



Health Insurance Tips: eHealthInsurance Explains How to Make the Most of Your Coverage Before Year-End

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Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families, and small businesses, released five tips designed to help consumers make the most of their health insurance dollars before the end of 2010.

"Many health insurance consumers aren't aware that their health insurance benefits and deductibles may reset on New Year's Day," said eHealthInsurance Vice President of Customer Care, Gary Matalucci. "We recommend that people with individually-purchased or employer-sponsored health insurance re-familiarize themselves with their benefits in December of each year to make the most of their coverage before the next benefit cycle begins."

Five Tips to Make the Most of Your Health Insurance Benefits Before New Year's

- Tip #1: Don't miss out on calendar-year benefits. Some health plans cover annual physicals with little or no out-of-pocket cost, and it's nice to start the new year with a clean bill of health. If you have dental or vision coverage, you may be eligible for a cleaning, check-up, or contact lenses or glasses. Check with your insurance company to see if you're still eligible for any specific services like these in 2010.
- Tip #2: Get a jump on your New Year's resolutions. Check with your health insurance company to see if they offer discounts with local or national health clubs. Some do, and you could save money on monthly membership cost for yourself or your family.
- Tip #3: Work your deductible. Many health insurance plans come with a deductible that resets every calendar year. If you've already met your deductible for 2010, last-minute claims may be covered at a lower out-of-pocket cost to you before the new year. Conversely, if you expect to have a lot of healthcare expenses in 2011, you may want to schedule care for early next year so you can fulfill your deductible as soon as possible. Also, if you contribute a lot toward your deductible in the last three months of 2010, you may wish to contact your health insurance company to ask about "fourth-quarter rollover." Some health insurers will allow dollars paid toward your deductible in the last months of 2010 to "roll-over" or count toward your 2011 annual deductible. This gives you a head start in meeting your deductible in the new year.
- Tip #4: Be smart with FSA and HSA funds. Funds in most employer-sponsored Flexible Spending Accounts (FSAs) don't roll over from year to year. Check with your Human Resources department or FSA administrator to see if you have money left in your account, and make use of it before the end of December. Also, keep in mind that as a result of health reform laws, FSA and Health Savings Account (HSA) funds can no longer be used to pay for most over-the-counter medications in 2011 -- so stock up before year's end. And keep track of your medical expenses throughout the year to help you accurately predict future costs for next year.
- Tip #5: Read your mail. It's not unusual for health insurance companies to notify you of upcoming changes to your rates, benefits or covered providers during the last couple months of the year. These changes are often communicated through mailers which many people throw

away without reading. Keep an eye out for email from your insurance company too. Pay attention to the fine print to be sure your current health plan will continue to meet your needs in 2011. Work with a licensed agent like eHealthInsurance.com to learn more about your options.

eHealthInsurance recommends that consumers contact their licensed health insurance agent, human resources representative, or insurance company to make sure they understand which of the above tips may apply to them.

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. Through the company's website, www.eHealthInsurance.com, consumers can get quotes from leading health insurance carriers, compare plans side by side, and apply for and purchase health insurance. eHealthInsurance offers thousands of individual, family and small business health plans underwritten by more than 180 of the nation's leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia, making it the ideal model of a successful, high-functioning health insurance exchange. Through its eCommerce On-Demand solution (www.eHealth.com/eOD), eHealth is also a leading provider of on-demand e-commerce software. eHealth's eOD platform provides a suite of hosted solutions that enable health plan providers and resellers to market and distribute products online. eHealth, Inc. also provides powerful online and pharmacy-based tools to help seniors navigate Medicare health insurance options, choose the right plan and enroll in some plans online through its wholly-owned subsidiary, PlanPrescriber.com (www.planprescriber.com).

For more health insurance news and information, visit the eHealthInsurance consumer blog: [Get Smart -- Get Covered](#).

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