



## New Federal Rules on HRAs and ACA State Innovation Waivers Will Benefit Consumers and Small Employers, Says eHealth CEO

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MOUNTAIN VIEW, Calif., Oct. 23, 2018 /PRNewswire/ -- Scott Flanders, Chief Operating Officer of eHealth, Inc. (NASDAQ: EHTH) released a statement today supporting a new proposed federal rule governing Health Reimbursement Arrangements (HRAs) and guidance on state innovation waivers under the Affordable Care Act (ACA). The new rules would allow HRAs to be used by employees to pay for health insurance premiums, while the guidance on waivers allows states more freedom in implementing the health reform law.



"Today's new proposed rule on HRAs and yesterday's announcement expanding the scope of state innovation waivers under the ACA are good examples of flexible, creative solutions that can help address real-world consumer needs in a health insurance market that's still difficult for too many," said Mr. Flanders.

"Our customers consistently tell us that cost is often a major barrier to health insurance coverage. These new rules should give consumers new choices that will expand access while reducing costs."

"We expect the new rule on HRAs to encourage many small businesses to fund health care coverage for employees," Mr. Flanders continued. "Small businesses with fewer than 50 employees, which are not subject to the ACA employer mandate, have struggled with the cost and administrative burden of providing employee health benefits. This new rule eases the burden while offering employees of small businesses a new path to coverage."

"The previous rules governing HRAs unnecessarily restricted options for these employers and their workers. Making HRAs into a more versatile tool for delivering benefits can help small firms become more competitive in attracting and retaining talent in a tight employment market."

"The administration's proposed rule on HRAs may re-establish HRAs as another option for employers to offer financial assistance to workers to reduce both health insurance premiums and out-of-pocket costs. eHealth looks forward to helping our small and medium-sized business customers find the best solution for themselves and their employees."

"I also commend the expansion of state innovation waivers, which give states more freedom in the implementation of ACA rules so consumers may choose new and potentially more affordable coverage alternatives."

Mr Flanders concluded: "As a result of these recent announcements, we hope to see increased competition in the individual and small group markets and increased coverage options for consumers, particularly those who have been priced out of the health insurance market as ACA costs continue to increase."

### 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](http://www.Medicare.com)), eHealthMedicare.com ([www.eHealthMedicare.com](http://www.eHealthMedicare.com)), GoMedigap ([www.goMedigap.com](http://www.goMedigap.com)) and PlanPrescriber.com ([www.PlanPrescriber.com](http://www.PlanPrescriber.com)).

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