



Many Young Adults and College Grads Burdened by Cost of Health Insurance, According to eHealth Survey

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Survey of eHealth Shoppers Between the Ages of 18 and 25 Shows That Many Are Satisfied With Coverage but Most Consider Monthly Premiums and Annual Deductibles Too Costly

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 results from a survey exploring young adults' attitudes toward health insurance costs and the Affordable Care Act (ACA). The survey was conducted in April and May of 2014, following the ACA's first open enrollment period. According to the company's analysis of responses from 220 young adults and recent grads aged 18 to 25 who purchased plans through eHealth, more than six-in-ten (62%) report that their health insurance premiums are more costly than they can comfortably afford. Nearly three-quarters (73%) say that their annual deductibles are more costly than they can comfortably afford.

When asked to describe a monthly health insurance premium they would be comfortable paying, more than two-thirds (69%) say they would only be comfortable with a monthly premium of \$100 or less. More than half (56%) indicate that they would only be comfortable with an annual deductible of less than \$1,000 dollars.

By contrast, eHealth's recent [Health Insurance Price Index report](#) shows that young adults ages 18-24 who purchased individual coverage through eHealth during the recent nationwide open enrollment period paid an average monthly premium of \$146 and had an average annual deductible of \$4,955.

Highlights from eHealth's survey of young adult policy holders are provided below.

Young Adult Policy Holder Demographics and Lifestyle

- Almost half (49%) of survey respondents report that they are currently working full time, while 18% say that they are working part-time; one-quarter (25%) indicate that they are currently in school; only 5% report being unemployed.
- Nearly two-thirds of respondents (65%) indicate that they are either in college currently or else graduated from college within the past two years.
- When asked whether they would prefer to live at home with their parents and have health insurance or live alone and go uninsured, a majority (56%) report that they would prefer to live on their own even if it meant that they had to go uninsured.
- Nearly two-thirds (65%) say that on a first date they would be less attracted to a person who did not have health insurance.

Reasons for Buying Health Insurance and Shopping through eHealth

- When asked to choose from one of three options, about one-third (33%) of respondents say that they were motivated to purchase health insurance by the tax penalty they might face for going uninsured; a third (33%) also indicate that the need for health care motivated them to buy; another third (34%*) say that it was fear of being uninsured that motivated them to buy coverage.
- When asked why they chose to shop through eHealth rather than through a government health insurance exchange, one third (33%) say that they shopped through eHealth because it offered them more coverage choices; more than a quarter (28%) say that they chose eHealth because they didn't qualify for a government subsidy; a similar number (27%) say they did not purchase through a government exchange because the government health insurance exchange didn't work.

Feelings about the Affordable Care Act (the ACA)

- Almost two-thirds (63%) report that the ACA caused their monthly health insurance premiums to increase; only one-in-ten (10%) indicate that the ACA caused their monthly premiums to decrease.
- Nearly half (48%) indicate that the ACA caused their annual deductible to increase; only 6% report that the ACA caused their deductible to decrease.
- More than six-in-ten (63%) state that they had to change their health insurance plans as a result of the ACA; almost a third (30%) say that they had to change their doctor.

On Costs and Their Current Coverage

- More than half (59%) of respondents say that they are happy or somewhat happy with their current health insurance plan; 41% indicate that they are unhappy with their plan.
- More than six-in-ten (62%) say that their current health insurance premiums are more expensive than they can comfortably afford.

- When asked what monthly health insurance premium they would be comfortable paying, more than two-thirds (69%) report that they would only be comfortable paying a monthly premium of \$100 or less.
- Nearly three-quarters (73%) say that their annual deductible is higher than they can comfortably afford; more than six-in-ten (64%) say that they do not have enough money saved to pay their current annual deductible if they were required to do so.
- A majority of respondents (56%) say that they would only be comfortable with an annual deductible of less than \$1,000.

Survey Methodology

The results and analysis above are based on an eHealth customer survey conducted between April 24, 2014 and May 23, 2014. Participation was voluntary and a total of 220 responses were collected from health insurance policy holders between the ages of 18 and 25 who had purchased their health insurance plan through eHealth. Survey results expressed in percentages have been rounded to the nearest full percentage point.

Notes:

* Percentages may add up to slightly more or less 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.

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