



Health Insurance Coverage for Children: eHealthInsurance Release Tips for Enrolling in Child-Only Plans

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MOUNTAIN VIEW, CA, Feb 14, 2012 (MARKETWIRE via COMTEX) --Today eHealthInsurance (NASDAQ: EHTH), the leading online source of health insurance for individuals, families and small businesses, released tips designed to help parents and guardians enroll their children in individually-purchased health insurance.

"Child-only" health insurance plans are individual 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.

eHealthInsurance's January 25, 2012 press release provided a list of states in which child-only plans were available. The company recommends that consumers refer to that list in addition to the tips below when exploring child-only coverage options.

Top Five Tips for Child-only Health Insurance in 2012

- Don't assume there's no child-only coverage available in your state. Educate yourself. Though child-only coverage isn't as easy to come by as it once was, child-only plans are available in over 25 states. Refer to eHealthInsurance's child-only health insurance chart and contact your state department of insurance to learn more.
- Pay attention to open enrollment periods. Depending on the rules in your state, you may have to wait for an open enrollment period in order to submit an application for child-only health insurance. Some states allow you to submit applications outside of open enrollment but you may face higher premiums as a result.
- Check with ALL the major insurers in your state. A number of states allow insurance companies to decide for themselves whether they'll offer child-only plans and, if they do, when they'll accept applications. Although one insurer may have nothing to offer you, another insurer may be ready and willing to extend coverage to your children. Some insurers offer child-only coverage year-round. To learn more, work with a licensed agent or contact your state department of insurance.
- Don't overlook qualifying events. In addition to open enrollment periods, a number of states allow parents and guardians to enroll children in child-only plans when certain qualifying events occur. These can vary from state to state but may include: birth or adoption, the death of a parent, the loss of health insurance formerly provided through a parent or a parent's employer, etc.
- Understand your other options for child coverage. These may include employer-based health insurance or purchasing a family plan on your own with yourself as the primary applicant and your child listed as a dependent. Remember, children cannot be turned down for coverage based solely on their own medical history - though you still can. If your son or daughter was insured until recently, he or she may also qualify for a HIPAA-eligible plan. There may also be government-sponsored options available. Contact eHealthInsurance, another licensed agent,

or your state department insurance to learn more.

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.

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