



eHealth Releases Top Five Consumer Health Insurance Shopping Tips for the New Year

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February 15 Is the Enrollment Deadline for Plans With Coverage Beginning March 1, 2014

MOUNTAIN VIEW, CA -- (Marketwired) -- 01/23/14 -- Today eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, released its top five health insurance tips for consumers who are shopping for 2014 coverage during the remainder of the current open enrollment period.

The Affordable Care Act (ACA) established a first-ever nationwide open enrollment period for individual and family health insurance which began on October 1, 2013 and will continue through March 31, 2014. Consumers without coverage after that date may be subject to tax penalties when they file their 2014 federal tax return. After March 31, uninsured persons may not be able to obtain coverage on their own for the remainder of 2014 unless they experience a "qualifying event" such as marriage or the birth of a child.

The following are eHealth's top five consumer health insurance tips for persons still shopping for 2014 health insurance coverage:

TIP #1: Know your deadlines. The Affordable Care Act creates specific deadlines that affect you when it comes to enrolling in coverage and avoiding a tax penalty at the end of the year. Insurance companies may have their own enrollment deadlines and rules to determine the date on which your coverage becomes effective.

- **February 15, 2014** - Depending on the rules in your state, this may be the last day on which to enroll in a health insurance plan if you want your coverage to start on March 1, 2014.
- **March 31, 2014** - This is the last day of the nationwide open enrollment period for 2014. You need to enroll in health insurance coverage by this date in order to avoid possibly having to pay a tax penalty on your 2014 federal tax return.

You should know that enrolling in coverage in the second half of the month generally means that your coverage will likely take effect on the first day of the month, two months in the future. So, for example, enrolling by February 15 means that your coverage may start as early as March 1, but enrolling on February 16 means that your coverage may not begin until April 1.

TIP #2: Shop outside of government exchanges to explore all your coverage options. Government exchange websites are designed to provide subsidy-eligible consumers with access to plans specially qualified for purchase with a subsidy. Not all plans are. Some major health insurance companies have opted not to sell plans through government exchanges. Consumers who want to choose from the broadest selection of plans and find the best match for their needs and budget should also consider plans available off the exchange through licensed online agents like eHealth. These plans will still meet the coverage requirements of the law and keep you from having to pay a tax penalty, so long as you maintain your coverage during the year without a gap of more than three consecutive months.

TIP #3: Understand the true cost of any health plan you're considering. The true cost of any health insurance plan is about more than your monthly premiums alone. It's also about how costs are shared when you actually receive medical care. Look at your annual deductible, copayments, and coinsurance -- and your annual out-of-pocket maximum. Understand how different forms of cost-sharing may apply to different kinds of medical care. Read the fine print, and talk to a licensed agent like those at eHealth for personal help understanding your coverage details.

TIP #4: Make sure that government subsidies will work for you. The ACA allows some people earning less than 400% of the federal poverty level (about \$46,000 per year for a single person or \$94,000 for a family of four) to receive government subsidies to help with their monthly premiums, depending on the cost of coverage for the benchmark plans in their area. Be aware that your eligibility is based on your projected earnings for 2014 rather than your past earnings, and only the government can make the final determination on your subsidy eligibility. If your income fluctuates or changes during the year, your eligibility for a subsidy may also change. If you earn more than expected in 2014, you may have to repay all or a part of any subsidy you received when you complete your 2014 federal tax return.

TIP #5: Pay attention to doctor and hospital networks. People who already had self-purchased coverage in 2013 may find that their list of network providers is different in 2014. Just because your favorite doctor accepts a specific insurance company doesn't mean that he or she is a preferred provider for all plans sold by that insurer. Provider networks may have changed on January 1, and some plans limit your access to providers to help keep costs in check. Make sure that the doctors or hospitals you like best -- or the ones close to your home -- are preferred providers under your new health plan in 2014.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates 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) and eHealthMedicare.com (www.eHealthMedicare.com).

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

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