



## **Obese Adults Pay 22.6% Higher Monthly Premiums for Individual Health Insurance, eHealth Data Shows**

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### **eHealth Report Also Shows That Health Insurance Premiums for Smokers Are 14% Higher on Average Than Those for Non-Smokers**

MOUNTAIN VIEW, CA, Dec 19, 2011 (MARKETWIRE via COMTEX) --Today eHealth, Inc. (NASDAQ: EHTH), the parent company of eHealthInsurance, released an addendum to its November 2011 'Cost and Benefits' report describing the impact of smoking and body mass index (BMI) on average monthly premiums paid for individual health insurance.

According to the Smoking Status and BMI study:

- Smokers pay an average monthly premium of \$207, 14% higher than the average monthly premium paid by non-smokers (\$181)
- The average monthly premium paid by women smokers (\$240) is 23% higher than the average premium paid by non-smoking women (\$195)
- Policyholders in the 'Obese' BMI category pay an average monthly premium 22.6% higher than those in the 'Normal' BMI category (\$164 compared to \$201)
- The average monthly premium paid by men in the 'Obese' category (\$187) is 30.8% higher than the average premium paid by men in the 'Normal' category (\$143)
- The average monthly premium paid by men in the 'Underweight' BMI category (\$157) is 9.8% higher than those for men in the 'Normal' category (\$143)

"We've known for a long time that smoking and obesity can have an impact on overall health and longevity," said eHealth Chief Executive Office Gary Lauer. "Now, thanks to the data eHealth is releasing, we can put a dollar figure on what it costs Americans today in terms of higher health insurance premiums in the individual market. We feel that this data can provide further incentive to any individual trying to tackle these important health issues."

In eHealth's addendum report, comparisons of average premium costs relative to the applicant's BMI are derived from a sample of more than 229,000 individual major medical policies purchased through eHealthInsurance with coverage in effect as of February 2011. Results are based only on adults aged 20 or older who provided their height and weight on the health insurance application. BMI was calculated based on this height and weight data according to a formula published by the Centers for Disease Control (CDC): (weight in pounds divided by height in inches squared, multiplied by a conversion factor of 703). The BMI categories (Underweight, Normal, Overweight, Obese) used in this report also follow CDC guidelines.

Comparisons of average premium costs for smokers and non-smokers in the report were derived from a sample of more than 274,000 individual major medical policies purchased through eHealthInsurance with coverage in effect in February 2011. The status of "smoker" or "non-smoker" is determined during the application process. When collecting personalized quotes and filling out the online application form during the shopping process, eHealthInsurance customers are asked to indicate if they have smoked tobacco within the past twelve months.

Underwriting decisions that may influence an individual applicant's approval or final monthly health insurance premium are not made by eHealth or eHealthInsurance but by the insurance carrier selected by the consumer when visiting eHealthInsurance.com. Decisions may be based in part on smoking status or BMI. However, other factors (such as an individual's medical history or the presence of a pre-existing condition) may also play a role. In many states it is possible to be declined coverage for individual health insurance coverage due to a high BMI.

The full addendum report, titled 'Smoking Status and Body Mass Index Relative to Average Individual Health Insurance Premiums,' is available online through the eHealthInsurance Media Center. The larger 'Costs and Benefits of Individual and Family Health Insurance Plans' report, released in November 2011, is also available.

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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