



eHealth Analysis: Proposed House Bill 6311 Could Save Pre-Retirees Over \$4,600 Per Year on Health Insurance Premiums

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eHealth CEO Scott Flanders Notes H.R. 6311 Would Also Expand Availability of Subsidies and Increase Consumer Health Plan Choice

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Jul. 11, 2018-- According to an analysis of H.R. 6311 prepared by eHealth, Inc. (Nasdaq: EHTH) (eHealth.com), pre-retiree adults ages 55 to 64, who typically pay the highest premiums in the individual market, could save an estimated \$384 per month, or \$4,608 a year by purchasing a copper plan instead of a bronze plan. Those who qualify for premium tax credits could save thousands of dollars more per year, depending on their income.

"This bill is an effort to expand consumer choice and provide people burdened by high health insurance costs with more options in an open market to find affordable coverage," said eHealth CEO Scott Flanders. "With open enrollment just a few months away and premiums poised to increase by double digits in some markets, we encourage Congress to act quickly on this bill. It would offer many consumers a lifeline – especially pre-retirees."

H.R. 6311 would rebrand lower-priced catastrophic plans as "copper" and expand their availability to all health insurance consumers. Catastrophic plans are currently available only to people under age 30, with some exceptions. The bill would also allow consumers to apply premium tax subsidies to these policies, lowering costs even further for those with qualifying incomes.

"These are commonsense amendments to the Affordable Care Act that we hope legislators can agree to support," Flanders said. "At eHealth, we believe these simple changes would help stabilize the market and prevent many cost-stressed consumers from going without ACA-compliant health insurance coverage next year."

The estimated savings in eHealth's analysis are based on average premiums for health plans selected by eHealth customers during last fall's annual open enrollment period, when premiums for catastrophic plans selected by young adults were, on average, 41 percent lower than the bronze plans they selected. The average monthly premium for bronze plans selected by eHealth shoppers between the ages of 55 and 64 at that time was \$936 per month. If copper/catastrophic plans were available for this age group with the same 41 percent difference in premium, this would result in an estimated savings of \$384 per month, or \$4,608 per year.

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), goMedigap (www.goMedigap.com) and PlanPrescriber.com (www.PlanPrescriber.com).

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