

Health Insurance Buyer's Guide: eHealthInsurance Publishes New Consumer Resource

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New Guide Details Five Steps to Help Consumers Choose the Right Plan

MOUNTAIN VIEW, CA, Aug 10, 2009 (MARKETWIRE via COMTEX) -- Today, eHealthInsurance (http://www.ehealthinsurance.com) published a new Health Insurance Buyer's Guide to educate consumers new to the process of buying their own health coverage. As the leading online source of health insurance for individuals, families and small businesses, eHealthInsurance has made the buyer's guide available online at www.ehealthinsurance.com/guide. It provides new and returning customers with the knowledge to help make informed purchase decisions in five easy steps.

- -- Step one, "Why You Need Health Insurance," addresses the value and necessity of health insurance.
- -- Step two, "Get to Know the Lingo," provides basic definitions about terms and acronyms necessary to start researching and comparing plans.
- -- Step three, "Assess Your Needs," helps consumers identify the amount of coverage they need, and the types of benefits they should look for in a policy.
- -- Step four, "Compare Your Options," outlines five key criteria for choosing a plan, common pitfalls to avoid, and other helpful buying tips.
- -- Step five, "Apply for Coverage," walks consumers through the application process and next steps after they get approved or denied for coverage.

"From the questions we get at our customer care center and the research we have conducted recently, it's clear that many Americans lack a good foundation of knowledge when it comes to health insurance," said Gary Lauer, chairman and CEO of eHealth, Inc. "We feel that, for the many entering this market for the first time, a buyer's guide on the fundamentals of health insurance can really help consumers move forward and make better decisions."

Ongoing research from eHealthInsurance supports the need for such a guide, revealing that:

Among Americans who receive health insurance from an employer(1):

- -- Almost two in three (64%) have no idea what their employer contributes towards their health insurance on a monthly basis.
- -- More than a quarter (27%) are not aware of how much they pay out of their own pocket each month for health insurance.
- -- Only one in four (26%) are aware that private health insurance is typically less expensive than COBRA coverage.

Among college students(2):

- -- More than half (53%) either did not know or declined to answer questions about standard benefits in private health insurance plans.
- -- Less than half could confidently define basic terms like premiums and co-insurance.

Among general consumers(3):

-- Less than one-third could identify basic terms like HMO (36%), PPO (20%) or HSAs (11%).

Consumers can download the buyer's guide online at www.ehealthinsurance.com/guide.

Sources

(1) eHealth, Inc. Consumer Survey on Unemployment, May 2, 2009 (http://www.ehealthinsurance.com/content/expertcenterNew

/UnemploymentSurveyNewsWorthyAnalysis2009.pdf)

- (2) eHealth, Inc. Consumer Survey of College Students, May 14, 2009 (http://www.ehealthinsurance.com/content/expertcenterNew/CollegeStudentsSurvey_ToplineAndResults.pdf)
- (3) eHealth, Inc. Demystifying Health Insurance, November 2007 (http://www.ehealthinsurance.com/content/expertcenterNew/Demystifying-Health-Insurance-Survey-Results-01-10-08.pdf)

About eHealth

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 leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia. Through its eCommerce On-Demand solution (eOD), www.ehealth.com/eOD, eHealth is also a leading provider of on-demand e-commerce software services. eHealth's eOD platform provides a suite of hosted solutions that enable health plan providers and resellers to market and distribute products online. eHealth's eCommerce On-Demand solution is currently available to health plan providers in all 50 states and the District of Columbia. eHealthInsurance and eHealth are registered trademarks of eHealthInsurance Services, Inc.

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