



## Health Plan Comparison Tools Can Significantly Increase Consumer Confidence, According to eHealth Analysis

December 11, 2019

### People who use eHealth's online health plan comparison tool are twice as likely to enroll

SANTA CLARA, Calif., Dec. 11, 2019 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](http://eHealth.com)) released an analysis of consumer use of its health insurance plan comparison tool, shedding light on how consumers use online tools to narrow down their coverage options.

"Our analysis suggests that people who use eHealth's health insurance plan comparison tool are more informed and therefore more confident in their purchasing decision," said Seth Teich, eHealth's Senior Vice President for Individual and Family Plans. "Those who compared plans with the tool were twice as likely to purchase a plan compared to those who did not."

"This illustrates the importance of making intuitive, reliable tools available to consumers shopping for health insurance coverage online. eHealth's plan comparison tool has been continuously refined and improved over more than a decade," Teich said.

eHealth's analysis of nearly 40,000 plan comparison sessions occurring in November, 2019 found the following:

- **Majority use the online tool to compare multiple plans:** 53% of users compare four plans at a time on a tool that allows users to conduct side-by-side comparisons of as few as two and as many as four plan options.
- **Two-thirds use the tool to narrow down choices from a single insurer:** 69% compare plans from a single health insurance company, while 31% compare plans from among two or more insurers.
- **Four in ten use eHealth's comparison tool to choose lower premiums:** 40% of those who used the tool and enroll choose the plan with the lowest premium from among those they had compared, while 32% select the plan with the highest premium.
- **Comparing more options may encourage consumers to look beyond premiums:** People who enroll after comparing four options choose a health plan with a monthly premium 5% higher on average than those who compare only two options.
- **Silver plans selected at higher rates among those who used the tool:** 44% of those who use the comparison tool before buying select a Silver plan (compared to [34% of eHealth customers overall](#)).

eHealth's analysis is limited to user sessions occurring at eHealth.com and to submitted applications from consumers purchasing health insurance plans compliant with the Affordable Care Act (ACA) who were not receiving federal premium subsidies.

### Costs and Trends during Open Enrollment

eHealth [recently released](#) an analysis of costs and trends among unsubsidized customers in the first half of the ACA's nationwide open enrollment period for 2020 coverage:

- **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.

The ACA's nationwide open enrollment period for 2020 coverage is scheduled to end on December 15, 2019.

### 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](http://www.Medicare.com)), eHealthMedicare.com ([www.eHealthMedicare.com](http://www.eHealthMedicare.com)), GoMedigap ([www.goMedigap.com](http://www.goMedigap.com)) and PlanPrescriber.com ([www.PlanPrescriber.com](http://www.PlanPrescriber.com)).

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