



## eHealth Survey: Saving Money is the Overriding Concern for the Majority of People Shopping During This Year's ACA Open Enrollment

December 11, 2018

**Among those who have not yet shopped for 2019 coverage, more than 4 in 10 don't know when the nationwide open enrollment period ends**

MOUNTAIN VIEW, Calif., Dec. 11, 2018 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) ([www.ehealth.com](http://www.ehealth.com)) released results from a [new survey](#) of 726 people buying Affordable Care Act (ACA) coverage and short-term health insurance through eHealth during the ACA's current nationwide open enrollment period.

Four key findings from [eHealth's survey](#):

- **Price sensitivity drives interest in short-term plans:** 86 percent of people who selected short-term coverage for 2019 said they chose their plan because it saved them money over other options; only 62 percent of people picking ACA plans said the same.
- **People who bought ACA coverage were relatively more likely to cite considerations other than cost in choosing 2019 coverage:** Price was still their first consideration, but 46 percent chose their ACA plan because it covered the benefits they valued most (compared to 24 percent of short-term buyers).
- **Short-term buyers are more likely to have considered all their options:** 38 percent of those who selected a short-term plan for 2019 said they also considered an ACA-compliant health insurance plan; only 15 percent of ACA buyers considered a short-term plan.
- **Many consumers still don't know that open enrollment ends December 15, 2018 in most states:** 41 percent of respondents who had not yet shopped for 2019 coverage believed that the nationwide open enrollment period continues through December 31 or later.

Read the [full report](#).

"These results are consistent with what we have long understood about health insurance consumers: that the cost of coverage is their most important consideration," said eHealth CEO Scott Flanders. "Of course, we always recommend that people buy comprehensive ACA coverage. Unfortunately, many can't afford it, and that's especially true of middle-income Americans who don't qualify for government subsidies under the ACA."

Mr. Flanders continued: "It's imperative that consumers understand the [differences](#) between ACA plans and short-term plans, but short-term coverage provides many with an affordable alternative to going totally uninsured next year."

As [recently reported](#), the average monthly premium for ACA coverage selected by eHealth customers in the first half of the nationwide open enrollment period was \$477 for an individual. By comparison, the average individual premium for short-term coverage was \$107.

### 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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