



## Most Consumers Unaware of Health Insurance Premium Rebates, eHealthInsurance Survey Finds

June 13, 2012

### Survey Explores How Consumers Would Like to Spend Rebates, Whether or Not They Believe They Deserve a Rebate, and Their Feelings About the Health Care Reform Law

MOUNTAIN VIEW, CA, Jun 13, 2012 (MARKETWIRE via COMTEX) --The vast majority (89%) of people who buy their own health insurance are unaware that the Affordable Care Act of 2010 could make them eligible for a partial refund of their 2011 health insurance premiums, according to a survey released today by eHealthInsurance (NASDAQ: EHTH), the leading online source of individual, family and small business health insurance nationwide.

The Affordable Care Act ("ACA," the health reform law) requires major medical health insurance plans to spend at least 80-85% of collected premium dollars on member medical care, beginning in 2011. Insurers who did not meet that requirement in 2011 are required to return the difference to policyholders no later than August 1, 2012. Approximately 15.8 million consumers were covered under plans for which an estimated \$1.3 billion in rebates will be issued this summer, according to the Kaiser Family Foundation(1). The amount of the rebate issued to policyholders may vary substantially by health insurance plan, by state, as well as by other factors.

According to the eHealthInsurance survey, a majority of consumers believe they deserve a rebate (89%), but fewer than one-in-four (23%) fully support the health care reform law, while one-in-three (32%) oppose it; nearly half (45%) support only portions of the law. Among those surveyed, almost three-in-four (73%) have used their health insurance in the past year, though only one-in-ten (10%) used their insurance for anything other than routine preventive care or treatment of minor illnesses or injuries.

The survey was conducted anonymously online between May 10 and May 18, 2012 and gathered responses from a total of 348 individuals who had purchased their health insurance policies through eHealthInsurance.com.

The survey reveals interesting differences in the way consumers feel about the ACA and the cost of health insurance\*:

Question	Everyone	I Support the Law	I Support Parts of the Law	I Oppose the Law
How do you feel about the health care reform law?		23%	45%	32%
Were you aware you could be eligible for a rebate?	Yes - 11% No - 89%	Yes - 18% No - 82%	Yes - 9% No - 91%	Yes - 8% No - 92%
Who deserves a rebate?	Lowest users of care- 48%  Heaviest users of care - 10% Even distribution - 42%	Lowest users of care- 41%  Heaviest users of care - 11% Even distribution - 48%	Lowest users of care- 50%  Heaviest users of care - 5% Even distribution - 45%	Lowest users of care- 51%  Heaviest users of care - 14% Even distribution - 35%
Do you think you deserve a rebate?	Yes - 89% No - 11%	Yes - 93% No - 7%	Yes - 93% No - 7%	Yes - 85% No - 15%
How would you spend your rebate?	Pay regular bills - 51%  Save - 19%  Pay medical	Pay regular bills - 54%  Save - 15%  Pay medical	Pay regular bills - 50%  Save - 17%  Pay medical	Pay regular bills - 51%  Save - 21%  Pay medical

	bills - 17%	bills - 16%	bills - 16%	bills - 16%
	Fun activities - 7%	Fun activities - 10%	Fun activities - 9%	Fun activities - 5%
	Buy more insurance - 5%	Buy more insurance - 3%	Buy more insurance - 6%	Buy more insurance - 6%
	Support a Cause - 2%	Support a Cause - 2%	Support a Cause - 1%	Support a Cause - 1%
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How would you describe the cost of your insurance?	Expensive - 63%	Expensive - 66%	Expensive - 62%	Expensive - 59%
	Fairly Priced - 37%	Fairly Priced - 34%	Fairly Priced - 37%	Fairly Priced - 41%
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Do you think you've benefited from the Affordable Care Act?	Yes - 23%	Yes - 80%	Yes - 11%	Yes - 1%
	No - 35%	No - 0%	No - 16%	No - 84%
	Unsure - 43%	Unsure - 20%	Unsure - 73%	Unsure - 15%
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Will your feelings about the Affordable Care Act affect your vote?	Yes - 46%	Yes - 64%	Yes - 24%	Yes - 61%
	No - 18%	No - 16%	No - 22%	No - 17%
	Unsure - 32%	Somewhat - 15%	Somewhat - 49%	Somewhat - 20%
	I Don't Vote - 4%	I Don't Vote - 5%	I Don't Vote - 5%	I Don't Vote - 2%
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\* Percentage totals may not always equal 100% due to rounding.

#### Additional Survey Results

Among other results, eHealthInsurance's survey found the following:

- Those who support the Affordable Care Act are somewhat more likely to feel they deserved a rebate (93%) than those who oppose it (85%)
- Those who support the Affordable Care Act are less likely to feel their insurance is affordable (35%) compared to those who oppose the law (65%)
- Those who support the Affordable Care Act were slightly more inclined to spend any rebate money they received on fun personal activities (9%) than those who oppose the law (6%)
- Residents of California (17%), Washington (29%) and Florida (36%) were among those most likely to know they could potentially receive a rebate in 2012
- Texans were among those most likely to oppose the Affordable Care Act (43%) while Floridians were among the most likely to support it (27%)
- All surveyed residents of the state of Washington (100%) believe they deserve a rebate

#### Respondent Demographics:

- More than half (59%) of respondents were female
- Women were more likely to feel they had directly benefited from the Affordable Care Act (25%) than men (19%)
- eHealthInsurance customers in 42 states and the District of Columbia responded to the survey
- The largest percentage of responses (3% of responses or more, each)

- came from California, Florida, Minnesota, New Jersey, New York, Ohio, Pennsylvania, Texas, Virginia and Washington
- Two-thirds (68%) of those surveyed were the only person covered by their health insurance policy
  - One-in-ten (10%) respondents were single parents or had individual coverage for their children
  - One-in-five (22%) had two adults on the policy, or two adults and at least one child

Survey Methodology eHealth, Inc. conducted an anonymous online survey of 348 eHealthInsurance.com customers to gain insight into trends in customer behavior and sentiments about health care costs, health care reform legislation, and potential receipt of rebates on health insurance premiums. The survey was emailed to a random sample of nearly 8,000 eHealthInsurance customers in 50 states plus the District of Columbia. Results were collected between May 10 and May 18, 2012.

Notes: (1) Source: <http://www.kff.org/healthreform/upload/8305.pdf>

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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