



Personal Finance Distress Signals: New Study of Individual Health Insurance Consumers Shows That Despite Financial Optimism and Overall Satisfaction, Many Are Not Prepared for High Medical Costs

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eHealth Coverage Satisfaction Index Report Provides First Insights Into Contrasting Consumer Attitudes Between Those Buying Their Own Health Insurance and the General Population, Including Comparisons of Subsidized vs. Non-Subsidized Consumers

MOUNTAIN VIEW, CA -- (Marketwired) -- 02/09/15 -- eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, today released a report showing that while most consumers who purchase coverage on their own are financially optimistic and generally satisfied with their plans, more than six-in-ten (61%) believe they would have difficulty paying for their deductible in case of a medical emergency.

[The report](#) is the latest installment of eHealth's Coverage Satisfaction Index, an ongoing study tracking national consumer sentiment on health insurance correlated with Americans' feelings about their health and financial standing.

"Consumers who get their coverage through an employer may feel unaffected by health reform, but people who buy coverage on their own tend to feel profoundly affected by the new market," said Gary Lauer, Chairman and CEO of eHealth, Inc. "Now that they've spent a year with Obamacare and the reforms introduced to the individually-purchased health insurance market, eHealth is providing first-hand insight into how consumers are balancing the costs and benefits of coverage. While they are generally satisfied with their coverage, it is clear that concerns over medical costs prevail, especially for those purchasing their own coverage without any financial assistance from the government."

eHealth's Coverage Satisfaction Index report issued today is based on a voluntary online survey of eHealth customers conducted between January 16 and January 20, 2015. When compared to the results of a Coverage Satisfaction Index survey of the general population conducted on behalf of eHealth by Wakefield Research and published by eHealth on January 22, 2015¹, today's report sheds new light on the attitudes and challenges of individuals and families that purchase their own coverage in compliance with the Affordable Care Act.

In addition to the results described below, the [full report](#) released today highlights divergences between different population groups, such as: government subsidy recipients vs. unsubsidized health insurance consumers; women vs. men; married persons vs. single persons; and persons living in rural areas vs. suburbanites or urbanites.

Highlights: eHealth Coverage Satisfaction Index Survey of Health Insurance Self-Purchasers

Self-purchasers are more financially secure:

- Most of the consumers surveyed report that they feel financially secure (70%), and most expect their financial situation to improve in the next 12 months (74%).
- By comparison, 66% of consumers in the general population felt financially secure and only 69% expect their financial situation to improve in the next year¹.

Health-related expenses dominate financial fears:

- The most commonly cited financial fears include expensive medical emergencies (62%), paying for health care (52%), and funding their retirement (48%).

Most are satisfied with coverage but cost is a major concern:

- Almost seven-in-ten (69%) were satisfied with the value of their health insurance plan, but when asked to identify the thing they were least satisfied with about their current health plan, nearly half (48%) cited the cost of their coverage and an additional 31% cited the benefits they receive for the money they pay.
- Subsidy recipients were significantly more satisfied with the value of their health plans compared to consumers not receiving subsidies (84% compared to 65%, respectively).

High deductibles are a major burden:

- More than six-in-ten (61%) say they would likely have difficulty paying their annual deductible if faced with a major medical expense.
- Subsidy recipients were more likely to say they may not be able to afford their deductible (73%) compared to persons not receiving subsidies (57%).
- According to eHealth's [Price Index](#) update published [January 15, 2015](#), deductibles for 2015 health plans selected by eHealth shoppers during the first half of the 2015 open enrollment period averaged \$3,933 for individuals and \$7,633 for

families².

Many unaware of improved preventive benefits:

- Four-in-ten respondents (41%) say they are unaware of how the Affordable Care Act has changed their access to preventive health care benefits.

Self-purchasers think more about the cost of coverage:

- More than nine-in-ten (93%) self-purchasers think more about the cost of health insurance than the cost of cable television; by contrast, only 64% of consumers in the general population think more about the cost of health insurance than the cost of cable television¹.

Self-purchasers are wary of Obamacare:

- Fewer than one-in-ten (9%) feel that their coverage is better now than it was prior to 2014, before the most noticeable provisions of the ACA came into effect.
- More than half (56%) say that their health insurance is more expensive now than it was prior to January 1, 2014, while 43% say that their out-of-pocket costs (like copayments and deductibles) are more expensive now.
- Nearly half (47%) feel that the Affordable Care Act had an overall negative effect on the quality of their health insurance coverage; 37% feel that it had an overall positive effect.

For more information, refer to [the complete report](#), available through the [eHealth Media Center](#).

Methodology

eHealth's Coverage Satisfaction Index report is based on a voluntary online survey of eHealth customers. It was conducted between January 16 and January 20, 2015. Responses from a total of 1,562 individual were collected. Subsidy-eligible customers were not specifically targeted in the survey. Data in this report, including data about subsidy-eligible individuals, was based entirely on voluntary self-reporting in the survey and was not independently corroborated by eHealth with data from any source other than the survey responses.

Notes:

¹ Where general population data is referenced in this release, it is drawn from the eHealth/Wakefield Research Coverage Satisfaction Index survey of the general population, results of which were [published by eHealth on January 22, 2015](#).

² eHealth Price Index data from the first half of the 2015 open enrollment period, with comparisons to the first half of the 2014 open enrollment period, can be found in [eHealth's January 15, 2015 press release](#).

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](#).

Image Available: http://www.marketwire.com/library/MwGo/2015/2/9/11G032679/Images/Can_You_Afford_Your_Deductible-987350561491.jpg

Attachment Available: http://www.marketwire.com/library/MwGo/2015/2/9/11G032679/eHealth_Coverage_Satisfaction_Index_Survey_Report_-_731448758661.pdf

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