



## Entering the Real World in 2011: eHealthInsurance Releases Health Insurance Tips for College Grads

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MOUNTAIN VIEW, CA, Mar 28, 2011 (MARKETWIRE via COMTEX) --

eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals and families, today released a series of consumer tips to help 2011 college grads navigate their health insurance opportunities and make an informed coverage decision.

New college graduates in 2011 will enjoy improved prospects in the job market. According to a recent survey sponsored by the National Association of Colleges and Employers, companies nationwide intend to hire 13.5% more grads in 2011 than they did last year(1). However, grads may be shocked when they see how much is taken from their first paycheck to help cover employer-sponsored health insurance premiums. According to the Kaiser Family Foundation, employees who get individual coverage through employers contribute \$85 per month on average towards their monthly premiums for HMO-style coverage, while also shouldering an increasing share of their overall health care costs in the form of higher copayments and deductibles(2).

With these considerations in mind and September 2010 health care reform provisions now in effect, today's college graduates should carefully review all of their health insurance options. The tips that follow are designed to help grads consider their choices and find the best match for their personal health insurance needs and budget.

### Health Insurance Tips for 2011 College Grads:

Know your options before graduation -- 2011 college grads may be able to choose from among the following coverage options:

- Employer-based health insurance - This is how most Americans get their health insurance, but be sure you understand how your benefits work and how much you'll be required to contribute towards the cost of your coverage and medical care.
- Individually-purchased health insurance - If you're young and relatively healthy, individual health insurance coverage can be an affordable option. eHealthInsurance represents over 180 health insurance companies offering thousands of individual health insurance plans nationwide.
- Your parents' health insurance plan - Health care reform allows adult children to retain coverage under their parents' health insurance policy until age 26.
- Short-term health insurance - Consider short-term coverage if you expect to have employer-based health insurance within six months and only want basic protection for emergencies.
- Government high-risk pools - This may be an option if you're declined for coverage on your own due to a pre-existing medical condition.
- Going uninsured - Not really an option: don't put your financial future on the line by going without coverage!

Take advantage of health care reform -- Several key components of health care reform can help grads when they purchase new individual health insurance policies on their own:

- Lifetime dollar limits on coverage have been done away with for most medical services
- Most new individual and family plans provide up-front coverage for certain preventive care services -- that means at no cost to you, even if your deductible isn't met
- High risk pools have been established for people with pre-existing medical conditions who may not qualify for coverage on their own

Don't expect a free ride -- In case you weren't taking notes, there was no "universal coverage" or "free" health insurance option included in the health care reform law. You're not automatically covered. In fact, starting in 2014, you'll most likely be required to purchase a health insurance plan on your own if you don't already have one. There's no time like the present to do the right thing, however, so get covered now. It's better than going uninsured and getting stuck with serious medical expenses in case of injury or hospitalization.

Check your calculations before staying on Mom and Dad's plan -- One of the most tempting options for many grads is to stick with their parents' health insurance policy until age 26. Before you do that, however, break out the calculator. Find out how much it costs your parents to keep you on their policy and compare that with quotes from leading health insurance companies in your area to see if it makes more sense to buy coverage on your own.

Newfound independence means a new budget -- Your new independent life may require you to juggle a lot of new, unfamiliar expenses. It's a good idea to plan out weekly and monthly budgets for yourself. When you do, be sure to save some space for health insurance. Since costs can vary depending on where you live and what kind of benefits you value most, work with a licensed agent like [eHealthInsurance.com](http://eHealthInsurance.com) to get free quotes for plans in your area. Healthy young adults in many states may be able to find coverage from brand-name insurers for as low as \$70 a month(3).

Understand that the cost of a plan is about more than just monthly premiums -- 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 coverage. Pay special attention to the annual deductible you'll be required to meet 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.

#### Additional Resources:

- Check out our Health Insurance 101 buyer's guide for students and grads
- Or graduate to our standard Health Insurance Buyer's Guide
- Visit the eHealthInsurance consumer blog, Get Smart - Get Covered, for more health insurance tips and news

Notes: (1) SOURCE: N.A.C.E, Job Outlook 2011 Fall Preview: [http://www.nacweb.org/Research/Job\\_Outlook/Job\\_Outlook.aspx](http://www.nacweb.org/Research/Job_Outlook/Job_Outlook.aspx) (2) SOURCE: Kaiser Family Foundation survey of employer health benefits, published September 2010: <http://ehbs.kff.org/pdf/2010/8086.pdf> (3) Based on sample quotes generated at [eHealthInsurance.com](http://eHealthInsurance.com) for plans from a selection of carriers and states on December 17, 2010 for 25-year-old males and females. This does not constitute a guarantee of coverage. Actual, final premiums may vary based on a number of factors including state, ZIP code, sex, smoking status, health history, etc.

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

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

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