



Health Insurance for Children: eHealthInsurance Publishes State Summary, Answers Questions

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MOUNTAIN VIEW, CA, Jan 18, 2011 (MARKETWIRE via COMTEX) --

Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, released a summary review of enrollment periods for child-only individual health insurance plans in select states and answers to frequently asked questions (FAQs) about child-only coverage.

"Child-only" plans are those made available to children age 18 and under with no parent or guardian listed on the same policy. Federal health reform legislation prevents insurers from declining health insurance applications for children due to pre-existing medical conditions. However, the implementation of the law differs from state to state.

In some states, insurers offering individual health coverage to adults are required to also offer individual health coverage to children. Separately, certain states have created "open enrollment" periods for child-only plans -- specific annual or biannual enrollment windows when applicants can enroll children in individual health insurance plans without danger of being declined due to their medical history.

The state-by-state summary information and FAQs below represent a snapshot of current rules and processes governing child-only health insurance in select states. This document is not a comprehensive review of every state's plan for compliance with the federal health reform law, and the information relating to child-only plans may change. For continuing coverage of child-only options in different states, please visit the eHealthInsurance consumer blog, Get Smart - Get Covered. The chart below will also be updated at the eHealthInsurance Media Center as new information becomes available.

States offering specific open enrollment periods for child-only individual health insurance(1)

State	2011 Child-only Plan Enrollment period*
CALIFORNIA	-- Jan 1 - March 1 -- Full calendar month of the child's birth month
COLORADO	-- Jan 1 - Jan 31 -- July 1 - July 31
DISTRICT OF COLUMBIA	-- Jan 1 - Jan 31 -- July 1 - July 31
ILLINOIS	-- Jan 1 - Jan 31 -- July 1 - July 31
KENTUCKY	-- Jan 1 - Jan 31
MARYLAND	-- Jan 1 - Jan 31
MASSACHUSETTS	-- Jan 1 - Feb 15 -- July 1 - Aug 15
MISSOURI	-- March 1- March 31 and possibly at other times determined by the carrier
MONTANA	-- The calendar month prior to the birth month of the child
NEW MEXICO	-- July 1 - July 31
OHIO	-- March 1 - March 31
OREGON	-- Feb 1 - Feb 28 -- Aug 1 - Aug 31
SOUTH DAKOTA	-- July 1 - Aug 15

UTAH -- Nov 1 - Dec 15
 -- May 1 - June 15

WASHINGTON -- March 15 - April 30
 -- Sept 15 - Oct 31

State	Additional information
CALIFORNIA	http://www.insurance.ca.gov/0400-news/0100-press-releases/2010/release149-10.cfm
COLORADO	http://www.dora.state.co.us/insurance/consumer/Child_Only_Policies.htm
DISTRICT OF COLUMBIA	http://healthreform.dc.gov/DC/Health+Reform
ILLINOIS	http://www.insurance.illinois.gov/hiric/
KENTUCKY	http://insurance.ky.gov/Static_Info.aspx?Static_ID=111&Div_id=4
MARYLAND	http://www.mdinsurance.state.md.us/sa/jsp/consumer/Consumer.jsp?divisionName=Consumer+Information&pageName=/sa/jsp/consumer/Consumer.jsp
MASSACHUSETTS	https://www.mahealthconnector.org
MISSOURI	http://insurance.mo.gov/consumer/lhindex.htm
MONTANA	http://www.sao.mt.gov/
NEW MEXICO	http://www.nmprc.state.nm.us/consumer.htm
OHIO	http://www.insurance.ohio.gov/Consumer/Pages/HealthInsuranceforChildrenUnder19.aspx
OREGON	http://insurance.oregon.gov/consumer/federal-health-reform/092310-enrollment-children.pdf
SOUTH DAKOTA	http://www.state.sd.us/drr2/childrenunder19.htm
UTAH	http://www.insurance.utah.gov/health/index.html
WASHINGTON	http://www.insurance.wa.gov/news/2011/1_13_2011.shtml

* Note that additional qualifying events may allow for enrollment outside of these periods.

Child-only Health Insurance Coverage: Frequently Asked Questions

Rules and regulations may differ from one state to another. For more information, see the Additional Resources section at the end of this release and contact your state's Department of Insurance.

Question: "In my state there are only specific times when I can enroll my child in a child-only health insurance plan. Why aren't children allowed to enroll in individual health insurance any time of year?"

Answer: Many states have established annual enrollment periods for child-only health insurance policies to prevent parents with uninsured children from simply waiting until a child gets sick to sign them up for coverage. If children were only enrolled when ill, it could potentially cause a spike in the cost of coverage. It could also discourage some insurers from offering these types of plans. By creating specific enrollment periods for child-only health plans, individual states may aim to promote broader consumer access to individual health insurance for children, or to keep prices in check.

Question: "When can I sign up my child for coverage under a child-only individual health insurance plan?"

Answer: The answer is going to vary depending on your state. See the chart above. Some states have instituted annual or biannual enrollment periods. Others have instituted floating enrollment periods that may depend on your child's date of birth.

Question: "Are these special enrollment periods the ONLY time when I can sign up a child for coverage under a child-only individual plan?"

Answer: Most health insurance companies allow for enrollment of children in child-only plans outside the special enrollment periods under certain circumstances. Special enrollment opportunities may be triggered throughout the year when a "qualifying event" occurs. Qualifying events may differ from state to state (contact your state Department of Insurance to learn more), but could include:

- Birth
- Adoption
- Marriage of a parent
- Divorce of a parent
- Loss of employer-sponsored health insurance
- Loss of eligibility for Medicaid or a state-sponsored child plan
- Valid court order mandating the child be covered

Question: "Can I still enroll my child in an employer-sponsored group plan or individually purchased family plan at other times of year?"

Answer: Yes. Special enrollment periods for child-only health plans do not affect your child's eligibility for coverage under employer-based health insurance plans or under privately-purchased plans when a parent or guardian is covered under the same policy.

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

Answer: It is not yet clear how this specific provision of the health reform law will affect the overall cost of health insurance for children.

Question: "Does this mean that a child with pre-existing medical conditions will pay the same as a healthy child if enrolled during the open enrollment period?"

Answer: Not necessarily. While insurers offering child-only plans may not decline applications for persons with pre-existing medical conditions during a specified open enrollment period, insurers in some states may have the option to charge high-risk children monthly premiums higher than those they charge for healthier children.

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: "What if there are no child-only health insurance plans available in my state?"

Answer: While some states have required insurers offering individual health insurance policies to adults or families to also offer individual policies to children only, others have not. To find out which insurance companies -- if any -- are offering child-only health insurance plans in your state, contact your state Department of Insurance. Some insurers offer child-only plans for sale to consumers directly, while others may also make them available through licensed agents.

If there are no child-only coverage options in your area, you may still be able to apply for a privately purchased family plan covering yourself and your child together. Be sure, however, not to cancel your current health insurance plan before you're approved for a new one.

If purchasing family coverage is not an option and you are unable to add your child to an employer-sponsored group plan, contact the non-profit Foundation for Health Coverage Education (www.coverageforall.org) to learn more about government-sponsored options.

Additional Resources:

- Visit the eHealthInsurance consumer blog *Get Smart - Get Covered* for updates on child-only health coverage in your state
- Specific FAQs for California child-only coverage
- Specific FAQs for Colorado child-only coverage
- For more information on the Patient Protection and Affordable Care Act, go to www.healthcare.gov
- For more information specific to your state, contact you state's Department of Insurance
- The eHealth, Inc. Media Center

Notes:

(1) According to published information on state enrollment periods as of January 12, 2011. Please refer to each state's department of insurance for more information.

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.

Image Available: http://www2.marketwire.com/mw/frame_mw?attachid=1482967

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