



18-to-34 Year-Olds Generate 40% of Submitted Health Insurance Applications at eHealthInsurance.com in 4th Quarter of 2013

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Consumer Survey Results Show Most Prefer Non-Government Exchanges

MOUNTAIN VIEW, CA -- (Marketwired) -- 02/26/14 -- Today eHealth, Inc. (NASDAQ: EHTH), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, published a [report](#) analyzing new consumer research, preliminary government plan selection statistics and submitted application data from eHealth, Inc. for the fourth quarter of 2013. Data in the report suggests that licensed "web-broker entities" like eHealthInsurance.com could aid government health insurance exchange enrollment efforts and produce immediate and long-term benefits for the uninsured, for the health insurance industry, and for the overall success of the Affordable Care Act (ACA).

In the report, eHealth outlines differences between consumers applying for unsubsidized health insurance on government exchanges and those applying for unsubsidized health insurance on eHealth's online health insurance exchange -- eHealthInsurance.com -- in the fourth quarter of 2013.

The report provides insights into how people who buy their own health insurance feel about certain aspects of the Affordable Care Act, and whether or not their attitudes have changed as a result of the troubled rollout of government exchanges. The survey also reveals how some consumers felt about possibly losing their existing health insurance plans. These results come from a survey of 1,084 eHealthInsurance customers in August 2013 and a follow-up survey of 285 of the same customers in mid-November 2013.

Enrollment Highlights

On January 13, 2014 the US Department of Health and Human Services (HHS) issued a press release and report which showed that 451,000 people applied for unsubsidized health insurance on government exchanges in the fourth quarter of 2013¹. eHealth's report shows that approximately 169,800 people submitted applications for unsubsidized health insurance plans through eHealthInsurance.com during the same period. HHS reported that 24 percent of those applying on government exchanges were between the ages of 18 and 34¹. By comparison, 40 percent of submitted health insurance applications at eHealthInsurance.com in the fourth quarter of 2013 were for consumers ages 18 to 34. HHS did not delineate the ages of individuals who applied for health insurance without subsidies or financial assistance.

Consumer Sentiment Highlights

Overall, eHealth's survey found that the troubled rollout of government exchanges had little impact on how the majority (67%) of those surveyed felt about the law. By and large, supporters continued to support the law and opponents continued to oppose it.

In August, before the government exchanges opened for business, and again in mid-November after technical problems with government exchanges had surfaced, eHealth asked consumers where they would prefer to shop for health insurance. The survey revealed that the troubled rollout of government exchanges had little impact on where people preferred to shop. In August, 67% preferred a non-government exchange like eHealthInsurance.com compared to 12% who said they'd prefer a government exchange. By mid-November, both numbers had increased. Nearly three-in-four (70%) said they would prefer to use a non-government exchange while 16% said they would prefer a government exchange.

In similar fashion, 70% of consumers surveyed in November said they felt their personal information would be safer on a non-government exchange like eHealthInsurance.com, while 30% said they had more faith in a government-run exchange. The eHealth survey also asked questions about consumers' willingness to apply for subsidies, awareness of how subsidies work, and the benefits consumers look for in a health plan.

The survey also reveals that in August, 63% of consumers were undecided as to whether or not they would want to keep their existing health plan or switch to a new plan. By mid-November, 62% said they would prefer to keep their existing health plan.

The [full report](#) is available through the [eHealth Media Center](#).

Notes:

¹ See HHS press release for January 13, 2014: <http://www.hhs.gov/news/press/2014pres/01/20140113a.html>

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.

Forward-Looking Statements

This press release contains forward-looking statements, including statements regarding web broker entities such as eHealth aiding government exchanges in enrollment efforts; exchanges benefitting from partnerships with web broker entities; and the timing and duration of the open enrollment period. 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; insurance carriers gaining approval to market health plans and providing eHealth permission to display them on eHealth's website; 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;

eHealth's ability to enter into relationships with government exchanges and government exchange willingness to do so; the Federal government's willingness and capability to resolve issues with eHealth's integration with healthcare.gov; eHealth's ability to successfully integrate with healthcare.gov and other government exchanges; actual demand for subsidy-eligible, qualified health plans; actual demand for health insurance plans by the younger population; political opposition to the implementation and funding of the Affordable Care Act; eHealth's ability to timely meet the 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. 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. In addition, any discussion of aspects of the Affordable Care Act and related regulations are merely summaries, are not complete and are qualified by reference to the Affordable Care Act.

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