



## Individual Health Insurance Premiums Have Increased 62 Percent Since the First Obamacare Open Enrollment Period, According to eHealth Annual Price Index Report

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**eHealth tracks costs and trends from 2014 through 2018 among consumers who buy coverage on their own but do not qualify for government subsidies**

MOUNTAIN VIEW, Calif., Sept. 25, 2018 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) released its annual [Health Insurance Price Index Report for 2018](#), tracking costs and trends for major medical health plans purchased without federal subsidies at [eHealth.com](#) during the Affordable Care Act's (ACA's) 2018 open enrollment period, which ran from November 1 to December 15, 2017.



eHealth's Price Index Report tracks costs and trends from the ACA's initial 2014 open enrollment period through the most recent open enrollment period when consumers selected coverage for 2018. The annual report is one of the few sources of information and analysis about health insurance consumers who buy their own coverage and do not receive government subsidies. This population comprises approximately 42 percent of the individual health insurance market.

Among [the report's](#) key findings:

- \$440 was the average monthly premium for individual health insurance plans selected by unsubsidized eHealth customers. This represents a 16 percent increase over the prior year and a 62 percent increase from the 2014 open enrollment period, the first year ACA plans were available
- \$1,168 was the average monthly premium for a family health plan, a 17 percent increase from 2017 and a 75 percent jump from 2014
- Deductible costs also rose in 2018. The average individual deductible increased by 3 percent from 2017 to \$4,578, while the average family deductible increased by 7 percent from 2017 to \$8,803
- The average premium for individual Bronze plans in 2018 was higher than the average premium for Platinum plans in 2014 and 2015
- HMO-style health insurance plans accounted for 56 percent of all individual and family policies selected by eHealth customers for 2018, a 17 percent increase since 2014

"As we approach the upcoming open enrollment period for 2019 coverage, it's valuable to take a look back at the way the market has changed since 2014," said eHealth CEO Scott Flanders. "Consumers who qualify for federal premium subsidies may not realize how much the cost of coverage has changed over the years, but individuals and families who don't qualify for subsidies have borne a heavy burden in increased costs, as our report shows."

eHealth is one of the largest private online health insurance marketplaces in the U.S., providing consumers with access to thousands of health plans offered by more than 180 health insurance companies. The company serves the needs of those eligible for ACA subsidies as well as those with annual incomes too high to qualify.

[The Price Index Report](#) can be read in full at [eHealth.com](#).

### 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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