



Transitioning off COBRA Subsidy With Pre-Existing Medical Conditions: eHealthInsurance Highlights the 'Gray Areas' of Qualifying for Health Insurance

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As COBRA Subsidy Begins to Expire for Some Americans and High Risk Pools Become More Available, Questions About Pre-Existing Conditions Mount

MOUNTAIN VIEW, CA, Jul 07, 2010 (MARKETWIRE via COMTEX) --

When purchasing health insurance on their own, some consumers are frustrated to learn that they may be declined due to pre-existing medical conditions. Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals and families, identified a number of medical conditions that do not necessarily result in a decline for individual health insurance applicants. It also highlighted several factors influencing medical underwriting decisions and provided five tips to help consumers with pre-existing medical conditions improve their chances of being approved for coverage.

The information and tips released today may be of special interest to consumers in the following categories:

- Those who are now beginning to exhaust their COBRA coverage
- Those who find they cannot afford COBRA coverage without the subsidy
- Those who assumed that a government-sponsored high risk pool was their only option

"If you are unsure about qualifying for non-group health insurance because of a pre-existing condition, the best thing to do is talk to a licensed agent and just ask," said Amir Mostafaie, consumer health insurance expert at eHealthInsurance. "Underwriting rules differ across carriers and states, so it's possible that there could be a health insurance plan that works for you."

Certain serious conditions (such as cancer, heart disease, insulin-dependent diabetes, etc.) may result in an automatic decline by the insurance company. However, based on its experience working with over 180 carriers to insure over 2 million Americans, eHealthInsurance has seen that there are a number of other common medical conditions that fall into a 'gray area' of medical underwriting: conditions that may or may not prevent applicants from obtaining individual or family coverage.

Some Possible 'Gray Area' Conditions Consumers whose personal medical histories include any of the following conditions may still be eligible to purchase individual or family health insurance coverage under certain circumstances. This is only a partial list of such conditions and consumers should work with a licensed health insurance agent -- like eHealthInsurance.com -- to learn more about the insurance companies and plans most likely to meet their personal needs:

- Allergies (when no long-term steroid use required)
- Arthritis (osteo-arthritis but generally not rheumatoid arthritis)
- Asthma
- Body Weight/BMI
- Bursitis
- Carpal Tunnel Syndrome (when treated without surgery)
- Cataract (post-operative)
- Chronic Fatigue Syndrome
- Depression (mild, non-psychotic)
- Dermatitis
- Diabetes (non-insulin-dependent or gestational)
- Enlarged Prostate
- Epilepsy (when successfully managed)
- GERD
- Hemorrhoids (when successfully treated)
- Hernia (in some cases)
- High Blood Pressure (when successfully managed)
- Irritable Bowel Syndrome
- Kidney Stones
- Lyme Disease
- Macular Degeneration ('dry' type but not 'wet' type)
- Migraine (depending on frequency, treatment history)
- Pleurisy
- Pneumonia (non-recurrent)
- Rheumatic Fever
- Scoliosis (depending on severity)
- Sleep Apnea (when treated without surgery)

- TMJ (when treated without surgery)
- Ulcers (depending on frequency, treatment)

Considerations Regarding Your Medical History While some of the conditions identified above may be of little concern to the insurance company, others are more serious and may lead the insurer to ask for a review of the patient's medical records. When applying for individual or family health insurance, applicants should know answers to the following questions regarding their 'gray area' medical conditions:

- When were you first diagnosed? More recent diagnoses may be considered riskier, while older diagnoses may be considered less risky.
- How expensive is your treatment? Conditions that can be treated by over-the-counter or generic medication, or through lifestyle management, may be more acceptable to the insurance company.
- Is your condition under control? Recent changes in treatment methods may suggest to the insurance company that the medical condition is not under control.
- What is your personal history of health management? It may make a difference how enthusiastic a participant you have been in your own treatment. For example, persons with high blood pressure who exercise and keep themselves in shape may be more likely to get covered.

Tips for Consumers with Pre-existing Medical Conditions Persons looking for COBRA alternatives -- or anyone shopping in the individual and family health insurance market with a 'gray area' condition in his or her medical history -- should consider the following five tips to increase their chance for approval:

1. Be consistent in your treatment regimen. Changing your method of treatment too often may suggest that your condition isn't being successfully managed.
2. Use generic or over-the-counter medications when possible, if your condition can be successfully managed without expensive brand-name prescription drugs.
3. Take charge of your own health. Losing weight, developing a regular exercise regimen and keeping your BMI (Body Mass Index) within a healthy range can show insurance companies that you're serious about the long-term maintenance of your own health.
4. Be prepared to discuss your medical history by answering questions about your diagnosis, your treatment regimen and your personal health habits.
5. Purchase your coverage through a licensed agent. Only a licensed agent like eHealthInsurance, representing multiple carriers in your state, can provide you with the personal advice you need to find the carrier most likely to accept your application. A licensed agent can also help you appeal a declination when appropriate. There are no increased costs or extra fees involved when you work through a licensed agent.

It is important to note that until the final provisions of health reform legislation are implemented in 2014, there is no guarantee of coverage for most Americans with pre-existing medical conditions. The information and tips provided above are merely intended to help consumers better understand their options in the current environment.

eHealthInsurance recommends that consumers with a history of 'gray area' medical conditions work through a licensed health insurance agent to learn more about the choices available to them. Persons who cannot qualify for individual or family health insurance should contact the non-profit Foundation for Health Coverage Education (www.coverageforall.org, or toll-free: 1-800-234-1317) to learn more about their government-sponsored options.

Footnotes:

1 - See eHealthInsurance's June 8, 2010 press release for more information: <http://news.ehealthinsurance.com/pr/ehi/cobra-subsidy-expiration-research-159770.aspx>

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