



## Health Insurance 101: eHealthInsurance Publishes New Student Buyer's Guide

September 23, 2009

### Recent Studies Shows College Students Are Uneducated on the Fundamentals of Health Insurance and School-Sponsored Plans May Be Inadequate

MOUNTAIN VIEW, CA, Sep 23, 2009 (MARKETWIRE via COMTEX) -- College students need to be educated on the basics of health insurance, according to a recent national survey<sup>(1)</sup> conducted by Kelton Research and sponsored by eHealthInsurance. In response to this need, eHealthInsurance (NASDAQ: EHTH) today published Health Insurance 101, a new step-by-step guide to educate college and graduate students on the variety of individual health insurance options they face going into the school year.

As the leading online source of health insurance for individuals, families and small businesses, eHealthInsurance has made the new guide available online at [www.ehealthinsurance.com/101guide](http://www.ehealthinsurance.com/101guide).

While most students value health insurance, the majority were ill-informed when it came to identifying costs and benefits. According to the survey:

-- Less than half felt they could confidently define basic health insurance terminology. Only 29% understood the meaning of a premium, 44% knew the meaning of a deductible, and fewer could explain co-insurance (15%) and annual out of pocket maximums (23%).

-- College students assume that a number of key benefits -- such as prescription drug coverage (61%) and maternity needs (40%) -- will be provided for them on any individual health insurance plan, when in many cases they are not automatically included.

Many students may assume that the school-sponsored plan is their only option -- another box to check during the enrollment process. While school-sponsored plans provide a good option for students, plans of this sort may not cover medical services rendered off campus, may have low caps or may drop your coverage when students reduce credit hours or graduate. In fact, a recent study conducted by Lookout Mountain Group, a non-profit student health study group, states that many student health insurance/benefits plans "offered and endorsed by colleges and universities are based on outdated models and are woefully inadequate."<sup>(2)</sup>

The new Health Insurance 101 guide includes a helpful matrix of all options for college students, comparing the pros and cons of school-sponsored plans, individual health insurance plans, student health insurance and plans covered by parents.

The guide also includes the following critical steps to help students make informed decisions on health insurance this school year:

-- Step one, "Know Why You Need It," addresses the value and necessity of health insurance.

-- Step two, "Bone Up on the Lingo," provides basic definitions about terms and acronyms necessary to start researching and comparing plans.

-- Step three, "Assess Your Needs," helps consumers identify the amount of coverage they need, and the types of benefits they should look for in a policy.

-- Step four, "Compare Your Options," outlines five key criteria for choosing a plan, common pitfalls to avoid, and other helpful buying tips.

-- Step five, "Apply for Coverage," walks consumers through the application process and next steps after they get approved or denied for coverage.

"Students in particular face multiple challenges when it comes to health insurance," said Sam Gibbs, eHealthInsurance SVP and consumer expert. "Not only are they lacking the experience and vocabulary of buying their own health insurance, there are a number of options they have to consider. Our new 101 guide will simplify these options, educate students on the basics and speed them along to a more informed decision."

Consumers can download the buyer's guide online at [www.ehealthinsurance.com/101guide](http://www.ehealthinsurance.com/101guide).

## Sources

(1) eHealth, Inc. Consumer Survey of College Students, May 14, 2009 ([http://www.ehealthinsurance.com/content/expertcenterNew/CollegeStudentsSurvey\\_ToplineAndResults.pdf](http://www.ehealthinsurance.com/content/expertcenterNew/CollegeStudentsSurvey_ToplineAndResults.pdf))

(2) Analysis and Policy Recommendations for Providing Health Insurance and Health Care Services for the College Student Population, p. 31, Lookout Mountain Group, June 2, 2009, [http://www.hbc-slba.com/LMG/LMG\\_abstract\\_3.5.pdf](http://www.hbc-slba.com/LMG/LMG_abstract_3.5.pdf)

## About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of eHealthInsurance, the nation's leading online source of health insurance for individuals, families and small businesses. Through the company's website, <http://www.eHealthInsurance.com>, consumers can get quotes from leading health insurance carriers, compare plans side by side, and apply for and purchase health insurance. eHealthInsurance offers thousands of health plans underwritten by more than 180 of the nation's leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia. Through its eCommerce On-Demand solution (eOD), [www.ehealth.com/eOD](http://www.ehealth.com/eOD), eHealth is also a leading provider of on-demand e-commerce software services. eHealth's eOD platform provides a suite of hosted solutions that enable health plan providers and resellers to market and distribute products online. eHealth's eCommerce On-Demand solution is currently available to health plan providers in all 50 states and the District of Columbia. eHealthInsurance and eHealth are registered trademarks of eHealthInsurance Services, Inc.

For more information, please contact:

Nate Purpura  
eHealth, Inc.  
650-210-3336 - office  
805-215-3336- mobile  
[nate.purpura@ehealthinsurance.com](mailto:nate.purpura@ehealthinsurance.com)

Sande Drew  
Senior Media Consultant  
916-207-7674 - mobile  
[sande.drew@ehealthinsurance.com](mailto:sande.drew@ehealthinsurance.com)

SOURCE: eHealth, Inc.

<mailto:nate.purpura@ehealthinsurance.com>  
<mailto:sande.drew@ehealthinsurance.com>