



## ACA Health Insurance Consumers Want Affordable Premiums and Coverage Choices, eHealth Survey Finds

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**Changes to the ACA tax penalty and the availability of extended duration short-term health insurance plans are not well understood by many**

MOUNTAIN VIEW, Calif., Oct. 25, 2018 /PRNewswire/ -- As the Affordable Care Act's (ACA's) 2019 open enrollment period approaches, eHealth, Inc. (NASDAQ: EHTH) has released results from [a new survey](#) of more than 1,500 consumers, exploring their knowledge about recent changes to health insurance regulations that impact the sale of health plans that don't meet the coverage requirements of the ACA, and their intentions for securing 2019 coverage.



Among the survey's highlights:

- Sixty-one percent of respondents say they could be drawn away from ACA coverage if another option offered them savings on monthly premiums.
- Most are willing to give up maternity care (81%) and mental health care (57%) in exchange for lower prices.
- More than four in ten (43 percent) are aware that short-term health insurance plans can now be purchased for coverage periods of up to one year in most states.
- About half (49 percent) don't know the ACA tax penalty was repealed.
- About three in ten (31 percent) don't know the dates for this year's open enrollment period.

Additional findings and analysis are provided in eHealth's [survey report](#).

"As [eHealth has reported](#), the average premium paid by families not receiving ACA subsidies increased 75 percent between the 2014 and 2018 open enrollment periods, to more than \$1,100 per month," said eHealth CEO Scott Flanders. "Faced with costs like that, it's not surprising that many are looking for more affordable alternatives. Consumers need to understand the robust benefits and protections offered by ACA plans, but they also need to know that there are other, less costly options, like short-term coverage, that can still protect them against many unforeseen medical expenses. No one should find themselves totally uninsured on January 1st."

The survey was conducted on behalf of eHealth, Inc. by CredSpark. Responses were collected on a voluntary basis and more than 1,500 responses were received. About half of the responses came from eHealth customers while the other half came from the general public, with an emphasis on people who purchase their own health insurance coverage.

### 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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