



New Report Details Costs & Availability of Supplemental Health Insurance Products Available at eHealth

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Company Analyzes Cost of Coverage for Short-Term, Fixed-Benefit Indemnity, Critical Illness and Accident Insurance Plans Available Through eHealth in 23 Cities

MOUNTAIN VIEW, CA -- (Marketwired) -- 06/18/14 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealthInsurance.com), the nation's first and largest private online health insurance exchange, released a [snapshot analysis](#) of the costs and availability of supplemental health insurance products offered through eHealth outside of the Affordable Care Act's nationwide open enrollment period. The company also announced the release of a new online [pricing tool](#) to help consumers understand their major medical and supplemental coverage options.

The full [Supplemental Health Insurance Products Inventory Report](#) is available for download at the [eHealth Media Center](#).

The first-ever nationwide open enrollment period under the Affordable Care Act (ACA) ended March 31, 2014. The next nationwide open enrollment period is not scheduled to begin until November 15, 2014. Between these two dates it may not be possible to enroll in a health insurance plan meeting the coverage requirements of the ACA unless you experience a qualifying life event. Examples of qualifying life events include marriage, the birth of a child, or the loss of employer-sponsored health insurance coverage.

Persons who have not experienced qualifying life events but who want some form of coverage outside of open enrollment may wish to consider supplemental forms of coverage such as short-term health insurance, fixed-benefit indemnity medical insurance, critical illness insurance or accident insurance. Each of these products works in different ways to help consumers mitigate the costs associated with their medical care. However, consumers who purchase these products in place of major medical health insurance may still face tax penalties as defined by the ACA.

For its new study, eHealth analyzed supplemental insurance products available for enrollment at eHealthInsurance.com in 23 cities across the United States between May 1, and May 14, 2014. The report identifies monthly premiums for accident, critical illness, fixed-benefit indemnity and short-term health insurance plans -- where available -- for 29-year-old non-smokers living in the following cities: *Phoenix, Arizona; Los Angeles, Sacramento, San Diego and San Francisco, California; Denver, Colorado; Hartford, Connecticut; Miami and Tampa, Florida; Atlanta, Georgia; Chicago, Illinois; Baltimore, Maryland; Minneapolis, Minnesota; St Louis, Missouri; Raleigh-Durham, North Carolina; Cleveland, Ohio; Philadelphia and Pittsburgh, Pennsylvania; Nashville, Tennessee; Dallas and Houston, Texas; Seattle, Washington; and Richmond, Virginia.*

In total, 1,684 supplemental insurance plans were reviewed. Not all plan types were available in all cities.

Report Highlights and eHealth Inventory

Across the cities* surveyed in eHealth's analysis, the company reports the following average monthly premiums:

- **Accident insurance: \$26.46**
- **Critical illness insurance: \$23.01**
- **Short-term health insurance: \$111.38**
- **Fixed indemnity health insurance: \$112.98**

eHealth reports that a total of 202 accident insurance plans were available nationwide through eHealth at the time the analysis was conducted. A total of 203 critical illness plans were available. A total of 48 fixed-benefit indemnity plans and 1,262 short-term health insurance plans were also available through eHealth at the time the analysis was completed. The availability of these and other health insurance products through eHealth is subject to change.

The [full report](#) provides average monthly premiums and lowest-available monthly premiums as well as the total inventory of supplemental plans available through eHealth in each of the 23 cities included in the survey. The report also provides a table summarizing the benefits provided through each of the supplemental insurance product types reviewed, in order to help consumers determine which forms of supplemental coverage may best suit their individual needs.

eHealth Uninsured Options Tool

In addition to its report on supplemental forms of coverage, eHealth also released a widget available for download through the company's [ACA Resource Center](#). The "Uninsured Options" tool is a helpful pricing tool designed to introduce consumers to some of the major medical and supplemental forms of coverage that may be available to them outside of an ACA open enrollment period, both with and without a qualifying life event.

Notes:

* With the following exceptions: critical illness insurance was not available through eHealth in Hartford Connecticut; fixed-benefit indemnity insurance plans were not available through eHealth in Hartford, Connecticut; Los Angeles, San Diego and San Francisco, California; Baltimore, Maryland; or Seattle, Washington.

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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