



Shopping for Health Insurance After Health Care Reform: eHealthInsurance Releases Tips

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MOUNTAIN VIEW, CA, Mar 01, 2011 (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 consumers find the individual and family health insurance plan best suited to their needs and budget.

Today's health insurance consumers find themselves mid-stream between the old insurance market that existed prior to the passage of health care reform and the fully-reformed market the law envisions. Provisions of the law that took effect in 2010 sought to expand protections for individual and family coverage and improve access to coverage for children and young adults up to age 26. Other major reforms affecting consumers -- such as a rule requiring insurers to offer coverage to applicants with pre-existing medical conditions -- will not be implemented until 2014.

In order to help health insurance shoppers navigate their options in today's reformed individual health insurance marketplace, eHealthInsurance has prepared the following tips:

Top Seven Tips for Health Insurance Shoppers Today

1) Take advantage of 'mid-stream' health reforms -- When shopping for new individually-purchased health insurance, you can now benefit from 2010 reforms that did away with lifetime limits for most benefits, expanded coverage for preventive care services with no out-of-pocket cost, made it possible to keep your adult children on your plan until age 26, and improved access to coverage for children under age 19, even if they have pre-existing conditions(1).

2) Remember: comparison shopping can save you money -- You won't get a comprehensive view of the health insurance options in your area if you only look at plans from a single insurance company. Compare plan rates and benefits from multiple carriers to find the best fit. Ask yourself which benefits you value most (and which you don't need) and what you can afford. Then work with a licensed agent -- like eHealthInsurance -- that represents multiple insurers to get a more complete picture of what's available in your area. It doesn't cost anything extra to work through an agent and it can help you avoid getting stuck with a plan that makes poor use of your dollars or covers services you'll never use. The savings can really add up.

3) Focus on plans your favorite doctors accept -- Just because you're changing health insurance plans doesn't mean you want to change doctors too. If sticking with your favorite physician or clinic is important to you, start by limiting your search to those health insurance plans they already accept. Ask your doctor -- or use the 'Plans with my Doctor' tool when reviewing quotes at eHealthInsurance.com -- to find out which plans he or she accepts.

4) Understand that the cost of a plan is about more than just the premium -- When reviewing quotes from different plans, keep in mind that the real-life cost of any health insurance plan is about more than the premiums you pay each month to maintain your coverage. Pay special attention to the annual deductible you'll be required to pay out before your coverage really kicks in, plus copayments and coinsurance. 'Coinsurance,' for example, is when you pay a percentage of the bill and the insurer picks up the rest. Some people don't realize it, but in many cases you'll still have to pay coinsurance even after your deductible is met.

5) Take another look at HSAs if you want a good deal -- Remember Health Savings Accounts? They're still around, and HSA-eligible health plans often have lower monthly premiums than lower-deductible plans. Funds deposited in the accompanying Health Savings Account (which you have to open separately) get special tax treatment. But on top of that, 2010 health care reforms require all new individual or family health insurance plans -- including HSA-eligible plans -- to provide coverage for a host of preventive care medical services, at no out-of-pocket cost to you. That means you can preserve your HSA dollars for other, more costly medical services.

6) Mixing and matching plans might save you money -- You may be able to save money by covering your family on different plans. For example, if your employer doesn't pay anything toward monthly premiums for dependents, or if some family members need less medical care than others, you may wish to consider purchasing an individual and family plan for your spouse or children. Remember that in most states there's a risk that applicants for individual coverage may be declined due to pre-existing medical conditions -- so don't cancel any current coverage until approved for a new plan. But if your dependents are healthy (or if you have children with pre-existing medical conditions -- who can now enroll in individual coverage regardless of their medical history(1)), this may be a valuable option. Work with a licensed agent to learn more about the rules in your state.

7) Be aware that life changes can cost you financially -- If you were recently married or divorced, had a child, or gained or lost income -- or if you anticipate these things happening in the year to come -- it may be time to reconsider your health insurance options. And if you have your own health plan and recently turned 30, 40, 45, 55 or 60 years old, you may find that your premiums were increased due to your age. Take a look at quotes from a range of health insurance companies in your area to make sure you're not paying too much and still getting the coverage you need. And don't assume you won't qualify for coverage, even if you have a medical condition. While some conditions may still result in an outright decline, different insurers have different rules. Work with a licensed agent to find out which carriers are more likely to cover you.

Additional Resources:

- To learn more about shopping for individual or family health insurance, check out eHealthInsurance's Health Insurance Buyer's Guide -- which has been updated to reflect 2010 health reform provisions
- Find more shopping tips and FAQs and follow new developments in the health insurance market at eHealthInsurance's consumer blog: Get Smart -- Get Covered

Notes:

(1) Access to "child-only" health insurance plans may differ by state and children under age 19 may be required to enroll during specific annual or biannual open enrollment periods. To learn more, see eHealthInsurance's January 18, 2011 press release.

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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