



Health Reform Survey: Lack of Awareness Puts Consumers Who Are Waiting for Reform at Risk

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Assuming They Didn't Have Health Insurance, One-in-Five Americans (21%) Would Wait for New Reforms to Become Available Before Seeking Coverage

MOUNTAIN VIEW, CA, May 05, 2010 (MARKETWIRE via COMTEX) --One-in-five Americans (21%) and nearly two-in-five (39%) uninsured Americans say they would wait for health reform legislation to be fully implemented before researching and buying health insurance, according to a new survey conducted in April 2010 by Opinion Research Corporation and sponsored by eHealth, Inc. (NASDAQ: EHTH).

The survey also reveals that many consumers expect reforms to be fully implemented in 2010, including many provisions that are not scheduled to begin until 2014. Elements of reform scheduled to begin in 2014 include: access to private insurance regardless of any pre-existing medical conditions, the creation of government marketplaces or "exchanges," subsidies to help cover the cost of health insurance, and a requirement to have insurance. Nearly one third of adults surveyed (31%) believe all of the major health reform programs will be available to the public before the end of 2012.

The top reforms slated for 2014 that people are expecting in 2010 include: more than half (60%) believe insurance companies will no longer be able to deny their insurance application because of a pre-existing medical condition, nearly two-fifths (39%) expect government exchanges to be up and running, more than one-third (37%) expect to get subsidies to help them buy health insurance, and one-in-three (33%) believes consumers will be required to buy insurance. Among the uninsured, more than half (62%) believe that their applications for health insurance can't be denied because of a pre-existing medical condition in 2010, and over half of the uninsured in the survey (56%) also believe government exchanges and subsidies will be available in 2010.

Of those that were uninsured, nearly half (44%) believe there is "no risk" in going without health insurance coverage until government programs become available. Among young adults, one-in-three (37%) shares this point of view. Overall, more than one-in-four Americans (27%) believes there is "no risk" in going without health insurance coverage until government programs become available.

"This study reflects what we're hearing from consumers every day in our customer care center," said Gary Lauer, president and CEO of eHealth, Inc. "A significant portion of the population has unrealistic expectations for health insurance reform and its short-term impact on their lives and health. We believe health reform holds promise for a better system, but the risk of waiting four years until it's fully implemented could be severe. A study published last year in the Journal of Public Health showed people without health insurance were 40 percent more likely to die than those with insurance. And, aside from the health risks, the financial risks people face if they have an uninsured medical expense can also be disastrous. Americans need to know that they have health insurance options available today that can help protect them and their families."

Additional data in the survey shows that there is considerable variation in people's expectations for the implementation timeline of health reform, and that many expectations do not match up with the law as it currently stands. For a complete summary of survey data and methodology, view the full report in eHealth's research center at news.ehealthinsurance.com

Survey Methodology: The findings are from a random national sample of 1,016 adults 18 years and older conducted April 1-5, 2010. 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.

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. Information and resources are available on various health plans, ranging from individual and family, short-term medical, and Medicare insurance. Consumers can get quotes from leading health insurance carriers, compare plans side by side, and apply for and purchase health insurance. eHealthInsurance is an online marketplace licensed to sell health insurance in all 50 states and the District of Columbia. eHealthInsurance and eHealth are registered trademarks of eHealthInsurance Services, Inc. For more information, see www.ehealthinsurance.com.

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