



Top Five Reasons for Consumers to Compare Their 2019 Coverage Options

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Less disruption in the market for 2019 presents savvy consumers with a good opportunity to optimize their health coverage during open enrollment

MOUNTAIN VIEW, Calif., Nov. 12, 2018 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) released data from an analysis of trends in the Affordable Care Act (ACA) market that shed light on figures from the federal government suggesting that [enrollment](#) in ACA health coverage during the current open enrollment period may be lagging behind enrollment figures from [last year](#).

eHealth's analysis of its own 2018 and 2019 health insurance products offerings shows:

- **Fewer enrollees are being bumped from their old plans** – The number of eHealth customers forced to shop for new 2019 plans because their current health plan will not be available in the new year is down 98 percent compared to last year.
- **Fewer insurers are departing the market** – The number of eHealth customers forced to look for new coverage because their current health insurer is exiting their local market is down 100 percent compared to last year.
- **Fewer customers are seeing rate increases** – The number of eHealth customers getting a rate increase of 10 percent or more for the 2019 plan year is down 59 percent compared to last year.

"On the one hand, this is great news for health insurance consumers, since it suggests a more stable ACA market," said eHealth CEO Scott Flanders. "More people may be holding onto their 2018 plans into the new year. However, there's a trade-off: With fewer changes to their coverage and moderated premiums, fewer people are being actively reminded to get out there and shop during the current open enrollment period. In fact, this may be a particularly good year for people to shop for a new plan that will better meet their needs in 2019."

Top Five Reasons Consumers Should Compare their 2019 Coverage Options

- **Many consumers will find lower prices than last year** – According to an eHealth analysis of plans available to 45-year-olds in 38 metropolitan areas through the federal health insurance marketplace, the premium for the lowest-cost bronze plan has decreased an average of 3 percent compared with last year's open enrollment period. Some markets show double-digit premium reductions: the premium for the lowest cost bronze plan decreased 26 percent in Raleigh, NC; 18 percent in Phoenix, AZ; 15 percent in Atlanta, GA; and 13 percent in Trenton, NJ.
- **There are more plans to choose from compared to last year** – According to eHealth's analysis, there are 31 percent more plans to choose from across all states served by the federal health insurance marketplace. Consumers can also enroll in these plans through certain licensed brokers like eHealth.com, where additional ACA-compliant plans that are not available through government marketplaces can also be found.
- **Provider networks can change from one year to the next** – Health insurance consumers who are pleased with their 2018 coverage should make sure that their preferred doctors and hospitals are still covered next year. Many health insurance plans change their list of network health care providers annually. At eHealth, consumers can sort available plans to see which are accepted by their preferred doctor.
- **Coverage for prescription drugs can also change** – Consumers who are otherwise satisfied with their current plan may also wish to shop for new 2019 coverage if the insurance company has changed its list of covered medications or increased copays associated with prescription drugs. At eHealth, consumers can sort plans based on those that provide them with the greatest savings for their prescription drug needs.
- **There are more alternatives this time for those who can't afford ACA coverage** – People who earn too much money to qualify for government subsidies under the ACA may not always be able to afford ACA-compliant coverage on their own. This year, many will have access to short-term health insurance products with coverage periods of up to one year in most states (90 days was the federal limit last year), and they will not face a tax penalty for going without ACA-compliant coverage in 2019. ACA alternatives like short-term plans do not have the same benefits and protections as ACA plans (they do not cover the ACA's ten minimum essential benefits or coverage for pre-existing conditions, for example), but ACA alternatives can provide meaningful protection from medical costs in many cases of unexpected illness or injury.

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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