



eHealth Ready to Help Consumers Find Quality, Affordable Health Insurance During the Affordable Care Act's Nationwide Open Enrollment Period

November 14, 2014

eHealth Expects to Have the Largest Inventory of Major Medical Plans in the Nation Available for Purchase, With Offerings for Both Subsidy-Eligible and Unsubsidized Consumers, Along With Tools to Help Consumers Find Plans Accepted by Their Favorite Doctors

MOUNTAIN VIEW, CA -- (Marketwired) -- 11/14/14 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealthInsurance.com), the nation's first and largest private online health insurance exchange, is marking the beginning of the nationwide open enrollment period for 2015 individual and family health insurance plans under the Affordable Care Act (ACA) by highlighting the consumer resources and selection of plans available through eHealth.

"eHealth will be open and ready for business for the 2015 open enrollment period," said Bill Shaughnessy, President and Chief Operating Officer of eHealth, Inc. "Whether you're currently uninsured, happy or unhappy with your current plan, currently receiving government subsidies or ineligible for subsidies, this is your chance to review your coverage options for 2015, apply for subsidy assistance, and enroll in the individual or family health insurance plan that's right for your needs and budget."

"eHealth stands ready to help make this year's open enrollment period a smooth and helpful experience for health insurance consumers across the country," continued Mr. Shaughnessy. "On a national scale, eHealth expects to offer more 2015 individual and family health insurance plans than any other marketplace in the country. eHealth delivers consumers personal help and support from real licensed professionals as well as intuitive plan comparison tools and the ability to look up plans accepted by specific doctors. There's no better place than eHealth to shop for health insurance during open enrollment."

The ACA's 2015 nationwide open enrollment period begins on November 15, 2014 and is scheduled to continue through February 15, 2015. Coverage under new 2015 health insurance plans selected during open enrollment may begin as early as January 1, 2015, depending on the date when consumers submit their applications and on the policies of individual insurance companies.

For many consumers, this open enrollment period may be their only chance to apply for premium subsidies and enroll in the major medical individual and family health insurance coverage they need for 2015. Consumers without health insurance at the end of the open enrollment period may have to wait until 2016 before getting health coverage that meets the requirements of the Affordable Care Act.

eHealth will enroll both subsidy-eligible consumers and non-subsidy consumers

The ACA makes government subsidies available to certain individual and family health insurance consumers earning up to 400% of the federal poverty level in 2015. During the open enrollment period, eHealth plans to enroll subsidy-eligible consumers in the majority of states, including California and the 37 states served by the federally-facilitated marketplace, utilizing broker portals made available by these exchanges. The company will also continue to enroll unsubsidized individuals and families in ACA-compliant plans available outside of government exchanges.

eHealth will offer a broad selection of 2015 health insurance plans

For the ACA's 2015 open enrollment period, eHealth expects to offer the largest inventory of any marketplace for individual and family health insurance plans, including both on-exchange and off-exchange plans. For unsubsidized consumers, eHealth expects to have more than 3,700 non-subsidy plans from more than 100 insurance companies across the country. For subsidy-eligible consumers, eHealth expects to offer more than 3,400 health insurance plans from more than 90 insurance companies, including access to on-exchange plans available through government-run marketplaces in 38 states. All of these major medical plans meet ACA requirements and protect consumers from 2015 tax penalties as long as they maintain their enrollment through 2015 without a gap or three months or longer.

eHealth is easier to use than ever before

eHealth's consumer-focused plan comparison and enrollment website provides consumers with the easiest way to find the individual and family health insurance plans best suited to their needs and budget and to enroll in coverage online. In its efforts to continually improve the consumer experience, eHealth has made over 550 website enhancements since the close of the 2014 open enrollment period on March 31, 2014. Online tools and resources available to consumers through eHealth include:

- ***A mobile-responsive website experience and quotes by text*** -- More and more consumers want to shop using their mobile devices and eHealth's online health insurance shopping experience is now more responsive and optimized for mobile users. eHealth will also begin offering shoppers who call in to eHealth's Customer Care Center the ability to ask for personalized health insurance quotes to be sent to them by text.
- ***The ability to look up which plans are accepted by specific doctors*** -- Many consumers with preferred doctors and hospitals are wary of switching to plans that may require them to change providers. Based on network information provided from the insurance companies, eHealth allows consumers to search for plans accepted by specific primary care physicians or specialists.
- ***Simple, accurate, no-commitment quotes from brand-name insurance plans*** -- eHealth does not require consumers to create an account before they can review personalized health insurance quotes from a broad selection of health insurance plans in their area. Since health insurance rates are regulated, consumers will never find plans sold through eHealth available for lower monthly premiums anywhere else.
- ***Comparison tools that make it easy to narrow down your choices*** -- The best way for consumers to save money on health insurance is to shop from a broad selection of plans and find the best match for their needs. eHealth allows

shoppers to make detailed comparisons of up to five plans at a time. It also allows them to sort their plan choices based on doctors-in-network, monthly premium, annual deductible, coinsurance, plan type, metal level, and whether office visits are covered before or after the deductible.

- **The ability to save applications in progress and return to them later** -- eHealth has made the process of shopping for health insurance as simple and streamlined as possible but consumers may still need to temporarily set aside their application. eHealth allows consumers to save applications in progress and return to them later without requiring them to start all over again.

eHealth offers customer support and resources that make a difference

Health insurance is a complex product and many consumers find the process of selecting a health insurance plan for themselves or their family stressful and overwhelming. eHealth has always put customer support and education front and center. For the ACA's 2015 nationwide open enrollment period, eHealth is offering consumers support and education in the following ways:

- **Access to licensed health insurance agents** -- During open enrollment, eHealth's licensed health insurance agents and knowledgeable representatives will be available to answer questions and help consumers by telephone, email, and online chat.
- **eHealth's Customer Resource Center** -- Providing health insurance consumers with access to dozens of educational videos, articles on a broad variety of health insurance topics, and more, eHealth's [Customer Resource Center](#) is designed to help consumers better understand their options.
- **The eHealth Subsidy Help Center** -- Consumers who received government subsidies in 2014 may not automatically continue receiving subsidies in 2015, and persons newly eligible for subsidies in 2015 should understand how subsidies work. eHealth's [Subsidy Help Center](#) addresses consumers' subsidy questions and concerns for 2015.
- **Dozens of easy-to-understand educational videos** -- Through eHealth's YouTube channel, consumers can find new video playlists offering [tips for health insurance shoppers](#), help and insight for [subsidy-eligible shoppers](#), advice on what to do when [your old plan is being cancelled](#), and more.
- **Free health insurance shopping eBook** -- eHealth's eBook "[3 Steps to Understanding the Affordable Care Act](#)" is available for free and specially designed to help consumers understand the health reform law and how to buy individual or family health insurance for 2015.
- **The eHealth Price Index** -- eHealth's [Health Insurance Price Index](#) tracks what eHealth shoppers are paying for individual and family health insurance plans on a day-to-day basis. eHealth intends to update the Index with new price data after the 2015 open enrollment period has started.

Forward-Looking Statements

This press release contains forward-looking statements, including, but not limited to, statements regarding eHealth's readiness to help consumers during the open enrollment period; eHealth's ability to offer coverage options to both subsidy-eligible and non-subsidized consumers; eHealth's ability to offer support, features and tools (such as comparison tools to find plans accepted by specific doctors) to assist customers, including via the Internet, mobile devices, telephone, text and other channels; eHealth's ability to offer more health insurance plans than other marketplaces; the timing of the ACA open enrollment period; eHealth's plans to enroll subsidy-eligible consumers (including in the states served by the federally-facilitated marketplace and California); eHealth's enrollment of unsubsidized consumers outside the government-run exchanges; eHealth's enrollment of subsidized consumers through government-run exchanges; eHealth's offering the largest inventory available of off-exchange and on-exchange individual and family health insurance plans and the number of plans available; the availability of eHealth licensed health insurance agents via telephone, email, and online chat; and the availability, ease of use and stability of eHealth's Internet platform. These forward-looking statements involve certain risks and uncertainties that could cause actual results to differ materially from those indicated in such forward-looking statements, including, but not limited to, eHealth's ability to maintain its relationships with insurance carriers and its ability to offer qualified health insurance plans; insurance carriers gaining approval to market health plans and providing eHealth permission to display them on eHealth's website; eHealth's ability to obtain health plan information and incorporate it into its web platform; eHealth's ability to enter into and maintain relationships with government exchanges; the Federal government's willingness and capability to resolve issues with eHealth's integration with healthcare.gov; the ability of eHealth's Internet platform and technology to interact with government exchanges, including through use of any available broker portal; eHealth's ability to successfully integrate with healthcare.gov and other government exchanges; eHealth's ability to timely meet requirements to sell qualified health insurance plans and assist individuals in applying for subsidies; potential changes in laws, regulations and regulatory guidance, such as the Affordable Care Act and related regulations and rules including the timing of the open enrollment period or any requirements for enrolling customers in health insurance plans; eHealth's ability to staff sufficient numbers of licensed health insurance agents and other employees; changes in the pricing, availability or coverage of health insurance plans that insurance carriers allow eHealth to sell to consumers; the reliability of data, such as provider networks, that insurance carriers and other parties provide to eHealth for eHealth's tools, educational resources and other customer support tools; eHealth's ability to maintain availability to consumers of its Internet platform, call center and other customer support infrastructure; and the ability of insurance carriers and government-run exchanges to correctly and timely process insurance applications for eHealth's customers. Other risks and uncertainties that can affect actual results are included under the captions "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" in eHealth's Annual Report on Form 10-K for the year ended December 31, 2013 and most recent Quarterly Report on Form 10-Q, which are on file with the SEC and are available on the investor relations page of eHealth's website at <http://www.ehealthinsurance.com> and on the Securities and Exchange Commission's website at www.sec.gov. All information provided in this press release is as of the date of this press release, and we undertake no duty to update this information unless required by law.

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.

Embedded Video Available: <https://www.youtube.com/watch?v=6HQEalng6wY&list=UU5jfAKxqykSQ6Z0EjxPn2Pw>

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Source: eHealth, Inc.