



eHealth Partners With Aetna & HR Policy Association to Power Private Exchange for Retirees

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Industry Leaders Collaborate to Create Next Generation Health Care Exchange for Pre- and Post-65 Retirees

MOUNTAIN VIEW, CA -- (Marketwired) -- 03/17/14 -- eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, today announced a new partnership with Aetna and HR Policy Association to provide health insurance solutions for corporate retiree program beneficiaries. The partnership is another step in eHealth's broader strategy to extend its industry-leading ecommerce platform to support private exchange solutions.

eHealth is working with Aetna, one of the nation's leading diversified health care benefits companies, to power the next generation of HR Policy Association's highly successful retiree medical exchange, Retiree Health Access (RHA). HR Policy Association represents the chief human resource officers of more than 350 of the largest private sector employers in the United States and RHA is currently offered by 70 employers. The partnership provides retirees with greater purchasing power, more choices, and help choosing a plan that meets their personal needs. eHealth and Aetna plan on leveraging their combined industry expertise, innovative business models and leading technology to address the needs of other clients and partners in the future.

RHA gives employers the option to offer retirees a choice of multiple, competing carriers, in addition to the highly effective group health coverage options underwritten by Aetna, which had been the exclusive carrier underwriting group coverage options for RHA since 2006. It also gives employers the choice of offering group plans, individual policies, or a combination of those types of coverage -- all on one integrated platform powered by eHealth. New enhancements also give retirees greater access to cost and quality information as well as access to eHealth's proven consumer-friendly online comparison and enrollment tools for a personalized shopping experience and informed decision making.

eHealth's expertise and contributions to the RHA program will enable employers and their retirees to gain access to multiple carriers for both individual and Medicare insurance products. It will provide retirees with access to eHealth's large and expanding selection of Medicare Part D prescription drug plans, Medicare Advantage plans, and Medicare supplemental plans, as well as eHealth's proprietary prescription drug coverage comparison tools. Retirees will also receive personalized decision support and the ability to enroll online or through eHealth's world-class customer care center staffed by licensed professionals.

"eHealth has spent several years developing and evolving the industry's leading health insurance exchange technology to deliver a world-class consumer experience. Our expansion into the emerging private exchange market for retirees and employees is a natural extension of this exchange technology and enables eHealth to reach new categories of consumers," said Bill Shaughnessy, President and Chief Operating Officer of eHealth, Inc. "eHealth is pleased to be part of this new comprehensive enrollment solution for pre- and post-65 retirees. We believe the private exchange area of the health insurance market will continue to gain significant traction over the next several years and partnering with industry leaders like Aetna and HRPA simply allows us to further extend our powerful technology into this new marketplace."

"No other single retiree exchange solution offers this degree of flexibility, enabling employers to tailor a solution based on their unique needs while still relieving themselves of the insurance risk and administrative burden associated with more traditional employer sponsored retiree plans," said Larry E. Steward, Senior Vice President of Human Resources of DTE Energy, and Chairman of the RHA Coalition, who led the Association's effort to develop and enhance RHA. "We're pleased to be working with Aetna and eHealth in crafting this innovative retiree coverage solution."

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).

HR Policy Association is the lead organization representing chief human resource officers of major employers. The Association consists of more than 350 of the largest corporations doing business in the United States and globally, and these employers are represented in the organization by their most senior human resource executive. Collectively, their companies employ more than ten million employees in the United States, nearly nine percent of the private sector workforce, and 20 million employees worldwide. They have a combined market capitalization of more than \$8 trillion. These senior corporate officers participate in the Association because of their commitment to improving the direction of human resource policy. Their objective is to use the combined power of the membership to act as a positive influence to better public policy, the HR marketplace, and the human resource profession. For more information visit www.hrpolicy.org.

Aetna is one of the nation's leading diversified health care benefits companies, serving an estimated 44 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities, Medicaid health care management services, workers' compensation administrative services and health information technology products and services. Aetna's customers include employer groups, individuals, college students, part-time and hourly workers, health plans, health care providers, governmental units, government-sponsored plans, labor groups and expatriates. For more information, see www.aetna.com.

Forward Looking Statements

This press release contains forward-looking statements, including statements regarding the plans of eHealth and Aetna to address the needs of partners and clients together; eHealth's contributions enabling employers and employees to gain access to multiple health insurance carriers for individual and Medicare related health insurance and providing retirees with access to prescription drug plans, Medicare Advantage plans and

Medicare supplemental plans as well as eHealth comparison tools; retirees receiving personalized decision support and the ability to enroll online or through eHealth's customer care center; eHealth's expansion into the private exchange market enabling it to reach new consumers; eHealth's belief that private exchanges will continue to gain significant traction; eHealth's relationship with Aetna and HSPA allowing eHealth to further extend its technology into the private exchange marketplace; and the flexibility, features and capabilities of the retiree solution that is discussed in the body of the press release. 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, the success of the relationship between eHealth, Aetna and HSPA and the RHA program; eHealth's ability to timely develop technology meeting the needs of the RHA program; eHealth's ability to maintain its relationships with health insurance carriers; receipt of approval of eHealth's websites and platform from health insurance carriers and the Centers for Medicare and Medicaid Services (CMS); compliance with, and potential changes to, laws, regulations and rules, including those relating to the sale of Medicare related insurance products; the availability of eHealth's websites and platform; demand for the use of the RHA program from employers and retirees; and the success of competing services and platforms. 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, 2013 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.

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