



## Insurance and H1N1: eHealthInsurance Provides Answers to Frequently Asked Questions From Customers

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### H1N1 (Swine Flu) and Health Insurance Coverage: Top Questions From Callers Answered

MOUNTAIN VIEW, CA, Oct 21, 2009 (MARKETWIRE via COMTEX) -- eHealthInsurance (NASDAQ: EHTH) today released a list of answers to questions frequently asked from people concerned about the H1N1 virus (also called swine flu) and their health insurance, who have called into its Customer Care Center, which includes a call center staffed with licensed insurance agents. Getting answers to these questions is particularly important for high-risk individuals: pregnant women, children and seniors.

In a recently released consumer survey of individuals shopping for health insurance conducted by eHealthInsurance's Customer Care Center, 38.8 percent of survey respondents were uninsured at the time of the survey(1). The insured and the uninsured alike have questions and concerns about the H1N1 virus and how to handle vaccination and treatment with their insurance company.

Given the unique nature of the H1N1 virus, eHealthInsurance has provided answers to frequently asked questions by insured and uninsured consumers:

1. Do I need insurance to get the H1N1 vaccine? No.

2. How do I get the H1N1 vaccine? Each state will have its own plan for delivering the vaccine. For details on what's happening in your state you can go to the Center for Disease Control's (CDC) web site at:<http://www.cdc.gov/h1n1flu/vaccination/statecontacts.htm>

If you have insurance: It's likely that vaccine will be available in your primary care physician's office, but in some cases they may refer you to an outside resource. If you're uninsured: Your state will likely have the vaccine available in other settings, like organized vaccination clinics, schools, or other private settings, such as pharmacies and business offices.

3. What is the cost to receive the H1N1 vaccine? The government will be providing the vaccine for free, but there may be an additional cost to have it administered, depending on where you receive the vaccine. If you have insurance: Most insurance companies consider vaccinations to be preventive care. So, what you pay will depend on how your particular plan covers preventive care. If you're uninsured: Again, the government will be providing the vaccine for free in some locations. Refer to the Center for Disease Control's (CDC) web site at <http://www.cdc.gov/h1n1flu/vaccination/statecontacts.htm> to locate a vaccination center in your area. The list on the CDC web site also contains phone numbers for your state that you can call for more information.

4. What can I do to prevent catching the H1N1 virus besides getting the vaccine? The CDC has provided several tips on prevention, which -- by and large -- are consistent with the steps one should take to prevent getting the regular flu. These measures include things like covering your mouth when you cough or sneeze; washing your hands frequently; using disinfectant hand gel; avoid touching your nose, mouth and eyes and staying home if you feel sick. For more detailed information, eHealth encourages you to visit the government's flu web site located at [www.flu.gov](http://www.flu.gov)

5. If I catch the H1N1 virus, are there treatments available? Yes, there are commercially available treatments for the H1N1 virus. The CDC recommends the medically supervised use of either Tamiflu or Relenza. Symptoms of the H1N1 virus include fever, runny or stuffy nose, cough, sore throat, headache and body aches, fatigue and chills. In some cases, people experience vomiting and diarrhea. In extreme cases, contraction of the H1N1 virus can result in hospitalization and even death. If you're insured: If you exhibit mild symptoms of the flu, stay home and contact your health care provider. The CDC asks people not to go to the emergency room unless you are "very sick." But, if you exhibit serious symptoms of the flu, you should not hesitate to go to the emergency room. If you're uninsured: If you exhibit mild symptoms of the flu, stay home and contact the Center for Disease Control at 800-CDC-INFO (800-232-4636) TTY: (888) 232-6348. They're accessible 24 hours a day. The CDC asks people not to go to the emergency room unless you are "very sick." But, if you exhibit the serious symptoms of the flu, you should not hesitate to go to the emergency room. If you're seeking alternatives to emergency care or looking for resources in your community, contact the Foundation for Health Coverage Education at [www.Coverageforall.org](http://www.Coverageforall.org) or call them at 800-234-1317. The FHCE can help you access free or low cost health care providers in your area.

6. Should I get insurance to protect myself in case I get the H1N1 swine flu? There are innumerable reasons to get health insurance, not the least of which is the H1N1 virus and vaccine. In fact, a new study in the American Journal of Public Health(2) estimates that 45,000 deaths each year in the U.S. are associated with people failing to obtain adequate treatment because they did not have health insurance. As it relates to H1N1, serious cases can require hospitalization, which can be extremely expensive.

If you're not insured: Contact eHealthInsurance or the Foundation for Health Coverage Education (FHCE) to explore your coverage options. In many cases, people have more options for health coverage than they think. The FHCE publishes an annual report on public health insurance options available in every state. If you research the individual health insurance market, know that you're typically able to cancel your policy at any time with little or no obligation. Short-term insurance products, which usually last six months, can also be a good option but before you buy a short-term plan, know that the insurer is not obligated to renew that short-term policy once the term is up. For more details on individual health insurance you can also refer to eHealthInsurance's press release on health insurance risks to avoid or use eHealthInsurance's new buyer's guide, which is available online at [www.eHealthInsurance.com/guide](http://www.eHealthInsurance.com/guide)

(1) eHealth, Inc. National Consumer Survey of Individuals Looking for Private Health Insurance at eHealthInsurance Services([http://www.ehealthinsurance.com/content/expertcenterNew/eHealth\\_InsuranceShoppersNational.pdf](http://www.ehealthinsurance.com/content/expertcenterNew/eHealth_InsuranceShoppersNational.pdf)) Health Insurance and Mortality in US Adults: AJPH published September 17, 2009, 10.2105/AJPH.2008.157685

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