



Many Employees Poorly Informed About Employer Health Insurance Costs: eHealthInsurance Survey

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MOUNTAIN VIEW, CA, Oct 17, 2011 (MARKETWIRE via COMTEX) -- According to a national consumer survey conducted in September and October of 2011 by global insights firm Kelton Research and sponsored by eHealthInsurance (NASDAQ: EHTH), fewer than half (47%) of respondents with employer-based coverage can confidently say how much they contribute from their salary toward their own health insurance premiums.

According to the survey, fewer than four in ten (35%) of those with employer-based coverage can confidently say how much their plan's annual deductible is, and only one third (33%) can say how much they are required to pay toward the monthly premiums of their dependents. Respondents are even less well informed about costs borne by their employers: fewer than two in ten (18%) can confidently say how much their employers contribute each month toward their health insurance premiums, or how much employers would pay towards dependents' premiums (13%).

The survey also found that while a strong majority of respondents with employer-based coverage (83%) feel that they are better suited than their employers to choose a health plan for themselves, over half (53%) admit that when open enrollment comes around they are likely to simply stick with the plan they currently have. Only 36 percent of overall survey respondents report that they review their health insurance costs on a yearly basis. Among those with employer-based coverage, only 46 percent actually review their health insurance costs annually.

The eHealthInsurance survey also found that:

- When reviewing their paystubs, fewer than half (45%) of respondents with employer-based coverage report checking to see how much is deducted from their wages to pay for health insurance
- Almost half of survey respondents (45%) with employer-based coverage do not know when their annual open enrollment period occurs
- Nearly six in ten (57%) survey respondents with employer-based coverage would be more concerned by increases in the amount they pay toward their coverage during open enrollment than by changes in their benefits (43%)
- More than four in ten (41%) of those with employer-based coverage would consider non-employer options, such as individually purchased health insurance, during open enrollment
- One quarter (25%) of those with employer-based coverage report that the longest period of time they've ever spent reviewing their options during open enrollment was less than thirty minutes

A Kelton Research/eHealthInsurance analysis of survey results pertaining to employer-based health insurance and open enrollment is available [here](#). Full top-line results from the survey and survey methodology, can be reviewed [here](#).

Additional Resources:

- Read eHealthInsurance's top seven consumer health insurance tips for open enrollment
- Download and print eHealthInsurance's Open Enrollment Checklist for 2011
- Follow eHealthInsurance's consumer blog, Get Smart - Get Covered to learn more about open enrollment and consumer health insurance choices

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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