



Health Care Reform: New Consumer Poll Suggests Some Could Be Delaying Coverage

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Assuming They Didn't Have Health Insurance, One in Four Adults Would Wait for Health Reform Legislation to Pass Before Seeking New Health Insurance Coverage

MOUNTAIN VIEW, CA, Jan 05, 2010 (MARKETWIRE via COMTEX) -- When given a choice between waiting for health reform legislation to pass or researching and seeking health insurance coverage immediately, 24% of adults surveyed would choose to wait before seeking coverage if they lost their coverage today, according to a new poll. Of those that were uninsured, more than two-in-five (44%) would choose to wait for reform legislation to pass before seeking coverage. Among the insured, one in five (21%) would wait, if they lost their coverage today.

The poll, conducted in December 2009 by Opinion Research Corporation and sponsored by eHealth, Inc. (NASDAQ: EHTH), reveals public perceptions about health care reform as Americans wait for reform legislation to make its way through Congress.

"This study reflects what we are hearing from people every day," said Gary Lauer, president and CEO of eHealth, Inc. "While waiting for health insurance reform, some Americans are unsure what to do about their health coverage needs today. We believe health reform will happen and that it may hold promise for a better system, but consumers shouldn't risk going without coverage. Until reform is written into law and becomes effective, Americans need to know that there are already a number of viable health insurance options in the non-group market for individuals and families today."

"One of the primary goals of health reform is to provide uninsured Americans quality coverage," continued Lauer. "At eHealth, we have been an advocate for consumers for over ten years and have helped over 2 million people find quality coverage. Assuming that a healthcare reform bill passes and is signed by the President, we will be launching an aggressive education campaign to help people clearly understand how this new legislation will, and will not, impact them."

The research shows that there is considerable variation in people's expectations for health reform, and that many expectations do not match up with the proposals being debated in Congress.

For example, one in three Adults surveyed (33%) believe new health reforms will be implemented and accessible to consumers within 12 months of the legislation being passed. In contrast, key elements of the current Senate bill such as guaranteed issue for adults or premium/cost-sharing subsidies in the individual health insurance market would not be effective until 2014.

Key findings of the poll conducted in December 2009 include the following:

- 68% of respondents said that if they had no health insurance today they would research and seek new coverage options immediately, while 24% said they would wait for health reform legislation to pass before seeking new health insurance coverage.

- If they had no access to health insurance through an employer, spouse, parent, or relative, almost one-third of Americans surveyed (30%) would go without insurance for the following reasons: they can't afford it (15%), they would wait for health reform legislation to pass (13%) or don't think they need it (2%).

- When asked what they would expect to pay for a government-provided health insurance option, over a quarter (29%) of Americans said that they would expect it to be free or cost up to only \$75 per month. Of those, 14% expected it to cost \$25 or less. Separately, 31% expected it to cost between \$76 and \$250 per month, and 14% expected it to cost more than \$250 per month.

- Overall, when you include those who thought it would be free, the mean dollar amount that Americans expect to pay for a government-provided health insurance option is \$121 per month.

- One-in-three Adults surveyed (33%) believe new health reforms will be implemented within one year, with one-in-ten (11%) expecting new reforms within six months, and two-in-five (22%) expecting reforms to be implemented within the first year. Separately, 60% expected health reforms to become available only after one year, with many (21%) expecting changes in three or more years.

Additional insights from the survey conducted in December 2009 include:

- Four-fifths of the adults surveyed (85%) report that they have health insurance. Nearly half of those with health insurance (52%) have employer-provided insurance, while the rest get insurance by finding and paying for it themselves (15%), through another family member's coverage (14%), a government or community aid program (13%), or are not sure

(5%).

-- If cost was not a factor, most Americans surveyed would prefer to purchase their own health insurance plan (44%) or have their employer shop around, provide options, and buy insurance for them (36%). Only 15% of Americans said that they would like the government to provide their coverage.

-- Adults surveyed were asked about strategies for using technology to reduce the cost of health care. They most favor the ability to compare prices for services online (53%), the ability to comparison shop and apply for health insurance plans online (52%), and the ability to email your doctor (43%).

Survey methodology: The findings are from a random national sample of 1,003 adults 18 years and older conducted December 4-7, 2009. The results have a margin of error of plus or minus 3.1 percentage points among the total sample. Opinion Research Corporation of Princeton, NJ, conducted the fieldwork for both.

For a complete summary of survey data and methodology, view the full report in eHealth's research center at http://news.ehealthinsurance.com/pr/ehi/document/Executive_Summary_Opinion_Research_Health_Reform_Survey.pdf

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