



eHealth Advises California Health Insurance Consumers As They Enter Early Open Enrollment Period

October 15, 2018

MOUNTAIN VIEW, Calif., Oct. 15, 2018 /PRNewswire/ -- To mark the first day of open enrollment for 2019 health insurance in the state of California, eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) has outlined some changes California health insurance consumers need to know when considering their coverage options.



"While most of the country waits a little longer, California has started its open enrollment period for 2019 health coverage early," said eHealth CEO Scott Flanders. "It's important that California health insurance consumers know they have options when it comes to picking the right plan for themselves and their families. eHealth stands ready to help match them to the coverage option that best meets their personal needs and budget."

Four Things Californians Should Know about the 2019 Open Enrollment Period

1. Open enrollment lasts longer in California. California's open enrollment period under the Affordable Care Act (ACA) is twice as long as the nationwide open enrollment period for 2019, which is scheduled to run from November 1 through December 15, 2018. However, California residents will have from October 15, 2018 through January 31, 2019 to sign up. For coverage that starts January 1, 2019, people will typically need to enroll by December 15.

2. There are more plans to choose from beyond government websites. Covered California is the government-run health insurance marketplace in California, but additional ACA-compliant health insurance options are available outside the exchange. At eHealth, for example, consumers can find plans from insurers that offer products on Covered California's website as well as from insurers that aren't listed on the state's exchange. To find the best match for their coverage needs, consumers should make sure to shop broadly to understand all of their choices. This is especially important for people who earn too much to get government subsidies but still want ACA coverage next year. A recent eHealth analysis of costs in California found that the lowest-available monthly ACA plan premium for a 40-year-old woman averaged \$338 among plans available at eHealth.com for 2019. For a family of three, the lowest-available average premium is \$777 per month¹.

3. There's no tax penalty for going uninsured in 2019. The federal tax penalty for going without health insurance has been repealed for 2019. That means many Californians who opt out of buying health insurance coverage for next year will no longer face a tax penalty for doing so; for the 2014 tax year, for example, more than a million Californians paid the tax penalty². Without health insurance coverage, however, a single unexpected hospitalization can put consumers into tens of thousands of dollars in debt.

4. Short-term health insurance is out for Californians in 2019 but there are other options. In past years, some people who missed the open enrollment period or who were unable to afford ACA coverage turned to [short-term health plans](#) for less comprehensive coverage, but that's no longer an option in California. California banned the sale of these policies in the state starting in 2019. However, there are alternatives, such as [medical insurance packages](#), that average about \$92 per month at eHealth. These packaged insurance products typically combine a fixed indemnity-style insurance plan or a GAP plan with other products, and generally pay a fixed dollar amount for covered services. However, they are not designed to fully replace traditional major medical health insurance. Among other limitations, these policies do not meet ACA benefit requirements, do not qualify for government subsidies, generally do not cover pre-existing conditions, and in some cases, may turn people down based on their medical history.

Notes:

¹ Costs quoted for a 40-year-old single woman and a family of three are based on an analysis of health insurance plans available for 2019 through eHealth.com in fourteen zip codes within the state of California.

² Source: <https://www.ctr.org/how-many-people-pay-obamacare-tax-your-state-0>

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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