



Smokers Pay 14% Higher Health Insurance Premiums Than Non-Smokers, eHealth Data Shows

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Report Also Shows That Obese Adults Pay 22% More in Premiums Than Adults With a BMI in the Normal Range

Jan 03, 2013 (Marketwire via COMTEX) --Today eHealth, Inc (NASDAQ: EHTH) (eHealthInsurance.com), America's first and largest private online health insurance exchange, released an addendum to its November 2012 'Cost and Benefits' report describing the impact of smoking and body mass index (BMI) on average monthly premiums paid for individual [health insurance](#).

According to the [Smoking Status and BMI](#) report:

- Smokers pay an average monthly premium of \$213, 14% higher than the average monthly premium paid by non-smokers (\$187)
- The average monthly premium paid by women smokers (\$247) is 22% higher than the average premium paid by non-smoking women (\$203)
- Policyholders in the 'Obese' BMI category pay an average monthly premium 22% higher than those in the 'Normal' BMI category (\$169 compared to \$207)
- The average monthly premium paid by men in the 'Obese' category (\$190) is 29% higher than the average premium paid by men in the 'Normal' category (\$147)
- The average monthly premium paid by men in the 'Underweight' BMI category (\$160) is 9% higher than those for men in the 'Normal' category (\$147)

"This is valuable data for consumers and advocacy groups working on important health issues related to smoking and overall fitness," said eHealth Chief Executive Officer, Gary Lauer. "For the second year in a row now, we've been able to put a dollar figure on what smoking and an unhealthy BMI may cost Americans in terms of higher health insurance premiums in the individual market."

In eHealth's addendum report, comparisons of average premium costs relative to an applicant's BMI are derived from a sample of more than 224,000 individual major medical policies purchased through eHealthInsurance with coverage in effect as of February 2012. 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): $\text{weight (lb)} / [\text{height (in)}]^2 \times 703$. 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 275,000 individual major medical policies purchased through eHealthInsurance with coverage in effect in February 2012. 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 company selected by the consumer when shopping through eHealthInsurance.com. 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.

The full addendum report, titled '[Smoking Status and Body Mass Index Relative to Average Individual Health Insurance Premiums](#),' is available online through the eHealthInsurance [Media Center](#). The larger '[Costs and Benefits of Individual and Family Health Insurance Plans](#)' report, released in November 2012, is also available.

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®, a branded imprint of Wiley, and co-authored by eHealthInsurance
- Follow eHealthInsurance's consumer blog, [Get Smart - Get Covered](#)
- Browse our answers to real-life consumer health insurance questions on [Yahoo Answers](#)
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About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of eHealthInsurance, America's first and largest private health insurance exchange where individuals, families and small businesses can compare health insurance products from leading insurers side by side and purchase and enroll in coverage online. 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. 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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