



Health Insurance Advice for College Grads, Today and in 2014: eHealthInsurance Releases Tips

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MOUNTAIN VIEW, CA -- (Marketwired) -- 06/03/13 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealthInsurance.com), the nation's first and largest private online health insurance exchange, released tips to help college grads better understand their health insurance options -- both for today and for 2014, when final provisions of the Affordable Care Act (ACA) come into effect.

This year's college graduates are leaving school in the final days of the implementation of the comprehensive health reform law signed by President Obama in 2010. Beginning January 1, 2014, most college graduates will be required to have health insurance, or face tax penalties. With state-run health insurance exchanges and a new open enrollment period about to launch this fall, today's grads have different health insurance options -- and different responsibilities -- than grads from prior years.

In order to help graduates better understand their health insurance choices -- and how those choices may change in 2014 -- eHealth has compiled the following:

Health Insurance Options for Grads -- With Health Reform in Mind

Mom and Dad's health insurance -- If you're moving back in with your parents, if quality coverage is important to you, or if employer-based coverage isn't an option right now, then consider staying enrolled under a parent's health insurance plan. The ACA made it possible for young adults to stay enrolled on a parent's plan until age 26. This is a good coverage choice for some grads. However, it can result in increased premiums for Mom and Dad, and if you're living out of state or far away, you may not have access to network doctors and hospitals -- which could severely restrict your coverage.

- **In 2014:** You'll still be able to stay enrolled on a parent's health insurance plan until your 26th birthday -- but after that, you may be required to purchase coverage on your own in order to comply with the ACA.

Traditional individual health insurance -- If quality coverage is important to you, if employer-based coverage isn't an option right away, or if you want to be as financially independent as possible, consider buying a traditional major medical health insurance plan on your own. You may have some pretty affordable options. Work with a licensed online marketplace like eHealthInsurance.com to see what's available. Just remember that until 2014, it's still possible (in most states) to be declined coverage based on pre-existing medical conditions.

- **In 2014:** Starting in January 2014, most people without employer-based coverage will be required to purchase this sort of individual health insurance policy. By purchasing yours now, you may be ahead of the game. In 2014, you may also qualify for subsidies to help you pay for individual coverage.

High-deductible health insurance -- If employer-based coverage isn't an option, and if you want quality coverage but don't expect to use it much because you're healthy and not a regular prescription drug user, a high-deductible health insurance plan might be a good fit. These are really just traditional individual plans with higher deductibles, which usually means lower monthly premiums. Some high-deductible plans can be used with Health Savings Accounts, which allow you to save money on a tax-advantaged basis for future medical expenses.

- **In 2014:** High-deductible plans and Health Savings Accounts are likely to still be around in 2014. There will also be new catastrophic coverage plans that are only available to consumers under age 30.

Short-term health insurance -- If you want very basic or emergency-only coverage, or if your employer won't extend group coverage to you right away, short-term health insurance may be a good choice. It's easy to qualify for short-term coverage and these plans tend to be relatively affordable. Keep in mind, however, that short-term plans often won't cover preventive care, pre-existing conditions or prescription drugs. Short-term plans can be found online through eHealthInsurance.com.

- **In 2014:** Though short-term health insurance plans will still be around in 2014, they will not meet the requirements for coverage outlined in the health reform law. Going without qualifying coverage for more than 90 days could result in a tax penalty on your 2014 federal taxes.

Going uninsured -- Unfortunately, young Americans are among those most likely to be uninsured today. When you're young and relatively healthy, health insurance can feel like an unnecessary expense. However, with medical costs the way they are, a single accident or injury can result in expenses that can seriously harm your financial future. Don't go uninsured.

- **In 2014:** Going uninsured will literally cost you in 2014. Most consumers who go uninsured will face tax penalties of \$95 or 1% of their income (whichever is greater), and those penalties will increase in future years.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of [eHealthInsurance](http://eHealthInsurance.com), the nation'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 200 of the nation's leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia. 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 eHealthMedicare.com (www.eHealthMedicare.com).

For more health insurance news and information, visit the eHealthInsurance consumer blog: [Get Smart - Get Covered](#).

PDF Attachment Available: http://media.marketwire.com/attachments/201305/61980_HealthInsuranceChoicesfor2013CollegeGrads.pdf

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