



Short-Term Health Insurance Provides Option for Consumers Waiting for Comprehensive Coverage to Begin, eHealth Survey Finds

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More Than Half of Short-Term Health Insurance Policy Holders Expect to Have Other Coverage Within One Year

MOUNTAIN VIEW, CA -- (Marketwired) -- 09/17/13 -- Today eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, released results from a survey of short-term health insurance policy holders showing that a majority (52%) purchased short-term plans because they expect to enroll in another form of coverage within one year. The survey also found that one in five policy holders (21%) purchased short-term coverage only after first applying for a traditional major medical health insurance plan.

eHealth's Short-Term Health Insurance Policy Holder Survey was conducted online by email invitation in March 2013 and responses from 261 short-term policy holders were collected. Respondents had all purchased their [short-term health insurance](#) plans through eHealth.com and coverage was still in effect at the time of the survey. Full results from the survey are available through the eHealth [Media Center](#).

"Short-term health insurance provides a good alternative form of coverage for many people during the 2013 gap year," said Robert Hurley, Senior Vice President of Sales and Operations at eHealth, Inc. "It's especially valuable for people who are concerned they may be declined for a traditional major medical plan prior to the implementation of health reform rules in January 2014. It's important that people in these circumstances not simply wait for health reform to kick in but buy coverage to protect them between now and 2014."

Short-term health insurance products are designed to provide consumers with protections against unforeseen medical bills, typically for a period of between one and twelve months. Short-term plans are not major medical health insurance plans. They typically do not provide coverage for pre-existing medical conditions or preventive medical care, and may not provide coverage for prescription drugs. However, they are often easier to qualify for, tend to be relatively affordable, and often meet the temporary coverage needs of many consumers.

Results from the survey include the following:

Why consumers choose short-term plans over traditional health insurance plans:

- More than three quarters (79%) of policy holders identify affordability as one of the things they like most about short-term health insurance plans, despite the fact that fewer than three-in-ten (29%) feel short-term plans cover the benefits they value most.
- More than half of short-term policy holders (52%) chose short-term coverage over a traditional major medical health insurance plan because they expect to begin coverage under another health insurance plan within 1-12 months.
- Most policy holders (61%) at least considered purchasing a traditional major medical health insurance plan before purchasing short-term coverage; however, only two-in-ten (21%) actually applied for a traditional major medical plan before purchasing a short-term plan.
- More than one third (37%) say they chose short-term health insurance because they only wanted basic coverage in case of emergencies.

Short-term health insurance and the Affordable Care Act:

- Almost three quarters (73%) of short-term policy holders consider themselves not well informed about the Affordable Care Act; only one quarter (27%) consider themselves well informed about the health reform law.
- Two in ten (20%) short-term policy holders believe -- incorrectly -- that their short-term plans will meet the coverage requirement (the "individual mandate") of the Affordable Care Act in 2014.
- Nearly two thirds (64%) of policy holders do not know whether their short-term plans will meet the coverage requirements of the Affordable Care Act in 2014.

Full results from the survey can be found at the eHealth [Media 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](#)

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About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates [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 PlanPrescriber.com (www.planprescriber.com) and 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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