



Caregivers and Medicare Enrollment: PlanPrescriber Provides Advice for Helping a Loved One Choose a Medicare Plan

May 23, 2011

MAYNARD, MA, May 23, 2011 (MARKETWIRE via COMTEX) --

Today PlanPrescriber (www.planprescriber.com), a wholly-owned subsidiary of eHealth, Inc. (NASDAQ: EHTH), released tips for the millions of adult caregivers who may be helping baby-boomer parents or friends enroll in Medicare coverage for the first-time.

A report issued by the National Alliance for Caregivers and AARP found that over 43 million Americans provide unpaid care to family members or friends age 50 or over; six in ten (64%) help them manage their finances, including insurance paperwork(1).

As the baby boom generation begins to turn 65 and become eligible for Medicare, an increasing number of caregivers will be called upon to make sense of the numerous Medicare coverage options available, to understand and utilize the various Medicare enrollment periods, and to select the coverage best suited to their loved one's needs. Many will not know where to turn for assistance. In response, PlanPrescriber has released the following tips in order to provide caregivers with the right information and support as they assist baby boomers enrolling in Medicare for the first time.

Medicare Caregiver Tips from PlanPrescriber.com:

1. **Manage Timelines Effectively:** Medicare eligibility begins for U.S. citizens and legal residents when they turn 65. A person has a seven-month "initial enrollment period," that begins three months before their birthday month and ends three months after. During this initial enrollment period, a person can enroll in Original Medicare (Parts A&B), a prescription drug plan (Medicare Part D), or a Medicare Advantage plan. If you want to enroll in a Medigap (Medicare Supplement Insurance) policy the open enrollment period starts the first month you're both 65 and enrolled in Part B and lasts for 6 months. During that 6 Month Medigap enrollment period a person has a guaranteed right to buy any Medigap policy sold in their state.
2. **Avoid Late Enrollment:** Those who enroll late in Original Medicare (Parts A & B) or a Medicare prescription drug plan (Part D) can incur permanent late penalties. Anyone who isn't working, doesn't have insurance from an employer or lives abroad should plan to enroll in Medicare at age 65. If a person still works and receives benefits from an employer, they'll need to enroll in Original Medicare within eight months of their retirement from work, even if they have COBRA benefits or if their employer provides retiree health benefits. People on Medicare who have a gap in their creditable prescription drug coverage for more than 63 continuous days will also have to pay a permanent late enrollment penalty for their prescription drug benefit (Medicare Part D) should they choose enroll in coverage at a later date.
3. **Don't Expect a Notification:** If the person you're caring for began receiving their Social Security benefits before age 65, they don't have to apply for Original Medicare when they turn 65. But, nobody else should expect to receive a notice from Medicare when they turn 65. Medicare puts the responsibility on the individual senior to begin the enrollment process.
4. **Know Your Loved One's Prescription Drugs:** Compile a list of the future Medicare beneficiary's current prescription drugs; names, dosages and required frequency of use. Once you have that list, use the prescription drug plan comparison tool at PlanPrescriber.com to see if the drugs on your list are generic or available in generic form. If a generic drug is available, try to talk with the Medicare beneficiary's primary doctor. The doctor can tell you if it makes sense to switch from a brand-name prescription drug to a lower cost generic alternative, if one is available. Once you have the final list of drugs your beneficiary is on, you can compare prescription drug plans on www.PlanPrescriber.com and help the beneficiary enroll online or over the phone.
5. **Obtain Consent:** If you are a caregiver for your parents and are meeting with their doctor to discuss their health and treatment plan without them, make sure your parents sign a consent form so their doctor will be able to legally discuss their medical and coverage needs with you.
6. **Take Care of Yourself:** Preserving your own health is just as important as caring for someone else's. Take control of your own life by balancing caregiving with personal needs. Don't be afraid to take some time out to nurture your interests and tend to your health. Know the Caregiver's bill of rights.
7. **Beware of Fraud:** Identify and report any Medicare fraud, abuse or scams. Carefully review the 'Explanation of Benefits' statements received for all regular Medicare and Part D services. Review bills from all providers to make sure you are paying for only the services or equipment the Medicare beneficiary received. Be careful about giving out any personal information (your own or your loved one's) to individuals or organizations. There is a helpful section on fraud and specific tips to avoid fraud at www.Medicare.gov.
8. **Don't Overlook Legal Matters:** At a certain point, it may be advisable for your loved one to grant you or another family member a "durable power of attorney" that includes the ability to make decisions relating to your loved one's healthcare. Discuss who will take on this important responsibility and if there are specific medical preferences or directives that your loved one has requested. You don't want to make these types of decisions in the middle of a health crisis. Also, make sure your loved one has a Living Will or Advanced Healthcare Directive.
9. **See if You Qualify for Financial Assistance:** If you provide unpaid care for a family member or friend, it might be possible for you to get a small but regular payment for your work. If the person you're caring for is eligible for Medicaid, a program called "Cash and Counseling" might be available in your state. Call Medicaid or visit <http://www.cms.gov/home/medicaid.asp> to find out. The same holds true if the person you are caring for has long-term care insurance that includes home care coverage. Call the insurer to ask about this benefit and any possible restrictions.

Additional Resources You may be able to get Extra Help to pay for your prescription drug premiums and costs. For more information on Extra Help, you can contact PlanPrescriber.com at 800-404-6968 to be connected with a partner's licensed representative who can discuss Extra Help eligibility rules or contact Medicare directly at 1-800-MEDICARE (1800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/ 7 days a week; the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778; or Your

Medicaid Office (only required for pieces referencing Part D benefits or cost-sharing). In general, beneficiaries must use network pharmacies to access their prescription drug benefit, except in non-routine circumstances, and quantity limitations and restrictions may apply.

The Centers for Medicare and Medicaid Services (CMS) has neither reviewed nor endorsed the information provided in this press release.

Notes: (1) 'Caregiving in the U.S. 2009,' full report: http://www.caregiving.org/data/Caregiving_in_the_US_2009_full_report.pdf

About PlanPrescriber.com PlanPrescriber (www.planprescriber.com), a wholly-owned subsidiary of eHealth, Inc., is a leading provider of comparison tools and educational materials for Medicare Advantage, Medicare Part D Prescription Drug Plans, and Medicare Supplement insurance products. Medicare beneficiaries can take advantage of PlanPrescriber's no cost online advisor tools by logging on to www.PlanPrescriber.com. PlanPrescriber is a tool designed to help Medicare recipients find a Medicare plan that covers their specific medical and prescription drug needs at the lowest possible out-of-pocket cost.

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 eHealth's technology solutions (www.eHealthTechnology.com), is also a leading provider of health insurance exchange technology. eHealth 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 online tools to help seniors navigate Medicare health insurance options through PlanPrescriber.com (www.planprescriber.com) and eHealthMedicare (www.eHealthMedicare.com).

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

Sande Drew
eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Nate Purpura
eHealth, Inc.
650-210-3115
Nate.Purpura@ehealth.com

SOURCE: eHealth, Inc.

<mailto:sande.drew@ehealth.com>
<mailto:Nate.Purpura@ehealth.com>