



Eight Health Insurance Tips for College Graduates

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eHealthInsurance Outlines Smart Buying Decisions for College Graduates Without Full-Time Employment and Employer-Paid Health Insurance

MOUNTAIN VIEW, CA, May 04, 2009 (MARKET WIRE via COMTEX) -- Employers anticipate hiring 22 percent fewer new college graduates from the class of 2009 than they hired from the class of 2008, according to the National Association of Colleges and Employers(1), which is why eHealthInsurance, today, released eight tips for college graduates that have yet to secure full-time employment and are in need of affordable health insurance.

While students under 25 years of age are often covered through their parents' health insurance plan or a university plan, many carriers will not allow dependent children over 18 to stay on parents' plans after they graduate. In 2007, the Census Bureau estimated that there were nearly 8 million uninsured young adults (ages 18-24), making them the largest segment of the uninsured population. That problem is likely to be compounded with the rise in unemployment and lack of new jobs resulting from the current economic recession.

For helpful videos, tips and advice you can follow eHealthInsurance on our Facebook page or on Twitter. eHealthInsurance encourages all new college graduates to:

1. Get the low-down on your hometown: If you live in Massachusetts, New York, New Jersey, Maine, or Vermont then you live in a "Guaranteed Issue" state, which means that you can't be denied medical coverage for pre-existing health conditions. Go online, search for the best plan you can find and buy. If you don't live in a "Guaranteed Issue" state then you need to be aware of how any pre-existing health conditions you have could affect your ability to qualify for coverage. Remember that health insurance is regulated and sold on a state level. If you are moving to another state after graduating, you'll need to buy health insurance in that state. You can talk to an agent licensed in your state by calling eHealthInsurance toll free: 1-800-977-8860.
2. Learn the lingo: If you're relatively healthy you may be able to find more affordable plans in the individual health insurance market that provide comparable coverage to what you got through your parents or at your University. But, you need to get educated (no tests this time) before you start to shop around. Take the time to understand the terminology in the individual health insurance market. Terms you'll need to understand if you go shopping for your own plan include: Co-Payments, Coinsurance, Out-of-pocket limit, and Lifetime maximum. (You can find definitions of these and other terms at eHealthInsurance.com.)
3. Talk to an agent: If you have a pre-existing health condition, it's a good idea to talk to a licensed agent in your state that can help you figure out whether or not your pre-existing health problems would exclude you from qualifying for an individual policy in your state. You can talk to an agent licensed in your state by calling eHealthInsurance toll free: 1-800-977-8860. It's also a good idea to talk to your doctor about any pre-existing conditions you might have. Try to get a sense of how much care you might require and how much coverage you might need.
4. Shop 'til you drop: One of the best places to search for policies is with an online broker. By going to the web you're likely to find the largest number of plans available. By law, every broker must sell policies at the same price, so you can't find a better deal by switching brokers. eHealthInsurance.com is the largest online broker in the United States. eHealth is licensed to sell insurance in all 50 states and the District of Columbia and it has more than 10,000 policies available from over 180 carriers.
5. Maintain your independence: If you're thinking that you'll change jobs frequently, or that you're more likely to freelance and work independently, why tie your health insurance to your job? It might make more sense to get an individual health insurance plan that will stay with you regardless of where your career takes you. Then, if a prospective employer offers you health insurance benefits, you can decline their coverage and negotiate a higher salary. According to J.D. Power and Associates' 2009 National Health Insurance Plan Study(SM), people with private health insurance were more satisfied with their plans than those with insurance from a small employer (50 or fewer employees). Before you switch, ask prospective co-workers if they like the group plan. If it's not better, and it's not cheaper, why change?
6. You can never be too safe: Be careful to protect your private information. Some online brokers simply aggregate leads and send them to live brokers who may call you directly. To avoid excessive telemarketing calls, control the process by using an online broker like eHealthInsurance.com that doesn't sell your private information to other brokers and lets you to search for quotes anonymously. If you have any questions that you can't answer on your own, eHealthInsurance.com also has a call center staffed by licensed agents that don't make bigger commissions by selling you more expensive plans. You'll get straightforward, unbiased advice from an agent licensed in your state.
7. Practice safe selection (of policies): It's particularly important for single women to know that private health insurance plans don't automatically cover maternity benefits. That can be great news if you're looking to save money, and you don't want to (or plan to) have kids while you're on this plan. But, if you are planning to get pregnant, or you think there's a chance you could get pregnant, be sure to buy a plan that covers maternity care. If you can't find a plan with maternity coverage, you may need to explore purchasing something called a maternity rider, which is a supplement to an existing health insurance policy that covers maternity benefits. You may also want to explore free, state-level programs by contacting eHealthInsurance.com's customer care center at 1-800-977-8860, or the Foundation for Health Coverage Education at www.Coverageforall.org
8. Not ready for a long-term commitment? Have a fling: If you know you'll have a job within a few months after graduation, short-term health insurance plans may be a good option for you. Short-term health insurance typically lasts for six months, has less stringent qualifications and can be a great way to prevent a health insurance gap before you start that new job. Note that these are not a good long-term solution: short-term plans are more limited in benefits and can often only be renewed once.

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 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.

(1) National Association of Colleges and Employers' (NACE) Job Outlook 2009 Spring Update (<http://www.nacweb.org/spotlight/2009/e030409a.htm>)

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