



Children's Health Insurance Coverage in 2013: eHealth Releases Updated State Market Data

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MOUNTAIN VIEW, CA -- (MARKETWIRE) -- 03/27/13 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealthInsurance.com), America's first and largest private online health insurance exchange, released information about the availability of children's health coverage and open enrollment periods for child-only individual health insurance plans in select states.

"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 get 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. In some states, child-only coverage is available year-round.

The 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 this aspect of the federal health reform law. Please refer to individual state departments of insurance for additional information.

Availability of Child-only Health Insurance in 2013

STATE	OPEN ENROLLMENT PERIODS AND CONDITIONS
Alaska	Availability of child-only plans varies by insurance company but some insurers offer child-only coverage year-round.
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 or if submitted without a qualifying event. Some insurers offer child-only coverage year-round.
Colorado	Open enrollment occurs in January and July 2013. Some insurers may accept applications year-round.
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	Open enrollment periods occur in January and July but insurer participation may vary.
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, 2013 -- though some insurers may accept child-only applications year-round.
Illinois	Open enrollment occurs in January and July 2013.
Kansas	Availability of child-only plans and enrollment periods may vary by insurance company and by locale within the state.
Kentucky	Open enrollment occurs in January 2013.
Maine	Child-only health insurance policies available year-round.
Maryland	Open enrollment in January and July 2013.
Massachusetts	Open enrollment occurs from July 1 through August 15, 2013.
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, though qualifying event may be required.
New Hampshire	Child-only health insurance policies available year-round.
New Jersey	Child-only health insurance policies available year-round.
New Mexico	Availability of child-only plans and enrollment periods may vary by insurance company.
New York	Child-only health insurance policies available year-round.
Ohio	Open enrollment occurs in March 2013 but insurer participation may vary.
Oklahoma	Open enrollment occurs in June and July 2013 but insurer participation may vary.
Oregon	Child-only health insurance policies available year-round.
Pennsylvania	Availability of child-only plans and enrollment periods may vary by insurance company.
Rhode Island	Child-only health insurance policies available year-round.

South Dakota	Availability of child-only plans and enrollment periods may vary by insurance company.
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 health insurance policies available year-round.
Washington	Open enrollment from March 15 - April 30, 2013 and September 15 to October 31, 2013.

States were selected for inclusion 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. Rules and conditions governing child-only coverage 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 both through licensed agents and the insurance company, 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 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 their area, consumers should contact a licensed health insurance agent or their state's department of insurance.

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](#)
- 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, 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](#).

PDF Attachment Available: https://na1.ipressroom.com/pr/ehi/document/Child_Only_Health_Insurance_Open_Enrollment_by_State_2013.pdf

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