



eHealthInsurance Answers Questions for Policyholders Affected by UniCare Exit From Illinois and Texas

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MOUNTAIN VIEW, CA, Nov 23, 2009 (MARKETWIRE via COMTEX) -- eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families, and small businesses, has released a set of frequently asked questions (FAQs) for policyholders affected by health insurance carrier UniCare's decision to exit commercial health insurance markets in Illinois and Texas.

UniCare recently announced that it will exit both the Illinois and Texas commercial health insurance markets. This decision affects the coverage of some 180,000 persons in Illinois and 400,000 in Texas. Current UniCare policyholders are being offered guaranteed and, in most cases, comparable coverage under Blue Cross and Blue Shield if they accept their new plans by Tuesday, December 1, 2009.

eHealthInsurance encourages all UniCare policyholders to carefully consider the Blue Cross and Blue Shield coverage offered to them. eHealthInsurance is currently contacting all of their current UniCare customers to assist them with this important change in coverage. In response to inquiries from UniCare policyholders who purchased their health insurance plans through eHealthInsurance, the following FAQs are provided:

FAQs for UniCare policyholder in IL and TX:

1. Question: I live in Illinois (or Texas) and bought a UniCare policy for my family through eHealthInsurance. What are my options?

Answer: Current UniCare policyholders are being offered the opportunity to transition to a Blue Cross and Blue Shield policy with, in most cases, comparable benefits. You cannot be turned down for this guaranteed alternative coverage, even if you have pre-existing medical conditions or have been turned down for coverage by Blue Cross and Blue Shield in the past. But, you must accept the Blue Cross and Blue Shield coverage you are offered no later than Tuesday, December 1, 2009.

You should have received an offer packet from Blue Cross and Blue Shield outlining your personal offer for coverage under a Blue Cross and Blue Shield policy. If you have not yet received your offer letter, call Blue Cross and Blue Shield's customer assistance line toll-free at 1-888-235-2977, Monday through Friday between 8 a.m. and 8 p.m.

2. Question: I'm currently covered under a UniCare group health insurance policy through my employer. Do I have other options besides Blue Cross and Blue Shield?

Answer: Your employer may offer other employer-sponsored health insurance options in addition to the replacement coverage being offered through Blue Cross and Blue Shield. Be sure to talk with your Human Resources department or benefits manager for more information.

3. Question: Will I automatically qualify for coverage under Blue Cross and Blue Shield, or will I need to go through medical underwriting again?

Answer: If you accept the Blue Cross and Blue Shield policy offered to you no later than December 1, 2009, you will automatically qualify for coverage and cannot be turned down. If you wait until after that date, you will have to submit an application for a new health insurance plan and your application will be medically underwritten, which means it is possible that you could be turned down for coverage based on your medical history.

4. Question: Will the Blue Cross and Blue Shield plan I'm offered really provide the same benefits? Will my health insurance premiums remain the same?

Answer: UniCare and Blue Cross and Blue Shield have worked in coordination with your state's department of insurance to make sure that the coverage you are offered by Blue Cross and Blue Shield is, in most cases, similar to the UniCare plan you currently have. It is possible that there will be some variations in specific benefits, deductibles, copayments and premiums, so review your offer carefully to see that the new plan meets your and/or your family's needs. eHealthInsurance customers are encouraged to call the eHealthInsurance Customer Care Center if they have any questions.

5. Question: Do I have to accept the Blue Cross and Blue Shield coverage I'm being offered?

Answer: No. If you prefer not to accept the Blue Cross and Blue Shield coverage you are offered, you do not need to take any action. Your UniCare coverage will end on the date noted in the letter you should have received from UniCare.

However, please be aware that accepting your offer from Blue Cross and Blue Shield helps you maintain coverage and may open other options for you. After you accept the coverage you are offered, you may have the option to move to a different Blue Cross and Blue Shield plan. Please note that if you want to move to a plan with richer benefits, your application will be subject to medical underwriting and approval.

As customers review their options during this time period, they can also find additional information on plans in Illinois and Texas by going to eHealthInsurance.com.

6. Question: What if I have dental coverage or life insurance through UniCare?

Answer: If you currently have dental or life insurance through UniCare in addition to your health insurance plan, you may be offered the choice to shift your life or dental coverage to Blue Cross and Blue Shield if you prefer.

7. Question: My children are covered under a UniCare policy but I'm not. How does this affect them?

Answer: With your UniCare plan, multiple children may have been covered under a single health insurance policy. Blue Cross and Blue Shield, however, covers children under separate individual policies when there is no parent or guardian covered on the same policy. If you have multiple children covered under a single UniCare policy, each child should receive a separate letter describing the coverage offered them through Blue Cross and Blue Shield.

8. Question: How do I accept the offer of coverage from Blue Cross and Blue Shield?

Answer: Illinois residents should visit www.acceptofferil.com to accept the policy offered to them. Texas residents should visit www.acceptoffertx.com. In either case, you will be asked to provide the identification number provided on the Offer Acceptance Form you received in the mail.

If you have not yet received an offer letter from Blue Cross and Blue Shield in your state, call 1-888-235-2977, Monday through Friday between 8 a.m. and 8 p.m.

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