



Get Ready for Open Enrollment: eHealth Outlines Consumer Basics for New Health Reform Enrollment Period

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MOUNTAIN VIEW, CA -- (Marketwired) -- 08/21/13 -- Today eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), the nation's first and largest private online health insurance exchange, released answers to a series of frequently asked questions designed to introduce consumers to the newly established health insurance open enrollment period.

"This is one of the first big changes many consumers will experience as a result of the Affordable Care Act," said Bill Shaughnessy, president and chief operating officer of eHealth, Inc. "In the past, when most Americans heard the phrase 'open enrollment,' they thought of the annual enrollment period for employer-based group health insurance plans. Now health care reform is creating a nationwide open enrollment period for anyone purchasing health insurance on their own. If you don't buy a health plan during the upcoming open enrollment period, you may risk going uninsured for 2014 and may be liable for penalties on your 2014 federal tax return."

Established by the Affordable Care Act (ACA), the first-ever annual open enrollment period will begin October 1, 2013 and continue through March 31, 2014. During this time, persons without employer-based coverage will be able to purchase health reform-compliant coverage on their own without fear of being declined based on pre-existing medical conditions. Consumers with household incomes of between 133% and 400% of the Federal Poverty Level may also apply for government subsidies. Coverage under new plans purchased during open enrollment will begin no sooner than January 1, 2014.

Open Enrollment for 2014 Health Plans: Frequently Asked Questions

Question: When is the new open enrollment period?

Answer: The first-ever open enrollment period for individual and family health insurance plans under the Affordable Care Act begins October 1, 2013 and continues through March 31, 2014. Open enrollment periods in succeeding years will be shorter than this one-time six-month period.

Question: What is an open enrollment period?

Answer: The Affordable Care Act's open enrollment period is when individuals and families can purchase health insurance plans that meet the requirements of the health reform law. Coverage under these new plans will begin no earlier than January 1, 2014. New health plans will provide coverage for essential health benefits defined by the ACA. Consumers who qualify will be able to apply for government subsidies and enroll without fear of being denied for pre-existing medical conditions.

Question: Who needs to apply for coverage during open enrollment?

Answer: The new open enrollment period is for individuals and families who do not have employer-sponsored major medical health insurance meeting the requirements of the Affordable Care Act. If you already have employer-based major medical health benefits, you do not necessarily need to enroll in a new plan during the open enrollment period, but rather through your employer's own open enrollment period for group coverage. If your share of your employer-sponsored health insurance monthly premium is deemed too costly under the law, you may choose to opt out of that plan and purchase a qualified health plan with subsidy assistance, depending on your income level.

Question: Will I be required to purchase a health insurance plan during this period?

Answer: If you are currently uninsured and wish to enroll in a health reform-compliant plan for 2014, you will need to enroll during this open enrollment period. If you don't purchase a health reform-compliant plan, you may be subject to a tax penalty and it may be difficult to find and qualify for health insurance later in the year. If you are currently enrolled in an individually purchased health insurance plan, you may be able to retain your current coverage into 2014. Ask your health insurance company for more details.

Question: What happens if I don't purchase during the open enrollment period?

Answer: Outside of open enrollment, your ability to apply for health insurance may vary from state to state. It may be limited to the occurrence of a qualifying event, such as the loss of a job, a marriage or divorce, a move, or the birth of a child.

Question: What if I miss open enrollment and don't have a qualifying event?

Answer: You may be able to purchase a health plan that is not in compliance with the health reform law, like a short-term health insurance plan. However, these plans may not meet the standards of the Affordable Care Act and you may be subject to a tax penalty on your 2014 federal tax return.

Question: Where do I shop for health insurance during open enrollment?

Answer: During the open enrollment period, consumers can enroll in 2014 health plans through private online health insurance marketplaces like eHealth.com or through state health insurance exchanges. Consumers who want to apply for subsidies may do so through the government exchange in their state or through online health insurance marketplaces like eHealth.com, as allowed by their state's exchange authority.

To learn more about open enrollment and how to prepare for it, visit the eHealth [Affordable Care Act Resource Center](#).

Additional Consumer Resources:

- Follow eHealth's consumer blog, [Get Smart - Get Covered](#)

- Browse our answers to real-life consumer health insurance questions on [Yahoo Answers](#)
- Follow eHealth on [Facebook](#) and [Twitter](#)

About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of [eHealthInsurance](#), 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](#).

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