



Back to School 2011: eHealthInsurance Releases Top Five Health Insurance Tips for College Students and Parents

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MOUNTAIN VIEW, CA, Aug 16, 2011 (MARKETWIRE via COMTEX) -- Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals and families, released five tips to help college students and their parents find the best health insurance solution for the 2011-2012 academic year.

As a result of the 2010 health care reform law, many of today's college students have better access to health insurance coverage and improved medical benefits. Parents of young adults may add or keep their adult children up to age 26 on their health insurance plan, as long as the plan offers coverage for children. Additionally, most employer-sponsored or individually-purchased health insurance plans have done away with lifetime coverage limits for essential health services and now provide access to certain preventive care services with no out-of-pocket cost.

Nevertheless, choosing the best health insurance option for incoming 2011-2012 students is no simple matter. Staying on a parent's health insurance policy isn't always the best choice. Additionally, with the increasing number of older students age 26 and over, more and more students may not qualify to stay on a parent's health insurance plan. Students and parents alike should be aware of the potential opportunities and limitations presented by individually-purchased health insurance plans as well as school-sponsored and "student" health insurance products.

Top Five Health Insurance Tips for Students in 2011-2012

1. Don't wait until you're sick to start thinking about health insurance. Many colleges and universities require you to have health insurance before you can enroll in classes. And not only can going uninsured complicate your enrollment, but if you wait until you're sick before you look for coverage, you may be too late. Some provisions of the health care reform law are in effect now, but you can still be turned down for coverage due to a pre-existing medical condition (in most states) until 2014. So take a few minutes to get familiar with your options and compare costs and benefits. Ask your parents if it makes sense to stay on their health plan. Work with a licensed online agent like eHealthInsurance to get free quotes for individually-purchased plans. And talk to your college or university about school-sponsored options.
2. Consider alternatives to staying on Mom and Dad's plan. If you're going to school in another state, coverage under a parent's plan may not be a good idea. Many health insurance plans only provide the highest level of coverage when you use their network of preferred doctors and hospitals. Those networks don't always extend out of state. Even if you're studying in-state, you should get quotes for individual plans and compare that to how much it costs to stay on or enroll in your parents' health insurance plan. You may be able to find more affordable coverage with benefits that still meet your needs.
3. Beware of the fine print on some school-sponsored health plans. Not all school-sponsored health insurance plans are created equal. While some provide valuable, substantive coverage, others may place caps on how much they will pay toward your covered medical care on a per-condition or per-year basis. A serious injury or illness that puts you in the hospital could burn through your coverage in no time, while leaving you or your parents with the rest of the bills. Some school-sponsored plans may also require you to receive most or all of your medical care on campus or through the student medical center.
4. Consider non-school-sponsored "student" plans. These plans are especially attractive for students who may be attending school in a different state and who plan to travel back and forth a lot. Your benefits and coverage levels typically won't change when you travel from one state to another (international coverage may even be available), and you may have the option to pay up-front for year-round coverage rather than pay month-to-month.
5. Don't let yourself fall through the cracks as an older student. Thanks to the tough job market and economy, more and more older persons are going back to school. Undergraduates and graduate students age 26 and older do not qualify to stay on their parents' health insurance plans, even if they're in school full-time. The health care reform law limits that option to younger adults. So, if you're age 26 or older -- or if you're going to turn 26 in the middle of the academic year -- it's a good idea to explore other health insurance alternatives now.

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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