



COBRA Subsidy Extension: California Data Shows Pricing for Non-Group Health Insurance Market

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eHealthInsurance Data: Average Non-Group Health Insurance Premiums Comparable to Subsidized COBRA Premiums for Californians

MOUNTAIN VIEW, CA, Dec 23, 2009 (MARKETWIRE via COMTEX) -- Today, eHealthInsurance.com (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, released data comparing non-group health insurance premiums for policies available at eHealth in the state of California, and subsidized COBRA premiums for people in California.

Data indicate non-group California health insurance premiums for individuals and families available at eHealthInsurance.com are comparable to subsidized COBRA. While premiums are important, the benefits provided are critically important when gauging the value of coverage purchased.

The eHealth data(1) show that, nation-wide, plans purchased by individuals and families included Labs & X-rays (99.0 percent); E.R. visits (99.9 percent); prescription drugs (89.6 percent); OB/GYN coverage (93.0 percent); periodic exams (89.5 percent); Well Baby coverage (87.7 percent); and chiropractic care (74.2 percent). Maternity benefits were covered in 22.1% of policies surveyed, with nearly half (46.6 percent) of primary policy holders being women. In California, maternity coverage is an optional benefit that is included in some but not all plans; consumers can elect to purchase it(2).

eHealthInsurance's findings, released on December 9, 2009, are based on a nationwide sample of over 316,000 non-group, individual and family (IFP) major medical policies that were purchased through eHealthInsurance.com and were active in February 2009, including 52,488 active policies surveyed in California.

These findings, alongside October 2009 data from Families USA reports in January and December of 2009, provide a helpful comparison of average monthly premiums for COBRA, subsidized COBRA and non-group health insurance options in California:

California	Average Monthly Individual COBRA Premium(3) , (4)	Average Monthly Subsidized COBRA Premium(5)	Average Monthly Premium Non-Group Individual Health Insurance Plan(1)
Individual	\$380	\$133	\$150
Family	\$1,107	\$388	\$380

eHealthInsurance.com encourages consumers who are losing access to their COBRA subsidies to proactively research their long-term options for health coverage by taking the following actions:

- Do your homework: Research non-group health insurance policies at eHealthInsurance.com.
- Get advice if you need it: First-time buyers should get help by contacting an agent or broker and by using free online resources like eHealth's "Health Insurance Buyer's Guide."
- Know your timeline: Calculate the amount of time you have remaining on the COBRA subsidy using eHealth's COBRA Subsidy Calendar widget.
- Don't let pre-existing conditions scare you: If you've got pre-existing medical conditions contact the Foundation for Health Coverage Education (www.CoverageForAll.org) to review free or low-cost options available in your area.
- Get informed: 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.

The American Recovery and Reinvestment Act of 2009 (ARRA) provided a 65 percent COBRA subsidy designed to help cover the cost of COBRA health insurance premiums for up to nine months. On December 21, 2009, a six month extension of the subsidy was passed and eligibility for the subsidy was extended through February 2010.

Sources (1) SOURCE: eHealth, Inc.'s 2009 Report: The Cost And Benefits Of Individual And Family Health Insurance Plans Report: Surveys approximately over 316,000 non-group, individual and family (IFP) major medical policies that were purchased through eHealthInsurance.com and that were active in February 2009 (http://news.ehealthinsurance.com/pr/ehi/document/Cost_and_Benefit_Report_2009.pdf)

(2) The Kaiser Family Foundation's web site www.StateHealthFacts.Org: United States: Mandated Coverage of Maternity Care, January 2009
Families USA Foundation's January 2009 report: Squeezed! Caught between Unemployment Benefits And Health Care
Costs:<http://www.familiesusa.org/resources/newsroom/press-releases/2009-press-releases/cobra-premiums-for-family.html> SOURCE: Families USA

Special Report December 2009: Expiration of COBRA Subsidy (<http://www.familiesusa.org/>) (5) Calculated by multiplying the state-level COBRA premiums provided in the Families USA Foundation report2 by 0.35.

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.

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