



How Much Does Health Insurance Cost "Off Exchange": eHealth Details Costs & Coverage of a Sample of Health Plans Not Available on Government Exchanges

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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, published an [analysis](#) of every major medical health plan available for enrollment at eHealthInsurance.com in 25 cities across the United States between January 25 and February 4, 2014.

The plans available for enrollment on eHealthInsurance.com between January 25 and February 4, 2014 met all of the benefit standards of the Affordable Care Act but were not available for enrollment on government exchanges and cannot be purchased with a subsidy. In total, 947 individual health plans were analyzed in the study, including 90 catastrophic plans, 309 bronze-level plans, 323 silver-level plans, 167 gold-level plans and 58 platinum-level plans.

The analysis of 947 plans available through eHealthInsurance.com across these 25 cities included the following highlights:

- The average health insurance plan premium across these cities and across all metal tiers for a 29-year-old without subsidies was \$285, with a \$3,612 average deductible.
- For this same demographic, nearly three-fourths (73%) of all plans covered doctor visits with a co-payment and nearly two-thirds (60%) covered an enrollee's visit to a doctor that was outside of his or her plan's provider network.

Additional data on different plan levels:

- **Catastrophic Plans:** The average catastrophic plan had a \$176 premium and a \$6,342 deductible. Nearly all catastrophic plans (96%) covered doctor visits with a co-payment and more than half (61%) covered an enrollee's visit to a doctor that was outside of the plan's provider network.
- **Bronze Plans:** The average bronze plan had a \$223 premium and a \$5,401 deductible. Roughly half (53%) covered doctor visits with a co-payment and more than half (59%) covered an enrollee's visit to a doctor that was outside of the plan's provider network.
- **Silver Plans:** The average silver plan had a \$273 premium and a \$2,958 deductible. About three-fourths (74%) of all silver plans covered doctor visits with a co-payment and two-thirds (65%) covered an enrollee's visit to a doctor that was outside of the plan's provider network.
- **Gold Plans:** The average gold plan had a \$321 premium and a \$1,254 deductible. Most gold plans (91%) covered doctor visits with a co-payment and about half (53%) covered an enrollee's visit to a doctor that was outside of the plan's provider network.
- **Platinum Plans:** The average platinum plan had a \$380 premium and a \$509 deductible. Most platinum plans (97%) covered doctor visits with a co-payment and about half (54%) covered an enrollee's visit to a doctor that was outside of the plan's provider network.

As many as 12 million potential individual and family health insurance buyers may not necessarily be best served by shopping for health insurance through government exchanges because, according to [Kaiser Family Foundation](#) estimates, about 40% of exchanges' calculated potential enrollees will not qualify for government subsidies.

eHealth's analysis includes monthly premiums, deductibles, doctor visits and out-of-network benefits for a 29-year-old adult living in the following cities: Phoenix, Arizona; Los Angeles, Sacramento, San Diego and San Francisco, California; Denver, Colorado; Hartford, Connecticut; Miami and Tampa, Florida; Atlanta, Georgia; Chicago, Illinois; Boston, Massachusetts; Baltimore, Maryland; Minneapolis, Minnesota; St Louis, Missouri; Raleigh-Durham, North Carolina; New York, New York; Cleveland, Ohio; Philadelphia and Pittsburgh, Pennsylvania; Nashville, Tennessee; Dallas and Houston, Texas; Seattle, Washington and Richmond, Virginia.

The [full report](#) is available for review at [eHealth's Media Center](#).

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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