



New Year's Resolutions: eHealthInsurance Shows That Keeping Health-Related Goals May Save You Money

December 19, 2011

Quitting Smoking and Losing Weight Could Save Consumers Hundreds of Dollars in Health Insurance Premiums in the Long Run

MOUNTAIN VIEW, CA, Dec 19, 2011 (MARKETWIRE via COMTEX) --Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, described how keeping your New Year's resolutions and utilizing key health insurance benefits can help you save money.

Between forty and forty-five percent of Americans make New Year's resolutions each year but fewer than half of those resolutions are successfully kept(1). In order to provide consumers with additional incentives toward making healthier lifestyle choices and career decisions, eHealthInsurance has identified five common resolutions -- like losing weight and quitting smoking -- and shown how keeping them can not only improve your lifestyle but put more money in your pocket.

Five Health Insurance Tips That Could Save You Money

Quit Smoking - When filling out an application for individually-purchased health insurance, you're typically required to say whether or not you have used tobacco in the last twelve months. Your smoking status could translate into radically different health insurance costs. According to eHealthInsurance data (based on a survey of individual health plans purchased through eHealthInsurance.com), women smokers pay 23% more on average for their monthly health insurance premiums than non-smoking women. Men who smoke pay 13% more on average than men who don't smoke(2).

Lose Weight - Did you know that people with a healthier height/weight ratio (known as 'Body Mass Index' or BMI) typically pay less for individually-purchased health insurance than people with a higher BMI? According to a survey of individual plans purchased through eHealthInsurance, adults age 20 and over with a BMI of 30.0 or higher ('obese' according to the Centers for Disease Control) pay an average of 22.6% more in monthly individual health insurance premiums compared to people with a BMI in the normal range(2). This isn't typically true of employer-sponsored health plans, but times are changing there too. According to a survey conducted by Towers Watson and the National Business Group on Health, nearly 40% of mid to large-sized companies are expected to use the threat of an increase in fees or other penalties to encourage healthier habits in 2012(3).

Drink Less - Another question you may be asked when applying for your own health insurance plan is how much alcohol you drink, and how often. Your answer could potentially affect your final monthly premiums. Though the occasional glass of red wine may have a positive impact on your health, excessive alcohol consumption is associated with an increased risk for several diseases, including colorectal, stomach and ovarian cancer. You can be sure that health insurance companies are up to date on the latest research. For example, the Nurse's Health Study found that consuming as little as three drinks per week may increase a woman's risk of breast cancer. By keeping your alcohol consumption in check, you're not only saving money today, you could be saving on future health care costs too.

Spend Less - Before you can spend less you need to know how much you're spending in the first place. A recent study conducted by Kelton Research and sponsored by eHealthInsurance shows that fewer than half (47%) of those with employer-based health insurance knew how much they were contributing toward their own coverage. Even fewer (33%) knew how much was taken from their wages to pay for dependent coverage(4). Whether you get your coverage through an employer or through a self-purchased plan, it's important to know what you're paying and to compare your options at least once a year. You should also keep track of your family medical costs. Qualified medical expenses above 7.5% of your adjusted gross income may be deductible on your federal taxes (see IRS Form 502 and talk to your accountant).

Get a Better Job - Whether you're interviewing for a new job or starting your own business, now is the time to think strategically about medical care and insurance costs. When considering a new position, take a hard look at the company's insurance offerings. Does its health plan cover the benefits you value most? How much will be taken from your salary to go toward your monthly premium? How much for your dependents? Check how the company's plan stacks up to national averages for employer coverage -- and compare it to your options in the individually-purchased market too(5). If you plan to decline the employer-based plan in favor of your own individual plan, mention that when negotiating your compensation. And if you're starting your own business, talk to your accountant about deducting your health insurance expenses.

Notes: (1) Source: ABC News: <http://abcnews.go.com/Health/MindMoodNews/years-resolutions-survive-test-time/story?id=9404149>

(2) Smoking and body mass index premium data taken from eHealth, Inc.'s report 'Smoking Status and Body Mass Index Relative to Average Individual Health Insurance Premiums,' published in December 2011 and based on individual health insurance plans purchased through eHealthInsurance.com with coverage in effect as of February 2011.

(3) As reported by Reuters, October 31, 2011: <http://www.reuters.com/article/2011/10/31/us-penalties-newspro-idUSTRE79U3CB20111031>.

(4) Refer to eHealthInsurance's October 17, 2011 press release: <http://news.ehealthinsurance.com/pr/ehi/many-employees-poorly-informed-217497.aspx>.

(5) For employer-based coverage costs, please refer to the Kaiser Family Foundation's 'Employer Health Benefits 2011 Annual Survey.' For data on average costs in the individually-purchased health insurance market, refer to eHealth's '2011 Cost & Benefit of Individual and Family Health Insurance Plans' report.

Additional Consumer Resources:

- Read eHealth's recent report about the effects of smoking status and BMI on average monthly health insurance premiums
- 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
- Follow eHealthInsurance on Facebook and Twitter

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.

For media inquiries, please contact:

Sande Drew
eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Kris Kraves
Cogenta Communications
(805) 527-7733 - direct
kris@cogentacom.com

SOURCE: eHealthInsurance