eHealth

eHealth Announces Celtic Insurance Company to Adopt "eApproval" Technology

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Consumers Are Able to Receive an Instant Response When Applying for a Health Insurance Policy From Celtic MOUNTAIN VIEW, CA, Jun 15, 2009 (MARKETWIRE via COMTEX) -- eHealth, Inc. (NASDAQ: EHTH), parent company of eHealthInsurance Services, Inc., today announced that Celtic Insurance Company, based in Chicago, Illinois, has implemented eHealth's "eApproval" technology. The implementation of eApproval will improve the online experience for consumers shopping for individual, family and short-term health insurance from Celtic Insurance at eHealthInsurance.com (http://www.eHealthInsurance.com). Celtic Insurance Company sells health insurance in 37 states.

eHealth's eApproval technology makes it possible for online shoppers to apply for health insurance at eHealthInsurance.com, submit their application with an electronic signature and receive an instant response from Celtic Insurance Company. If approved for coverage, the customer is able to submit a payment electronically and receive their membership materials immediately via email.

By integrating automatic scoring decisions and application approvals directly into eHealth's online application process, eHealth's proprietary eApproval technology is able to streamline the process of applying for health insurance online.

"Shopping online has become a very normal exercise for many Americans because they expect to find a wider variety of products and services on the internet," said Colleen Fournier, VP of Sales & eBusiness. "The one drawback to buying health insurance -- online or off -- has been the time it takes between submitting an application and receiving a response, until now. While eApproval doesn't allow for every application to be completed immediately, it does make that experience a reality for a significant number of applicants."

"Celtic Insurance Company is a nationally respected leader in providing quality, affordable health insurance to individuals, families, and the self-employed," said eHealth Chairman and Chief Executive Officer, Gary Lauer. "Celtic's implementation of eApproval gives consumers one more compelling reason to purchase health insurance from Celtic at eHealthInsurance.com. Approximately 40 percent of our customers are uninsured(1), and waiting up to two weeks -- or more -- for an underwriting response just extends the period of time that they're uninsured. eApproval can eliminate that period of uncertainty for a significant number of those who apply for plans from Celtic."

About Celtic Insurance

Chicago-based Celtic Insurance Company is one of the country's leading nationwide individual health insurance providers. With approximately 120 employees, Celtic Insurance currently offers coverage to individuals in 37 states and is licensed in every state except New York. Some of the products in the Celtic product portfolio are: The Celtic Basic Health Plan -- a low-cost major medical plan offering higher deductibles to control premium cost, the CeltiCare Preferred Health Plan for individuals and families, the CelticSaver HSA Health Plan and the Celtic Short-term Health Plan. For more information on Celtic, please visit www.celtic-net.com.

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.

(1) SOURCE: eHealthInsurance Services' Customer Care Center survey. The results of this ongoing survey are collected via an online poll from consumers who receive the survey via email after having called eHealthInsurance's customer care center. Survey results listed here were collected from 1,274 respondents between February 20, and May 14, 2009. Given the nature of the survey, a margin of sampling error for all adults is not readily available.

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