



Open Enrollment Week 1 Summary: eHealth Analysis Shows Unsubsidized Consumers Paying More than Last Year

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Analysis shows older consumers are shopping earlier this year and picking more expensive plans than last open enrollment

MOUNTAIN VIEW, Calif., Nov. 12, 2018 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) [released a report](#) analyzing costs and trends among eHealth customers not utilizing government subsidies in the first week of open enrollment under the Affordable Care Act (ACA), which began November 1 and is scheduled to run through December 15, 2018.



Unlike data released by the federal government and other sources, eHealth's report focuses on costs borne by individuals and families who do not qualify for or receive federal subsidies.

Three key findings:

- **Average monthly premiums are higher:** \$574 is the average monthly premium for individual health insurance plans selected by eHealth customers in the first week of open enrollment, 21 percent higher than the average premium (\$475) from the same period last year.
- **Early enrollees are older this year than last:** The average age of individuals selecting coverage during the first week of the current open enrollment period was 46, compared to 40 during the same period last year. This likely accounts, in part, for the higher average premium.
- **Silver plans show a spike in popularity:** In the first week of open enrollment, Silver plans accounted for 45 percent of all individual and family plans selected at eHealth, compared to 30 percent in the same period last year.

[eHealth's report](#) also examines average deductibles, customer selections by plan type (HMO, PPO, etc.) and trends in the short-term health insurance market after the implementation of new rules governing these non-ACA products. eHealth intends to follow up this report with additional updates on market costs and trends in the ACA market before the close of open enrollment.

Read eHealth's [full report](#).

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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