



Colorado Health Insurance for Children: eHealthInsurance Answers Questions About the January 2011 Open Enrollment Period

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Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals and families, published answers to frequently asked questions for consumers who wish to enroll their children in individually purchased "child-only" health insurance policies in the state of Colorado.

An open enrollment period for child-only Colorado health insurance plans began January 1, 2011 and runs through January 31, 2011. A second open enrollment period will open July 1, 2011 and run through July 31, 2011.

The 2010 federal health reform law prevents insurance companies that offer child-only plans (to applicants age 18 and younger) from declining an applicant based on his or her medical history or the presence of any pre-existing medical conditions. However, this provision of the federal law is being implemented in different ways by different states.

eHealthInsurance has compiled answers to the following frequently asked questions (FAQs) in order to help consumers understand how federal law and Colorado law work together, and how these provisions apply to them.

FAQs about the Colorado Child-only Open Enrollment Period

Question: "The federal health reform law is supposed to allow me to enroll my child in private health insurance, regardless of my child's health condition. When can I begin doing that in Colorado?"

Answer: Colorado's new biannual open enrollment periods for child-only health insurance policies occur in the months of January and July, beginning this year, and run for the entirety of each month. During these enrollment periods, any child under age 19 can be enrolled in a private, individual health insurance plan. During the open enrollment periods, the insurer cannot deny a child's application due to pre-existing medical conditions.

These open enrollment periods will recur in January and July of each year. Other special enrollment opportunities (lasting 30 days) may be triggered throughout the year when a "qualifying event" such as the following occurs:

- Birth
- Adoption
- Marriage of a parent
- Divorce of a parent
- Loss of employer-sponsored health insurance coverage
- Loss of eligibility for Medicaid or the Children's Basic Health Plan
- Valid court order mandating the child be covered
- Loss of other existing coverage for any reason other than fraud, misrepresentation, or failure to pay monthly premiums

Question: "Why does there need to be an annual enrollment period? Why aren't children simply allowed to enroll in individual health coverage at any time of year?"

Answer: The state has established annual enrollment periods for child-only health insurance policies to prevent consumers from simply waiting until a child gets sick to sign them up for health insurance. If children were only enrolled when ill, it could possibly cause a spike in the cost of child-only coverage. The creation of specific biannual enrollment periods for child-only health insurance policies is an effort by the state of Colorado to promote broader consumer access to individual health insurance for children under the age of 19.

Question: "Are rates for child-only health insurance policies going to change?"

Answer: Monthly sample premiums for child-only health insurance plans in Colorado are currently quoted through the eHealthInsurance.com website starting at \$79 per month(1). It is not yet clear how the federal health reform law or Colorado regulations will affect the cost of premiums over the long term.

Question: "Does this mean that a sick child with documented health problems will pay the same monthly health insurance premiums as children in good health if enrolled during the open enrollment period?"

Answer: Not necessarily. While insurers offering child-only plans may not decline applications for health issues during the open enrollment periods, insurers may still have the option to charge high-risk children monthly premiums higher than those they charge for children at the standard risk level. Check with the Colorado Division of Insurance to learn more.

Question: "What counts as a pre-existing medical condition?"

Answer: A pre-existing medical condition may be any past or present medical diagnosis, whether or not the child is still suffering from or being treated for the condition. Not all medical conditions are of concern to health insurance carriers and different carriers may be more, or less, concerned by different conditions.

Question: "Where can I go to find health insurance policies for children in Colorado during the new biannual enrollment periods?"

Answer: eHealthInsurance.com is a good resource for consumers who want to find, compare and enroll in child-only health insurance plans during the Colorado open enrollment periods. eHealthInsurance.com offers 24 hour support, seven days a week, from licensed agents. It allows consumers to compare health insurance policies side by side, find plans accepted by their favorite doctors, and apply for coverage online.

New child-only products may be added to the eHealthInsurance.com website throughout the year. Consumers interested in a particular insurance company whose products are not currently listed on the eHealthInsurance website can contact the insurer directly or contact eHealthInsurance's Customer Care Center at 1-800-977-8860 for more information.

Other resources for consumers shopping for child-only health insurance plans may be found through the Colorado Division of Insurance website.

Notes: (1)Based on quotes generated January 5, 2011 through www.ehealthinsurance.com for a five-year-old male living in Denver. Actual rates and benefits may vary by county, effective date of the policy, and other factors.

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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