



Health Insurance for Children in 2012: eHealthInsurance Publishes Updated Data on Open Enrollment Periods and Product Availability

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MOUNTAIN VIEW, CA, Jan 25, 2012 (MARKETWIRE via COMTEX) --Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, released an updated list of open enrollment periods for child-only individual health insurance plans in states where information was available.

"Child-only" plans are individual health insurance policies made available to children age 18 and under with no parent or guardian listed on the same policy. The 2010 Patient Protection and Affordable Care Act prevents insurers from declining health insurance applications for children due to pre-existing medical conditions. However, concern that parents could delay purchasing coverage for children until they got sick led some health insurance companies to stop offering child-only plans in a number of states.

In response, certain states and insurance companies have designated "open enrollment" periods for child-only plans -- specific annual or biannual enrollment windows when parents or guardians can enroll children in their own individual health insurance plans without danger of being declined due to their medical history.

The state-by-state summary below represents a snapshot of current rules and processes governing child-only health insurance in select states. This document is not a comprehensive review of every state's plan for compliance with the federal health reform law. Please refer to individual state departments of insurance for additional information.

Availability of Child-only Health Insurance in 2012

| STATE | OPEN ENROLLMENT PERIODS AND CONDITIONS |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Arkansas | Availability of child-only plans and enrollment periods may vary by insurance company |
| California | Open enrollment occurs during child's birth month -- Applications submitted at other times may be approved with a higher premium due to pre-existing conditions |
| Colorado | Open enrollment occurs in January and July 2012 |
| Connecticut | Availability of child-only plans and enrollment periods may vary by insurance company |
| Delaware | Availability of child-only plans and enrollment periods may vary by insurance company |
| District of Columbia | Insurers offering child-only plans may hold January or July open enrollment |
| Hawaii | Availability of child-only plans and enrollment periods may vary by insurance company |
| Idaho | Availability of child-only plans and enrollment periods may vary by insurance company |
| Iowa | Open enrollment occurs July 1 through August 14, 2012 |
| Illinois | Open enrollment occurs in January and July 2012 |
| Kansas | Availability of child-only plans and enrollment periods may vary by insurance company and by locale |
| Kentucky | Open enrollment occurs in January 2012 |
| Maine | Child-only policies available all year long |
| Maryland | Open enrollment in January and July 2012 |

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| Massachusetts | Open enrollment occurs from July 1 through August 15, 2012 |
| Missouri | Availability of child-only plans and enrollment periods may vary by insurance company and by locale |
| Montana | Availability of child-only plans and enrollment periods may vary by insurance company |
| New Hampshire | Availability of child-only plans may vary by insurance company |
| New Jersey | Child-only policies available all year long |
| New Mexico | Availability of child-only plans and enrollment periods may vary by insurance company |
| New York | Child-only policies available all year long |
| Ohio | Open enrollment occurs in March 2012 |
| Oklahoma | Open enrollment from January 1 - February 29, 2012 and from July 1 - July 31, 2012 |
| Oregon | Child-only policies available all year long |
| South Dakota | Open enrollment from July 1 through August 15, 2012 |
| Utah | Availability of child-only plans and enrollment periods may vary by insurance company -- A certificate of insurability is required and can be obtained by applying and being denied coverage under the state's high-risk pool, HIPUtah* |
| Vermont | Child-only policies available all year long |
| Washington | Open enrollment from March 15 - April 30, 2012 and September 15 to October 31, 2012 |

States were included in the chart above when eHealthInsurance was able to obtain information indicating that there was at least one health insurer in the state offering major-medical child-only coverage in at least some circumstances. This is not a complete analysis of the child-only market, however, and rules and conditions in any specific state may be subject to change.

While the data collected above provides some guidance for consumers in states where child-only coverage is available, rules affecting consumers in specific states and with specific health insurance companies may vary.

- In some states, child-only health insurance plans may be obtained through licensed agents while in other states they may only be obtained by applying directly through the health insurance company.
- A qualifying event (such as birth or adoption, the death of a parent, the loss of employer-sponsored coverage, etc) may be required in some states in order to qualify for child-only health insurance outside an open enrollment period.
- Some states allow insurers to charge child-only applicants with pre-existing medical conditions higher rates than those without pre-existing medical conditions.
- Insurance companies in some states may be allowed to add a surcharge to the monthly premium for applicants who were previously uninsured.
- In some states, insurers have opted on their own to accept child-only applications year-round while others may choose not to offer child-only policies at all.

To learn more about the status and availability of child-only health insurance plans in your area, contact a licensed health insurance agent or your state

department of insurance.

Notes: * To learn more about obtaining a certification of insurability in the state of Utah, visit the Utah Insurance Department website:
<http://www.insurance.utah.gov/hiputah/index.html>

Additional Consumer Resources:

- 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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