

## eHealth Analysis Shows that Aging into Medicare Can Lead to Average Savings of More than \$8,500 Per Year in Insurance Premiums

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People transitioning from Affordable Care Act coverage to Medicare at age 65 may find significant savings in three scenarios described by eHealth report

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Aug. 22, 2018-- According to a report released today by eHealth, Inc. (NASDAQ: EHTH), which operates eHealth.com and eHealthMedicare.com, seniors aging into Medicare coverage at age 65 often save thousands of dollars per year in comparison to coverage they may have purchased for themselves in the private health insurance market.

According to eHealth's analysis:

- \$857 is the national average monthly premium for individuals age 63 and 64 buying coverage compliant with the Affordable Care Act (ACA) without government subsidies
- \$148 is the national average monthly premium for people age 65-70 with a Medicare Advantage Prescription Drug plan, a monthly savings of \$709 or annual savings of \$8,508
- \$161 is the national average monthly premium for people with Original Medicare plus Part D coverage
- \$302 is the national average monthly premium for people with Original Medicare and Medicare Supplement plus Part D coverage

eHealth's report includes a comparison of deductibles and out-of-pocket costs associated with ACA coverage in three different Medicare coverage scenarios.

"At eHealth we speak to consumers every day who are looking forward to qualifying for Medicare, often because they anticipate it will provide robust health insurance coverage at a lower cost than what they currently pay," said Chris Hakim, eHealth's Vice President of Medicare Products. "Health insurance costs are a burden for many older consumers, especially for those who don't get coverage on the job and who buy their own health plan in the individual insurance market without the help of government subsidies to lower their premiums."

eHealth's analysis compares average costs for ACA-compliant health insurance plans selected at eHealth by unsubsidized consumers age 63 and 64 with average costs for Medicare products selected at eHealth by customers age 65 to 70. ACA costs are based on plan selections from November 1, 2017 to June 30, 2018; Medicare costs are based on plan purchased at eHealth between October 15, 2018 to June 25, 2018. For additional information on eHealth's findings and methodology, please review the full report.

## **About eHealth**

eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from brand-name insurers side by side and purchase and enroll in coverage online and over the phone. eHealth offers thousands of individual, family and small business health plans underwritten by many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources, exceptional telephonic support, and powerful online and pharmacy-based tools to help Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online or over the phone through Medicare.com (www.Medicare.com), eHealthMedicare.com (www.eHealthMedicare.com), GoMedigap (www.goMedigap.com) and PlanPrescriber.com (www.PlanPrescriber.com).

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