



Unsubsidized Families Buying ACA Health Insurance May Face More Than \$25,000 in Annual Premium and Deductible Costs, eHealth Report Finds

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eHealth's ACA Index Report for 2020 highlights the plight of the forgotten health insurance consumers who do not receive federal subsidies

SANTA CLARA, Calif., June 10, 2020 /PRNewswire/ -- In its seventh annual [ACA Index Report](#) on health insurance costs and trends for unsubsidized consumers, eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](#)) reports that the average family of four could face more than \$25,000 per year in combined premium and deductible costs. According to eHealth's report, the average monthly premium for an unsubsidized family of four in 2020 is \$1,437 per month (\$17,244 annually) while the average deductible for a family of four is \$7,767.



"Many people who buy Affordable Care Act (ACA) coverage receive federal subsidies to make it more affordable, but a significant and often overlooked number of consumers are asked to shoulder the full burden of costs without assistance," said eHealth CEO Scott Flanders. "Our report shows that unsubsidized consumers who may earn only marginally more than their subsidized neighbors often have to pay four to five times more for comparable coverage."

Mr. Flanders continued: "The ACA may be working for those who receive federal subsidies but many middle-income consumers are being priced out of coverage just when the coronavirus pandemic is reminding everyone of the value of a quality, comprehensive health insurance plan. I encourage our lawmakers to do what needs to be done to provide these cost-stressed consumers with a path to affordable coverage."

eHealth's ACA Index reports, published annually since the ACA's first enrollment period for 2014, track costs and shopping trends among unsubsidized ACA plan enrollees. [This year's report](#) presents findings based on individual and family health insurance plans selected at [eHealth.com](#) by unsubsidized customers during the annual nationwide open enrollment period for 2020 coverage, which ran from November 1, 2019 through December 15, 2019.

Additional highlights:

- \$456 was the average monthly premium for individuals, up 2% from 2019 but 68% higher than the average premium for 2014.
- \$1,152 was the average monthly premium for families (of two or more people), a figure essentially unchanged from 2019 but 73% higher than the average premium for 2014.
- Health Maintenance Organization (HMO) plans accounted for 49% of all plans selected by unsubsidized eHealth customers, down from 56% the year before; Exclusive Provider Organization (EPO) plans accounted for 33% of all plan selections, up from 26% in 2019.

Read the [full report](#).

eHealth serves the needs of many subsidy-eligible consumers as well those who do not qualify for subsidies; only plans selected by unsubsidized customers were included in this analysis. This report presents a snapshot of costs and trends among eHealth customers only in the specified time period. Health insurance premiums are based on many factors, including but not limited to geography, age of applicant, type of plan selected, individual plan benefits, and other factors that may not be fully reflected in this report.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates a leading health insurance marketplace at [eHealth.com](#) and [eHealthMedicare.com](#) with a technology and service platform that provides consumer engagement, education and health insurance enrollment solutions. Our mission is to connect every person with the highest quality, most affordable health insurance and Medicare plans for their life circumstances. Our platform integrates proprietary and third-party developed educational content regarding health insurance plans with decision support tools to aid consumers in what has traditionally been a confusing and opaque health insurance purchasing process, and to help them obtain the health insurance products that meet their individual health and economic needs. Our omni-channel consumer engagement platform is designed to meet the consumer wherever they prefer to engage with us,

and enables consumers to use our services online, through interactive chat, or by telephone with a licensed insurance agent. We have created a marketplace that offers consumers a broad choice of insurance products that include thousands of Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual and family, small business and other ancillary health insurance products from over 180 health insurance carriers across all fifty states and the District of Columbia.

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