



56 Percent of Consumers Don't Know Obamacare Open Enrollment Ends This Friday

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More than one-third of surveyed eHealth customers eligible for subsidies report paying \$100 or less per month for coverage; the same percentage of unsubsidized consumers are paying \$1,000 or more.

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Dec. 13, 2017-- As the Obamacare open enrollment period enters its final days, a new survey by eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) finds that 56 percent of consumers shopping for health insurance at eHealth are unaware that open enrollment is scheduled to end this coming Friday, December 15, 2017.

"Our survey shows that even among consumers who are proactively shopping for new 2018 plans, a majority don't know that this year's open enrollment period is half the length of last year's," said eHealth CEO Scott Flanders. "It's important that people get the message: this may be your last chance to enroll in 2018 health insurance coverage."

The survey also illustrates the different cost burdens and affordability concerns of subsidized vs. unsubsidized health insurance shoppers. Despite the high cost of coverage for many consumers, eHealth's survey finds that most report they would continue to buy health insurance even if the Affordable Care Act's individual mandate is repealed as part of the tax reform legislation currently being debated in Congress.

Highlights from the survey include the following:

A majority of shoppers don't know when open enrollment ends

- 56 percent of respondents say that they do not know when the Obamacare open enrollment period for 2018 coverage is scheduled to end.

Unsubsidized consumers face radically different cost burdens than those receiving subsidies

With a subsidy:

- 36 percent say that they are paying \$100 or less per month for coverage.
- 75 percent say that they are paying \$300 or less per month for coverage.

Without a subsidy:

- 36 percent say that they are paying \$1,000 or more per month for coverage.
- 81 percent say that they are paying \$500 or more per month for coverage.

People paying the full cost of coverage are more likely to buy health insurance even without the individual mandate than those receiving subsidies

- Overall, 71 percent say that they would still buy health insurance even if the individual mandate were repealed.
- 77 percent of unsubsidized shoppers say they would buy coverage.
- 65 percent of those receiving government subsidies say they would purchase coverage.

Consumers earning too much income to qualify for subsidies worry more about paying premiums, while the subsidized worry about deductibles

- People with subsidized coverage report that their biggest concern is paying their annual deductible (32 percent) rather than their monthly premiums (22 percent).
- Consumers not eligible for subsidies are more concerned about their ability to pay monthly premiums (43 percent) than for their annual deductible (17 percent).

One in five subsidized shoppers were eligible for zero-premium plans

- 20 percent of people who qualify for subsidies say it was enough to reduce their monthly premium to zero.
- 12 percent say they actually enrolled in a plan with no monthly premium.

The findings described above were derived from a voluntary survey of people who selected individual or family health insurance plans at eHealth during the nationwide open enrollment period which began on November 1, 2017. A total of 330 responses were collected between November 21 and December 12, 2017. Two thirds of respondents selected individual policies, while one third selected family policies. Survey respondents were asked to voluntarily state whether they had received government subsidies to help them pay for their monthly premiums. Data breakouts are available on request.

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).

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