



Important Health Insurance Deadlines Loom as Open Enrollment Enters the Final Stretch

March 12, 2014

eHealth Warns That Consumers Who Don't Enroll by March 15 Will Need to Wait at Least Till May 1 for Coverage to Start

MOUNTAIN VIEW, CA -- (Marketwired) -- 03/12/14 -- eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, today highlighted the March 15 deadline for consumers who want health insurance coverage to start by April 1, 2014 -- and warned about the fast-approaching end of the nationwide open enrollment period on March 31, 2014.

The Affordable Care Act (ACA) established an annual nationwide open enrollment period for individual and family health insurance plans. The current open enrollment period began on October 1, 2013 and is scheduled to continue through March 31, 2014. Consumers without employer-based health coverage (or without Medicare, Medicaid, or another form of minimum essential coverage) who do not purchase health insurance by March 31 may be subject to a tax penalty on their 2014 federal tax return¹.

Upcoming dates and deadlines of special concern to health insurance consumers include the following:

- **March 15, 2014** - This is the last date on which to enroll in health insurance plans with coverage starting April 1, 2014². If you want your coverage to start as soon as possible, enroll by March 15.
- **March 16 to March 31, 2014** - Consumers enrolling in the final half-month of the nationwide open enrollment period will not be able to begin coverage under their new health insurance plans any sooner than May 1, 2014.
- **March 31, 2014** - This is final day for the nationwide open enrollment period. For many consumers, it will be the last date on which to apply for self-purchased individual and family health insurance plans before the next open enrollment period begins in November 2014.
- **April 1, 2014** - Starting on this date, individuals and families who are without health insurance will no longer be able to purchase coverage through government exchanges or any other source until the following open enrollment period, unless they experience a special qualifying event such as marriage, the birth of a child, or the loss of employer coverage.

How Much Does Health Insurance Cost in March?

To help consumers who are new to individual and family health insurance, eHealth has created the eHealth Price Index, a new tool that tracks average premiums for plans selected by shoppers at eHealth.com. As of March 11, 2014, the national average premium for an individual health plan selected through eHealth without a subsidy was \$271 per month, a 38% increase from the national average individual monthly premium for pre-Obamacare coverage a year ago³. The most recent national average premium for family plans without a subsidy was \$666 per month, a 56% increase over the national average family premium in February 2013, which was \$426 per month. eHealth's Price Index provides consumers with national and state average monthly premiums, as well as national average monthly premiums by metal level and age group, to give them a preview of what they may have to pay for coverage in the reformed health insurance market. To learn more, visit www.ehealth.com/priceindex.

Why Consumers Should Enroll Today

eHealth recommends that consumers who are waiting to enroll in 2014 health insurance plans complete their enrollment today for three reasons:

- **Enroll today to avoid the rush.** In the final weeks of 2013, there was a flood of health insurance enrollments by persons who wanted their coverage to begin on January 1, 2014. Health insurance companies were overwhelmed and many consumers waited weeks for confirmation that their coverage was in effect. There may be another flood of enrollments in late March as the final open enrollment deadline approaches. By enrolling now, you may avoid the rush and any confusion that may result from it.
- **Enroll today to get your coverage as soon as possible.** You can still complete your enrollment in time to obtain coverage under a new plan beginning on April 1, 2014². This is now the earliest date you are likely to be able to obtain coverage. The longer you go without health insurance, the longer you run the risk of potentially serious financial consequences that may follow from an unexpected injury or illness.
- **Enroll today to avoid a penalty on your 2014 taxes.** Individuals who are uninsured for more than three consecutive months in 2014 may be subject to a tax penalty. If you have been uninsured since January 1 and fail to enroll by March 31, 2014, you may be required to pay a penalty on your 2014 federal taxes of \$95 per adult and \$47.50 per child or 1% of your household income, whichever is greater.

Notes:

¹ Consumers who are uninsured for more than three consecutive months in 2014 may be subject to a tax penalty of \$95 per adult and \$47.50 per child or 1% of their income, whichever is greater. The tax penalty will increase in future years.

² Coverage for health insurance applications submitted through the 15th of any given month will typically start on the first day of the following month; coverage for applications submitted on the 16th day of the month or later typically cannot begin until the first day of the month after next. Final determination of the effective date of coverage under any health insurance plan is subject to the health insurance company's terms and conditions.

³ eHealth 2013 Annual Cost & Benefits Report. Source: <http://news.ehealthinsurance.com/ir/68/201311/eHealth%202013%20Cost%20and%20Benefits%20Report.pdf>

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](http://www.eHealth.com/affordable-care-act) or visit eHealth's Affordable Care Act Resource Center at www.eHealth.com/affordable-care-act.

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