



## Open Enrollment Deadline: eHealth Reminds Consumers to Apply for Health Insurance by January 15 for February 1 Coverage

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### eHealth Highlights the January 15 Enrollment Deadline and Publishes Basic Shopping Tips for Consumers Still Looking for 2015 Health Insurance Coverage

MOUNTAIN VIEW, CA -- (Marketwired) -- 01/12/15 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealthInsurance.com), the nation's first and largest private online health insurance exchange, highlighted the January 15 enrollment deadline for consumers who want their health insurance coverage to start by February 1, 2015. The company also released basic shopping tips for consumers who have not yet purchased health insurance for 2015.

The Affordable Care Act's current nationwide open enrollment period began November 15, 2014 and is scheduled to continue through February 15, 2015. At this time, eHealth is enrolling subsidy-eligible consumers in the majority of states served by the federally-facilitated marketplace and in its home state of California. The company is also enrolling consumers not utilizing subsidies nationwide.

For many consumers, open enrollment may be their only chance to apply for individual or family health insurance for 2015. The tax penalty for going uninsured in 2015 will increase from \$95 per adult or 1% of taxable income to \$325 per adult or 2% of taxable income.

"Consumers who do not complete their health insurance enrollment by January 15 will likely have to wait until at least March 1 before their coverage under a new plan can begin," said Gary Matalucci, eHealth's Vice President of Customer Care. "In an effort to help health insurance shoppers navigate their way through open enrollment, we've prepared our top seven tips for consumers still shopping for 2015 health insurance coverage."

#### Top 7 Tips for Health Insurance Shoppers

- Pay attention to open enrollment and get started now. Whether you have coverage already or not, take the time to look into your options during the current nationwide open enrollment period. If you let open enrollment pass you by, you may be stuck with your current plan - or left uninsured - through the rest of 2015. Don't wait until the end of open enrollment when health insurance enrollment websites will be especially busy and it will be harder to get timely personal assistance.
- Reshop even if you've already got coverage, and especially if you have subsidies. When it comes to things like broadband, mobile phone service or car insurance, you probably know it's a good idea to shop around every now and then, just to make sure you're still getting the best deal. This is true of health insurance too. Your best time to reshop is during the annual open enrollment period. If you qualify for subsidies, it's especially important to reshop -- otherwise you may risk leaving money on the table.
- Be strategic about government subsidies. Government subsidies are available for people earning up to 400% of the federal poverty level, and subsidies can be a big help. But understand that your eligibility for subsidies in 2015 will be based on your 2015 income. So if you end up earning more than expected, you may need to repay some or all of your subsidies when you file your 2015 tax return.
- Look at coverage options beyond government exchanges. Government-run exchanges are not necessarily your best option when shopping for coverage, especially if you are not eligible for a subsidy. In some cases, private online marketplaces like eHealth may offer more coverage choices and a better shopping experience. In fact, many brand-name health insurance companies offer certain plans only outside of government exchanges. So, if you want to get the broadest view of what's out there, look at plans available through licensed online health insurance marketplaces like eHealth.com.
- Look for plans that cover your favorite doctors. Receiving medical care outside of your provider network can cost you a lot more than seeing a network doctor, so double check the network status of any provider you plan to see. Don't call the doctor's office and assume they're in-network if they "accept" your plan. Confirm their network status with your licensed agent or the insurance company. In the end it's up to you

(and not the doctor's office) to make sure that you're seeing medical providers who are in your insurance company's network. Otherwise, you may get stuck with the bill.

- Make sure you get coverage that meets Affordable Care Act requirements. Individual and family major medical plans purchased outside of government exchanges or on government exchanges will provide you with the same basic suite of essential health benefits and meet your coverage requirements under the law. They'll also meet your coverage requirements under the law. However, short-term plans or limited benefit plans may not meet your coverage requirements and leave you open to a tax penalty on your 2015 federal tax return.
- Consider filling coverage gaps with short-term plans. Coverage under any new plan you select during open enrollment may not begin for up to six weeks. Don't go uninsured in the meantime. Look into short-term coverage. Short-term plans don't meet the requirements of the ACA and typically don't cover things like preventive care or prescription drugs, but they can limit your liability for unexpected medical bills while waiting for coverage under your new major medical plan to begin.

#### 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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