



Licensed Agents Vs. Navigators: eHealth Explains the Difference

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eHealth Releases Infographic That Shows Why Consumers May Prefer to Work With Licensed Agents Rather Than Government Exchange Navigators

MOUNTAIN VIEW, CA -- (Marketwired) -- 01/27/14 -- Today eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, published information and an [infographic](#) designed to help consumers better understand some of the differences between licensed health insurance agents and navigators working for government exchanges.

Many of the consumers looking for and purchasing 2014 health insurance during the nationwide open enrollment period (October 1, 2013 - March 31, 2014) are buying coverage for the first time. But whether they're first-time shoppers or experienced health insurance consumers, a substantial percentage will need and expect to receive expert personal assistance when weighing their options and enrolling in a plan.

Licensed agents like those at eHealth are available today to help American consumers find the coverage they need for 2014. In addition to licensed agents, "navigators" and other government employees working for state and federally-managed health insurance exchanges are also providing assistance to consumers.

"It's important that health insurance shoppers understand the difference between licensed agents and navigators," said Gary Matalucci, Vice President of Customer Care at eHealth, Inc. "Navigators working for government exchanges can help shoppers apply for subsidies and enroll in coverage through a government exchange website. But licensed agents can often do this too -- as well as provide personalized recommendations and support beyond enrollment. Licensed agents can also introduce consumers who may not be using a subsidy to a broader range of coverage options beyond those available through government exchanges alone."

The chart below describes some of the key differences between licensed health insurance agents and government exchange navigators. A version of this chart is available through eHealth's [Affordable Care Act Resource Center](#).

Licensed Agents vs. Government Exchange Navigators

	Licensed Agents	Navigators
<i>Will they cost you additional money when you enroll in a plan?</i>	No	No
<i>Can they help enroll consumers in Medicaid and CHIP?</i>	No	Yes
<i>Can they help consumers apply for government subsidies to buy health insurance?</i>	Yes, in certain cases*	Yes
<i>Can they help consumers understand health insurance plans sold on a government exchange?</i>	Yes	Yes
<i>Do they receive training for the state exchanges they work with?</i>	Yes	Yes
<i>Can they recommend a plan based on a person's health care needs and budget?</i>	Yes	No, unless they are also licensed agents
<i>Are they required to be licensed by the state in which they do business?</i>	Yes	Not under federal law. Some states require licensure
<i>Do they receive criminal background checks before working with consumers?</i>	Yes, in some states. All eHealth agents get background checks.	Not necessarily
<i>Can they help a person understand the benefits covered in a plan that is not sold on a government exchange?</i>	Yes	No
<i>Do they pass strict licensure exams to demonstrate expertise in the insurance field?</i>	Yes	No
<i>Can they advocate for a customer with the insurance company after enrollment?</i>	Yes	No

* Only agents and brokers who have entered into agreements with government exchanges can help consumers apply for subsidy assistance.

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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