



Open Enrollment Blunders: eHealthInsurance Describes Health Insurance Mistakes to Avoid During Open Enrollment

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MOUNTAIN VIEW, CA, Nov 30, 2011 (MARKETWIRE via COMTEX) -- Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, described four common mistakes consumers may make during open enrollment. By avoiding these mistakes, consumers may prevent themselves from going uninsured or getting stuck with a health insurance plan that is not the best match for their needs.

Open enrollment is the time when businesses ask employees to make health insurance choices and other benefit selections for the coming year. Open enrollment can occur at different times for different businesses, but many are offering open enrollment for the 2012 benefit year between October and December 2011.

"We've already published open enrollment tips and a printable checklist to help people with employer-based health insurance navigate their benefit decisions," said eHealthInsurance Vice President of Customer Care Gary Matalucci. "Being aware of common open enrollment mistakes -- and knowing how to avoid them -- can also go a long way to help consumers find the best health insurance option for their personal needs and budget."

Costly Mistakes to Avoid during Open Enrollment

Missing an 'active' open enrollment -- During most enrollment periods you're able to do nothing and simply stick with your current plan. However, you may have what's called an 'active' (or 'hard') enrollment. These typically occur when your employer has made substantial changes to their benefit offerings. During an active enrollment you're required to make a health insurance choice or else lose your coverage entirely. If you forget to turn in your benefit election forms during an active enrollment and then go to see the doctor in the new year, you'll discover that you have no coverage in effect and will be personally responsible for all your medical bills. You may not be able to re-enroll in employer-based coverage until the following year.

Not catching benefit changes -- Employers really are facing increased health insurance costs. One of the first ways they often try to compensate is by downsizing the benefits and coverage levels for the health plans they offer to employees. This could take the form of slashed prescription drug coverage, for example. Or, employers may opt to drop maternity coverage (in states where that's allowed) or increase the employee's share of costs for maternity care. If the benefits you value most are being cut from your current plan during open enrollment, explore other options. Many employers offer more than one health insurance plan for workers to choose from.

Missing decreases in employer contributions for dependent coverage -- Another way employers may try to address increased costs is by dropping the amount they contribute toward the coverage of dependents. Unlike contributions for employee coverage (which are generally required to be at least 50% of the employee's total monthly premium), there are usually no minimum contribution requirements when it comes to dependents. So don't re-enroll dependents for coverage under your employer plan until you understand how much of their coverage you'll be paying for yourself. You may have more affordable options under a spouse's plan or in the individually-purchased health insurance market.

Overlooking individually-purchased options -- If you find that it's no longer affordable to insure yourself or your dependents on an employer-based plan, or that the coverage offered no longer meets your needs, make sure to check your options in the individual and family market. Work with a licensed agent that represents a broad selection of carriers, like eHealthInsurance, to see what's available in your area. You may be able to save money with an individual or family plan that still meets your coverage needs. Just remember that, unlike employer-based coverage, it's possible to be declined for individually-purchased plans based on your personal medical history or current health status.

Additional Consumer Resources:

- Download a printable copy of eHealthInsurance's open enrollment consumer checklist and read our open enrollment tips
- Download or request a FREE printed copy of our book, *Individual Health Insurance For Dummies*, Health Care Reform Special Edition, produced in cooperation with *For Dummies*(R), a branded imprint of Wiley, and co-authored by eHealthInsurance
- Follow eHealthInsurance's consumer blog, *Get Smart -- Get Covered*
- Watch educational health insurance videos from eHealthInsurance on YouTube
- Browse our answers to real-life health insurance questions on Yahoo Answers
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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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