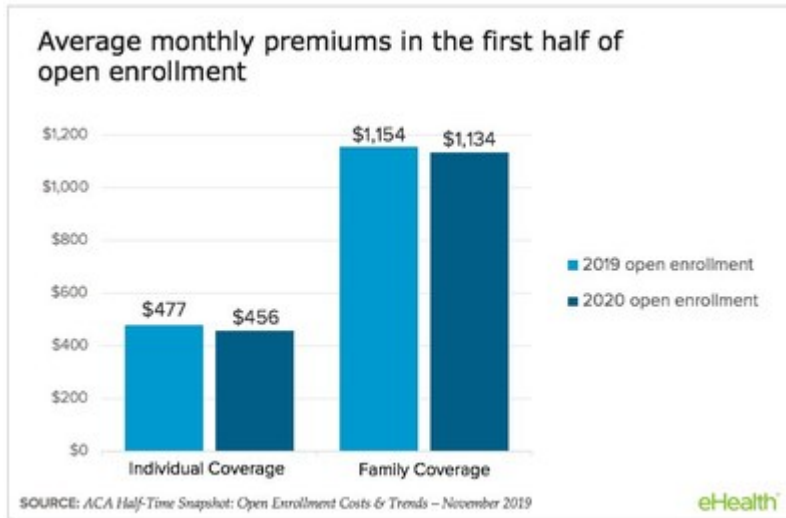




ACA Open Enrollment "Half-Time" Report: Average Individual Premiums Decrease 4%, Deductibles Rise 5%

November 25, 2019

SANTA CLARA, Calif., Nov. 25, 2019 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) released a [snapshot analysis](#) of costs and trends among consumers purchasing Affordable Care Act (ACA) plans through eHealth without the aid of government subsidies during the first half of open enrollment season.



The ACA's nationwide annual open enrollment period for 2020 coverage began on November 1 and is scheduled to continue through December 15, 2019. eHealth's Half-Time report covers the period from November 1 through November 20, 2019.

Report highlights:

- **Average premiums show modest declines:** Average premiums for individual coverage declined 4% compared to last year (from \$477 to \$456), while family premiums declined 2% (from \$1,154 to \$1,134).
- **Average deductibles increased:** Average deductibles for individual coverage are up 5% compared to last year (from \$4,064 to \$4,263); family premiums are up 4% (from \$7,620 to \$7,893).
- **More people are selecting EPO plans:** 31% of individuals and families selected EPO-style plans, compared to 25% during last year's open enrollment; 49% selected HMO-style plans, compared to 56% last year.

Read the [full report](#).

eHealth will continue to monitor consumer behavior and plan selection patterns through the remainder of the ACA open enrollment period and publish additional insights as they become available.

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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