

College Students Willing to Defer Career Dreams in Exchange for Health Insurance, According to eHealthInsurance Survey

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MOUNTAIN VIEW, CA, Jul 19, 2011 (MARKETWIRE via COMTEX) -- Nearly three in five college students surveyed (57%) think it's worth taking a job they might dislike in order to get access to employer-based benefits like health insurance and retirement accounts, according to a recent national survey of college students, graduates and parents conducted in April 2011 by Kelton Research and sponsored by eHealthInsurance (NASDAQ: EHTH).

Among recent college graduates already in the workforce, almost half of those surveyed (49%) also feel that it is better for new grads to take a job they don't like rather than take a more enjoyable position that does not provide employer-sponsored health insurance. A similar amount of parents (46%) agree.

Health Insurance "Non-negotiable" The survey found that both current college students and recent grads consider health insurance more important than other employer-provided benefits. The absence of employer-sponsored health coverage in a job offer can even be a potential deal-breaker:

- -- Nearly four in ten current students (38%) and recent grads (39%) consider health insurance "non-negotiable" when evaluating a job offer
- -- By comparison, far fewer are willing to consider non-negotiable things like commute time (grads: 19%; students: 11%), vacation time (grads: 12%; students: 13%), retirement accounts (grads: 10%; students: 10%), or their potential title (grads: 6%; students: 7%)

Unrealistic Expectations for Coverage The survey also found that while many of today's college students expect to get employer-sponsored health insurance shortly after graduation, coverage may prove elusive once they've entered the job market:

- -- Fully eight in ten current students (80%) think their first job after graduation is likely to provide them with health insurance
- -- Nearly as many recent graduates (73%) expected the same after graduation
- -- However, fewer than a third (31%) of recent graduates now in the workforce say they actually have employer-based health coverage

Acopy 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.eHealthMedicare.com.

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

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