



College Grads Prefer Health Insurance to Freedom From Mom and Dad, According to eHealthInsurance Survey

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

Nearly three in four recent college graduates (74%) think it's better to live with their parents and have health insurance than to live on their own and go uninsured, according to a recent national survey of college students, graduates and parents conducted in April 2011 by global insights firm Kelton Research and sponsored by eHealthInsurance (NASDAQ: EHTH).

The survey shows some tension and some harmony in the financial relationship between today's college graduates and their parents. Most parents are expecting to provide more financial assistance -- and for a longer period after graduation -- than their children expect to receive. However, in many cases that assistance doesn't extend to health insurance coverage.

- Most parents (54%) expect to provide financial assistance of one sort or another to grads for a year or more after graduation
- However, substantial majorities of current students (65%) and recent grads (70%) expect to receive financial support from their parents for less than a year or not at all
- Nearly eight in ten parents (78%) say they would be willing to allow their adult children to live with them after graduation, but only one in four (25%) would be willing to help them purchase health insurance on their own
- Most students (54%) and grads (74%) would rather live at home the first year after college if it meant having health insurance, rather than strike out on their own; with a taste of the real world already, grads find the trade-off especially tempting

The survey also illustrates a lack of awareness about portions of health care reform on the part of students, grads and parents:

- A majority of college students (53%) and grads (63%) are aware that they can stay on their parents' health plans until they turn 26; most parents (76%) know this too
- However, nearly four in ten parents (38%) don't intend to keep their college grads on their health insurance plan until age 26
- Only two in ten students (20%) and grads (20%) are aware of other provisions of the law that went into effect in 2010 providing better access to preventive medical care
- Even fewer (11% of students and 13% of grads) know that lifetime coverage limits for covered medical services have been removed from most new health insurance plans
- Nearly three in ten parents (28%) think that 2010 college grads are now required to purchase health insurance; in fact, this provision of health care reform doesn't come into effect until 2014

APDF copy of Kelton Research's analysis of these trends is now available. Full topline results from the Students and Grads and Parents surveys are available in the eHealthInsurance Media Center.

Additional Resources:

- Read a summary of the full results of the eHealthInsurance/Kelton Research survey
- See eHealthInsurance's March 28, 2011 press release for a list of health insurance tips for college grads.
- Visit the eHealthInsurance consumer blog, Get Smart - Get Covered, for a chart outlining considerations for grads choosing between Mom and Dad's plan or purchasing a plan on their own
- Check out our Health Insurance 101 buyer's guide for students and grads
- Or graduate to our standard Health Insurance Buyer's Guide

Methodology of the Surveys: The eHealth College Student and Grads Survey was conducted by Kelton Research between April 21st and April 29th, 2011, using an email invitation and an online survey. Kelton Research surveyed a sample of 255 full-time college students ages 18-30 and 251 recent college graduates ages 18-30 who are in the workforce or seeking employment.

The eHealth Parent Survey was conducted by Kelton Research between April 21st and April 29th, 2011, using an email invitation and an online survey. Kelton Research surveyed a sample of 500 parents of full-time college students or recent graduates who are in the workforce or seeking employment.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results.

For the sample of college students, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 6.1 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample. For the sample of recent college graduates, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 6.2 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

In the eHealth Parent Survey, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 4.4 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

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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