

eHealthInsurance Offers Five Last-Minute Tips for Open Enrollment

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Families May Be Able to Save Money by Putting Dependents on Individual Plans

MOUNTAIN VIEW, CA, Nov 24, 2008 (MARKET WIRE via COMTEX News Network) -- eHealthInsurance, the leading online source of health insurance for individuals, families and small businesses, today, released five tips for consumers looking to manage their health insurance budgets during open-enrollment, the traditional time of year when individuals with employer-sponsored coverage have the option to make additions, changes or deletions to their health care benefits. For most U.S. companies, open-enrollment often runs from the first of October through the end of December.

In today's economic climate, employees may be looking to trim costs any way possible. To help make the right decision, eHealthInsurance recommends the following "Top 5 Tips for Open-Enrollment."

eHealthInsurance has also made these tips available in a video located at: http://www.youtube.com/watch?v=-bmtjFk2GRM

- 1. Review Every Plan: Start reviewing every plan available from your employer now. You may be able to choose a plan that would cost less if you were later required to pay the entire premium through COBRA. Always make sure that the plan you choose will cover the health care benefits you need for the coming year.
- 2. Evaluate Premiums: Look at the premium for your current employer-sponsored plan and see if that premium is increasing. If saving on your monthly share of the premium is a priority, you may want to revisit this plan and opt for one of the less expensive plans available from your company's benefits provider.
- 3. Shop Smarter: Buy only what you need and potentially save on the monthly premium. Choosing a high deductible plan is smart for some individuals and families because it typically reduces monthly premiums, but you must be prepared to pay the amount of the deductible in the coming year as health care needs arise.
- 4. Compare with your Spouse: Check your spouse's plan to see if the employee share of the premium is more or less than your plan. It may be more cost-effective to insure you or your family under their plan.
- 5. Mix and Match: Depending on health conditions, it can be less expensive for certain family members to be on a separate plan than the employer-sponsored plan. Do the math on separate policies if there are special needs. It's easy to price individual and family plans online.

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.

For more information, please contact:

Nate Purpura eHealth, Inc. 805-215-3336 nate.purpura@ehealthinsurance.com

Kris Kraves Cogenta Public Relations (805) 527-7733 kris@cogentacom.com

SOURCE: eHealth, Inc.

mailto:nate.purpura@ehealthinsurance.com mailto:kris@cogentacom.com