



## Seven Things You Should Know About Short-Term Health Insurance: eHealthInsurance Advises 2011 College Grads

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MOUNTAIN VIEW, CA, Jun 15, 2011 (MARKETWIRE via COMTEX) --

Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals and families, released tips and a video designed to help college graduates and other consumers better understand the value -- and potential pitfalls -- of short-term health insurance plans.

According to an April 2011 Kelton Research survey sponsored by eHealthInsurance ([www.ehealthinsurance.com](http://www.ehealthinsurance.com)), only three in ten (31%) recent college graduates report having employer-based health insurance. The survey also suggests that many parents of college grads are not willing to keep them on their own health insurance plans, though health care reform now allows them to do so until age 26(1). As such, many of today's young adults will have to look for coverage on their own.

Some of this year's college grads may consider short-term health insurance as a temporary alternative to individual major medical coverage -- especially if they are unable to find full-time work or are waiting for new jobs or benefits to start. In order to help them better understand the value and risks of short-term coverage, eHealthInsurance has compiled a list of seven things they may not know about short-term health insurance:

1. Short-term health insurance can be a good temporary fix -- Going without coverage entirely can get you into serious financial trouble. If you expect to have employer-based health insurance or coverage under your parents' plan within six months, short-term coverage may be a good match for you.
2. Short-term health insurance is not comprehensive health coverage -- Short-term plans typically don't cover pre-existing medical conditions, prescription drugs, or preventive medical care. They generally do cover doctor's visits, hospital charges, and emergency care. Think of short-term coverage as a back-up plan to limit your liability for certain medical bills in case of illness or accident.
3. Short-term health insurance can be easier to apply for -- Applications for short-term health insurance plans are typically shorter and simpler than those for major medical individual plans. And once approved, your coverage may begin right away.
4. Short-term coverage is not guaranteed renewable -- Short-term plans don't provide all the same consumer protections major medical coverage does(2) and is not automatically renewable. This means you'll need to undergo medical underwriting every time you want to renew a plan, and you could be declined if you develop a medical condition. Major medical insurance plans, on the other hand, are typically guaranteed renewable for as long as you need coverage.
5. Short-term health insurance can save you money, but won't always cost you less -- While premiums may vary, short-term health insurance isn't necessarily any more affordable than individual major medical coverage. Work with a licensed agent like eHealthInsurance to review quotes from individual major medical plans and short-term plans in your area.
6. Short-term premiums may not be refundable in all cases -- A traditional individual major medical plan is typically paid for on a month-to-month basis and may be cancelled at any time. Short-term coverage often works the same way, but if you pre-paid for six months of coverage and cancel after only three, you may not get a refund. Talk to a licensed agent like those available through eHealthInsurance to learn more.
7. Short-term health insurance should be a short-term solution -- Short-term coverage is only what its name implies: coverage for the short-term. As soon as you qualify for employer-based coverage or individual major medical coverage, get it. Sooner or later, everyone needs broader protections.

To download a reusable chart and watch a brief video designed to provide more information on the differences between short-term and individual major medical coverage, visit eHealthInsurance's Media Center.

### Additional Resources:

- Read a summary of the full results of the recent eHealthInsurance/Kelton Research survey of students, grads and parents
- 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

### Notes:

(1)SOURCE: See eHealthInsurance's May 16, 2010 press release for more information about the Kelton Research survey.

(2)Please note that short-term health insurance may not be appropriate for persons with pre-existing medical conditions. Consumers with pre-existing medical conditions should consider major medical individual coverage or COBRA coverage to retain their eligibility for HIPAA guaranteed-eligibility plans.

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 ([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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