

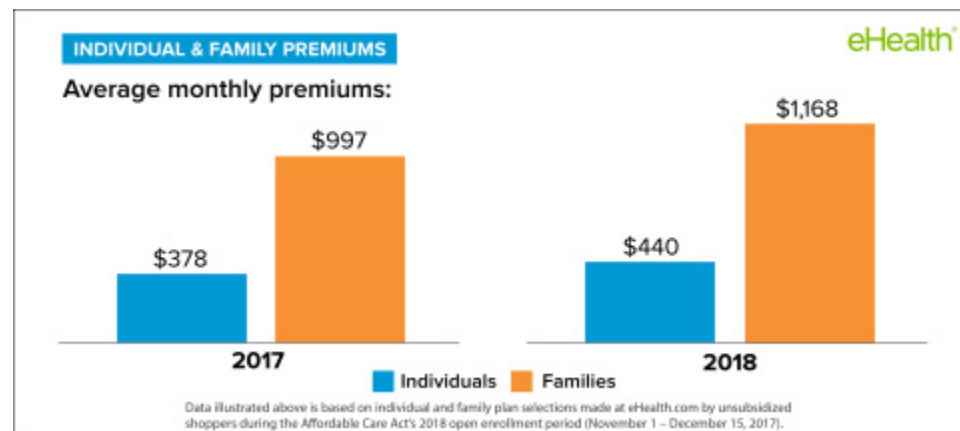
eHealth Post-Open Enrollment Report: Premiums Rise Most for Those Under Age 25; Average Family Premium Tops \$1,100 Per Month

December 20, 2017

Unsubsidized families pay an average monthly premium for Obamacare coverage that is \$410 higher than the average mortgage payment

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Dec. 20, 2017-- Days after the close of Obamacare's 2018 open enrollment period in 39 states, eHealth, Inc. (NASDAQ: EHTH) has published a snapshot of national average premiums and shopping trends among individuals and families selecting 2018 plans without government subsidies at eHealth.com.

This press release features multimedia. View the full release here: <http://www.businesswire.com/news/home/20171220005267/en/>



- Average premiums for unsubsidized individuals and families increased 16 percent and 17 percent, respectively, between the 2017 and 2018 open enrollment periods.
- Premiums rose most for people under the age of 25.
- Families are paying average monthly premiums of more than \$1,100 per month.
- Families bought gold policies at a higher rate than last year.
- More than half of those signing up for coverage at eHealth did so in the final week of the 2018 open enrollment period.

Average 2018 premiums for unsubsidized individuals and families. (Graphic: Business Wire)

"Forty-three percent of people buying coverage in the private health insurance market do not qualify for government subsidies," said eHealth CEO Scott Flanders. "These people are bearing the heaviest cost burdens under Obamacare, but they're stepping up to the plate to buy health insurance again for 2018, despite increased premiums. In fact, families that don't qualify for subsidies under the law were somewhat more likely to enroll in more expensive gold plans for 2018 than they were in 2017."

THE COST OF INDIVIDUAL AND FAMILY COVERAGE

Average monthly premiums

The average monthly premium for individual coverage increased 16 percent between the 2017 and 2018 open enrollment periods, from \$378 to \$440 per month (\$5,280 annually).

The average premium for family coverage (two or more people) increased 17 percent for 2018, from \$997 to \$1,168 per month (\$14,016 annually).

	Individual	Family
2018	\$440	\$1,168
2017	\$378	\$997

INDIVIDUAL COVERAGE COSTS & TRENDS

Average monthly premiums by metal level

Between the 2017 and 2018 open enrollment periods, the average premium for individual coverage increased by 16 percent for bronze plans, 19 percent for silver plans, and 17 percent for gold plans.

For 2018 coverage, the average monthly premium was 36 percent higher for a gold plan than for a bronze plan, which is comparable to previous years.

	Catastrophic	Bronze	Silver	Gold	Platinum
2018	\$206	\$434	\$498	\$589	\$709
2017	\$173	\$374	\$418	\$502	\$575

Average monthly premiums by age band

Average premiums increased significantly for all age groups, but most notably for children under age 18 (26 percent) and young adults age 18-24 (18 percent).

Individuals age 35-44 saw only a nine percent increase in average premiums between the 2017 and 2018 open enrollment periods, a more moderate change compared to the 19 percent increase the same age group saw between the 2016 and 2017 open enrollment periods.

The average annual premium for individuals in the 25-34 age range was \$3,744, but \$9,492 for those in the 55-64 age range.

	Under age 18	Age 18-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64
2018	\$231	\$257	\$312	\$395	\$541	\$791
2017	\$184	\$217	\$283	\$361	\$478	\$695

Distribution of metal plan selections for individuals

While there was no change in the percentage of bronze level plans selected between the 2017 and 2018 open enrollment periods, three percent fewer individuals selected silver plans, while two percent more selected catastrophic plans. This may be due in part to premium increases broadly targeted to silver plans in response to the cessation of cost-sharing reduction payments by the Trump administration.

	Catastrophic	Bronze	Silver	Gold	Platinum
2018	16%	42%	28%	11%	2%
2017	14%	42%	31%	10%	3%

FAMILY COSTS & TRENDS

Average monthly premiums by metal level

Families in the private insurance market that don't qualify for subsidies were hit particularly hard this year, with average premiums (\$1,168) rising higher than the cost of the national [average monthly mortgage](#) (\$758/month).

The average premium for family coverage increased 17 percent for bronze plans, 18 percent for silver plans, and 15 percent for gold plans in 2018.

	Catastrophic	Bronze	Silver	Gold	Platinum
2018	\$430	\$1,056	\$1,257	\$1,435	\$1,707
2017	\$367	\$903	\$1,061	\$1,252	\$1,472

Distribution of metal plan selections for families

During the 2018 open enrollment period, five percent fewer families selected silver plans at eHealth than during the 2017 open enrollment period. This may be due in part to premium increases broadly targeted to silver plans in response to the cessation of cost-sharing reduction payments by the Trump administration.

Four percent more families selected gold plans during the 2018 open enrollment period.

	Catastrophic	Bronze	Silver	Gold	Platinum
2018	4%	47%	34%	14%	2%
2017	3%	46%	39%	10%	2%

A COMPRESSED OPEN ENROLLMENT PERIOD

Distribution of enrollments across the 2017 and 2018 open enrollment periods

More than two-thirds (69 percent) of people who signed up for individual and family health insurance at eHealth did so during the final third of the 2018 open enrollment period. More than half (55 percent) did so during the last week alone.

By comparison, the second third of the 2017 open enrollment period saw the greatest number of enrollments. This difference is likely due to the fact that the nationwide open enrollment period for 2018 coverage was half as long as the previous year, ending on December 15 instead of January 31.

First third	Second third	Final third	Last week only
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2018	16%	15%	69%	55%
2017	22%	48%	30%	15%

See the methodology note below for more information on these calculations

Methodology information

Data reported by eHealth are based on applications submitted at eHealth.com for individual and family health insurance plans by unsubsidized shoppers only between November 1 and December 15, 2017. Comparisons with 2017 costs and trends are based on eHealth's [Health Insurance Price Index Report for the 2017 Open Enrollment Period](#). Comparisons with 2016 figures are based on eHealth's [Index Report for that year](#).

It should be noted that catastrophic plans are only available to consumers under age 30 and to certain others who may qualify for a special exemption. Platinum plans are not broadly available in some areas and the number of people purchasing platinum plans makes up a small percentage of the those who selected plans at eHealth during the 2018 open enrollment period.

Plan prices shown are based on eHealth's customer data for areas where eHealth sells unsubsidized Obamacare-compliant major medical plans . Actual plan prices vary by geographical area, age, and other factors. In addition, the plans available in each state vary. 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.

The 2017 open enrollment period ran from November 1, 2016 through January 31, 2017. For the purposes of calculating the distribution of enrollments, each month was taken to represent one third of the total period. For the 2018 open enrollment period, the first third corresponds to November 1-15, 2017; the second third to November 16-30, 2017; and the final third to December 1-15, 2017.

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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