



## Health Insurance Checkup: eHealthInsurance Provides Consumers Helpful Year-End Tips

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MOUNTAIN VIEW, CA, Dec 28, 2009 (MARKETWIRE via COMTEX) -- eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, today released a series of questions and tips to provide consumers with a year-end health insurance checkup and make sure their policy is the right fit.

Many health insurance companies update their rates at the beginning of the year. With Americans all over the country struggling financially due to the slow economy and holiday expenses, eHealthInsurance recommends consumers take a fresh look at their medical coverage and make sure they still have the right plan for their needs and budget.

To give their current health insurance coverage a check-up, consumers should ask themselves the following questions:

- Am I paying too much for coverage? Shop around for the latest health insurance quotes at least once a year to make sure you're not paying more than you need to. For example, if you're healthy and had few or no health insurance claims in 2009, you may be able to reduce your monthly premiums by switching to a plan with a higher deductible or just finding more affordable plans on the market. If you do switch to a higher deductible plan, just be sure you can afford that deductible in case of an accident or unexpected illness.
- Does my current plan cover the services I need? If you're paying for benefits you don't use (such as prescription drugs, maternity or chiropractic care), you may be able to find a plan with a lower monthly premium that excludes those benefits. On the other hand, if you find that you're paying too much out of pocket for recurring medical services (like prescriptions or checkups), you may want to consider a plan that covers these at a higher level, even if your monthly premium increases slightly.
- Have I experienced any big life changes? If you were recently married or divorced, had a child, or gained or lost income -- or if you anticipate these things happening in the year to come-, it may be time to reconsider your health insurance options. And if you recently turned 30, 40, 45, 55 or 60 years old, you may find that your rates were increased because of your age. Take a look at quotes from other health insurance companies in your area to make sure you're not paying too much.
- Do I have access to the doctors I want to see? If you'd like to be seen by a specific doctor or hospital not covered by your current plan, use the "Plans with My Doctor" tab at [ehealthinsurance.com](http://ehealthinsurance.com) to find out which health plans that doctor accepts. If you're on an HMO plan and want to be able to see a specialist without a referral, you may wish to consider a different type of coverage, like a PPO plan, for example.
- Can I save by mixing and matching health plans? If your whole family is covered under a single health insurance plan, you could be missing out on savings. When some family members are healthier than others or see the doctor less frequently, it may make sense to split the family between two or more health insurance plans. You may find more appropriate coverage for each member that way, and save money on your total monthly premiums.

NOTE: Keep in mind that every time you switch plans or apply for a new individual or family health insurance plan, you are subject to medical underwriting. If you have an individual or family plan and developed medical conditions recently, you may need to stay on that plan to keep your coverage secured.

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](http://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.

For media inquiries, please contact:

Nate Purpura  
eHealth, Inc.  
(650) 210-3115  
[nate.purpura@ehealth.com](mailto:nate.purpura@ehealth.com)

Sande Drew  
eHealth, Inc.

(916) 207-7674  
sande.drew@ehealth.com

SOURCE: eHealth, Inc.

mailto:nate.purpura@ehealth.com  
mailto:sande.drew@ehealth.com