



## Open Enrollment Ends in Five Days: eHealth Highlights Top Five Mistakes Health Insurance Shoppers Should Avoid in the Final Stretch

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### As the March 31 End of Open Enrollment Approaches, eHealth Extends Customer Care Center Hours and Counsels Consumers About Deadlines, Tax Penalties, and Their Enrollment Options

MOUNTAIN VIEW, CA -- (Marketwired) -- 03/27/14 -- Today eHealth, Inc. (NASDAQ: EHTH) ([www.ehealth.com](http://www.ehealth.com)), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, announced an extension of its customer service hours and identified the top five mistakes consumers should avoid in the final stretch of the Affordable Care Act's nationwide open enrollment period.

The Affordable Care Act created a first-ever nationwide open enrollment period for individual and family health insurance plans which started in October 2013 and is scheduled to continue through March 31, 2014.

As the deadline for the end of open enrollment approaches, eHealth is extending its Customer Care Center hours\* to provide additional assistance. Consumers in need of personal help and advice regarding their health plan choices can reach eHealth's licensed agents and customer service representatives by telephone during the following hours:

- For Saturday, March 29, eHealth's expanded Customer Care Center hours will begin at 9am Eastern/6am Pacific and continue through 8pm Eastern/5pm Pacific.
- For Sunday, March 30, eHealth's expanded Customer Care Center hours will also begin at 9am Eastern/6am Pacific and continue through 8pm Eastern/5pm Pacific.
- For Monday, March 31 -- the final day of the 2014 open enrollment period -- eHealth's expanded Customer Care Center hours will begin at 8am Eastern/5am Pacific and continue through 3am Eastern/12am Pacific on April 1. (Applications for insurance with particular insurers may not be available after midnight, local time.)
- Consumers can call eHealth's Customer Care Center for enrollment assistance at (800) 977-8860.

"As we approach the end of the open enrollment period, there's still a lot of consumer confusion about the law, about when the enrollment deadline actually occurs, and about the consequences of going without minimum essential coverage beyond March 31," said Gary Matalucci, eHealth's Vice President for Customer Care. "In an effort to help educate consumers, we've identified the top five mistakes consumers should avoid during the final stretch of the nationwide open enrollment period."

#### **TOP FIVE OPEN ENROLLMENT MISTAKES TO AVOID**

- ***"The March 31 deadline is just about the tax penalty, and I hear there's been an extension anyway."*** A lot of the consumers we hear from are confused about the March 31, 2014 deadline. They think that not enrolling in coverage by March 31 only means they'll have to pay a tax penalty. This may be true (unless they're exempt from the penalty), but there's more to it than that. March 31 is actually the last date on which many people will be able to get health insurance on their own for 2014. And while it was recently announced that people who have started applications but experience certain issues enrolling through healthcare.gov or through the federal government call center by March 31 may be able to apply for health insurance after that date, this exception won't apply to everyone\*\*. Don't use it as an excuse to delay. If you haven't enrolled in coverage by March 31, you may be out of luck, unless you experience a qualifying life event that will make you eligible for a special enrollment period. The next nationwide open enrollment period doesn't start until November 15, and if you wait until November to enroll your coverage won't begin until January 2015.
- ***"I can still get coverage outside of government exchanges after March 31."*** Some people think that while they may not be able to buy coverage through a government exchange after March 31, they can still buy coverage through other sources, like licensed agents and insurance companies. In fact, unless you experience a qualifying event (such as -- but not limited to -- marriage, the birth of a child, or the loss of employer-sponsored coverage) you may not be able to buy individual or family health insurance coverage after March 31 even outside of government exchanges. You'll need to look at other forms of coverage to provide some protection -- things like short-term health insurance, or accident or critical illness insurance. These products will not meet your coverage requirements under Obamacare, it's possible to be declined, and you may still be subject to the tax penalty, but they can at least provide you with some amount of financial protection.
- ***"The tax penalty for going uninsured is only \$95."*** If you go uninsured (or don't have coverage that meets the requirements of the law) for three consecutive months or longer in 2014, you may be subject to a tax penalty, for each month of non-compliance, on your 2014 federal income taxes. You might have heard that the annual tax penalty is only \$95, but that's not quite accurate. For 2014 the maximum tax penalty amount is \$95 per adult and \$47.50 per child within your household OR 1% of your "applicable" income (which is the portion of your household income that exceeds the personal exemption amount defined by the IRS), whichever is greater. This means that depending on your income, your

tax penalty could be hundreds of dollars per year. And penalties are scheduled to increase in future years.

- **"I can only shop for new Obamacare plans on government exchanges."** Government health insurance exchanges are primarily designed to match subsidy-eligible consumers with subsidy-eligible plans. But not all plans are available for purchase with a subsidy or through a government exchange. You may have a lot more to choose from than you think. Some major insurers have opted not to sell through government exchanges, but to offer non-subsidy-eligible plans off of exchanges instead. These plans will still meet your coverage requirements under the law. Before the March 31 open enrollment deadline arrives, work with a licensed agent like eHealth to get quotes for off-exchange health plans to compare your options. In some states licensed agents can also help you sign up for a government subsidy.
- **"I enrolled today, so now I can schedule that surgery."** Congratulations, you just signed up for an Obamacare plan meeting your coverage requirements for 2014. But don't run out and schedule your medical care right away. There may be a backlog of health insurance applications submitted to the insurance companies in the last couple weeks of the open enrollment period. It may take some time before your application is fully processed. Don't see the doctor or schedule an overdue surgery until you've received written confirmation from the insurance company that your coverage is now in effect. Otherwise, you could end up stuck with the bill.

*Notes:*

*\*Hours may be subject to change.*

*\*\*Individual states not served by healthcare.gov may also offer deadline extensions.*

**About eHealth**

eHealth, Inc. (NASDAQ: EHTH) operates [eHealthInsurance.com](http://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](http://www.planprescriber.com)) and eHealthMedicare.com ([www.eHealthMedicare.com](http://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](http://www.eHealth.com/affordable-care-act).

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