eHealth

eHealthMedicare Begins Medicare's AEP With Substantial Increase in Available Insurance Products & Support Tools

October 15, 2013

Medicare Advantage (MA) Plans Available for Enrollment Grows Significantly

MOUNTAIN VIEW, CA -- (Marketwired) -- 10/15/13 -- eHealth, Inc. (NASDAQ: EHTH), which operates eHealthMedicare.com, one of the nation's leading private online marketplaces for private Medicare health insurance products, will begin Medicare's 2014 Annual Election Period (AEP -- also often referred to as Medicare's Annual Enrollment Period) with a substantial increase in the number of products and customer support tools available to customers as compared to AEP in 2013.

New Products - Medicare Advantage

eHealthMedicare will have Medicare Advantage (MA) plans available for enrollment from many of the largest national and regional insurers across all fifty states and the District of Columbia (not all plans available in all states, subject to each carriers terms and conditions). New and existing insurers offering Medicare Advantage products through eHealth during the 2014 AEP include:

Aetna Anthem Blue Shield of California Blue Cross Blue Shield of Illinois Blue Cross Blue Shield of Michigan Blue Cross Blue Shield of New Mexico Blue Cross Blue Shield of Oklahoma Blue Cross Blue Shield of Texas Cigna-HealthSpring Coventry Fallon Group Health Cooperative Health Net Horizon Blue Cross Blue Shield Humana Medica PacificSource Premera Blue Cross Priority Health Regence Blue Cross Blue Shield SCAN Health Plan UnitedHealthcare

The insurers listed in the table above represent only those with Medicare Advantage products available for enrollment, online or over the phone, through eHealth as of October 15, 2013. Additional insurers may have plans available for enrollment through eHealth at a later date, during the 2014 Annual Election Period.

New Products - Stand-Alone Medicare Prescription Drug Plans

eHealthMedicare will also have Medicare Prescription Drug Plans (PDPs) available for enrollment from many of the largest national and regional insurers across all fifty states and the District of Columbia (not all plans available in all states, subject to each carriers terms and conditions). New and existing insurers offering Medicare PDPs through eHealth during the 2014 AEP include:

Aetna Anthem Blue Shield of California Blue Cross Blue Shield of Illinois Blue Cross Blue Shield of Michigan Blue Cross Blue Shield of New Mexico Blue Cross Blue Shield of Oklahoma Blue Cross Blue Shield of Texas Cigna Coventry Fallon Health Net Horizon Blue Cross Blue Shield Humana **Priority Health** Regence Blue Cross Blue Shield UnitedHealthcare

New Plan Comparison Tools

eHealth customers shopping for and comparing their coverage at eHealth's Medicare-focused websites, eHealthMedicare.com and

PlanPrescriber.com, will enjoy a new customer experience that makes it easier to compare plans and specific benefits in an easy-to-read, side-by-side format.

New Plan-Comparison Features:

- MA Out-of-Pocket Costs: eHealth now makes it easy to compare co-payments and cost-sharing for important benefits like in-patient and out-patient care at hospitals and skilled nursing facilities.
- MA Costs & Benefits for Supplemental Coverage: eHealth now enables customers to easily review and compare costs and coverage for supplemental benefits included in Medicare Advantage plans, including dental care, hearing services, vision services, chiropractic care and mental health coverage (where available).
- MA & PDP Cost-Sharing for Prescription Drugs: eHealth now provides simple comparisons of the co-payments charged by different plans for generic prescription drugs and brand-name prescription drugs in each tier (Tier 1 through Tier 5 or 6, including Specialty Drug Tiers when applicable).
- MA & PDP Cost-Sharing for Mail Order Prescription Drugs: eHealth now makes it easier to compare what plans charge for prescription drugs ordered through the mail.

Prescription Drug Plan Comparison Tools

eHealthMedicare.com and PlanPrescriber.com will continue to feature eHealth's prescription drug coverage comparison tool. <u>Research</u> from eHealth published on September 18, 2013 found that consumers who enter the specific prescription drugs and dosages they're taking into the tool, as well as the name of the plan they're currently enrolled in, could save over \$600 a year, on average, in out-of-pocket prescription drug costs by switching to a lower-cost Medicare Advantage plan or stand-alone Medicare Prescription Drug Plan.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates <u>eHealthInsurance</u>, 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 Medicare website eHealthMedicare.com (<u>www.eHealthMedicare.com</u>). Medicare plan comparison tools from eHealth are also available at PlanPrescriber.com (<u>www.PlanPrescriber.com</u>).

For more health insurance news and information, visit the eHealth consumer blog: Get Smart - Get Covered.

Forward Looking Statements

This press release contains forward-looking statements, including statements regarding eHealth's relationships with insurance carriers; availability of Medicare products and support tools; availability of Medicare Advantage and Medicare prescription drug plans from particular carriers through eHealth; the expected addition of more Medicare Advantage plans during AEP; and the availability of a new Medicare product customer experience, including a new customer experience, comparison tools and features. These forward-looking statements involve certain risks and uncertainties that could cause actual results to differ materially from those indicated in such forward-looking statements, including, but not limited to, eHealth's ability to maintain its relationships with health insurance carriers; receipt of approval of eHealth's websites and platform from health insurance carriers and the Centers for Medicare and Medicaid Services (CMS); compliance with, and potential changes to, laws, regulations and rules relating to eHealth's sale of Medicare related insurance products; health insurance carrier compliance with laws, regulations and rules; and risks relating to availability of eHealth's websites and platform. Other risks and uncertainties that can affect actual results are included under the captions "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" in eHealth's Annual Report on Form 10-K for the year ended December 31, 2012 and most recent Quarterly Report on Form 10-Q, which are on file with the SEC and are available on the investor relations page of eHealth's website at <u>http://www.ehealthinsurance.com</u> and on the Securities and Exchange Commission's website at <u>www.sec.gov</u>. All information provided in this press release is as of the date of this press release, and we undertake no duty to update this information unless required by law. In addition, the discussion of aspects of the Affordable Care Act and related regulations are merely summaries, are not com

Embedded Video Available

For eHealth, Inc. media inquiries, please contact:

Brian Mast eHealth, Inc. (650) 210-3149 brian.mast@ehealth.com

Nate Purpura eHealth, Inc. (650) 210-3115 nate.purpura@ehealth.com

Kate Sidorovich, CFA Vice President Investor Relations 650-210-3111 Kate.sidorovich@ehealth.com

Source: eHealth, Inc.