



COBRA Subsidy Expiration: Research Shows Similarly Priced Alternatives to Subsidized COBRA for Families in Most States

December 9, 2009

New eHealth Research Shows Average State-Level Premiums for Non-Group Family Health Insurance Plans Are Comparable to Subsidized COBRA Premiums

MOUNTAIN VIEW, CA, Dec 09, 2009 (MARKETWIRE via COMTEX) -- eHealth, Inc. (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, today released data from approximately 84,000 individually purchased, non-group, major medical family health insurance policies that were active in February of 2009. To view a full copy of the report click here. The data identifies the average premiums for non-group family health insurance plans in 46 states and the District of Columbia. All policies surveyed were purchased through an online marketplace, eHealthInsurance.com (<http://www.ehealthinsurance.com>).

According to the research, the national average for individually purchased family health insurance premiums was \$383. When compared to COBRA subsidy data released by Families USA on December 1, 2009, the eHealth research shows that the average family premiums of \$383 is six dollars (\$6) less than the average subsidized COBRA premium of \$389, and \$728 less than the average unsubsidized COBRA premium of \$1,111.

eHealthInsurance.com encourages consumers who have lost their COBRA subsidies to explore all of their available health insurance options by taking the following actions:

1. Be proactive about seeking a long-term alternative to COBRA by researching your health insurance options at a place like eHealthInsurance.com.
2. If you've never purchased your own health insurance before, get help by contacting an agent or broker or by using free online resources like eHealth's "Health Insurance Buyer's Guide."
3. If you have a pre-existing medical condition, contact the Foundation for Health Coverage Education at <http://www.CoverageForAll.org> to determine what free and low-cost health care options are available to you in your area.
4. Calculate the amount of time you have remaining on the COBRA subsidy using eHealth's COBRA Subsidy Calendar widget.
5. If you have medical debt or need help understanding your rights, eHealth encourages you to review Families USA's consumer guide: Your Medical Bills: A Consumer's Guide to Coping with Medical Debt.

Price is an important element of health insurance, however the benefits provided by a health insurance policy are also a critical component of any coverage purchased. The data in the eHealth, Inc. report also reviews benefits standards and shows that the plans that families elected to purchase provided access to many important benefits. They include Labs & X-rays (99.1 percent); E.R. visits (99.9 percent); prescription drugs (86.9 percent); OB/GYN coverage (95.6 percent); periodic exams (90.0 percent); Well Baby coverage (87.7 percent); and chiropractic care (75.0 percent).

Maternity benefits were covered in 22.1% of policies surveyed, with nearly half (46.6 percent) of primary policy holders being women. Seven states (NY, NJ, MA, MT, MN, OR and WA) mandate that every non-group major medical insurance policy sold cover maternity benefits. In most other states maternity coverage is an optional benefit consumers can elect to purchase if needed. In some areas maternity benefits may not have been available.

Comparison of state-level group and non-group family health insurance premium data from eHealth, Inc. and Families USA(3).

State	Average Monthly Premium		Average Monthly COBRA Premium(1)		Amount Lost If Subsidy Ends(1)
	Non-Group Family Health Insurance Plan(2)	With Subsidy(1)	Without Subsidy(1)		
Alabama	\$ 284	\$ 352	\$ 1,005	\$ 653	
Alaska	\$ 429	\$ 423	\$ 1,209	\$ 786	
Arizona	\$ 305	\$ 389	\$ 1,111	\$ 722	
Arkansas	\$ 276	\$ 355	\$ 1,014	\$ 659	
California	\$ 380	\$ 388	\$ 1,107	\$ 720	
Colorado	\$ 348	\$ 378	\$ 1,080	\$ 702	
Connecticut	\$ 468	\$ 425	\$ 1,214	\$ 789	

Delaware	\$	391	\$	423	\$	1,209	\$	786
District of Columbia	\$	421	\$	425	\$	1,213	\$	789
Florida	\$	354	\$	402	\$	1,147	\$	746
Georgia	\$	407	\$	369	\$	1,053	\$	685
Hawaii*		NA	\$	349	\$	998	\$	649
Idaho	\$	293	\$	343	\$	979	\$	636
Illinois	\$	378	\$	399	\$	1,139	\$	740
Indiana	\$	337	\$	427	\$	1,220	\$	793
Iowa	\$	233	\$	346	\$	989	\$	643
Kansas	\$	311	\$	369	\$	1,054	\$	685
Kentucky	\$	290	\$	364	\$	1,040	\$	676
Louisiana	\$	317	\$	354	\$	1,013	\$	658
Maine*		NA	\$	414	\$	1,184	\$	769
Maryland	\$	367	\$	397	\$	1,133	\$	737
Massachusetts*		NA	\$	436	\$	1,246	\$	810
Michigan	\$	295	\$	358	\$	1,023	\$	665
Minnesota	\$	350	\$	431	\$	1,232	\$	801
Mississippi	\$	312	\$	359	\$	1,027	\$	667
Missouri	\$	283	\$	365	\$	1,044	\$	679
Montana	\$	340	\$	362	\$	1,033	\$	672
Nebraska	\$	314	\$	368	\$	1,052	\$	684
Nevada	\$	386	\$	363	\$	1,038	\$	675
New Hampshire	\$	473	\$	430	\$	1,228	\$	798
New Jersey	\$	772	\$	404	\$	1,156	\$	751
New Mexico	\$	303	\$	382	\$	1,091	\$	709
New York	\$	841	\$	406	\$	1,159	\$	753
North Carolina	\$	320	\$	389	\$	1,112	\$	723
North Dakota*		NA	\$	353	\$	1,010	\$	656
Ohio	\$	311	\$	361	\$	1,032	\$	671
Oklahoma	\$	287	\$	350	\$	999	\$	649
Oregon	\$	367	\$	398	\$	1,137	\$	739
Pennsylvania	\$	414	\$	390	\$	1,115	\$	725

Rhode Island		NA \$	423 \$	1,207 \$	785
South Carolina	\$	336 \$	382 \$	1,090 \$	709
South Dakota	\$	314 \$	360 \$	1,028 \$	668
Tennessee	\$	343 \$	389 \$	1,112 \$	723
Texas	\$	386 \$	378 \$	1,081 \$	703
Utah	\$	305 \$	373 \$	1,065 \$	692
Vermont*		NA \$	414 \$	1,183 \$	769
Virginia	\$	381 \$	377 \$	1,078 \$	701
Washington	\$	443 \$	412 \$	1,178 \$	766
West Virginia	\$	383 \$	408 \$	1,164 \$	757
Wisconsin	\$	302 \$	410 \$	1,171 \$	761
Wyoming	\$	351 \$	403 \$	1,151 \$	748
U.S. Overall	\$	383 \$	389 \$	1,111 \$	722

(1) SOURCE: Families USA Special Report: Expiration of COBRA Subsidy (<http://www.familiesusa.org/>)

(2) SOURCE: eHealth, Inc.'s 2009 Report: The Cost And Benefits Of Individual And Family Health Insurance Plans Report: Surveys approximately 84,000 major medical, non-group family plans. (http://news.ehealthinsurance.com/pr/ehi/document/Cost_and_Benefit_Report_2009.pdf)

(3) NOTE: Average monthly premium data presented here by eHealthInsurance for non-group major medical policies is taken from policies that were active in February 2009; Average monthly COBRA premium data here was taken from the Families USA Special Report: Expiration of COBRA Subsidy, which was published on December 1, 2009.

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 an online marketplace licensed to sell health insurance in all 50 states and the District of Columbia, making it an excellent model for successful, high-functioning health insurance exchanges. 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.

Image Available: http://www2.marketwire.com/mw/frame_mw?attachid=1133767

For media inquiries, please contact:

Sande Drew
eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Kris Kraves
Cogenta Public Relations
(805) 527-7733
kris@cogentacom.com

SOURCE: eHealth, Inc.

<mailto:sande.drew@ehealth.com> <mailto:kris@cogentacom.com>