



## Life After the COBRA Subsidy: eHealthInsurance Releases Tips on How to Shop for Your Own Health Insurance Plan

June 22, 2010

MOUNTAIN VIEW, CA, Jun 22, 2010 (MARKETWIRE via COMTEX) --Today eHealthInsurance (NASDAQ: EHTH), the leading online source of individual and family health insurance, released a series of tips designed to help consumers better understand their choices in the privately-purchased health insurance market after the expiration of the federal COBRA subsidy.

June 1, 2010 marked the end of the eligibility period for the subsidy, which covered 65% of monthly COBRA health insurance premiums for up to 15 months for laid off workers and their dependents. June 1, 2010 was also the date on which many of the subsidy's first recipients (those who began receiving the subsidy in March 2009) officially exhausted their 15 months of assistance.

With each succeeding month after June 2010, more and more COBRA enrollees will roll off the subsidy. Those with pre-existing medical conditions might have difficulty obtaining coverage on their own and may opt to continue COBRA for an additional three months at their own expense, or else turn to government-sponsored coverage for help. Healthier persons, and those who can't afford COBRA without the subsidy, may turn to the individual and family health insurance market to purchase their own coverage.

The tips below are designed to help these consumers understand their personal health insurance needs and determine which of the plans in their area provide the best match:

**Understanding Your Health Insurance Needs** Before you can make an informed choice and select the best health plan for your needs, you first need to understand your own health insurance priorities. Ask yourself the following five questions:

1. What does your savings account look like? It might sound like a trick question if you're still unemployed. But look at it this way: If you don't maintain a cushion of funds in the bank, you may want a health plan with a low deductible, or none at all. If you do keep a savings account and can afford a higher deductible if necessary, you may be able to find a plan with lower monthly premiums.
2. How often did you visit the doctor last year? If you visit the doctor regularly, it may make sense to pay a higher monthly premium in order to keep your office-visit copayment and deductible low. If you rarely visit the doctor, maybe you don't put a high value on robust coverage for preventive care.
3. How much did you spend on health care last year? If you spend a lot on health care, it's important to know what you spend it on and if you expect to spend at the same pace in the future. If these are recurring costs (for prescription drugs, for example), make sure that the plan you select covers these services. If you don't spend much on health care, then you could save money with a plan that provides less generous coverage for things like office visits or prescription drugs.
4. Do you have any pre-existing medical conditions? Some pre-existing medical conditions (like heart disease, cancer, or diabetes) can make it difficult to get approved for individual and family coverage. Others may not present an obstacle. If you're concerned, a licensed agent like those available through eHealthInsurance can help you understand your options.
5. Are any specific benefits necessary or irrelevant? If you're a regular user of prescription drugs, make sure you find a plan that covers prescriptions at a copayment level you can afford. If it's possible you or your spouse could become pregnant, pay close attention to maternity benefits too. If you don't need prescription drugs or maternity benefits, you could save money.

**Choosing the Best Plan for Your Needs** Now you're ready to review your personal health insurance quotes. If you want to save money and make the most of your health insurance dollars you'll need the broadest possible view of all your individual and family health insurance options. By working with a licensed agent like eHealthInsurance you can save time and review a selection of quotes from top insurance companies in your area. You can also get personal assistance by phone, email or online chat.

To help you narrow down your choices, consider the following five criteria:

- Health benefits: Which plans provide the must-have benefits you've identified? Choose a plan that focuses coverage on the services most important to you. Avoid expensive benefits (like maternity or prescription drugs) if you don't need them.
- Costs: Which plans fall within your budget when it comes to premium,

deductible, copayments and coinsurance? Consider a high-deductible plan if your primary requirement is a low monthly premium. Also, consider splitting up the family on different plans - it sometimes makes more financial sense.

- Physician network: Do you have a favorite doctor you want to keep? Which plans does he or she accept? Websites like [eHealthInsurance.com](http://eHealthInsurance.com) provide special shopping tools to help you find out which plans are accepted by your favorite doctor.
- Brand: Are there any brand-name health insurance carriers that you prefer? Are there any you want to avoid?
- Consumer and industry reviews: eHealthInsurance allows you to read customer reviews for different health insurance plans. It also lists each company's AM Best rating, which describes a carrier's ability to pay claims.

#### COBRA Subsidy Tools and Tips:

- Do your homework: Research individual and family health insurance policies at [eHealthInsurance.com](http://eHealthInsurance.com).
- Understand all of your options - private or public: For quick reference, use eHealthInsurance's new Your Health Insurance Options widget. Or watch the recent 'Coping without COBRA' webinar, featuring experts from eHealthInsurance, the Foundation for Health Coverage Education and Healthcare Blue Book.
- Know your timeline: Calculate the amount of time you have remaining on the COBRA subsidy using eHealth's COBRA Subsidy Calendar widget.
- Talk to a licensed agent for personal help: If you have questions, call a licensed agent at 1-800-977-8860. eHealthInsurance has agents that are licensed in every state of the union.
- Don't let pre-existing conditions scare you: If you have pre-existing medical conditions, talk to an agent first to see if you might qualify with certain carriers, or to learn more about HIPAA plans. Then contact the Foundation for Health Coverage Education ([www.coverageforall.org/](http://www.coverageforall.org/)) to review public options available in your area.
- Get informed: Whether you are insured or uninsured, get a clear understanding of medical costs using the helpful research and comparison tools at Healthcare Blue Book ([www.healthcarebluebook.com/](http://www.healthcarebluebook.com/)).

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