



Income, Age, Gender, Employment and Health Insurance Coverage: eHealth Uninsured Consumer Survey

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Uninsured Seeking Health Insurance Are Often Young and Female

MOUNTAIN VIEW, CA, Sep 10, 2009 (MARKETWIRE via COMTEX) -- Today, eHealth Inc. (NASDAQ: EHTH), parent company of eHealthInsurance Services (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, including 536 who were uninsured.

This survey of 1,551 consumers revealed that, among the 38.8% who were uninsured, 38.4% were male and 61.6% were female. Of the same group of uninsured, 38% were aged 18-34, with the largest age group of uninsured, across all age groups, being 25-34 (25%).

Among the uninsured men in the survey; over half (56.7%) were single (single, divorced or widowed), over one-third (37.4%) were between the ages of 18 and 34; nearly half (43.5%) made less than \$40,000 per year; nearly two-thirds (63.1%) worked full-time; and over half (54.6%) were self-employed or worked for a small business (less than 20 employees); approximately one-half (53.4%) had college degrees (completed college or graduate school).

Among the uninsured women in the survey; over half (54.5%) were single (single, divorced or widowed), over one-third (38.1%) were between the ages of 18 and 34; over half (52.6%) made less than \$40,000 per year; roughly two-in-five (44.2%) worked full-time; over half (52.7%) were self-employed or worked for a small business (less than 20 employees); and approximately one-half (53.7%) had college degrees (completed college or graduate school).

The biggest differences among the uninsured men and women were in incomes and employment. Nearly 10 percent (9.1%) more men than women surveyed earned at least \$40,000 per year and nearly twenty percent (18.9%) more men than women were working full-time.

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: Uninsured Household Income (Men):

- \$0 to \$19,999 - 15.7%
- \$20,000 to \$29,999 - 13.8%
- \$30,000 to \$39,999 - 13.8%
- \$40,000 to \$49,999 - 15.1%
- \$50,000 to \$74,999 - 18.2%
- \$75,000 to \$99,999 - 7.5%
- \$100,000 to \$149,999 - 7.5%
- \$150,000 to \$199,999 - 8.8%
- \$200,000 or more - 2.5%

Uninsured Household Income (Women):

- \$0 to \$19,999 - 19.0%
- \$20,000 to \$29,999 - 18.1%
- \$30,000 to \$39,999 - 15.5%
- \$40,000 to \$49,999 - 11.6%
- \$50,000 to \$74,999 - 18.1%
- \$75,000 to \$99,999 - 5.2%
- \$100,000 to \$149,999 - 7.8%
- \$150,000 to \$199,999 - 3.0%
- \$200,000 or more - 1.7%

Demographic data: Uninsured Male

Age

- Under 18 - 0.5%
- 18 - 24 - 11.2%
- 25 - 34 - 26.2%
- 35 - 44 - 23.3%
- 45 - 54 - 19.4%
- 55 - 64 - 17.5%

-- 65 and older - 1.9%

Marital Status:

-- Single - 45.6%
-- Married - 43.2%
-- Widowed - 2.4%
-- Divorced - 8.7%

Uninsured Female

Age

-- Under 18 - 0.6%
-- 18 - 24 - 13.9%
-- 25 - 34 - 24.2%
-- 35 - 44 - 21.2%
-- 45 - 54 - 22.7%
-- 55 - 64 - 16.4%
-- 65 and older - 0.9%

Marital Status:

-- Single - 39.7%
-- Married - 45.5%
-- Widowed - 3.0%
-- Divorced - 11.8%

Uninsured education and employment data: Male

Highest level of education completed:

-- Some high school - 5.8%
-- Completed high school - 40.8%
-- Completed college - 36.4%
-- Completed graduate school - 17.0%

Current employment status:

-- Employed (Full-time) - 63.1%
-- Employed (Part-time) - 10.7%
-- Retired - 7.8%
-- Unemployed or Not Employed - 18.4%

What size company do you work at:

-- Small Business (20 employees) - 30.3%
-- Medium-size Business (20-500 employees) - 27.6%
-- Large Company (500+ employees) - 17.8%
-- I am self-employed (e.g. contractor / free lancer) - 24.3%

Female

Highest level of education completed:

-- Some high school - 4.2%
-- Completed high school - 42.1%
-- Completed college - 37.9%
-- Completed graduate school - 15.8%

Current employment status:

-- Employed (Full-time) - 51.5%
-- Employed (Part-time) - 17.7%
-- Retired - 7.1%
-- Unemployed or Not Employed - 27.0%

What size company do you work at:

-- Small Business (20 employees) - 35.0%
-- Medium-size Business (20-500 employees) - 27.3%
-- Large Company (500+ employees) - 20.0%
-- I am self-employed (e.g. contractor / free lancer) - 17.7%

(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's methodology:

1. Log on to 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, 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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