



eHealth “Half-time Report” on the 2018 Open Enrollment Period: Some Consumers Paying More Than \$30,000 Per Year for Obamacare Coverage

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Some unsubsidized individuals are paying less than \$200 per month while others pay over ten times more; average premiums increase 15-23 percent

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Nov. 27, 2017-- As the nationwide open enrollment period for 2018 health insurance hits the mid-way point, eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) has released a “half-time report” on costs and trends among eHealth shoppers. eHealth’s data complements the latest exchange [figures](#) from the Department of Health and Human Services and state-based exchanges, by providing insight into the unsubsidized portion of the market.

eHealth’s report is based on applications submitted nationwide for individual and family health insurance plans by unsubsidized shoppers between November 1 and November 20, 2017. The nationwide open enrollment period under the Affordable Care Act (the law known as Obamacare) is scheduled to end December 15, 2017.

LOWEST, HIGHEST AND AVERAGE PREMIUMS

In preparing the figures below, eHealth reviewed the lowest, highest and average premiums for Obamacare-compliant major medical plans selected nationwide by unsubsidized eHealth shoppers since the beginning of the 2018 open enrollment period. These figures do not include annual deductibles, which are commonly as high as \$6,000 per year for individuals and \$12,000 per year for families.

The gap between the lowest premium and the highest premium for plans selected within the same metal level ranges from about \$1,500 to \$2,500 per month.

Individual plan selections

Bronze plans:

- Lowest monthly premium: \$153 (\$1,836 per year)
- Highest monthly premium: \$1,668 (\$20,016 per year)
- **Average monthly premium: \$452 (\$5,424 per year)**
- **Year-over-year change in price:** 21 percent increase in average premium since 2017 open enrollment (\$374/month)*

Silver plans:

- Lowest monthly premium: \$180 (\$2,160 per year)
- Highest monthly premium: \$1,739 (\$20,868 per year)
- **Average monthly premium: \$514 (\$6,168 per year)**
- **Year-over-year change in price:** 23 percent increase in average premium since 2017 open enrollment (\$418/month)*

Gold plans:

- Lowest monthly premium: \$213 (\$2,556 per year)
- Highest monthly premium: \$2,211 (\$26,532 per year)
- **Average monthly premium: \$613 (\$7,356 per year)**
- **Year-over-year change in price:** 22 percent increase in average premium since 2017 open enrollment (\$502/month)*

Family plan selections

Bronze plans:

- Lowest monthly premium: \$354 (\$4,248 per year)
- Highest monthly premium: \$2,704 (\$32,448 per year)
- **Average monthly premium: \$1,077 (\$12,924 per year)**
- **Year-over-year change in price:** 19 percent increase in average premium since 2017 open enrollment (\$903/month)*

Silver plans:

- Lowest monthly premium: \$473 (\$5,676 per year)
- Highest monthly premium: \$2,900 (\$34,800 per year)
- **Average monthly premium: \$1,247 (\$14,964 per year)**
- **Year-over-year change in price:** 18 percent increase in average premium since 2017 open enrollment (\$1,061/month)*

Gold plans:

- Lowest monthly premium: \$561 (\$6,732 per year)
- Highest monthly premium: \$3,230 (\$38,760 per year)
- **Average monthly premium: \$1,435 (\$17,220 per year)**
- **Year-over-year change in price:** 15 percent increase in average premium since 2017 open enrollment (\$1,252/month)*

PLAN SELECTION BY METAL LEVEL

Comparing metal level plans selected from November 1-20 for the current open enrollment period and last year, eHealth has found that a modest but significant number of unsubsidized shoppers are trading in silver plans for gold plans.

- Among individuals, 3 percent fewer are choosing silver plans, while 2 percent more are choosing catastrophic plans and 3 percent more are choosing gold plans
- Among families, 4 percent fewer are choosing silver plans and 2 percent fewer are choosing bronze plans, while 6 percent more are choosing gold plans

Metal-level plan selection among individuals

	2017 Open Enrollment – Nov. 1-20	2018 Open Enrollment – Nov. 1-20
Bronze	42%	41%
Silver	33%	30%
Gold	10%	13%
Platinum	3%	3%
Catastrophic	12%	14%

Metal-level plan selection among families

	2017 Open Enrollment – Nov. 1-20	2018 Open Enrollment – Nov. 1-20
Bronze	44%	42%
Silver	39%	35%
Gold	12%	18%
Platinum	3%	3%
Catastrophic	3%	3%

LOOKING FORWARD TO OPEN ENROLLMENT'S SECOND HALF

In the past two open enrollment periods (occurring in 2015 and 2016), eHealth has seen a 90 percent increase in the number of health insurance shoppers between the week of Thanksgiving and the week after. eHealth will continue to monitor shopping trends and costs among unsubsidized health insurance shoppers for the second half of open enrollment and report on final figures.

A NOTE ABOUT PLAN PRICES

Plan prices shown are based on eHealth's customer data for areas where eHealth sells unsubsidized Obamacare-compliant major medical plans. The high, low, and average plan prices shown do not necessarily reflect actual plan prices available to any specific person or in any specific region. Actual plan prices vary by geographical area, age, and other factors. In addition, the plans available in each state vary. Finally, the plans available for purchase by unsubsidized customers on eHealth do not necessarily reflect all plans that may be available in a particular area. Percentages and dollars have been rounded to the nearest full percentage point or dollar.

Notes:

* See eHealth's [Health Insurance Price Index Report for the 2017 Open Enrollment Period](#).

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](#).

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Source: eHealth, Inc.

DMA Communications for eHealth, Inc.

Sande Drew, 916-207-7674

sande.drew@ehealth.com

or

eHealth, Inc.

Lisa Zamosky, 650-864-6032

lisa.zamosky@ehealth.com