



## Open Enrollment Half-Time Report: Unsubsidized Health Insurance Consumers Turning to Short-Term Coverage

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MOUNTAIN VIEW, Calif., Nov. 30, 2018 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](http://eHealth.com)) [released a report](#) analyzing costs and trends among eHealth customers in the first half of the 2019 open enrollment period under the Affordable Care Act (ACA), which began November 1 and is scheduled to run through December 15, 2018.



[eHealth's report](#) focuses on costs borne by individuals and families who do not qualify for or receive federal subsidies. It also examines trends among people selecting short-term health insurance plans at eHealth. eHealth's analysis covers the period between November 1 and November 25, 2018 and compares findings to the same period a year before.

### Key findings:

- **Increased interest in short-term plans:** In the 2017 period under review, people selecting short-term plans at eHealth accounted for 56 percent of all combined short-term and ACA plan selections among people not receiving government subsidies for ACA plans; this figure increased to 70 percent for the same period in 2018.
- **Short-term premiums are stable while deductibles increase:** The average monthly premium for individual short-term coverage is \$107 this year, a decrease of four percent over the same period a year before; meanwhile, the average individual deductible increased 14 percent.
- **Average family premiums for ACA plans decrease 3 percent:** The average monthly premium for family coverage among people not receiving government subsidies is \$1,154, down from \$1,191 in the same period a year ago.
- **Average individual deductibles for ACA plans decrease 7 percent:** The average annual deductible for individual coverage among people not receiving government subsidies is \$4,064, down from \$4,358 in the same period a year ago.

[eHealth's report](#) also examines average customer selections by plan type (HMO, PPO, etc.) and metal level. eHealth intends to follow up this report with additional updates on market costs and trends in the ACA market at the close of open enrollment.

### 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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