



New Year's Health Insurance Tips for 2011

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MOUNTAIN VIEW, CA, Dec 16, 2010 (MARKETWIRE via COMTEX) --

Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, released a series of tips to help health insurance consumers find affordable coverage and get the most for their health insurance dollars in 2011.

In 2010, families with employer-based health insurance saw a 14% average increase in coverage costs compared to 2009(1). Those who went through their employer's open-enrollment period at the end of 2010 on 'auto-pilot' (without paying careful attention to their choices) may find that their current health plan is simply unaffordable when new rates take effect in January 2011. Others who do have the right health plan for their needs may not know how to best take advantage of their coverage in order to save money over the course of the year.

Five Health Insurance Tips for 2011:

- Don't get stuck with a lemon. Lots of health insurance companies make changes to rates and benefits at the beginning of the new year. By mid to late January, you may be getting your first taste of what these changes mean for you and your family. If employer-based health insurance is no longer affordable, check with your Human Resources department and get to know your options in the non-group market. Keep in mind, however, that until 2014 you may still be turned down for individual and family coverage due to a pre-existing medical condition.
- Check out new health reform-compliant plans. Health insurance companies are introducing new plans to comply with health reform rules that make some preventive care free and do away with lifetime coverage limits. Some older plans may not have to meet these requirements. If you want to take advantage of new health reform protections, work with a licensed online agent like eHealthInsurance to see what's available in your state.
- Be sure your old plan still fits. Like old cars or houses, an old health plan can feel pretty comfortable, but that doesn't mean it's still a good match for you and your family. If you were married or divorced, had children, or gained or lost income this past year, you may be able to save money on medical costs by starting the year with a plan better suited to your needs.
- Don't pay two deductibles. Many health insurance plans come with calendar-year deductibles. If you're planning a move or other life changes in 2011 and know you'll have to switch health insurance plans mid-year, it may be smarter to find a new plan early. Since certain medical claims are only paid by the insurance company after the deductible is met, moving to a new health insurance plan in January or February may help you avoid paying deductibles twice in a single year.
- Fund your HSA early. If you have a Health Savings Account (HSA) and want to get the most out of it, fund it to the maximum amount early in the year. That will allow you to use pre-tax dollars for copayments and deductibles while allowing unused money to collect interest for more of the year. Also, remember that in 2011, HSA (and FSA) funds can no longer be used to pay for most over-the-counter medications.

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.

(1) Kaiser Family Foundation Employer Health Benefits 2010 Annual Survey: <http://www.kff.org/insurance/090210nr.cfm>

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 the company's eHealthTechnology solution (www.eHealthTechnology.com), eHealth is also a leading provider of health insurance exchange technology. eHealthTechnology's exchange platform provides a suite of hosted e-commerce solutions that enable health plan providers, resellers and government entities 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 select plans online through its wholly-owned subsidiary, PlanPrescriber.com (www.planprescriber.com) and through its Medicare website www.eHealthMedicare.com.

For more health insurance news and information, visit the eHealthInsurance consumer blog: Get Smart - Get Covered.

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