Medicare Costs & Satisfaction Survey

February 2020
Study Overview

The survey results presented in this report describe Medicare consumers’ priorities when choosing a Medicare insurance plan, their concerns about costs and medical bills, and how they prefer to shop for and enroll in Medicare insurance products.

Highlights:

• **Surprise medical bills are a big concern for Medicare enrollees**: 63% of respondents said they worry about getting an unexpected medical bill after receiving medical care.

• **Coverage of preferred doctors growing in importance for enrollees**: 31% said coverage for their preferred doctors and hospitals was the most important consideration when choosing a plan, up from 20% in a February 2019 eHealth survey.

• **Medicare beneficiaries in their 70s are most satisfied with coverage**: 60% of people age 71 to 79 said they were “very satisfied” with their coverage, compared to 52% of those age 65 to 70 and 42% of those age 80 or older.

• **Most want a combination of online resources and personal help**: 55% said they preferred to research and enroll in Medicare coverage with a combination of online tools and personal help from a licensed agent; 23% want to research and enroll entirely online.

This report presents results from a survey of Medicare beneficiaries who purchased coverage through eHealth. The survey was conducted on a voluntary basis by email invitation in January 2020 and a total of 1,086 responses were received.
Surprise medical bills were a concern for more than six in ten Medicare enrollees surveyed

- 63% said they worry about getting a surprise medical bill after receiving medical care.
- 38% worry that their medical provider may not be in network with their insurance plan.
- 35% worry about paying out their deductible.
- 29% worry about paying for copays.

Medicare Advantage enrollees worry about out-of-pocket costs more than Medicare Supplement enrollees: 38% of Medicare Advantage enrollees said they worry about deductibles, compared to 29% of Medicare Supplement enrollees. Similarly, Medicare Advantage enrollees were more likely to cite worries about copays than those enrolled in Medicare Supplement (34% vs. 22%).

* More than one response to this question was allowed.
Premiums take a back seat to out-of-pocket costs and coverage of preferred providers for many

- 32% said that out-of-pocket costs were the most important consideration when choosing a plan.
- 31% said coverage for their preferred doctors and hospitals was the most important consideration, up from 20% in a February 2019 eHealth survey*.
- 21% said that monthly premium was the most important consideration, down from 33% in February 2019*.

**Medicare Supplement enrollees are more concerned about monthly premiums**: 23% of Medicare Supplement enrollees said that the monthly premium was their top concern, compared to 18% of Medicare Advantage enrollees.

**Women and higher-income respondents are more concerned about provider networks**: 33% of women said coverage of their preferred providers was their top concern, compared to 28% of men; 47% of those with an income of $100,000 or more per year cited coverage of network providers as their top concerns, compared to only 25% of those with an income of less than $25,000.

eHealth tracks increasing satisfaction with Medicare coverage year over year

- More than half (54%) of survey respondents said they were “very satisfied” with their coverage, compared to 29% a year ago.*

- An additional 30% were “satisfied” with their coverage, compared to 46% a year ago.*

- 12% were neither satisfied nor dissatisfied, compared to 20% a year ago.*

- A total of 5% expressed some level of dissatisfaction with their coverage, compared to 6% a year ago.*

Medicare Supplement enrollees are more likely to express highest level of satisfaction: 60% Medicare Supplement enrollees said they were “very satisfied” with their coverage, compared to 52% of those with Medicare Advantage coverage.

Septuagenarians are most satisfied with their coverage: 60% of people age 71 to 79 said they were “very satisfied” with their coverage, compared to 52% of those age 65 to 70 and 42% of those age 80 or more.

* See eHealth’s Medicare Consumer Survey published in February 2019.
Most Medicare enrollees want to combine online shopping and enrollment tools with personal help when choosing a plan

- More than half (55%) said they prefer to research and enroll in coverage using a combination of online tools and help from a licensed agent.
- 23% said they prefer to do their research and enrollment entirely online.
- Another 23% said they prefer to work offline with a licensed agent when shopping for coverage.

Men are more comfortable shopping entirely online, while women are more likely to prefer using an agent: 25% of men would prefer to research and enroll entirely online, compared to 21% of women; 25% of women would prefer to work offline through a licensed agent, compared to 19% of men.

Preference for the availability of agent assistance is consistent year over year: A May 2019 eHealth survey found that 53% of those who came to eHealth after visiting Medicare.gov bought at eHealth because they valued personal assistance from an agent.
Methodology Note
This report’s findings are based on a voluntary survey of consumers who purchased Medicare Advantage plans through eHealth. The survey was conducted in January 2020 and a total of 1,086 responses were collected. All figures were rounded to the nearest full percentage point. Total percentages may add to slightly more or less than 100 due to rounding.
About eHealth

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