



## **eHealth Calls on Maryland Health Insurance Exchange to Allow Experienced Private Exchanges to Assist Enrollment of Tax-Subsidy-Eligible Marylanders**

January 21, 2014

### **"Why Not Say Yes to a Cost-Free Option?" Asks eHealth CEO Gary Lauer**

MOUNTAIN VIEW, CA -- (Marketwired) -- 01/21/14 -- Gary Lauer, Chairman and CEO of eHealth, Inc. (NASDAQ: EHTH), the nation's first and largest private online health insurance exchange for individuals and families, is calling on the state of Maryland to allow experienced web-broker entities (WBEs) like eHealth to assist the state with enrolling subsidy-eligible residents of Maryland in health insurance. Lauer called on the Exchange to embrace private-sector enrollment solutions given the continuing problems that Maryland Health Connection has experienced since it launched on October 1, 2013.

"The Maryland health insurance exchange has clearly struggled with operations and has not been able to successfully enroll the large number of residents needed to meet the goals of the Affordable Care Act," said Lauer. "We have been in active discussions with Maryland state exchange officials for some time, and we're asking that they now finally take action. The residents of Maryland need health insurance and those who qualify for federal subsidies deserve an easy way to find, compare and enroll in coverage. eHealth can deliver that experience at no cost to taxpayers."

eHealth is offering that the state participate in a pilot program that will deliver a combination of online and offline enrollment services that will enable eHealth to proceed with subsidy-eligible enrollment. eHealth can allow Maryland consumers to search and review qualified health insurance plans online and facilitate the enrollment process. All this can be done at no cost to taxpayers or the state of Maryland. eHealth derives its revenue primarily from commissions paid by health insurance companies.

"eHealth is working with the Federal government to set up similar capabilities, and we can help Maryland enroll subsidy-eligible individuals, especially the young and healthy adults needed to balance out the risk pool," said Lauer. "Since open enrollment started on October 1, eHealth has been enrolling thousands of Maryland residents in ACA-compliant plans without subsidies. Let us extend that reach and ease-of-use to subsidy-eligible Marylanders as well. We're ready to help out -- why not say yes to a cost-free option?"

eHealth has operated a national online health insurance marketplace for the last 15 years. Since its founding, more than 3 million individuals have enrolled in affordable health insurance plans through eHealth. About 40 percent of eHealth's customers were previously uninsured before coming to the website.

#### **About eHealth**

eHealth, Inc. (NASDAQ: EHTH) operates [eHealthInsurance.com](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 Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online through PlanPrescriber.com ([www.planprescriber.com](http://www.planprescriber.com)) and eHealthMedicare.com ([www.eHealthMedicare.com](http://www.eHealthMedicare.com)).

For more health insurance news and information, visit the eHealth consumer blog: [Get Smart -- Get Covered](http://www.ehealth.com/blog) or visit eHealth's Affordable Care Act Resource Center at [www.eHealth.com/affordable-care-act](http://www.eHealth.com/affordable-care-act).

#### **Forward-Looking Statements**

This press release contains forward-looking statements, including statements regarding eHealth's ability to deliver a shopping and enrollment experience for Maryland residents; an enrollment process with the Federal health insurance exchange and the capabilities of this process; and eHealth's ability to enroll individuals in subsidy-eligible, qualified health plans. 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 insurance carriers; eHealth's ability to obtain health plan information and incorporate it into its web platform; potential changes to the Affordable Care Act and related government programs and processes; the willingness and ability of the government to integrate with eHealth and eHealth's ability to successfully integrate with health insurance exchanges; political opposition to the implementation and funding of the Affordable Care Act and eHealth's ability to timely meet applicable requirements and potential changes in laws, regulations and regulatory guidance. 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 <http://www.ehealthinsurance.com> and on the Securities and Exchange Commission's website at [www.sec.gov](http://www.sec.gov). 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.

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