



Medicare Advantage Potential Savings

eHealth found that Medicare Advantage enrollees who compared their current Medicare Advantage plan with available 2025 plans could be saving an average of \$1,814 per year on medical bills and prescription drugs with a lower cost plan.

We based the average potential savings on the combined out-of-pocket costs and premiums for more than 58,999 user sessions nationwide. Results are limited to 2025 coverage year plans offered by eHealth at the time of tool use and are based on the cost information available to eHealth at the time the tool was used; this cost information is subject to periodic updates and corrections.

Costs included the monthly Medicare Advantage health plan premiums for the year, the average monthly Medicare part B premium, minus the available Part B giveback benefit. We excluded costs that would be paid on behalf of beneficiaries that have both Medicare and Medicaid (dually eligible).

Finally, we added in the average annual cost of the beneficiary's prescription drugs based on eHealth Medicare customers who used our prescription drug coverage comparison tool and identified their current plan during Medicare's Annual Enrollment Period for 2025 coverage, which ran from October 15 – December 7, 2024. This gave us an estimated total average yearly plan cost.

Armed with this number, we compared the cost of the beneficiary's current plan with the least expensive plan offering similar benefits available in their area to come up with an estimated potential cost savings.