



## Short-Term Health Insurance Proves Especially Attractive to Older Consumers, According to eHealth Survey

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**eHealth publishes results from survey of more than 800 short-term health insurance enrollees**

SANTA CLARA, Calif., March 4, 2019 /PRNewswire/ -- A [new survey](#) of consumers who purchased short-term health insurance policies through eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](#)) finds that older enrollees are more likely than younger ones to consider short-term insurance as an affordable alternative to Affordable Care Act (ACA) plans.



Key findings from [eHealth's survey](#):

- **Affordability is key for many older enrollees:** 70 percent of respondents ages 55 to 64 cite affordability as their primary reason for choosing short-term coverage, compared to 53 percent of young adults ages 18 to 24.
- **Most consider low premiums more important than comprehensive benefits:** 88 percent of people ages 55 to 64 say they value affordable monthly premiums more than comprehensive coverage, compared to 78 percent of those ages 18 to 24.
- **Older enrollees want short-term coverage for the long haul:** 64 percent of people ages 55 to 64 say they would like to retain short-term coverage for 7 months or longer; by comparison 56 percent of those between the ages of 18 and 24 say they intend to keep their short-term coverage for no more than 6 months

"At eHealth we believe comprehensive coverage is always best, but the fact is that many middle-class Americans don't qualify for subsidies and cannot afford comprehensive ACA plans," said eHealth CEO Scott Flanders. "As demonstrated by our survey results, affordability may be a greater concern for older Americans who face significantly higher monthly premiums than younger adults when buying ACA coverage. Short-term plans may offer many their only alternative to going uninsured."

While older consumers showed special interest in short-term coverage, eHealth found a change in consumer attitudes across all age bands since the maximum term of short-term policies was extended beyond 90 days, and significant satisfaction with short-term coverage even among those who received medical care while covered by a short-term policy:

- Overall, 61 percent of eHealth's survey respondents say they chose short-term coverage primarily because it was more affordable than their other coverage options; 28 percent say they chose short-term because they only need temporary coverage. A year ago, when short-term plans carried a maximum policy term of 90 days, 27 percent cited affordability while 61 percent said they only needed temporary coverage.
- More than 9 in 10 enrollees are very satisfied (41 percent) or somewhat satisfied (51 percent) with their short-term plan. 86 percent of those who have received medical care while covered by their short-term plan are very or somewhat satisfied with their coverage, despite the fact that short-term plans do not provide the comprehensive coverage available under ACA-compliant plans.

eHealth believes that consumers interested in purchasing short-term health insurance should understand what they're buying and how short-term coverage differs from coverage provided through ACA-compliant health insurance plans. Educational materials are found on the eHealth website and a brief guide to short-term coverage may be [found here](#).

Read eHealth's full [survey report](#) for additional findings and analysis.

### 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](#)).

**For media inquiries, please contact:**

Sande Drew  
DMA Communications for eHealth, Inc.  
(916) 207-7674  
[sande.drew@gmail.com](mailto:sande.drew@gmail.com)

Rob Wyse  
Capital Content for eHealth, Inc.  
(212) 920-1470  
[rob@capital-content.com](mailto:rob@capital-content.com)

Lisa Zamosky  
Senior Director Communications, eHealth, Inc.  
(917) 751-0232  
[lisa.zamosky@ehealth.com](mailto:lisa.zamosky@ehealth.com)

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