



New eHealth Quarterly Price Index Report Highlights Consumer Health Insurance Shopping Behavior for First Half of Open Enrollment

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Index Report Charts Consumer Shift to 2014 Plans With Higher Premiums and Lower Deductibles Than 2013-Style Plans, With Increase in Popularity of HMO Plans

MOUNTAIN VIEW, CA -- (Marketwired) -- 02/26/14 -- 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 first quarterly [Health Insurance Price Index report](#). The report, a companion to the company's online daily eHealth Price Index, presents an in-depth analysis of quoted monthly costs for more than 169,000 individual and family health insurance applications submitted by eHealth customers between October 1, 2013 and December 31, 2013, the first half of the Affordable Care Act's nationwide Open Enrollment Period, which is scheduled to continue through March 31, 2014.

The report explores cost differences between the two primary categories of major medical health insurance products that were available during the fourth quarter of 2013. These were: 1) "2013 plans" with coverage starting prior to 2014, which were not compliant with the 2014 coverage requirements of the Affordable Care Act; and 2) "2014 plans" with coverage starting no sooner than January 1, 2014, which were fully compliant with the new coverage requirements of the Affordable Care Act and available for purchase through eHealth without a government subsidy. It should be noted that while costs may vary between these two categories of plans, the benefits and coverage levels offered under each may differ significantly from one another.

eHealth is one of the few organizations with national source health insurance data that broadly reflects consumer buying patterns and purchase prices in the self-purchased individual and family health insurance market. eHealth's report provides insights into the large segment of the 2014 individual and family health insurance market which may not qualify for or elect to use government subsidies, and which may opt to shop for coverage away from government exchanges.

The [full report](#) may be reviewed at [eHealth's Media Center](#).

Highlights of eHealth's Health Insurance Price Index report for the fourth quarter of 2013 include the following:

- For the fourth quarter of 2013, individual premiums for 2013 plans averaged \$171 per month; in the same period, individual premiums for 2014 plans averaged \$309 per month.
- Family premiums for 2013 plans averaged \$378 per month; in the same period, family premiums for 2014 plans averaged \$732 per month.
- Individual deductibles for 2013 plans average \$4,900 per year, while individual deductibles for 2014 plans averaged \$3,768 per year.
- For the fourth quarter of 2013, family plan deductibles for 2013 plans averaged \$10,568 per year, while family plan deductibles for 2014 plans averaged \$7,194 per year.
- Bronze was the most common metal level selected for 2014 plans. Average individual monthly premiums for 2014 plans by metal level were:
 - Catastrophic: \$139
 - Bronze: \$288
 - Silver: \$358
 - Gold: \$380
 - Platinum: \$442
- Among 2013 plans, the highest average monthly premium for individual plans was found in the state of Massachusetts (\$379) and the highest average monthly premium for family plans was found in New Jersey (\$907).
- Among 2014 plans, the highest average monthly premium for individual plans was found in the state of Alaska (\$496) and the highest average monthly premium for family plans was found in New Jersey (\$1,004).
- The average monthly premium for individual HSA-eligible 2013 plans was \$192, while the average monthly premium for individual HSA-eligible 2014 plans was \$303.
- Among 2013 plans selected by consumers, 6% were HMO-style plans; among 2014 plans HMO-style plans accounted for 36% of all plans selected by consumers.

eHealth's Health Insurance Price Index report for the fourth quarter of 2013 is the company's first published in-depth analysis of the cost of health insurance plans compliant with the 2014 coverage requirements of the Affordable Care Act (ACA). The report is intended as a companion to eHealth's online [Health Insurance Price Index](#), which provides a daily view of premiums for individual and family health insurance plans and a summary analysis of quarterly applications submitted through eHealth.

Data presented in the report is based solely on rates quoted for health insurance applications submitted by consumers through the company's website, eHealthInsurance.com, in the specified time period. It does not offer a comprehensive view of costs for all plans available through eHealth, through the market as a whole, or through government exchanges. State-specific cost data is only presented for states in which a minimum sample of 100 submitted applications were available. Certain applications missing key data fields relevant for the analysis may have been removed from the measured sample. For more information on the methods employed for the collection and analysis of data, please refer to the Methodology section at

the end of the report.

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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