



Individual Health Insurance Risks to Avoid: eHealthInsurance Offers Advice

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As More Consumers Investigate Their Health Insurance Options, What Do They Need to Know?

MOUNTAIN VIEW, CA, Jun 19, 2009 (MARKETWIRE via COMTEX) -- eHealthInsurance, the leading online source of health insurance for individuals, families and small businesses, today released advice for consumers interested in purchasing individual health insurance policies.

eHealthInsurance (<http://www.eHealthInsurance.com>) provides decision-making and comparison support tools to help consumers make informed decisions when shopping for health insurance policies at eHealthInsurance.com, including the "Your Plan Advisor," decision support tool and the Physician's Finder tool. However, many individual health insurance purchases occur off-line, which means consumers need to be aware of risks and potential pitfalls before applying for a plan.

Anyone considering buying an individual health insurance policy -- online or off-line -- should be aware of, and consider the following risks and pitfalls.

1. Make sure you can qualify: 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. If you don't live in a state that is guaranteed issue then you need to be aware of how any pre-existing health conditions you have could affect your ability to qualify for coverage.
2. Maternity coverage isn't automatic: It is particularly important for women to know that individual 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 on) having kids while you're on this type of 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 look for a plan that offers maternity as a rider. A rider provides additional coverage for something specifically not covered with a primary policy. The rider is added to the primary policy and the policyholder pays an extra amount of premium for the rider.
3. Limited benefit plans: the buyer should be wary of limited benefit plans that have a very limited amount of coverage for hospital stays, ER visits or other costs. Additionally, be cautious of so-called "low cost" options that promise that anyone will qualify. Either of these may leave you with big bills to pay in the case of a major hospital stay or medical emergency.
4. Read the fine print: do your homework and be clear on what you need and make sure the plan will cover it. Don't assume that everything is covered. Research plans online and talk to a licensed agent to educate yourself. Doing a little bit of homework now will save you a lot of money later.
5. Avoid gaps in coverage: always stay covered. If you have a gap in coverage, you may not be able to qualify for coverage when re-applying for health insurance.

More questions? If consumers have questions about these tips or other health insurance questions, they can talk to an eHealthInsurance licensed agent, free of charge, at 1-800-977-8860.

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.

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