AI tool.
- 52% of Americans say they have not used an AI tool to review coverage options.

Have you ever used an AI tool to review your health insurance options?



Many say AI medical advice they've received has been wrong

- Among Americans who have used AI tools for medical advice, 67% admit that advice has sometimes been incorrect.

Most would like to ensure that AI tools are not solely responsible for denied medical claims

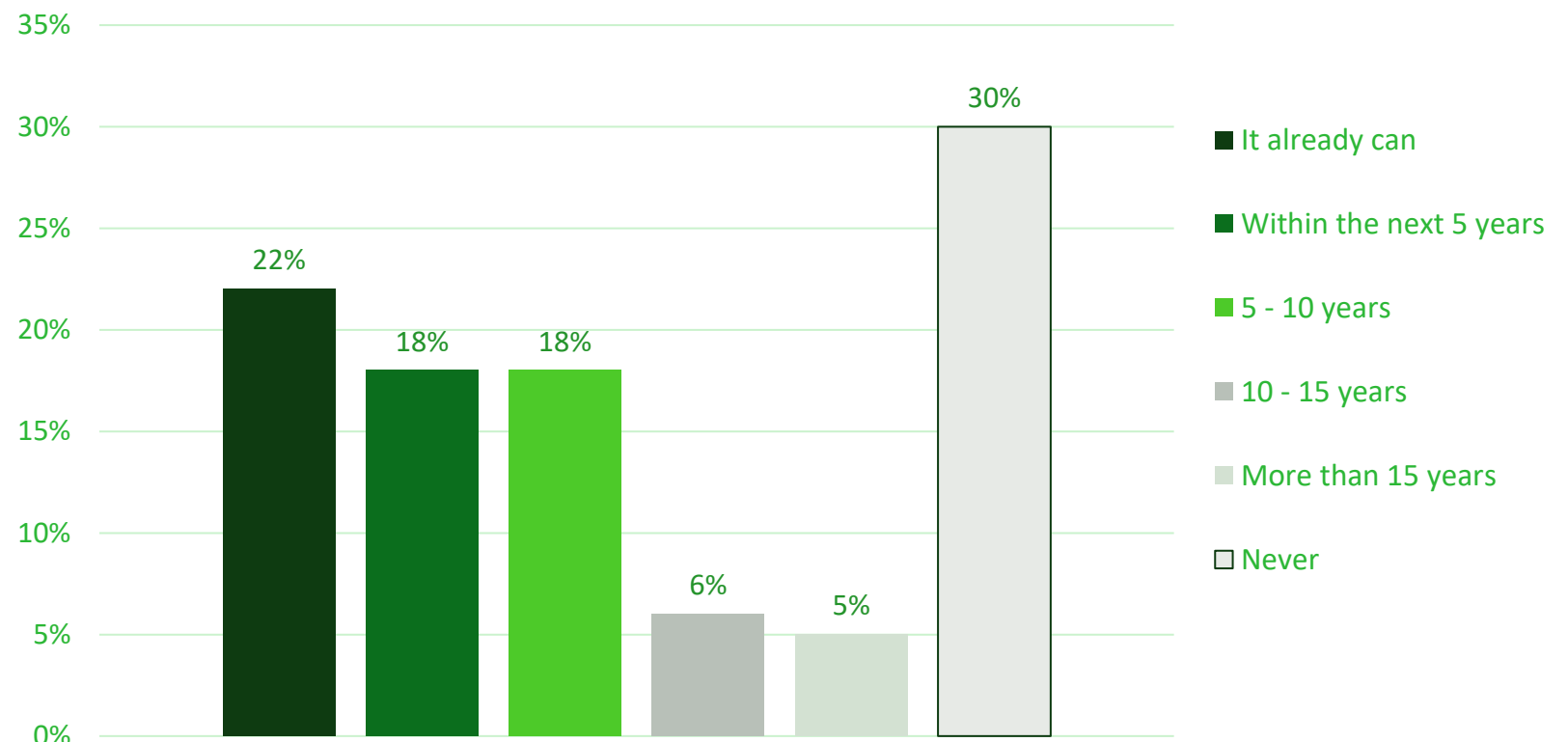
- 82% of Americans would support a law that requires a human to review any medical claim that was denied by an AI tool.

Medical Advice: AI vs Doctors

41% say it will be 10 years or longer before AI-generated medical advice can replace doctors

- 22% of Americans say AI can already replace doctors when it comes to medical advice.
- 18% expect that time will come in the next five years, while an additional 18% say in five to 10 years.
- 6% expect it to happen in 10 to 15 years, while another 5% put it beyond 15 years away.
- 30% say medical advice offered by AI tools will never replace medical advice from a doctor.

When it comes to getting medical advice, how soon do you think an AI tool could replace doctors?

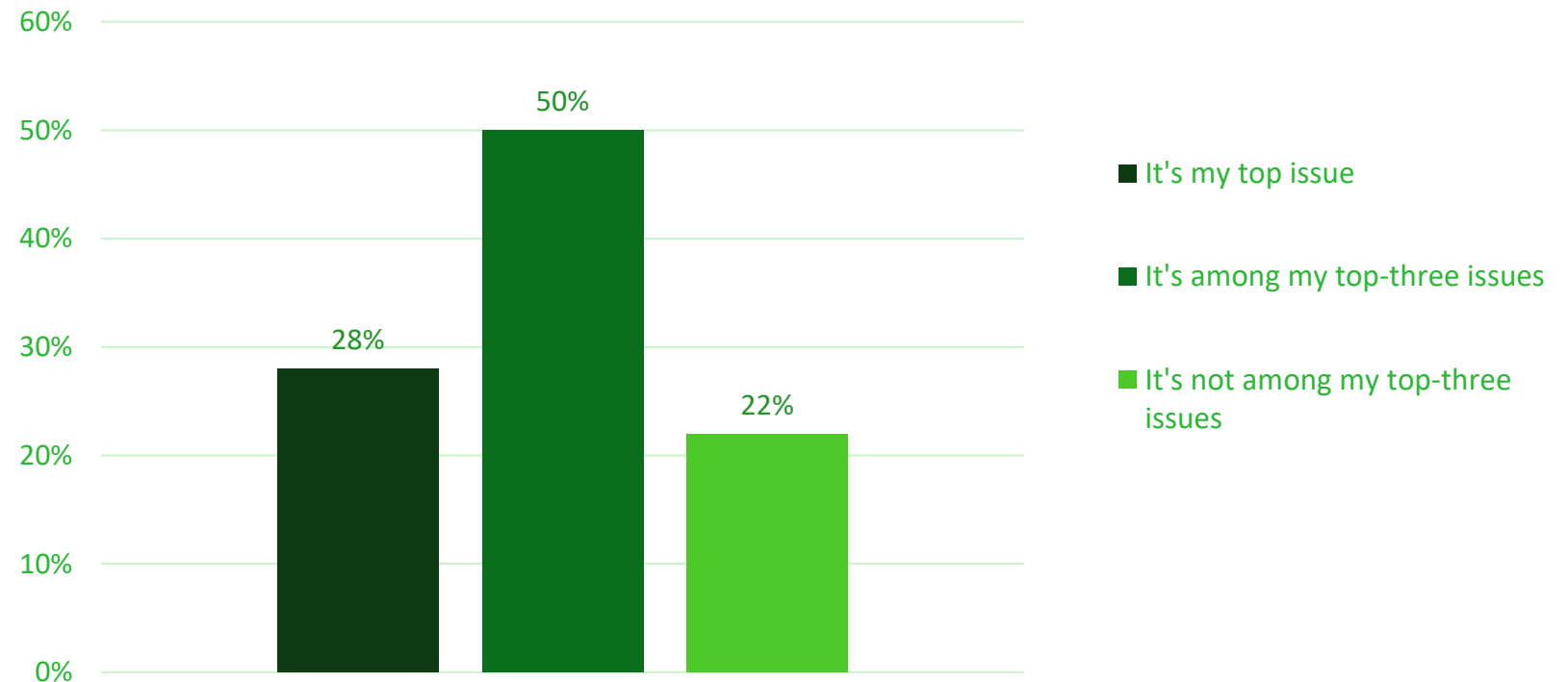


Healthcare and the Midterm Elections

Healthcare affordability is a top-three election issue for three quarters of likely voters this fall

- 28% of likely voters say that healthcare affordability is their top issue when it comes to voting in this fall's midterms elections.
- An additional 50% put it among their top-three voting issues.
- Only 22% of likely voters say healthcare affordability is not among their top-three issues for the midterm elections.

Which of the following best describes how healthcare affordability ranks for you when it comes to voting in the midterm elections this fall?

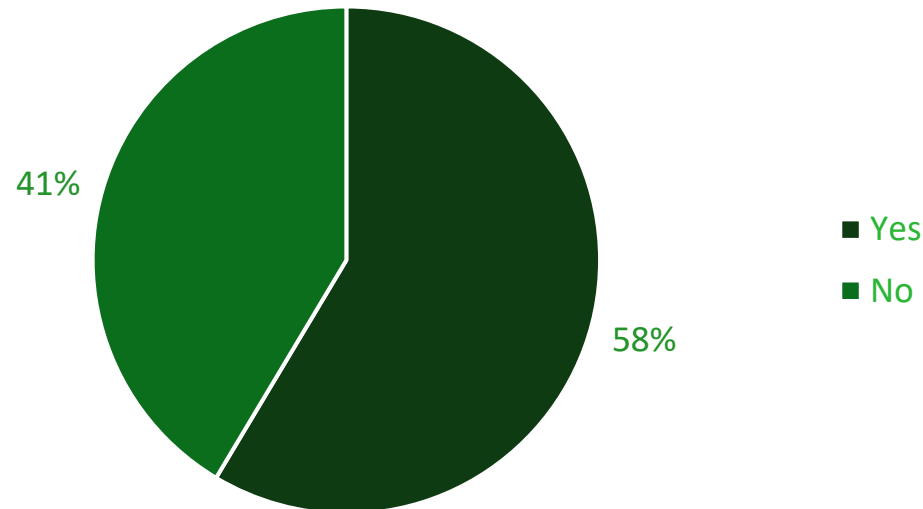


Out-of-Pocket Costs Get in the Way of Care

More than half have skipped or delayed care due out-of-pocket costs

- 58% of Americans with health insurance say they have skipped or delayed medical care in the past year due to concerns over out-of-pocket costs.
- 41% have not skipped or delayed medical care in the past year for this reason.

In the past year, have concerns about out-of-pocket costs caused you to skip or delay medical care?



Confusion about covered benefits can also get in the way of care

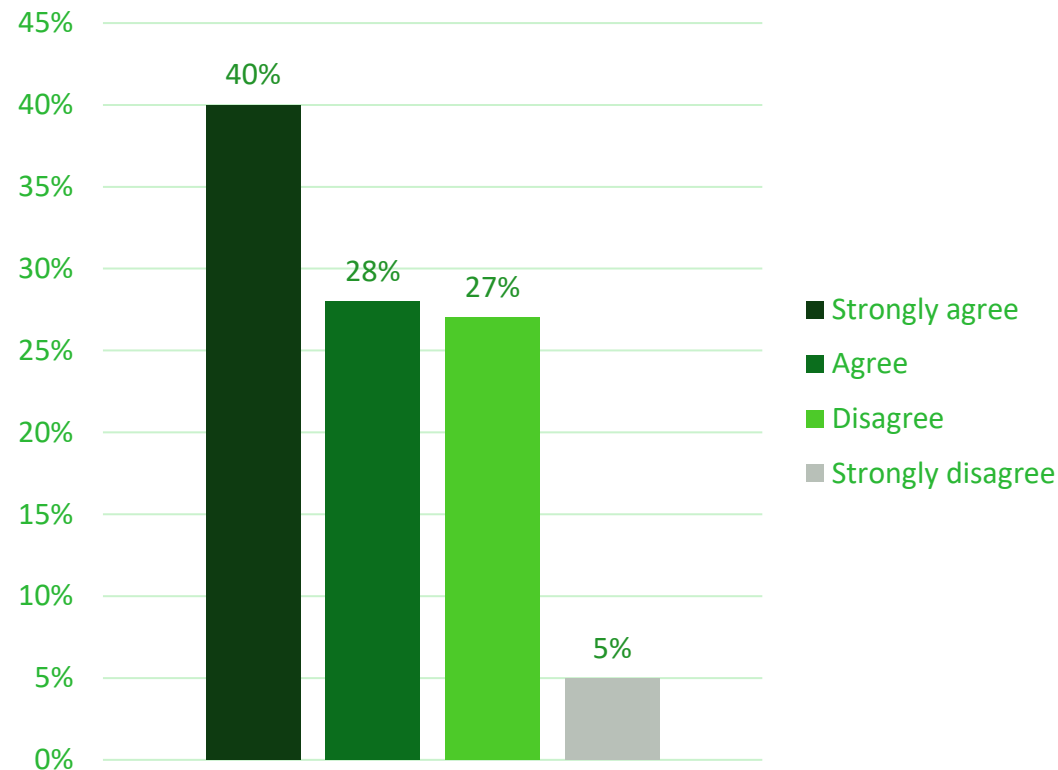
- 46% of Americans with health insurance have skipped or delayed medical care in the past year due to confusion about their coverage.
- 54% have not skipped or delayed care for this reason.

Focus on Affordable Care Act (ACA) Plan Enrollees

Two thirds worry they won't find affordable coverage options during open enrollment

- 68% of ACA plan enrollees say they are worried they won't be able to find affordable health insurance, with 40% strongly agreeing with that statement.
- 32% of ACA plan enrollees are not worried about finding affordable coverage during open enrollment.

"I'm worried I won't be able to find a health insurance plan I can afford."



More than one third say their current ACA plan is unaffordable for them

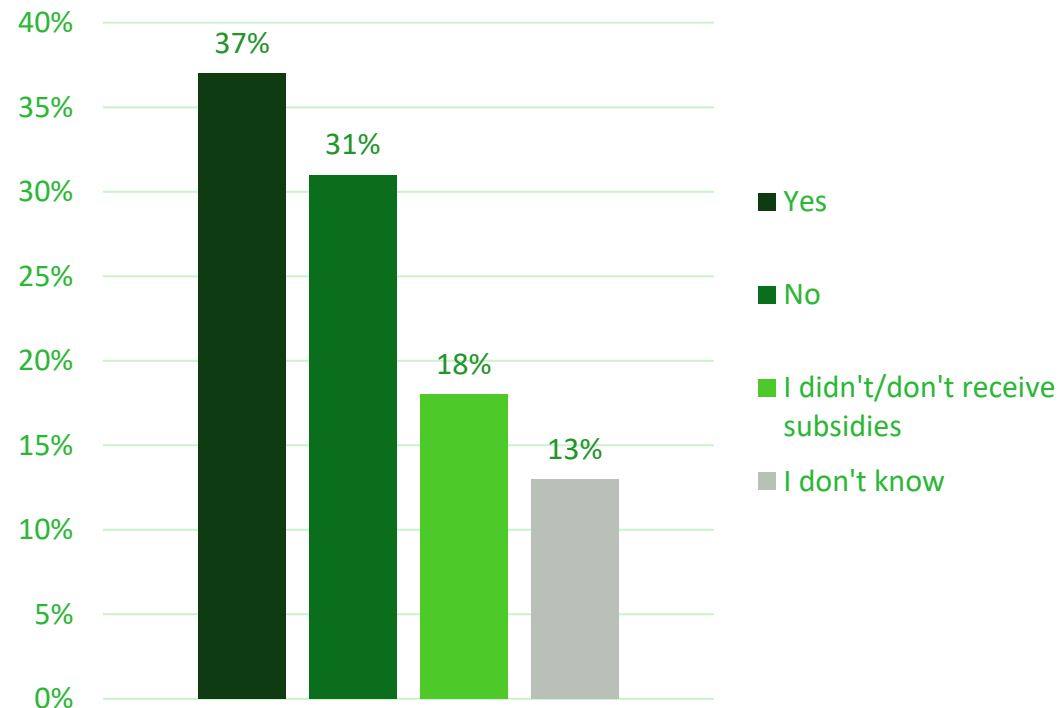
- 64% of ACA plan enrollees say their current plan is affordable for them, with 34% saying it's "very affordable."
- 36% call their current ACA plan "unaffordable," with 16% calling it "very unaffordable."

ACA Subsidies & CHOICE Arrangements

Many saw their ACA premium subsidies reduced in 2026*

- 37% of ACA plan enrollees say their subsidies were reduced in 2026 compared to 2025; excluding people who don't receive subsidies, that figure was 45%.
- 31% did not see a reduction in their subsidies for 2026.
- 18% say they do not receive subsidies.
- 13% are uncertain.

“Were your premium subsidies from the government reduced for 2026 compared to 2025?”



Four in ten Americans are familiar with CHOICE Arrangements

- 43% of Americans say they are familiar with Custom Health Options and Individual Care Expense (CHOICE) Arrangements, formerly known as ICHRA arrangements.
- 57% are unfamiliar with these, or unsure.
- CHOICE Arrangements allow employees to purchase ACA plans on their own with financial help from their employers.

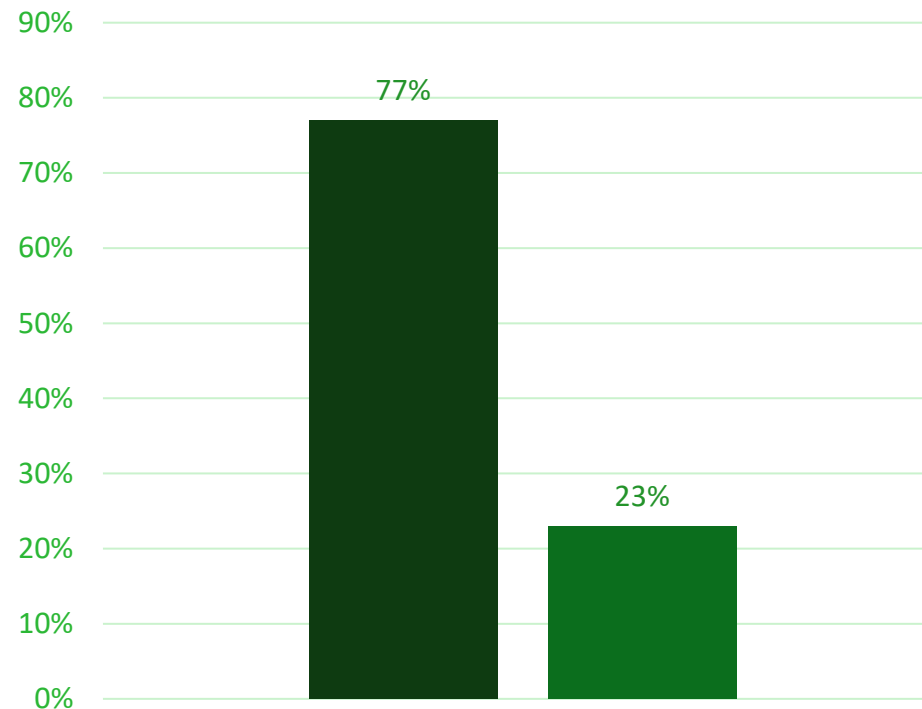
**Enhanced ACA premium subsidies introduced during the COVID-19 pandemic were allowed to lapse as of January 1, 2026. Changes in income and other factors can also impact the dollar value of subsidies.*

Focus on Employer-Sponsored Coverage

Most would prefer their employers offered more health plan choices

- 77% of people with employer-based coverage wish their employers offered a broader selection of health insurance plans to choose from.
- 23% are content with the number of plans they are currently offered.

Would you prefer your employer offered a wider variety of health insurance plans to choose from during open enrollment?



Yet most call their current health plan a good match for their personal needs

- 79% of people with employer-based health coverage say their current health insurance plan is a good match for their personal needs and budget.
- 16% do not consider their plan a good match for their needs and budget.
- 5% are uncertain.

Methodology

Survey data provided in this report are drawn from nationwide survey 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 October 7 and 9, 2026. The overall margin of error is $\pm 3\%$.

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.

OPEN ENROLLMENT SEASON SPOTLIGHT – OCTOBER 2026

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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