



New eHealth Index Data Highlights Consumer Health Insurance Trends and Costs Outside of Open Enrollment

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In Addition to Major Medical Plan Costs, eHealth Publishes Information on the Average Cost of Short-Term Health Insurance Plans Purchased Through eHealth

MOUNTAIN VIEW, CA -- (Marketwired) -- 08/05/14 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealthInsurance.com), the nation's first and largest private online health insurance exchange, released updated information on consumer shopping trends and the cost of individual and family health insurance plans selected by eHealth shoppers outside of the nationwide open enrollment period. According to the company's analysis, average premiums for health insurance plans selected during the period from April through June 2014 were \$269 per month for individual plans and \$679 per month for family plans.

In addition to releasing cost information on major medical individual and family health insurance plans, eHealth also provided information on the cost of short-term health insurance plans and a snapshot of current average prices reported by the company's daily online Health Insurance Price Index.

Health Insurance Costs and Shopper Demographics for April - June 2014

The information provided below describes consumer shopping trends and the average cost of major medical health insurance products selected by shoppers at eHealth in the second quarter of 2014, outside of the nationwide open enrollment period established by the Affordable Care Act (ACA).

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 such as marriage, divorce, the birth of a child, the loss of employer-based health insurance, etc. [A June 2014 analysis of eHealth shoppers](#) has shown that nearly half (49%) of those who reported a qualifying life event selected "loss of coverage" as the qualifying life event which they had experienced. More than one-in-ten (11%) indicated that they had moved to another city or state, while six percent (6%) indicated that they were recently married or divorced and three percent (3%) reported the birth or adoption of a child.

Highlights from eHealth's analysis of shopping trends and plan cost data for the period from April through June 2014 include the following:

Health Plan Costs

- Premiums for individual plans selected by eHealth shoppers averaged \$269 per month while premiums for family plans averaged \$679 per month, a 1% decrease among individual plans and a 2% increase among family plans compared to 2014 plans selected during the nationwide open enrollment period (October 2013 - March 2014).
- The average annual deductible for individual plans was \$3,681 and the average deductible for family plans was \$6,973, a 12% decrease for individual plans and a 10% decrease for family plans when compared to deductibles for plans selected during the nationwide open enrollment period.
- Average monthly premiums for individual plans by metal level were as follows:
 - Catastrophic plans: \$140
 - Bronze plans: \$257
 - Silver plans: \$303
 - Gold plans: \$326
 - Platinum plans: \$363
- For plans eligible for use with a Health Savings Account (HSA), the average premium was \$268 and the average deductible was \$4,663 for individual coverage; for family coverage, the average monthly premium for HSA-eligible plans was \$606 and the average deductible was \$9,110.
- Among plans not eligible for use with an HSA, the average premium was \$270 and the average deductible was \$3,312 for individual coverage; for family coverage, the average monthly premium for non-HSA plans was \$708 and the average deductible was \$6,122.

Plan Selection Data

- During the second quarter of 2014, bronze was the most common metal level selected by both individual and family health insurance shoppers; by percentage, metal level plans were selected as shown*:
 - Catastrophic plans: 12%
 - Bronze plans: 38%
 - Silver plans: 26%
 - Gold plans: 18%
 - Platinum plans: 7%
- Among plans selected by consumers in the second quarter of 2014, 47% were PPO-style plans while 36% were HMO-style plans; 8% were POS-style plans, while 9% of plans belonged to other plan types.
- Plans eligible for use with a Health Savings Account (HSA) accounted for 27% of all plans selected by consumers during the second quarter of 2014; 73% of all plans selected were not eligible for use with an HSA.

Shopper Demographics

- In the period from April through June 2014, 53% of eHealth shoppers selecting plans were women and 47% were men; the average age was 35.
- The population of consumers selecting individual and family health insurance plans during the second quarter of 2014 fell into the following age bands:
 - Less than age 18: 5%
 - Age 18-24: 10%
 - Age 25-34: 38%
 - Age 35-44: 22%
 - Age 45-54: 16%
 - Age 55-64: 9%

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 Index reports provide 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 report is 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. Certain applications missing key data fields relevant for the analysis may have been removed from the sample analyzed. For more information on the methods employed for the collection and analysis of data, please refer to the methodology section at ehealth.com/priceindex.

Short-Term Health Insurance Costs and Shopper Demographics for April - June 2014

Short-term health insurance plans are temporary plans that do not meet the coverage requirements of the ACA but which may meet the needs of consumers who are waiting for coverage under an employer-based group health insurance plan to begin, or who are waiting for the next open enrollment period to buy their own major medical individual or family health insurance plan. Typically, short-term plans provide coverage from 1-12 months at a time and may not cover things like pre-existing medical conditions, prescription drugs, or preventive care.

Highlights from eHealth's analysis of short-term plan shopper trends and costs for the period from April through June 2014 include the following:

- Premiums for short-term plans selected by eHealth shoppers averaged \$107 per month for individual coverage and \$249 per month for family coverage.
- Individual short-term shoppers age 18-24 had an average premium of \$72 per month while individual short-term shoppers age 55-64 had an average premium of \$231 per month.
- The average annual deductible for individual plans was \$3,391 and the average deductible for family plans was \$8,252.
- 50% of eHealth shoppers selecting individual short-term health insurance plans were women and 50% were men; the average age was 33.
- The population of consumers selecting individual and family short-term health insurance plans during the second quarter of 2014 fell into the following age bands*:
 - Less than age 18: 4%
 - Age 18-24: 15%
 - Age 25-34: 46%
 - Age 35-44: 15%
 - Age 45-54: 11%
 - Age 55-64: 8%

Current Average Premiums from eHealth's Daily Price Index

The online [eHealth Price Index](#) -- updated on a daily basis -- tracks nationwide average monthly premiums for major medical individual and family health insurance plans selected by consumers shopping through eHealth. As of August 3, 2014:

- The average premium for plans selected by individual eHealth shoppers was \$269 per month, an increase of \$26 since the March 31, 2014, the last day of the 2014 nationwide open enrollment period.
- The average premium for family plans selected by eHealth shoppers was \$702 per month, an increase of \$111 per month since the March 31, 2014, the last day of the 2014 nationwide open enrollment period.

The eHealth Price Index provides consumers with insight into what they may expect to pay for individual or family major medical health insurance coverage during an open enrollment period or when they experience a qualifying life event allowing them to purchase an ACA-compliant health insurance plan outside of open enrollment.

Notes:

* Percentages may not add up to 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:

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

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

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