



Health Insurance Coverage and Reform: Five Reasons Not to Wait Any Longer

January 25, 2010

Those Delaying Health Insurance Should Get Covered

MOUNTAIN VIEW, CA, Jan 25, 2010 (MARKETWIRE via COMTEX) -- Based on the results from last week's U.S. Senate race in Massachusetts, the future of health reform legislation is increasingly unclear. While the debate continues, those who have delayed getting health insurance while waiting for a government solution may be leaving themselves open to serious risks. To address this, eHealthInsurance today released a list of five reasons why holding off on health insurance can be risky, and also provided a list of helpful resources for the uninsured.

According to a survey conducted in December 2009 by Opinion Research Corporation and sponsored by eHealth, Inc. (NASDAQ: EHTH), parent company of eHealthInsurance, nearly a quarter of respondents (24%) indicated that they would delay obtaining health insurance coverage if given the choice between purchasing coverage immediately and waiting for health reform legislation(1).

Top Five Reasons to Get Covered Now:

- 1) Emergency Rooms aren't a good fallback plan. According to the Emergency Medical Treatment and Active Labor Act (EMTALA), if you're uninsured, ambulances and hospital emergency rooms must provide emergency medical treatment regardless of your ability to pay(2). However, uninsured persons may still be left with substantial medical bills and could find it difficult to obtain subsequent treatment such as surgery and physical therapy. Because EMTALA addresses patients with emergency medical conditions, it likely does not apply to non-emergency, but possibly threatening, chronic conditions like cancer or heart disease that require attention and costly medical treatments (unless the patient's condition deteriorates to the point of needing emergency medical treatment).
- 2) Health care is more expensive when you're uninsured. It's the double-whammy of going without coverage. Uninsured persons are usually charged full price for medical services, because they don't qualify for the discounts negotiated between medical providers and the insurance companies on behalf of members. That's why, for example, an office visit that may cost an insured person \$55 (split between the member and the insurance company) may cost an uninsured person twice as much. And health insurance may be more affordable than you think. A 2009 survey of 316,000 eHealthInsurance customers showed that half of all individual health insurance policy holders who purchased a plan through eHealth paid less than \$132 in monthly premiums(3) and half of all family health insurance policy holders paid less than \$329 per month(3).
- 3) Medical bills are a leading cause of personal bankruptcy. According to a study released in 2009, over 60% of personal bankruptcies in the United States are related to overwhelming medical bills.(4) Having coverage is no guarantee against bankruptcy, but a good health insurance plan can help limit your exposure to the crippling medical costs that can arise from an unexpected injury or illness.
- 4) You run the risk of making yourself uninsurable. You may be healthy now, but if you are uninsured and diagnosed with a serious medical condition, you could find that you don't qualify for coverage when you need it. The best way to preserve your ability to qualify for coverage is to maintain coverage now.
- 5) Youth offers no protection. Persons between ages 19 and 29 are more likely to be uninsured than most other groups(5). Young adults are also more likely to visit the Emergency Room than many other groups(6). No one should start out their adult life under a mountain of medical bills. Even a basic individual health insurance plan will limit exposure to unexpected medical costs. Individual health insurance plans for adults ages 18-24 can be as low as \$100/month, or less.

If you are uninsured and are considering getting coverage, what are your options?

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-- Research your health insurance options through an online resource like
eHealthInsurance.com. If you
have questions, call a licensed agent at 1-800-977-8660.
-- If you've never purchased your own health insurance before, get a quick
start by using free online resources like eHealthInsurance's "Health Insurance Buyer's
Guide."
-- If you were laid off or are unemployed, talk to your benefits
administrator about your rights to COBRA coverage and the availability of
the COBRA subsidy. For more information on options for the unemployed, look
at this helpful guide.
-- If you have a pre-existing medical condition or are unable to afford
health insurance, talk to a licensed agent or 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.
-- If you have medical debt or need help understanding your rights,
eHealthInsurance encourages you to review Families USA's consumer guide: Your Medical Bills: A Consumer's Guide to Coping
with Medical Debt.
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Click here more information on the Opinion Research survey sponsored by eHealth, Inc.

Sources:

- (1) http://news.ehealthinsurance.com/pr/ehi/document/Executive_Summary_Opinion_Research_Health_Reform_Survey.pdf
- (2) <http://www.cms.hhs.gov/emtala/>
- (3) eHealth, Inc.'s 2009 Report: The Cost and Benefits of Individual and Family Health Insurance Plans Report: Surveys approximately 233,000 major medical, non-group individual plans that were active in February, 2009. http://news.ehealthinsurance.com/pr/ehi/document/Cost_and_Benefit_Report_2009.pdf
- (4) [http://www.amjmed.com/article/S0002-9343\(09\)00404-5/fulltext](http://www.amjmed.com/article/S0002-9343(09)00404-5/fulltext)
- (5) Commonwealth Fund, "Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help," 2009 Update.
- (6) [http://www.cdc.gov/nchs/data/08.pdf#093](http://www.cdc.gov/nchs/data/hus/08.pdf#093)

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