



## Health Insurance Decision Time: eHealthInsurance Releases Consumers Tips for Open Enrollment Season

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MOUNTAIN VIEW, CA, Sep 28, 2011 (MARKETWIRE via COMTEX) --

Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, released its top seven tips for consumers considering their health insurance options this open enrollment season.

Open enrollment is the time of year when workers receiving health insurance and other benefits from their employers are asked to make personal coverage selections for the coming year. For many employers and employees, open enrollment for the 2012 benefit period will occur between October and December 2011.

Despite low overall inflation, employers continue to face increased health care benefit costs that may result in a greater financial burden for employees. A recent report from the National Business Group on Health shows that large employers expect an average increase of 7.2% in their health care benefit costs for 2012. A majority of these employers plan to increase cost-sharing by employees in the form of higher premiums or deductibles(1).

Another survey of mid-sized to large businesses(2) found that fully two-thirds (66%) of employers intend to increase employees' share of health insurance premiums for single-person coverage; nearly three quarters (73%) intend to increase the amount employees pay toward the coverage of dependent spouses or children(2).

As a result, many of today's workers and their families will be looking for creative ways to save on health care and health insurance costs this season. Some may even find that they can no longer afford the coverage offered to them by employers. With these challenges in mind, eHealthInsurance has released the following tips.

### Top Seven Health Insurance Tips for Open Enrollment This Year

- Pay attention to what you -- and your employer -- are paying: Many employees are not aware of what they're paying toward their own health insurance premiums, deductibles or copayments. Look out for increases in these costs compared to last year. In order to gauge the full cost of your employer health insurance plan, find out how much your employer pays toward your monthly premiums, for yourself and your dependents. Remember that if you get laid off next year and enroll in COBRA coverage, you'll likely be required to pay the total premium that is currently paid by both yourself and your employer.
- Review ALL your options: Start reviewing every plan available from your employer as soon as you receive your open enrollment packet. For good measure, check your options in the individually-purchased health insurance market too. Health care reform has improved some benefits for individually-purchased health insurance plans. While group plans may still provide more robust coverage and will cover pre-existing medical conditions, individually-purchased plans may offer a stronger alternative than they did a couple years ago -- especially for persons who can no longer afford employer-based coverage.
- Shop smarter: If possible, enroll in a plan that only covers the services you need: it may mean a lower monthly premium. For example, a plan with robust maternity coverage may not be the best match for single men. And if you don't care about brand-name drugs, see if you're offered a plan that covers only generic drugs instead. Choosing a high deductible plan may be smart for some individuals and families because it typically reduces monthly premiums, but be prepared to pay the amount of the deductible in the coming year as health care needs arise.
- Consider an HSA: Many employers offer a high-deductible option with a Health Savings Account (HSA). Some may even contribute to the Health

Savings Account for you. Depending upon your health care usage, this can be a good option for saving because money can be deposited pre-tax in your HSA to cover unexpected health expenses not covered by your health plan. Unused savings can also roll over year-after-year until retirement.

- Mix and match, if appropriate: Depending on your own and your family members' health and how much an employer contributes toward dependent coverage, it may be less expensive for certain family members to be on a separate, individually-purchased health plan. Do the math on separate policies if there are special needs. It's easy to price individual and family plans online by visiting a site such as [www.ehealthinsurance.com](http://www.ehealthinsurance.com). But remember that it's possible to be declined coverage for an individually-purchased plan based on an applicant's medical history -- so don't cancel an existing line of coverage until you're approved for a new one.
- Look for fresh innovations in the individual market: If you can no longer afford employer-based health insurance, or if your employer plan doesn't meet your needs, look for some new options in the individually-purchased health insurance market. Carriers in some states are offering incentives for you to avoid over-utilizing your coverage. For example, some may substantially reduce your deductible next year if you don't use up your full deductible this year; others may incentivize healthy habits by sending you gift cards and other rewards for positive health outcomes.
- Track Your Health Expenses: Regardless of what plan you choose for 2012, be sure that you are tracking all of your health care costs including insurance premiums, copayments and drug expenses. This will give you the knowledge you need to evaluate your health insurance choices for 2013.

Notes:

(1) National Business Group on Health: <http://www.businessgrouphealth.org/pressrelease.cfm?ID=179> (2) Towers Watson: <http://www.towerswatson.com/united-states/press/5328>

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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