



eHealth Data Shows That Smokers and Overweight Consumers Pay More for Individual Health Insurance

December 28, 2011

Infographics Illustrate 14% Average Increase in Individual Health Insurance Premiums for Smokers -- and a 22.6% Average Increase for the Obese

MOUNTAIN VIEW, CA, Dec 28, 2011 (MARKETWIRE via COMTEX) --Today eHealth, Inc (NASDAQ: EHTH), the parent company of eHealthInsurance, released two new infographics to accompany its recently published report describing the impact of smoking and body mass index (BMI) on average monthly premiums paid for individual health insurance. The report was published as an addendum to eHealth Inc.'s November 2011 'Cost and Benefits' report.

Infographics for the Smoking and BMI report may be downloaded for free through the eHealthInsurance Media Center.

The data presented below is taken from the full report, titled 'Smoking Status and Body Mass Index Relative to Average Individual Health Insurance Premiums':

Smoking Status and Average Premiums

Gender	Non-smokers, average premiums	Smokers, average premiums	Premium increase for smokers (%)
Female	\$195/month	\$240/month	23%
Male	\$166/month	\$187/month	13%
Overall	\$181/month	\$207/month	14%

- Smokers pay an average monthly premium 14% higher than non-smokers
- Smoking females pay an average monthly premium 23% higher than non-smoking females
- Overall premiums reflect a combined average of premiums based on gender and smoking status

Body Mass Index and Average Premiums

Average Premiums (\$)				
BMI	Weight Status	Female	Male	Overall
Below 18.5	Underweight	\$172/month	\$157/month	\$169/month
18.5 - 24.9	Normal	\$180/month	\$143/month	\$164/month
25.0 - 29.9	Overweight	\$211/month	\$172/month	\$185/month
30.0 and Above	Obese	\$221/month	\$187/month	\$201/month
Percent increase in average premiums from Normal to Obese:		22.8%	30.8%	22.6%

- Policyholders in the 'Obese' BMI category pay 22.6% more on average than those in the 'Normal' BMI category
- Men in the 'Obese' category pay monthly premiums that are 30.8% higher on average than men in the 'Normal' category -- a substantially higher

- percentage increase than among women
- Monthly premiums for men in the 'Underweight' are 9.8% higher than those for men in the 'Normal' category
- However, monthly premiums for women in the 'Underweight' category average \$8 less per month than those for women in the 'Normal' category
- Overall premiums reflect a combined average of premiums based on gender and weight status

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. 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.

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](#).

Image Available: http://www2.marketwire.com/mw/frame_mw?attachid=1840609

Image Available: http://www2.marketwire.com/mw/frame_mw?attachid=1840612

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