



## Year-End Health Insurance Check-Up

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Nine Tips From eHealthInsurance for Saving Money and Avoiding Insurance Mistakes Before You Ring in the New Year

MOUNTAIN VIEW, CA, Dec 19, 2008 (MARKET WIRE via COMTEX News Network) -- eHealthInsurance, the leading online source of health insurance for individuals, families and small businesses, today released tips for maximizing your healthcare dollars in 2008 and minimizing your healthcare expenses in 2009.

These tips are also available on video at <http://www.youtube.com/user/eHealthInsurance>

- Tip #1: Don't toss the fine print: Many health insurance carriers make updates on existing plan rates and benefits at year end. These changes are usually communicated through mailers and people may throw these mailers away without reading them. Read the correspondence thoroughly so that you're not surprised about changes in your plan.
- Tip #2: Shop around: If your rates or deductibles are increasing dramatically in the New Year, shop around. Insurance companies are often adding new products every year, and you might find a better deal.
- Tip #3: New year, new deductible: Most health insurance carriers reset the deductible every calendar year. If you've exhausted your deductible in 2008, make sure any year-end claims are submitted before January 1st so they are not applied towards your 2009 deductible.
- Tip #4: Deduct medical expenses: If your family's medical costs for the year are approaching 7.5% of your adjusted gross income, those expenses may be tax-deductible. Check with your tax advisor or the IRS website to see if you are able to deduct these expenses.
- Tip #5: Saving money on medicine: Ask your doctor or pharmacist if you can switch to lower-cost medications, shop around for basic medical supplies on your own, and take advantage of free preventive care.
- Tip #6: Funding can be fun: If your plan features a Health Savings Account, fund it to the maximum amount before the end of the year for the best tax benefit. It also serves as a "rainy day" fund for any future emergencies.
- Tip #7: Get healthy: Check your health insurance plan to see if they offer a discount at local or national health clubs. Some plans do and you can save money on the monthly membership cost for the family.
- Tip #8: Get physical: Make sure you get your yearly physical; it could determine your eligibility for future health plans. Knowing your current health status better prepares you to make a decision on whether you should change plans or if you can scale down your existing plan in the event you need to make a change.
- Tip #9: Do a final review: Look for any other major changes in your health or lifestyle that may require a different set of health insurance benefits. Remember, you may not be able to change your plan until January, 2010.

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, <http://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

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