



Open Enrollment and Health Insurance Decisions: eHealthInsurance Provides New 10-Point Checklist

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New Tool Helps Employees Review All of Their Health Insurance Options

MOUNTAIN VIEW, CA, Sep 30, 2009 (MARKETWIRE via COMTEX) -- eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, today, released a 10-point checklist to help employees make informed decisions about health insurance during the traditional annual open enrollment period.

Employer healthcare benefits may vary from year to year, and in today's tough economy, employees may end up footing more of the bill through higher contributions to group plans(1), or through more hidden costs such as higher co-pays, deductibles and other plan benefits that can be re-negotiated by your employer. As consumers continue to optimize their budgets, there are some key topics to address to make an informed decision during this year's open enrollment season:

1. Spouse and dependents: If you have a spouse and/or dependents that are normally covered through your employer-sponsored plan, check to see that your employer is still extending coverage to these beneficiaries and if the employer contribution has changed.
- If your employer has lowered or stopped their contribution towards your family's premium, shop around to find out if you can find a more cost-effective way to cover your family.
- Check your spouse's plan to see if the employee share of the premium is more or less than your plan. It may be more cost-effective to insure you or your family under that plan.
2. Carrier and network: Has your employer changed the insurance company and/or plan? If yes, check to see if your current doctors and physician's network are still participating providers with the new plan.
3. Prescription drug: Check to see if you still have the same level of benefits as last year, such as prescription drug coverage, co-pays, deductible amounts and out-of-pocket limits, among other benefits. Most group policies tend to re-negotiate terms during renewals which may result in an improvement or reduction of benefits. So find out if all the benefits that are important to you are still covered and how.
4. Healthcare needs: Have the healthcare needs of you and/or your family changed over the last year? If yes, it's time to reevaluate whether you need more or less coverage, or should keep your policy the same.
5. Health Savings Accounts: Find out whether your employer offers a qualified Health Savings Account paired with a high-deductible health plan. If you have an HSA from a previous plan, ask your employer if they will contribute to your account.
6. Flexible Spending Accounts: With employer-based plans, make sure you take advantage of the tax benefits of a Flexible Spending Account (FSA). These employer-established accounts allow employees to set aside a certain amount (check with your employer on caps) of pre-tax dollars to pay for out of pocket medical expenses not covered by insurance, such as co-pays, eye glasses or dental care. By law, employees must spend the money they set aside in a year; any unspent balances revert back to the employer.
7. Premium or deductible increases: Look at the premium and deductible for your current employer-sponsored plan and see if they are increasing. If saving on your monthly share of the premium is a priority, you may want to revisit this plan and opt for one of the less expensive plans available from your company's benefits provider. If you want a lower deductible, ask for other options that are available.
8. Benefits reduced or discontinued: If your health benefits have been reduced or discontinued, find out if your company offers any other options such as: other plans, other carriers, compensation (in some states) toward a private plan or possibly negotiate higher pay in lieu of employer health insurance and find coverage for less in the individual market.
9. Layoff concerns: If you still have a job, but are concerned that you may be laid off in the coming year, start reviewing every plan available from your employer now. You may be able to choose a plan during this open enrollment period that would cost less if you were later required to pay the entire premium through COBRA. Always make sure that the plan you choose will cover the health care benefits you need for the coming year.
10. Mix and match: Depending on health conditions, it can be less expensive for certain family members to be on a separate plan than the employer-sponsored plan. Do the math on separate policies if there are special needs. It's easy to price individual and family plans online at www.ehealthinsurance.com.

eHealthInsurance has also made open enrollment tips available in a video located at: <http://www.youtube.com/watch?v=bmtjFk2GRM>

Source

(1) Henry J. Kaiser Family Foundation, Press Release, Family Health Premiums Reach \$13,375 Annually in 2009 Up 5 Percent as Inflation Fell Nearly 1 Percent, <http://www.kff.org/insurance/ehbs091509nr.cfm>

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

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