eHealth

Consumers Who Missed Open Enrollment Can Still Find ACA-Compliant Health Insurance Plans From Over 20 Insurers at eHealth

April 4, 2014

eHealth's Uninsured Hotline Is Available to Advise Consumers If Insurers in Their State Are Still Accepting Coverage Applications Without a Qualifying Life Event

MOUNTAIN VIEW, CA -- (Marketwired) -- 04/04/14 -- eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, announced today that is still able to help individual and family health insurance consumers in select states to enroll in health insurance plans meeting the coverage requirements of the Affordable Care Act (ACA), even if they have not experienced a qualifying life event.

eHealth has identified states in which at least one health insurance company continues to accept new health insurance applications beyond the March 31, 2014 deadline for the ACA's nationwide open enrollment period. These states include Arizona, California, Georgia, Hawaii, Louisiana, Maryland, Michigan, Nevada, New Mexico, Ohio, Oregon, Utah, Virginia, and Washington[1]. Health insurance companies in other states may also decide to accept applications.

Consumers who are still without individual or family health insurance coverage have the option to visit eHealthInsurance.com or call eHealth's Uninsured Hotline at **877-803-2369** to speak with a licensed agent and learn about the coverage options that may be available to them. This opportunity to purchase major medical health insurance through some health insurance companies in certain states beyond the March 31 open enrollment deadline may end soon.

It is important to note the following regarding the major medical health insurance that is still available in certain states:

- These major medical health insurance plans meet the benefit requirements of the ACA. If the health insurance company accepts your application even though it is submitted after the end of the open enrollment period, you cannot be turned down based on pre-existing medical conditions.
- Depending upon the health insurance company, it is not necessary to have started a health insurance application on the federal health insurance exchange prior to the March 31, 2014 deadline in order to apply for coverage.
- Online enrollment through eHealthInsurance.com may be available. In other cases, telephonic enrollment may be required.
- Government subsidies may no longer be available for persons applying for coverage outside of an ACA-mandated open enrollment period who have not experienced a qualifying event triggering a special enrollment period under the ACA.

The 2014 nationwide open enrollment period established by the Affordable Care Act began on October 1, 2013 and continued through March 31, 2014. During that period, health insurance companies offering plans either through government exchanges or off of government exchanges were required to accept applications, and qualifying consumers were eligible to apply for government subsidies to help make their monthly premiums more affordable.

After March 31, 2014 and until November 15, 2014, when the next open enrollment period is currently scheduled to begin, health insurance companies are generally not obligated to accept applications for coverage unless the applicant has experienced a qualifying life event (such as marriage, the birth of a child, and certain other events). However, the ACA allows insurance companies to voluntarily continue to accept health insurance applications outside open enrollment under certain conditions -- for example, that it is permitted under state law, that the plans offered meet the coverage requirements of the ACA, and that no applicant is declined or charged a greater premium based on his or her medical history.

To learn more about health insurance options available outside of the nationwide open enrollment period, consumers should visit eHealth's Affordable Care Act Resource Center.

Notes:

[1] Enrollment opportunities within these states are subject to change and eHealth cannot guarantee that insurers will continue to accept applications. Some insurers may only serve limited areas within a particular state.

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 eHealth's ability to assist with enrollment of individuals and individual's opportunity to enroll in major medical health insurance plans outside of the nationwide open enrollment period, the decision of carriers to continue to extend the open enrollment period in certain states for the duration of the deadlines announced, the states allowing insurance carriers to

extend the deadlines to allow individuals to enroll in major medical insurance outside of the nationwide 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 relationship with health insurance carriers that have opted to extend the deadline to allow individuals to enroll in major medical insurance outside of the nationwide open enrollment period, insurance carriers determining to no longer accept applications or imposing requirements that may impact the successful enrollment of individuals during the extended period, potential changes to the Affordable Care Act and related government programs and processes, and 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, 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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