



Health Insurance: Shop Early, Shop Smart

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MOUNTAIN VIEW, CA, Jan 27, 2010 (MARKETWIRE via COMTEX) -- With many people still working on their New Year's resolutions, January can be a popular time to get health insurance -- whether it's your first time or you are switching plans. Smart consumers know that early in the calendar year is an especially good time to reconsider their health insurance options. eHealthInsurance (NASDAQ: EHTH) has identified five reasons why consumers might reconsider their options and switch to a new plan before the year marches on:

-- New plans on the market. Many health insurance companies roll out new health insurance plans in January. They're always looking for new ways to innovate and impress the consumer. People looking for different ways to think about and manage health care costs should keep abreast of the new health insurance plans introduced each year.

-- Getting a jump on deductibles. Consumers who believe they'll have to switch health plans later in 2010 may decide it's smarter to switch at the beginning of the year. Most health insurance plans come with calendar year deductibles. Since certain medical claims are only paid by the insurance company after the deductible is met, switching plans in January gives consumers the best chance to fulfill their deductible early and save money later in the year.

-- Changes to your current health plan. Lots of health insurance companies make changes to rates and benefits that take effect at the beginning of the new year. By mid to late January, consumers may be getting their first real taste of what these changes mean for them. If their current health plan is no longer meeting their needs, they're more inclined to shop around.

-- Changes in your coverage needs. People who were married or divorced, who had children, or who gained or lost income this past year, may want to start off the new year with a new health insurance plan better suited to their new situation. When it comes to individual and family health insurance, you can cancel at any time and switch to a new plan with no penalties.

-- Looking beyond employer-based coverage. Consumers who are currently covered under a health plan sponsored by their employer may have seen their rates increase this January. Due to the rising cost of group health insurance, more and more employers are passing increases on to employees. If you didn't do your research during open enrollment and now see higher premiums coming out of your paycheck, you might want to check with your Human Resources department and shop around. Some employees find they can save money by covering themselves or their dependents under a privately purchased individual or family plan.

NOTE: Keep in mind that when you switch plans or apply for a new individual or family health insurance plan, you may be 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.

For more information on plan options, go to www.ehealthinsurance.com. To speak to a licensed agent, call 1-800-977-8860.

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