



eHealth Announces Health Insurance Carrier Adoption of "eApproval" Technology

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IHC Deploys New Technology That Enables Consumers to Apply for Health Insurance and Receive an Underwriting Response in a Single Online Session

MOUNTAIN VIEW, CA, Nov 19, 2008 (MARKET WIRE via COMTEX News Network) -- eHealth, Inc. (NASDAQ: EHTH), parent company of eHealthInsurance Services, Inc., today announced that the IHC Group (NYSE: IHC), has adopted its EPI-III "eApproval" technology for initial deployment with Independence Holding Group, Inc. (IHC) under the brand of Companion Life Insurance Company for individual and family insurance plans in six states, and with IHC's member company Standard Security Life Insurance Company of New York for short-term insurance business in 45 states.

The technology allows shoppers to complete an application for health insurance online, submit an electronic signature and receive an instant underwriting response from the carrier. If approved for coverage, shoppers can submit their payment electronically and instantly receive their membership materials, including a temporary membership card online.

The proprietary technology from eHealth streamlines the online health insurance application process by integrating automatic underwriting decisions and application approvals directly into eHealth's online application process. eApproval is being introduced to consumers applying for health insurance plans through the eHealthInsurance.com website.

"Internet shoppers have become accustomed to completing their online purchases in a single session. eApproval can make buying health insurance as easy as buying books, clothes or vacations online," said Jeff Smedsrud, Chief Marketing and Strategy Officer for the IHC Group.

"This is a significant step for the health care industry and a very compelling reason for consumers to purchase health insurance at eHealthInsurance.com and from IHC carriers including Companion Life and Standard Security Life," said eHealth President and Chief Executive Officer Gary Lauer. "By accelerating the application and underwriting process, we're reducing costs for our insurance carriers and ultimately increasing the ease and accessibility to health insurance for American consumers."

eApproval is the latest component of eHealth's Electronic Processing Interchange (EPI) technology, a key element of the eHealthInsurance ecommerce platform. EPI technology integrates the company's online application process with health insurance carriers' technology systems, enabling eHealthInsurance to electronically deliver consumers' applications to health insurance carriers. This expedites the application and carrier underwriting process by eliminating manual delivery and reducing the need for data entry and human review.

About eHealth, Inc.:

eHealth, Inc. (NASDAQ: EHTH) is the parent company of eHealthInsurance, the nation's leading online source of health insurance for individuals, families and small businesses. Through the company's website, www.ehealthinsurance.com, consumers can get quotes from leading health insurance carriers, compare plans side by side, and apply for and purchase health insurance. eHealthInsurance offers thousands of health plans underwritten by more than 180 of the nation's health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia. eHealthInsurance and eHealth are registered trademarks of eHealthInsurance Services, Inc.

About the IHC Group:

The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries, including Madison National Life Insurance Company, Inc., Standard Security Life Insurance Company of New York and Independence American Insurance Company. The IHC Group has been providing life, health and stop loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see www.ihcgroup.com.

Forward-Looking Statements

This press release contains forward-looking statements as defined within the Private Securities Litigation Reform Act of 1995. These include statements regarding the ability of the EPI III "eApproval" technology to make buying health insurance as easy as buying books, clothes or vacations online and the ability of eApproval to accelerate the application and underwriting process, reduce costs for insurance carriers and increase ease and accessibility to health insurance for American consumers. These forward-looking statements are inherently subject to various risks and uncertainties that could cause actual results to differ materially from the statements made, including risks associated with adoption and implementation of EPI-III "eApproval" technology, system failures, malfunctions, bugs or capacity constraints, the performance, reliability and availability of eHealth's ecommerce platform and underlying network infrastructure, ecommerce security risks, insurance carrier resource allocation and ability to integrate their systems with eHealth's and to provide expedited or instant responses to insurance applications, insurance carrier system failure or process breakdown, failure of the carrier's system and algorithms to properly underwrite applicants, insurance carrier freedom to terminate use of the "eApproval" technology at any time, changes in the economy and weak economic conditions, compliance with insurance and other laws and regulations and changes in laws and regulations. Other factors that could cause results to differ are described in eHealth's most recent periodic report as filed with the Securities and Exchange Commission and available on the investor relations page of eHealth's website at www.ehealthinsurance.com and on the Securities and Exchange Commission's website at www.sec.gov. eHealth does not undertake any obligation to update any forward-looking statement to conform the statement to actual results or changes in expectations.

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