



eHealth Reports Most Common Qualifying Life Events Experienced by Customers and Publishes Resources to Help Consumers Understand Health Insurance Choices

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"Loss of Coverage" Is the Qualifying Life Event Most Commonly Reported by eHealth Shoppers Outside of the Nationwide Open Enrollment Period

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 information about the most common qualifying life events reported by consumers shopping for coverage through eHealthInsurance.com. The company also announced the release of educational videos about qualifying life events and answers to questions commonly asked by health insurance shoppers who are looking for coverage outside of open enrollment.

The Affordable Care Act (ACA) established annual open enrollment periods during which consumers can purchase individual and family major medical health insurance plans. The last open enrollment period ended on March 31, 2014 and the next one is scheduled to begin on November 15, 2014. Outside of open enrollment, health insurance shoppers may only be able to purchase individual and family major medical coverage when they experience a qualifying life event. Qualifying events include -- but are not limited to -- marriage, divorce, the birth of a child, and the loss of employer-based health insurance. Most qualifying life events trigger a sixty-day special enrollment period when consumers can shop for and enroll in ACA-compliant health insurance and apply for government subsidies.

Since the close of the 2014 ACA open enrollment period on March 31, 2014, eHealth shoppers have been asked to indicate whether or not they have experienced a qualifying life event making them eligible to enroll in major medical coverage. Shoppers are asked to choose from a list of common qualifying events before proceeding to review health insurance quotes at eHealthInsurance.com.

Qualifying Life Events Experienced by eHealth Shoppers

The findings below are based on data collected between April 1, 2014 and May 20, 2014 from eHealth shoppers who indicated that they had experienced a "major life change" (qualifying life event) which may make them eligible to purchase major medical coverage outside of open enrollment.

- **"Loss of coverage (due to job loss, job change, etc.; not due to nonpayment)"** - Nearly half (49%) of eHealth shoppers who reported a qualifying life event selected "loss of coverage" as the qualifying life event which they had experienced.
- **"Permanent move to a new coverage area"** - More than one-in-ten (11%) indicated that they had moved to another city or state.
- **"Marriage or divorce"** - Six percent (6%) indicated that they were recently married or divorced.
- **"Birth or adoption of a child"** - Three percent (3%) indicated that they recently added a new child to the family.
- **"Other"** - Nearly a third (32%*) of eHealth shoppers who reported a qualifying life event selected "Other" and were then asked to describe their own qualifying event in a field provided.

Of those in the last category, many indicated life changes that may have been legitimate qualifying events, such as loss of coverage through work or through COBRA, aging off a parents' plan, or changes in income or household size that affected their eligibility for subsidies. Others, however, reported personal challenges or life changes which did not meet the law's criteria for qualifying events and which illustrate the need for continued consumer education. For example, some indicated that they were currently uninsured or had recently become pregnant, or that they had received a serious medical diagnosis.

Consumer Education Videos: Qualifying Life Events

In order to help improve consumer awareness and address questions about qualifying life events, eHealth recently released a number of educational videos. These address topics such as the following:

- [What is a qualifying life event for Obamacare?](#)
- [Can I apply for health insurance if I'm unemployed or lose COBRA?](#)
- [How do I change my health coverage now that I'm married?](#)
- [Can I change health insurance after I move?](#)
- [How do I add a newborn or newly adopted child to the family's health plan?](#)
- [Can I buy my own coverage if I graduate from college or can't stay on my parents' plan?](#)

Additional consumer education videos can be found on [eHealth's YouTube page](#).

Frequently Asked Questions: Qualifying Life Events

In order to provide consumers with more insight into the qualifying life events which may make them eligible to enroll in health insurance outside of open enrollment, eHealth has prepared answers to the following questions.

QUESTION: Why is it necessary to experience a major life event in order to shop for health insurance outside of open enrollment?

ANSWER: The answer is a little complicated. The Affordable Care Act prohibits health insurance companies from declining any applicant based on his or her personal medical history. If they could sign up for coverage any time of the year, however, then people might only wait until they fell ill before enrolling -- and if only sick people were to enroll in coverage, then it's feared that the cost of coverage might skyrocket. That's why the nationwide open enrollment period was created, to encourage consumers to enroll during a specific timeframe and to ensure a better balance of healthy and sick people in the market, keeping the cost of coverage lower than it might otherwise have been.

Q: Will a qualifying life event allow me to shop only through government-run exchanges, or can I also shop for coverage outside of government exchanges?

A: When you experience a qualifying life event, you can shop for coverage through a government exchange or outside of a government exchange -- for example, through a private marketplace like eHealth. Be sure to consider all your options. Some health insurance companies have opted not to sell through government exchanges but their health insurance plans will still meet your coverage requirements under the law. A licensed agent or private marketplace like eHealth can help you understand your off-exchange coverage options.

Q: I've heard that loss of coverage is a qualifying life event, but that's kind of broad. Are there restrictions I should know about?

A: Yes. Your loss of coverage must have been involuntary, in many cases. What's more, the coverage you lost must have provided what the law considers "minimum essential coverage." This means that it must have met the coverage requirements of the Affordable Care Act. Losing your dental plan or a short-term health insurance plan (neither of which provide "minimum essential coverage") will not qualify you to go out and shop for a new major medical health insurance plan outside of open enrollment. However, you may trigger a special enrollment period if you lost major medical health insurance coverage that was provided through an employer, if you lost coverage through Medicaid, if you aged off your parents' plan, or if you used up your COBRA coverage.

Q: Once I experience a qualifying life event, how long do I have to enroll in health insurance?

A: Typically sixty days, beginning from the date of your qualifying event.

Q: If I'm not happy with my current plan and cancel it, is that a qualifying life event allowing me to go out and shop for a new plan?

A: No. Voluntarily ending your coverage like this will not count as a qualifying life event.

Q: We just had a baby and need a new health insurance plan. Can we go out and buy one now?

A: Yes. The birth or adoption of a child is considered a qualifying life event and will allow you to shop for and enroll in a new health insurance plan outside of open enrollment. You'll typically have sixty days to do so, starting from the date your child was born or adopted. eHealth recommends that you wait until your new plan is effective before cancelling any previous coverage you might have had.

Q: I'm currently expecting a child but uninsured. Can I buy a plan now to cover my maternity costs?

A: Pregnancy is not itself considered a qualifying life event under the law. If you didn't purchase a health insurance plan during open enrollment, you're probably out of luck unless you experience some other kind of qualifying event. The birth of your child will be considered a qualifying life event, but coverage you enroll in after the birth will not be retroactive. You may still be liable for the medical costs associated with your maternity care, as well as labor and delivery. Contact your state's Department of Insurance to see if there are any government-sponsored coverage options available to you. Otherwise, work with your hospital and doctor to see if you can negotiate costs and set up a payment plan for your maternity care.

Q: Is graduation from college a qualifying life event?

A: No, but you may experience a qualifying life event if you lose coverage through a school-sponsored plan (one that meets the coverage requirements of the Affordable Care Act), or if you move to a new city or state. Work with a licensed agent like those at eHealth to learn more about your coverage options.

Q: What if my qualifying life event changes my eligibility for subsidies? Can I get subsidies outside of open enrollment?

A: If you experience a qualifying life event, you may apply for subsidies through a government exchange as well as enroll in a new health insurance plan, as long as you do it within the special enrollment period.

Q: What can I do if I'm not happy with my coverage but open enrollment is still months away?

A: Unfortunately, your options are limited. If the costs of copayments and deductibles are a problem, consider opening a Health Savings Account (HSA). HSAs allow you to save money on a pre-tax or tax-deductible basis for qualified medical expenses, including things like copayments and deductibles. HSAs can only be used with HSA-eligible plans, however, so contact your insurance company to find out if your plan is eligible. You can also look into accident or critical illness insurance which will pay cash to you in case of a serious injury or diagnosis. You can use this cash to pay for your deductible if you choose. None of these solutions will help you make your monthly premiums more affordable, however. If you're looking for a plan with lower monthly premiums, you may need to wait until the next open enrollment period and reconsider your coverage options at that time.

Notes:

* Percentages add up to slightly more than 100 due to rounding.

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.

For media inquiries, please contact:

Sande Drew
eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Brian Mast
eHealth, Inc.
(650) 210-3149
brian.mast@ehealth.com

Source: eHealth, Inc.