

eHealth CEO Supports Executive Order to Provide Consumers with More Health Insurance Choices and Affordable Options

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MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Oct. 12, 2017-- Scott Flanders, CEO of eHealth, Inc. (NASDAQ: EHTH) (www.eHealth.com), released the following statement today regarding the Trump administration's executive order easing restrictions that the Affordable Care Act (ACA or Obamacare) placed on the individual health insurance market.

"This executive order will bring some relief to the nearly eight million middle-class Americans who pay full price for their health insurance," said Mr. Flanders. "Forty-three percent ¹ of the people enrolled in Obamacare health insurance plans don't qualify for premium tax credits and, as a result, have few or no affordable options for health coverage."

A <u>recent analysis</u> from eHealth showed that Obamacare-compliant health insurance is projected to be unaffordable by the law's own standards in many areas of the country. The ACA defines health insurance as unaffordable when the lowest-priced plan available costs more than 8.16% of a household's <u>yearly income</u>.

"Today's actions by the Trump administration will help consumers who can't afford Obamacare plans by giving them lower cost, longer-term options. Lifting restrictions on short-term insurance plans, for instance, is a long-overdue step that will help consumers who are caught in Obamacare's affordability gap," Flanders said.

Mr. Flanders continued: "Today's actions are a welcome step, but Congress has more work to do to create a truly competitive and transparent health insurance market. Congress needs to update our antiquated 1940s-era tax laws that discriminate against shoppers in the individual insurance market and reduce barriers to innovation in state markets."

"With or without Congress, eHealth and other businesses that seek to serve customers in the individual market will continue to innovate to overcome Obamacare's shortcomings," Flanders continued. "Technology and consumer choice will do more to lower costs and improve access and quality than any one-size-fits-all solution devised in Washington, no matter how well-intentioned."

Forward-Looking Statements

This press release contains statements that are forward-looking statements as defined within the Private Securities Litigation Reform Act of 1995. These include statements regarding the Trump administration's executive order and the relief it will bring to middle-class Americans; eHealth's analysis that a 10 percent projected price increase in 2018 would make coverage unaffordable in 47 out of 50 states for middle class families that earn too much for government subsidies; the potential that the executive order will help consumers by giving them lower cost and longer-term options; eHealth's plan to continue to innovate to overcome Obamacare's shortcoming; and the expectation that technology and consumer choice will lower costs and improve access and quality. These forward-looking statements are inherently subject to various risks and uncertainties that could cause actual results to differ materially from the statements made, including risks associated with changes in government or regulatory policies, orders, or actions; changes in health insurance premiums; the accuracy of eHealth's analysis and projections; the benefits and coverages afforded by short-term health insurance and other factors that could cause operating, financial, and other results to differ, which are described in eHealth's most recent Annual Report on Form 10-K or Quarterly Report on Form 10-Q filed with the Securities and Exchange Commission and available on the investor relations page of eHealth's website at http://www.ehealthinsurance.com and on the Securities and Exchange Commission's website at www.sec.gov. eHealth undertakes no obligation to update any forward-looking statement to conform to actual results or changes in intentions or expectations.

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) and PlanPrescriber.com (www.PlanPrescriber.com).

For more health insurance news and information, visit eHealth's Consumer Resource Center.

Notes:

1 NPR: Steep Premiums Challenge People Who Buy Health Insurance Without Subsidies

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