



## **First Love, Then Marriage -- Now What About Health Insurance? eHealthInsurance Releases Valentine's Day Tips for Engaged and Newlywed Couples**

February 9, 2011

MOUNTAIN VIEW, CA, Feb 09, 2011 (MARKETWIRE via COMTEX) --

Valentine's Day is one of the most popular days of the year to get engaged. Couples with expensive rings and honeymoons on their minds should also be thinking about their financial path and making health insurance a part of their family's future. To help new couples kick off their marriage with quality health insurance coverage, eHealthInsurance (NASDAQ: EHTH), has published a list of consumer tips for people who buy their own health insurance.

Marriage can add a layer of complexity to your health insurance choices, and the right health plan can help a life-long partnership get off to a financially solid start. The passage of health care reform also provides some new coverage options that newlyweds should consider. As such, eHealthInsurance recommends that couples consider the following tips:

**Tip #1: Marrying health insurance policies can be tough:** If you buy your own health insurance (e.g. you don't have an employer-provided policy), it is not always possible to simply add a spouse to an individual policy and transform your individual plan to a family plan. Typically you and a spouse would need to apply for a new family plan.

Start by researching and comparing family health insurance plans online. Work with a licensed agent like [eHealthInsurance.com](http://eHealthInsurance.com) to see which plans will fit your budget and health needs. Definitely be sure to talk to an agent first if you have a pre-existing medical condition. When it comes to privately purchased health insurance plans, your application may be declined based on your medical history.

**Tip #2: Keep the family together, but consider separate health insurance plans:** In the individual health insurance market you may be able to find two individual health insurance policies with smaller combined monthly premiums than a single family policy. If your goal is to save money each month, this may be your best option.

But, remember that with two individual policies you will also have two separate deductibles to meet before your insurance starts paying for services. Also, keep in mind that separate plans may include different physician networks. If physician preference is important to you, make sure each plan covers services by your doctor or provider network.

**Tip #3: Plan now for the baby in the baby carriage:** In 2014, federal health care reform will make it mandatory for all health insurance plans to include maternity coverage, but today there are still many plans that do not include that benefit. So if you are planning a family in the near future, make sure you understand what your options are for maternity coverage, as regulations about this type of coverage can vary by state.

Whether you're searching for one family plan or two individual policies, be sure that the plan that has the female as the primary beneficiary includes maternity benefits. Web sites like eHealthInsurance allow you to review and sort plans side by side to compare benefits. In the quote results, eHealthInsurance even provides a simple icon that lets you know if a policy provides maternity coverage.

If you're expecting, an important benefit you will need access to is "well child" or "well baby" care. These are preventive care visits for your child, which typically include things like checkups and immunizations. As of September 23, 2010, health care reform requires health insurance companies to provide coverage for many preventive medical screenings at no out-of-pocket cost to the policy holder including "well baby" check-ups. To see a comprehensive listing of covered services, go to [www.healthcare.gov](http://www.healthcare.gov).

**Tip #4: Consider staying on your parents plan if you're under 26 as a last resort:** Health care reform requires health insurance companies to offer coverage to adult children until they reach their 26th birthday. If you are under 26, this may be an affordable option for you in some instances. If you are trying to get covered under your parents' individual or family plan (not a group plan), keep in mind, however, that until 2014 when the final provisions of health reform are enacted, adult children age 19 and over may still be declined coverage based on a pre-existing medical condition.

You also won't be able to add your fiance or spouse to your parents' plan. And, if you're living out-of-state, the services covered by their plan may be limited.

Before you stay on your parents' health insurance plan, do some research into policies in the individual health insurance market to see if you can find lower cost family plans for you and your spouse that are available in your area.

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](http://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 eHealth Technology solution ([www.eHealthTechnology.com](http://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](http://www.planprescriber.com) ([www.planprescriber.com](http://www.planprescriber.com)) and through its Medicare website [www.eHealthMedicare.com](http://www.eHealthMedicare.com).

For more news and information about health insurance and health reform, visit eHealth's consumer blog: Get Smart - Get Covered.

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