



## COBRA Subsidy Extension?: eHealthInsurance Launches COBRA Subsidy Widget to Calculate Expiration Dates

November 20, 2009

MOUNTAIN VIEW, CA, Nov 20, 2009 (MARKETWIRE via COMTEX) -- Today, eHealthInsurance (NASDAQ: EHTH) (<http://www.ehealthinsurance.com>), posted a COBRA Subsidy Widget on eHealth's Media Center and on Widgetbox.com. In addition, eHealthInsurance has provided an updated FAQ on the COBRA subsidy.

The widget is available in the following locations:

-- Media Center: <http://news.ehealthinsurance.com/pr/ehi/cobra-subsidy-widget.aspx>  
-- Widgetbox.com: <http://www.widgetbox.com/widget/cobra-subsidy-calendar>

Many of the first recipients of the COBRA subsidy may have already begun to receive their December bills for unsubsidized COBRA. If the subsidy ends as scheduled, these first recipients may have to pay nearly three times more out of their own pockets to continue their health insurance under COBRA.(1)

The COBRA Subsidy Widget: Many consumers are confused about the COBRA subsidy; when it runs out and how the extension -- if passed -- will impact their COBRA Premiums. The new COBRA Subsidy Calendar Widget from eHealthInsurance allows users to calculate when their current subsidies for COBRA will end. It also calculates how much longer their subsidies will extend if pending legislation in the House of Representatives (HR 3966) is passed. For consumers seeking alternatives to COBRA, the widget also provides links to eHealthInsurance's COBRA Learning Center

COBRA Learning Center: Consumers can visit eHealthInsurance's COBRA Learning Center for detailed videos and FAQs on COBRA and the original COBRA subsidy, which was included in the American Recovery and Reinvestment Act of 2009 (ARRA) and signed into law in February 2009.

Legislative update: There are bills that have been introduced to address an extension for the COBRA subsidy in the House of Representatives and the Senate, including House Bill HR 3930(2) and 3966(3) and Senate Bill S. 2730(4).

These are the most recent bills eHealthInsurance was able to locate that directly address the COBRA subsidy using GovTrack.us, a tool created by Civic Impulse, LLC to help the public research and track the activities in the U.S. Congress.

The current COBRA subsidy is managed primarily through the U.S. Department of Labor, which you can contact through its National Toll-Free Contact Center. The number there is 1-866-4-872-365, TTY: 1-877-889-5627.

Footnotes: (1) SOURCE (link): eHealth, Inc.'s 2009 report: The Cost of Individual and Family Health Insurance Plans 2009 Update: The average cost of premiums for single coverage in 2009 is \$162 per month or \$1,944 per year and the average cost of premiums for family coverage is \$383 per month or \$4,596 per year. (1) SOURCE (link): The Kaiser Family Foundation's Employer Health Benefits Survey: 2009: The average cost of premiums for single coverage in 2009 is \$402 per month or \$4,824 per year and the average cost of premiums for family coverage is \$1,115 per month or \$13,375 per year. (2) SOURCE (link): House bill HR 3930: "To extend for 6 months the maximum COBRA continuation coverage period for individuals who were involuntarily terminated between April 1, 2009, and December 31, 2009, and to amend the American Reinvestment and Recovery Act of 2009 to extend the eligibility period and maximum assistance period for COBRA premium assistance under such Act." (3) SOURCE (link): House Bill HR 3966: "To amend the American Reinvestment and Recovery Act of 2009 to extend for 6 months the period of eligibility for COBRA premium assistance under such Act." (4) SOURCE (link): Senate Bill S. 2730: "COBRA Subsidy Extension and Enhancement Act of 2009: A bill to extend and enhance the COBRA subsidy program under the American Recovery and Reinvestment Act of 2009."

For more information about the COBRA subsidy and a broader list of general COBRA FAQs, please see:

-- eHealth's March 25, 2009 Press Release:  
<http://news.ehealthinsurance.com/pr/ehi/rel484940.aspx>  
-- eHealth's COBRA Learning Center: [www.cobralearning.com](http://www.cobralearning.com)

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For more information about individual and family health insurance plans as an alternative to COBRA, please contact:

-- A licensed eHealthInsurance agent at 1-800-977-8860  
-- Or go online to [www.COBRALearning.com](http://www.COBRALearning.com)

For information about public programs please contact:

- The Foundation for Health Coverage Education (FHCE) at 800-234-1317
- Or go to their web site is [www.coverageforall.org](http://www.coverageforall.org)

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