



New Health Insurance Index Data Highlights Shopping Trends Through eHealth in Select States

May 29, 2014

Data Includes eHealth Shopper Demographics and Metal Plan Selections for California, Colorado, Florida, Illinois, Minnesota, Ohio, Pennsylvania, Texas, Virginia and Washington

MOUNTAIN VIEW, CA -- (Marketwired) -- 05/29/14 -- Today eHealth, Inc. (NASDAQ: EHTH) (www.ehealth.com), which operates eHealthInsurance.com, the nation's first and largest private online health insurance exchange, released additional data from its recent Health Insurance Price Index report, highlighting shopper demographics and metal level plan selections for ten states during the Affordable Care Act (ACA) open enrollment period.

eHealth's latest [Health Insurance Price Index report](#), published on May 1, 2014, is a companion to the company's online daily [Price Index](#). It presents an analysis of consumer trends and costs for the off-exchange individual and family health insurance market based on applications submitted by eHealth customers during the ACA's first-ever nationwide open enrollment period, which ran from October 1, 2013 through March 31, 2014. The [full report](#) and methodology may be found at [eHealth's Media Center](#).

State-specific breakout data released by eHealth today demonstrates the variability in health insurance costs and shopper behavior in different health insurance markets. Data may also reflect the differences in the selection of plans available for purchase outside of government exchanges through eHealth during the open enrollment period.

Open Enrollment State Break-out Data

The data below is based on applications for 2014 individual and family health insurance plans submitted through eHealth (eHealthInsurance.com) between October 1, 2013 and March 31, 2014. Percentages may add up to slightly more or less than 100 due to rounding. Unless indicated, all figures below are based on individual applications and family applications combined. Refer to the complete [Health Insurance Price Index Report](#) for methodology information on the collection and analysis of this data.

~ CALIFORNIA ~

Average monthly premiums / annual deductibles:

- For individual plans: \$302 / \$3,571
- For family plans: \$768 / \$6,198

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 5%
- Age 18-24: 9%
- Age 25-34: 33%
- Age 35-44: 22%
- Age 45-54: 18%
- Age 55-64: 13%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 16%
- Bronze: 44%
- Silver: 19%
- Gold: 13%
- Platinum: 9%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 52%
- Male: 48%

~ COLORADO ~

Average monthly premiums / annual deductibles:

- For individual plans: \$277 / \$4,072
- For family plans: \$670 / \$7,359

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 4%

- Age 18-24: 10%
- Age 25-34: 35%
- Age 35-44: 21%
- Age 45-54: 16%
- Age 55-64: 14%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 14%
- Bronze: 48%
- Silver: 25%
- Gold: 11%
- Platinum: 2%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 49%
- Male: 51%

~ FLORIDA ~

Average monthly premiums / annual deductibles:

- For individual plans: \$267 / \$4,915
- For family plans: \$697 / \$8,653

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 3%
- Age 18-24: 17%
- Age 25-34: 31%
- Age 35-44: 19%
- Age 45-54: 17%
- Age 55-64: 13%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 29%
- Bronze: 36%
- Silver: 17%
- Gold: 12%
- Platinum: 6%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 54%
- Male: 46%

~ ILLINOIS ~

Average monthly premiums / annual deductibles:

- For individual plans: \$221 / \$4,921
- For family plans: \$547 / \$10,869

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 2%
- Age 18-24: 11%
- Age 25-34: 33%
- Age 35-44: 21%
- Age 45-54: 19%
- Age 55-64: 14%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 3%

- Bronze: 64%
- Silver: 17%
- Gold: 14%
- Platinum: 2%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 47%
- Male: 53%

~ MINNESOTA ~

Average monthly premiums / annual deductibles:

- For individual plans: \$191 / \$4,430
- For family plans: \$491 / \$8,220

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 2%
- Age 18-24: 11%
- Age 25-34: 36%
- Age 35-44: 17%
- Age 45-54: 17%
- Age 55-64: 18%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 22%
- Bronze: 36%
- Silver: 19%
- Gold: 19%
- Platinum: 3%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 48%
- Male: 52%

~ OHIO ~

Average monthly premiums / annual deductibles:

- For individual plans: \$289 / \$4,634
- For family plans: \$697 / \$8,328

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 3%
- Age 18-24: 14%
- Age 25-34: 32%
- Age 35-44: 20%
- Age 45-54: 19%
- Age 55-64: 13%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 20%
- Bronze: 45%
- Silver: 18%
- Gold: 14%
- Platinum: 3%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 51%
- Male: 49%

~ PENNSYLVANIA ~

Average monthly premiums / annual deductibles:

- For individual plans: \$271 / \$3,645
- For family plans: \$702 / \$5,196

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 2%
- Age 18-24: 15%
- Age 25-34: 35%
- Age 35-44: 20%
- Age 45-54: 17%
- Age 55-64: 12%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 22%
- Bronze: 31%
- Silver: 28%
- Gold: 9%
- Platinum: 10%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 50%
- Male: 50%

~ TEXAS ~

Average monthly premiums / annual deductibles:

- For individual plans: \$241 / \$4,843
- For family plans: \$568 / \$10,440

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 3.9%
- Age 18-24: 12.6%
- Age 25-34: 30.6%
- Age 35-44: 22.1%
- Age 45-54: 17.8%
- Age 55-64: 12.9%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 8%
- Bronze: 60%
- Silver: 18%
- Gold: 12%
- Platinum: 3%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 54%
- Male: 46%

~ VIRGINIA ~

Average monthly premiums / annual deductibles:

- For individual plans: \$269 / \$4,325
- For family plans: \$655 / \$8,023

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 3%

- Age 18-24: 12%
- Age 25-34: 35%
- Age 35-44: 22%
- Age 45-54: 17%
- Age 55-64: 11%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 18%
- Bronze: 45%
- Silver: 21%
- Gold: 15%
- Platinum: 1%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 52%
- Male: 48%

~ WASHINGTON ~

Average monthly premiums / annual deductibles:

- For individual plans: \$310 / \$4,057
- For family plans: \$739 / \$8,019

Age distribution - Percentage of submitted applications by age of primary applicant:

- Less than age 18: 3%
- Age 18-24: 9%
- Age 25-34: 27%
- Age 35-44: 21%
- Age 45-54: 22%
- Age 55-64: 19%

Metal level distribution - Percentage of submitted applications by metal plan level:

- Catastrophic: 0%
- Bronze: 70%
- Silver: 14%
- Gold: 16%
- Platinum: 0%

Gender distribution - Percentage of submitted applications by gender of primary policy holder:

- Female: 52%
- Male: 48%

eHealth is one of the few organizations with national source health insurance data that broadly reflects consumer buying patterns and purchase prices in the self-purchased individual and family health insurance market. eHealth's Health Insurance Price Index report provides insights into the large segment of the individual and family health insurance market which may not qualify for or elect to use government subsidies, and which may shop for coverage through sources other than government exchanges.

Data presented in eHealth's May 1, 2014 report and in this press release are based solely on rates quoted for health insurance applications submitted by consumers through the company's website, eHealthInsurance.com, in the specified time period. It does not offer a comprehensive view of costs for all plans available through eHealth, through the market as a whole, or through government exchanges. Unlike eHealth's previous Health Insurance Price Index report, published in February 2014, the current report does not include pre-2014 plans not compliant with the Affordable Care Act in its analysis, though these plans were still available in the October - December 2013 period. Certain applications missing key data fields relevant for the analysis may have been removed from the total sample. For more information on the methods employed for the collection and analysis of data, please refer to the methodology section at the end of the full report.

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.

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Source: eHealth, Inc.