



## Who Is the Average Uninsured American Searching for Health Insurance? -- eHealth Consumer Survey

August 12, 2009

### New Study Provides Profile of Consumers Shopping for Individual Health Insurance

MOUNTAIN VIEW, CA, Aug 12, 2009 (MARKETWIRE via COMTEX) -- Today, eHealth Inc. (NASDAQ: EHTH), parent company of eHealthInsurance Services ([www.ehealthinsurance.com](http://www.ehealthinsurance.com)), released the results of an ongoing survey(1) of consumers shopping for individual health insurance policies at eHealthInsurance's customer care center. Thus far, 1,551 customers have responded to the survey.

This survey of 1,551 consumers revealed that 38.8% are currently uninsured and of those that are uninsured, 37.9% are between the ages of 18 and 34. Among the uninsured 51.5% are employed full-time, and 60.5% work for a small or medium-sized business ( 500 employees).

The survey of 1,551 consumers showed that the average uninsured American researching and buying individual health insurance is a single woman between the ages of 25 and 44, with a college degree and a full-time job. One third (33%) work for a small business and nearly one half (46%) earn between \$30,000 and \$75,000 per year.

Overall, the majority of the individuals surveyed are currently single (50.1%), college educated (60.5%), female (61.5%), and working full-time (53.6%).

This survey began in February 2009. eHealthInsurance emailed this voluntary customer survey to individuals who called eHealthInsurance's customer care center with questions about individual and family health insurance policies. The data presented in this press release and in the research summary is a subset of the full survey data. Detailed findings include the following:

#### Detailed income data: Household Income (All):

- \$0 to \$19,999 - 13.9%
- \$20,000 to \$29,999 - 12.6%
- \$30,000 to \$39,999 - 11.7%
- \$40,000 to \$49,999 - 12.8%
- \$50,000 to \$74,999 - 20.5%
- \$75,000 to \$99,999 - 11.3%
- \$100,000 to \$149,999 - 10.5%
- \$150,000 to \$199,999 - 3.7%
- \$200,000 or more - 3.0%

#### Household Income (Uninsured):

- \$0 to \$19,999 - 17.6%
- \$20,000 to \$29,999 - 16.4%
- \$30,000 to \$39,999 - 14.8%
- \$40,000 to \$49,999 - 13.0%
- \$50,000 to \$74,999 - 18.2%
- \$75,000 to \$99,999 - 6.1%
- \$100,000 to \$149,999 - 8.2%
- \$150,000 to \$199,999 - 3.6%
- \$200,000 or more - 2.0%

#### Demographic data:

##### All

##### Gender

- Male - 38.1%
- Female - 61.9%

##### Age

- Under 18 - 0.6%
- 18 - 24 - 8.7%
- 25 - 34 - 20.8%
- 35 - 44 - 20.3%
- 45 - 54 - 24.2%

-- 55 - 64 - 24.0%  
-- 65 and older - 1.4%

#### Marital Status:

-- Single - 36%  
-- Married - 49.7%  
-- Widowed - 2.5%  
-- Divorced - 11.8%

#### Uninsured

##### Gender

-- Male - 38.4%  
-- Female - 61.6%

##### Age

-- Under 18 - 0.6%  
-- 18 - 24 - 12.9%  
-- 25 - 34 - 25.0%  
-- 35 - 44 - 22.0%  
-- 45 - 54 - 21.5%  
-- 55 - 64 - 16.8%  
-- 65 and older - 1.3%

#### Marital Status:

-- Single - 42.0%  
-- Married - 44.6%  
-- Widowed - 2.8%  
-- Divorced - 10.6%

#### Education and employment data: Insured

##### Highest level of education completed:

-- Some high school - 3.5%  
-- Completed high school - 35.1%  
-- Completed college - 41.8%  
-- Completed graduate school - 19.7%

##### Current employment status?

-- Employed (Full-time) - 52.9%  
-- Employed (Part-time) - 17.4%  
-- Retired - 9.3%  
-- Unemployed or Not Employed - 20.4%

##### What size company do you work at?

-- Small Business ( 20 employees) - 31.5%  
-- Medium-size Business (20-500 employees) - 25.9%  
-- Large Company (500+ employees) - 18.0%  
-- I am self-employed (e.g. contractor /free lancer) - 24.6%

#### Uninsured

##### Highest level of education completed:

-- Some high school - 4.9%

-- Completed high school - 41.6%  
-- Completed college - 37.3%  
-- Completed graduate school - 16.2%

#### Current employment status?

-- Employed (Full-time) - 51.5%  
-- Employed (Part-time) - 17.7%  
-- Retired - 7.1%  
-- Unemployed or Not Employed. - 23.7%

#### What size company do you work at?

-- Small Business ( 20 employees) - 33.1%  
-- Medium-size Business (20-500 employees) - 27.4%  
-- Large Company (500+ employees) -19.1%  
-- I am self-employed (e.g. contractor /free lancer) - 20.4%

#### What is the current health insurance status of the PEOPLE YOU ARE SHOPPING FOR?

-- Have insurance through employer (or the employer of a family member) - 20.4%  
-- Have coverage through a COBRA plan - 13.5%  
-- Have insurance that was purchased in the private market (not through an employer or prior employer) - 24.5%  
-- Have coverage such as Medicare, Medicaid, or other state or federal program - 2.8% Uninsured - 38.8%

(1) Results from an ongoing survey administered from eHealthInsurance Services' customer care center. Beginning in February 2008, eHealthInsurance began emailing a voluntary survey to any customer calling in to its customer care center. \*Survey data is also available broken out by gender. \*\*The data presented here is a subset of the full-survey. Data here shows only the responses of those surveyed who identified themselves as uninsured and does not include data related to service and overall satisfaction.

For a complete copy of the survey and methodology: 1. Log on to [www.ready2connect.org](http://www.ready2connect.org) 2. Navigate to the research section. 3. Look for the "Individual Health Insurance Consumer Survey."

#### 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 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](http://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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