



## eHealth Launches New Health Insurance Resources for the Consumers Who Missed Open Enrollment

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### New Uninsured Hotline, Online Resources, and Large Supply of Alternative Insurance Plans Help the Uninsured Navigate Coverage Options Outside of Open Enrollment

MOUNTAIN VIEW, CA -- (Marketwired) -- 04/01/14 -- 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 a new set of resources for consumers who missed the Affordable Care Act's first nationwide open enrollment period, which ended on March 31, 2014. eHealth's resources include a new consumer hotline to answer questions about coverage options, an updated online consumer resource center with articles, FAQs and videos, and information on alternative, non-major medical health insurance coverage that consumers can enroll in to cover certain health and medical services until the next open enrollment period.

#### **Uninsured Hotline**

Today eHealth rolled out a new **Uninsured Hotline** which consumers can reach at **877-803-2369**. Licensed agents at eHealth's customer care center are staffing the hotline to address questions from uninsured consumers who missed the most recent open enrollment period. Agents will be able to provide information about which qualifying life events may trigger a special enrollment period allowing people to enroll in individual or family major medical insurance. Callers to the hotline will also be able to learn about health insurance alternatives such as short-term health insurance, understand the levels of protection as well as any limitations or restrictions that these plans provide, and find out how tax penalties under the Affordable Care Act may apply.

#### **Online Consumer Resources**

Today eHealth updated its ACA Resource Center to highlight articles, FAQs, and videos that help consumers understand the potential consequences of missing the open enrollment period, as well as help them learn more about coverage options available after March 31, 2014. These resources cover topics such as:

- Qualifying life events such as marriage, birth, job loss, and the inability (for technical reasons) to complete enrollment through the federal marketplace by March 31, among others, that may trigger a special enrollment period, allowing you to enroll in an Affordable Care Act health insurance plan
- Short-term health insurance, accident insurance, critical illness insurance and other supplemental insurance plans like dental and vision insurance
- Tax penalties and other potential consequences of not enrolling in ACA-compliant health insurance plans during the open enrollment period.

To learn more, visit eHealth's Affordable Care Act Resource Center at [www.eHealth.com/affordable-care-act](http://www.eHealth.com/affordable-care-act).

#### **Alternative Health Insurance Options**

If consumers do not experience a qualifying life event allowing them to enroll in an ACA-compliant health plan, there are other insurance products available for enrollment year-round. These products can offer some level of protection, although they will not meet your coverage requirements under the Affordable Care Act, and you may still be subject to a tax penalty. Keep in mind that it may be possible to be declined coverage for alternate forms of coverage based on your personal medical history or other risk factors. They may also not provide coverage for pre-existing conditions. Some alternate forms of coverage may include:

- Short-term health insurance plans. Short-term plans typically provide coverage from 30 days up to twelve months at a time. They typically will not cover pre-existing conditions or preventive medical care but they can provide you with a limit to your financial liability for medical bills in case of hospitalization.
- Accident insurance. Accident insurance plans provide you with a cash payout if you suffer from specific injuries. The payout is made to you rather than to your medical provider and you can use the money for whatever you choose.
- Critical illness insurance. These plans work like accident insurance but are designed to provide you with a cash payout in case you are diagnosed with a serious illness.

With a broad selection of plans and a world-class Customer Care Center staffed with licensed agents, [eHealth](http://eHealth.com) is a great destination for consumers to learn about and shop for these alternative plans. eHealth offers over 3,700 short-term health insurance plans nationwide from 20 different carriers. It also has over 300 accident insurance plans from four carriers, and over 600 critical illness plans from 8 carriers.

According to data compiled by eHealth during the last quarter of 2013, the average premium for short-term health insurance plans selected by eHealth customers was \$125 per month for individuals and \$251 per month for families<sup>1</sup>. For accident insurance, the average premium for plans selected was \$25 per month for individuals and \$32 per month for families. For critical illness insurance, the average premium for plans selected by eHealth customers was \$55 per month for individuals and \$106 per month for families.

Consumers can learn more about these products and get quotes by visiting [ehealthinsurance.com](http://ehealthinsurance.com).

Notes:

<sup>1</sup> Short-term health insurance premiums based on an eHealth analysis of over 20,000 applications for short-term health insurance plans submitted through eHealthInsurance.com between September 1 and December 31, 2013. Accident insurance premiums based on an eHealth analysis of over 6,000 applications submitted through eHealthInsurance.com in the same period. Critical illness insurance premiums also based on an eHealth analysis of over 1,500 applications submitted through eHealthInsurance.com between September 1 and December 31, 2013. In all cases, eHealth's analyses were based on applications submitted nationwide only through eHealthInsurance.com and only in the described period. It does not offer a comprehensive view of costs for all plans available through eHealth or through other health insurance exchanges.

**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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