



eHealth Price Index: Earliest Health Insurance Shoppers Pick More Expensive, Higher Metal Level Plans; Premiums 12% Higher For November 15 Shoppers vs. December 31 Shoppers

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eHealth Price Index Data Also Show That Family Premiums Are up 3% and Deductibles Are up 6% in the First Half of the Current Open Enrollment Period Compared to the First Half of the Prior Open Enrollment Period

MOUNTAIN VIEW, CA -- (Marketwired) -- 01/15/15 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, released data from the [eHealth Price Index](#) providing an analysis of individual and family health insurance shopping trends for the first half of the Affordable Care Act's current open enrollment period. The data reflect selections made by eHealth customers who chose non-subsidy-eligible plans outside government exchanges.

According to eHealth Price Index data published today and covering the period from November 15 to December 31, 2014:

- Shoppers on the first day of open enrollment (November 15, 2014) selected individual plans with an average monthly premium of \$317 and an average annual deductible of \$3,571, 12% higher and 10% lower, respectively, than shoppers on the final day of the first half of open enrollment (December 31, 2014).
- Family plan shoppers on November 15, 2014 selected plans with an average premium of \$748 and an average annual deductible of \$6,833, 1% higher and 14% lower, respectively, than family plan shoppers on December 31, 2014.
- During the first half of the current open enrollment period, monthly premiums averaged \$304 for individuals and \$751 for families who did not utilize government subsidies when selecting plans through eHealth.
- This represents a decrease of 2% for individuals and an increase of 3% for families compared to plans selected during the first half of the prior open enrollment period, from October 2013 through December 2013¹.
- During the first half of the current open enrollment period, average deductibles for plans selected by eHealth shoppers increased 4% for individual plans and 6% for family plans compared to plans selected during the first half of the prior open enrollment period.

The data released today describe costs and shopping trends for eHealth customers selecting 2015 health insurance plans meeting the coverage requirements of the Affordable Care Act. While the data released by the company do not reflect trends among consumers utilizing government subsidies, eHealth is also able to enroll subsidy-eligible consumers in the majority of states served by the federally-facilitated marketplace and in its home state of California.

The current nationwide open enrollment period for individual and family health insurance plans began on November 15, 2014 and is scheduled to continue through February 15, 2015. For many consumers, this period may be their only chance to apply for premium subsidies and enroll in the major medical individual and family health insurance they need for 2015.

Price Index Single-Day Snapshots - November 15 vs. December 31, 2014²

Comparing plan selection data from the first day of the current open enrollment period (November 15, 2014) to plan selection data from the last day of the first half of the open enrollment period (December 31, 2014), eHealth found the following.

On November 15, 2014:

- The average premium for individual plans was \$317 and the average deductible was \$3,571.
- The average premium for family plans was \$748 and the average deductible was \$6,833.
- Silver, gold, and platinum plans accounted for 50% of all plans selected by shoppers.
- The average age of shoppers was 39.

On December 31, 2014:

- The average premium for individual plans was \$282 and the average deductible was \$3,981.
- The average premium for family plans was \$740 and the average deductible was \$7,969.
- Silver, gold, and platinum plans accounted for 42% of all plans selected by shoppers.
- The average age of shoppers was 38.

Trends (December 31, 2014 compared to November 15, 2014):

- Average premiums for plans selected by consumers on November 15 were 12% more expensive for individuals and 1% more expensive for families than those selected by consumers on December 31, 2014.
- Average annual deductibles for plans selected by consumers on November 15 were 10% lower for individuals and 14% lower for families than those selected by consumers on December 31, 2014.
- Consumers selecting plans earlier in the open enrollment period were more likely to choose higher metal-level plans, such as silver, gold, or platinum plans.

eHealth Price Index Trends During the First Half of the 2015 Open Enrollment Period
(November 15 through December 31, 2014)

Health Plan Costs

- Premiums for individual plans selected by eHealth shoppers averaged \$304 per month, a 2% decrease compared to the average premium of \$309 per month for 2014 plans selected during the first half of the prior open enrollment period.
- Premiums for family plans averaged \$751 per month, a 3% increase compared to the average premium of \$732 per month for 2014 plans selected during the first half of the prior open enrollment period.
- The average annual deductible for individual plans was \$3,933, a 4% increase when compared to deductibles for 2014 plans selected during the first half of the prior open enrollment period.
- The average annual deductible for family plans was \$7,633, a 6% increase when compared to deductibles for 2014 plans selected during the first half of the prior open enrollment period.
- Average monthly premiums for individual plans selected by eHealth shoppers, by metal level, were as follows:
 - Catastrophic plans: \$148
 - Bronze plans: \$288
 - Silver plans: \$336
 - Gold plans: \$373
 - Platinum plans: \$434
- Average monthly premiums for individual plans selected by eHealth shoppers, by age band, were as follows:
 - Less than age 18: \$145
 - Age 18-24: \$169
 - Age 25-34: \$230
 - Age 35-44: \$281
 - Age 45-54: \$364
 - Age 55-64: \$528

Price Index Data for Select States

The following state-specific data is based only on customers who selected unsubsidized plans on eHealth's site in each state and do not reflect customer plan selections involving any government exchange.

In California:

- The average monthly premium was \$327 for individual plans and \$846 for family plans; this represents a decrease of 1% (from \$331) for individual plans and an increase of 1% (from \$835) for family plans when compared to the first half of the prior open enrollment period.
- The average annual deductible was \$3,172 for individual plans and \$5,846 for family plans.

In Colorado:

- The average monthly premium was \$298 for individual plans and \$732 for family plans; this represents a decrease of 5% (from \$313) for individual plans and a decrease of 1% (from \$738) for family plans when compared to the first half of the prior open enrollment period.
- The average annual deductible was \$4,198 for individual plans and \$7,745 for family plans.

In Florida:

- The average monthly premium was \$333 for individual plans and \$800 for family plans; this represents an increase of 2% (from \$325) for individual plans and a decrease of 1% (from \$810) for family plans when compared to the first half of the prior open enrollment period.
- The average annual deductible was \$4,508 for individual plans and \$8,992 for family plans.

In Illinois

- The average monthly premium was \$259 for individual plans and \$658 for family plans; this represents a decrease of 1% (from \$262) for individual plans and an increase of 8% (from \$609) for family plans when compared to the first half of the prior open enrollment period.
- The average annual deductible was \$4,365 for individual plans and \$9,456 for family plans.

In Maryland:

- The average monthly premium was \$279 for individual plans and \$657 for family plans; this represents an increase of 5% (from \$265) for individual plans and of 6% (from \$621) for family plans when compared to the first half of the prior open enrollment period.

- The average annual deductible was \$3,133 for individual plans and \$6,384 for family plans.

In Minnesota:

- The average monthly premium was \$253 for individual plans and \$617 for family plans; this represents an increase of 15% (from \$220) for individual plans and of 16% (from \$531) for family plans when compared to the first half of the prior open enrollment period.
- The average annual deductible was \$4,118 for individual plans and \$7,856 for family plans.

In Texas:

- The average monthly premium was \$302 for individual plans and \$742 for family plans; this represents an increase of 5% (from \$288) for individual plans and of 17% (from \$632) for family plans when compared to the first half of the prior open enrollment period.
- The average annual deductible was \$4,484 for individual plans and \$9,950 for family plans.

In Washington:

- The average monthly premium was \$328 for individual plans and \$765 for family plans; this represents a decrease of 4% (from \$341) for individual plans and a decrease of 3% (from \$787) for family plans when compared to the first half of the prior open enrollment period.
- The average annual deductible was \$3,791 for individual plans and \$6,967 for family plans.

Plan Selection Data

- In the first half of the current open enrollment period, 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: 9%
 - Bronze plans: 46%
 - Silver plans: 25%
 - Gold plans: 14%
 - Platinum plans: 6%
- Among all plans selected by consumers, 44% were PPO-style plans while 36% were HMO-style plans; 10% were POS-style plans, and 10% of plans belonged to other plan types.
- Plans eligible for use with a Health Savings Account (HSA) accounted for 33% of all plans selected by consumers.

Shopper Demographics

- In the first half weeks of the current open enrollment period, 49% of eHealth shoppers selecting plans were women and 51% were men.
- The average age of shoppers selecting plans was 39; by comparison, the average age over the first half of the prior open enrollment period was 40.
- Shoppers selecting individual and family health insurance plans fell into the following age bands³:
 - Less than age 18: 4%
 - Age 18-24: 7%
 - Age 25-34: 31%
 - Age 35-44: 22%
 - Age 45-54: 21%
 - Age 55-64: 16%

About the eHealth Price Index

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 Price 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-run exchanges.

eHealth's Price Index figures reported today are based solely on plans selected by consumers through eHealth between the dates of November 15 and December 31, 2014. These figures do not include data from individual or family health insurance shoppers who have applied for government subsidies or selected subsidy-eligible plans through their state government's health insurance exchange with the assistance of licensed agents from eHealth.

Data presented in eHealth's report is based solely on rates quoted for health insurance applications selected by consumers through the company's website in the specified time period. Figures have been rounded to the nearest full dollar or nearest full percentage point. The information provided here 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 analysis may have been removed from the sample. For more information on the methods employed for the collection and analysis of data, please refer to the methodology section at ehealth.com/priceindex.

Notes:

¹ All price comparisons made with reference to average costs during the first half of the prior open enrollment period (October 2013 - December 2014) are calculated against figures published in eHealth's February 28, 2014 [Health Insurance Price Index report](#).

² Note that the cost data reported for the specific dates identified above may differ from the daily averages reported on eHealth's online Price Index due to the fact that the online Index provides a rolling snapshot of average prices over a 14-days period. The figures above represent only plans selected on a single date by eHealth shoppers not utilizing government subsidies.

³ Percentages total 101% due to rounding.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates [eHealth.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. eHealth offers thousands of individual, family and small business health plans underwritten by more than 200 of the nation's leading health insurance companies. eHealth 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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