



eHealthInsurance Releases Health Insurance Video Guide for College Students and Answers Common Questions

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MOUNTAIN VIEW, CA, Sep 26, 2011 (MARKETWIRE via COMTEX) -- Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals and families, announced the release of a health insurance video to help college students better understand their coverage options. As students continue to return to classes for the 2011-2012 academic year, the company also published answers to five health insurance questions commonly asked by college students and their parents.

The new health insurance video -- available on YouTube and through the eHealthInsurance media center -- spotlights health insurance alternatives for college and university students who may not have the option of staying on a parent's health insurance plan. Students in need of alternatives may include those over age 26, those whose parents may not have health insurance, and those attending school in a different state or geographical area.

Health insurance alternatives to staying on a parent's policy may include:

- Purchasing an individual plan, with or without mom and dad's help
- Enrolling in a school-sponsored health insurance plan
- Buying an individually-purchased "student" health insurance plan

eHealthInsurance encourages consumers who want to learn more about these and other options to watch the video, review health insurance tips the company has previously released, and read related posts on the eHealthInsurance consumer blog, [Get Smart - Get Covered](#).

Top 5 Health Insurance Questions and Answers for College Students

Question: Do I need to have health insurance when I go to school?

Answer: Most colleges and universities require students to have some kind of health insurance coverage. Contact your school for more information, but keep in mind that health insurance is about more than getting access to health care when you need it. It also helps limit your financial liability for expenses that may arise from an unforeseen accident or injury -- expenses that could potentially bankrupt you or your parents and seriously damage your financial prospects for the future. Whether or not your school requires it, make sure you're covered.

Question: Isn't it best to stick with my parents' health insurance plan?

Answer: Not necessarily. It may be convenient to stay on a parent's plan, and the levels of coverage available through some employer-sponsored group plans can be excellent -- especially if you have a pre-existing medical condition that might make it hard to qualify for coverage elsewhere. However, if you are going to school in a different state, you may find that your coverage levels are significantly lower when you're away from home, and there may be no in-network doctors or hospitals available to you near your school.

Furthermore, while a parent's employer may keep you on their group policy as a dependent, they may not contribute very much toward your monthly premiums. Your parents may have to pay significantly more to keep you on their plan than it costs for you to purchase comparable individual coverage on your own. It's a good idea to go over the dollars involved and the levels of coverage you'll receive while at school to see if it may make more sense to move to an individual policy or student health plan.

Question: My school offers coverage. Shouldn't I just take what they're offering?

Answer: Some colleges and universities sponsor quality health insurance plans for students to enroll in, but they're not for everyone. Look over the benefit levels offered and what kind of coverage such a plan would provide if you had to seek medical attention while away from school or through a medical service provider other than the student health center. You should also be aware of any dollar limitations placed on your benefits. Some school-sponsored health plans limit your coverage on a per-condition basis. Keep in mind, too, that most school-sponsored plans will not provide you with coverage after you graduate. After considering your options, you may still decide that a school-sponsored plan is best for you. But don't assume it's your only option.

Question: What's the most affordable health insurance option for students?

Answer: That depends on your personal medical needs and your family's health insurance situation. If you are younger than 26 and only one of several dependent children covered under a parent's employer-based health insurance plan, it may effectively cost your parents nothing to keep your coverage in effect. Some employer-based plans charge a set amount for the coverage of all dependent children within a family, regardless of how many of them are covered. On the other hand, if you are the only dependent child, it may cost you less to purchase coverage on your own than it does for you to retain coverage under a parent's plan.

Consider all of your options before making a choice. Keep in mind that different plans provide different kinds of coverage and the monthly premium paid to keep you enrolled in coverage is only one element of the total "cost" of a health insurance plan. You should also look at how much your copayments would be for office visits and prescription drugs, and at each plan's annual deductible -- which is what you may have to pay out-of-pocket for some medical services before the insurance company begins to pay your claims. To learn more about how to compare your options, read eHealthInsurance's Health Insurance 101 guide for students and recent grads.

Question: What if I have a pre-existing medical condition?

Answer: If you have a pre-existing medical condition that makes it difficult to obtain health insurance on your own and you're going to school near home, stick with your parents' plan. If that's not an option for you, consider the school-sponsored plans available through your college or university. You may be eligible to enroll in these plans regardless of your medical history. Just be aware of the possible limitations such plans may place on your coverage (discussed above).

If neither of these options are open to you -- and if you have no employer-based coverage of your own -- look at your government-sponsored options. As a result of health care reform, the federal government has broadened access to pre-existing condition insurance plans (PCIPs), also known as "high-risk pool" plans. Visit pcip.gov to learn more. To explore other possible government-sponsored alternatives, visit the non-profit Foundation for Health Coverage Education at coverageforall.org.

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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