



## **eHealth Releases Top Five Reasons Why Currently-Insured Consumers Should Reshop for Health Insurance During Open Enrollment**

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### **Company Encourages Subsidy-Eligible Consumers to Explore All Options During Open Enrollment to Make Sure They're Getting the Best Plan for Their Needs and the Subsidies Due to Them by Law**

MOUNTAIN VIEW, CA -- (Marketwired) -- 11/11/14 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealthInsurance.com), the nation's first and largest private online health insurance exchange, published its top five reasons why even consumers who already have health insurance may wish to reshop for new 2015 health plans during the upcoming open enrollment period.

The Affordable Care Act (ACA) established nationwide open enrollment periods during which consumers can enroll in major medical individual or family health insurance plans. The open enrollment period for 2015 plans is scheduled to begin on November 15, 2014 and continue through February 15, 2015. During open enrollment, eligible consumers may also apply for subsidies to reduce their monthly health insurance premiums.

Not all health insurance policy holders are required to reshop during open enrollment in order to retain coverage for 2015. However, failing to re-evaluate their coverage options and to update their subsidy eligibility during open enrollment could cost consumers by leaving them in plans with the wrong benefits or with higher premiums or lower subsidies than necessary.

"Think of open enrollment as your chance to get an annual health insurance checkup," said Gary Matalucci, eHealth Vice President of Customer Care. "Unless you experience a qualifying life event in 2015, this may be your only chance to reconsider your coverage options and get the subsidy help that you're due before 2016 comes around. If you're already covered and not sure if you should shop again this open enrollment season, we've identified five great reasons why doing so could save you money or help you find a better plan."

#### **Five Reasons Consumers Should Shop -- or Reshop -- for Coverage During Open Enrollment**

You want a health plan that covers your preferred doctors and hospitals. If you rushed into your current health insurance plan last year, you may not have double-checked to be sure your favorite doctors or hospitals were covered. Many health insurance plans limit members to a specific network of preferred doctors and hospitals. When seeking care from medical providers outside of your plan network, your coverage may be severely reduced, or even nonexistent. If you're unhappy with the network of medical care providers available to you in your current plan, look at your options for 2015 during open enrollment. Shop through a licensed online marketplace like eHealth to search for plans accepted by your preferred doctors.

You may be entitled to more premium subsidies in 2015. Government subsidies that reduce your monthly premiums are made available to qualifying persons with a household income of between 133% and 400% of the federal poverty level. If you received subsidies this year but your anticipated income for 2015 is lower than you anticipated for 2014 when you applied for subsidies last time, you may be due more subsidy assistance next year. Depending on the preferences you communicated when applying for subsidies last time, you may need to reapply and reshop for coverage in order to update your subsidies for 2015.

You don't want your subsidies to decrease or disappear in 2015. Depending on the preferences you communicated when applying for subsidies last time, your subsidy dollars may dry up completely after December 31, 2014 unless you reapply and reshop for coverage during open enrollment. If the "benchmark plan" for your area -- the plan that helps determine the value of your subsidies -- changes in 2015, this could also result in the reduction of subsidy dollars you may be entitled to next year. Shop through a licensed online marketplace like eHealth or visit your state's government health insurance exchange to learn more about your eligibility for subsidies.

You don't want to pay the increased tax penalty next year. If your current health insurance plan is being cancelled at the end of this year or if you find yourself uninsured or underinsured -- for any reason -- for three months or more next year, you may be subject to tax penalties on your 2015 federal tax return. For 2015, the tax penalty is increasing from \$95 per adult or 1% of your taxable income (whichever is greater) to \$325 per adult or 2% of your annual taxable income (whichever is greater). Take the time to shop for coverage during open enrollment and keep your premium payments up to date if you want to avoid a nasty surprise on tax day.

You want a health plan better suited to your personal needs and budget. All health insurance plans meeting the coverage standards of the ACA provide the same suite of essential health benefits -- but not all plans are structured in the same way. Some plans come with higher monthly premiums and lower deductibles, which may be a good choice for people who use medical services more often. Other plans may come with lower monthly premiums and higher deductibles, which may be a good choice for those who only value coverage for serious accidents and illnesses. New health insurance plans are being introduced for 2015, so if your current plan is mismatched for your personal coverage needs, open enrollment is your chance to shop around.

#### **Additional resources:**

- Subsidy Help Center - eHealth recently launched a new Subsidy Help Center to address the special concerns and questions of subsidy-eligible health insurance policy holders who are unsure if they should reshop for coverage during the upcoming open enrollment period. eHealth's Subsidy Help Center is located online at <http://ehealth.com/subsidy>.
- Free Consumer Education Webcast - On November 12, 2014 at 11:00AM Pacific Time, eHealth will be hosting a Webcast titled "Obamacare 2015: An Insider's Guide to Making the Affordable Care Act Work for You." The live Webcast will address changes to the Affordable Care Act for 2015

and answer questions faced by health insurance shoppers during the upcoming open enrollment season. Consumers can sign up for the Webcast through eHealth's Subsidy Help Center.

#### 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](http://www.planprescriber.com)) and eHealthMedicare.com ([www.eHealthMedicare.com](http://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](http://www.eHealth.com/affordable-care-act).

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