



Does Health Insurance Make You Hot? Survey Says: Yes

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eHealthInsurance Survey Reveals Lifestyle Priorities for College Grads and Students

MOUNTAIN VIEW, CA, Jul 07, 2011 (MARKETWIRE via COMTEX) --

Having health insurance can make you more attractive, according to a national survey of college students and graduates conducted in April 2011 by global insights firm Kelton Research and sponsored by eHealthInsurance (NASDAQ: EHTH). A large majority of surveyed students (90%) and recent grads (93%) feel that knowing a potential significant other has health insurance would make him or her more attractive.

The survey found that many students and recent grads are willing to alter their lifestyles and sacrifice some of their favorite activities, like travel, in order to secure health insurance. It also found that nearly all students (97%) and grads (97%) consider health insurance important. In fact, many find health insurance desirable enough to make tangible sacrifices in order to get coverage:

- Eating out: Nearly seven in ten students (68%) and recent grads (67%) said they would give up a weekly night out at a restaurant in order to obtain coverage
- Movie Night: Comparable amounts of students (67%) and grads (64%) would be willing to give up a weekly night at the movies
- Daily Coffee: However, caffeine is a harder habit to break, as just over half of surveyed students (51%) and grads (53%) feel it's worth giving up their daily coffee in order to obtain health insurance coverage
- Putting Parents in Charge: Surprisingly, nearly two in ten students (18%) are willing to let their parents make all their financial decisions for a year if it meant obtaining health insurance coverage

The survey shows that in addition to making specific sacrifices in order obtain coverage, many of today's students and grads would alter their lifestyles or plans for the future if they had no health insurance:

- Family Planning: More than half of the recent grads surveyed (53%) said they were less likely to start a family without health insurance
- Riding a Motorcycle: Nearly half of current students (49%) and more than four in ten grads (43%) say that they would be less likely to ride a motorcycle without health insurance
- Foreign Travel: Over four in ten students (46%) and recent grads (42%) would be less likely to travel to a foreign country with questionable public health standards, such as poor drinking water quality, if uninsured
- Extreme Sports: More than four in ten (45% of students and 47% of grads) would also be less likely to engage in dangerous athletic activities such as rock climbing or skiing if they had no health insurance
- Safe Sex: Three in ten students (30%) and grads (32%) would be less likely to have sex with someone on a first date without health insurance

According to the survey, when it comes to affording health insurance on their own, today's college students and grads expect to overpay for health insurance:

- Students surveyed expect to pay \$204 on average per month for health insurance coverage
- Recent grads expect to pay \$171 on average per month for coverage
- According to eHealthInsurance's 2010 Fall Cost Update(1), a survey of plans purchased through eHealthInsurance, the average monthly health insurance premium paid for individual coverage of 19-26-year-olds was \$113

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.

Notes (1) The 2010 plan data referred to in this survey is derived from a national sample of over 90,000 individual major medical policies purchased through eHealthInsurance by individuals aged 19-26 that were active in February 2010. The premium data is derived from information received from health insurance carriers relating to the actual premiums being paid by policy holders in the month of February 2010. Actual premiums may differ from premiums quoted on the eHealthInsurance website because they represent the premium being paid after underwriting and for policies that were purchased prior to the date of analysis.

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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