



## February 15 Is the Last Day of Open Enrollment: As Deadline Approaches, Last-Minute Shoppers Are Paying an Average Premium of \$273 per Month for Individual Health Insurance Coverage

February 13, 2015

### **eHealth Provides Snapshot of What Last-Minute Shoppers Should Expect & Announces Extended Call Center Hours as the Nation Nears the February 15, 2015 Health Insurance Open Enrollment Deadline**

MOUNTAIN VIEW, CA -- (Marketwired) -- 02/13/15 -- Today eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](http://eHealth.com)), the nation's first and largest private online health insurance exchange, released updated Price Index figures showing what last-minute health insurance shoppers are paying on average for health insurance. The company also announced extended call center hours to help last-minute health insurance consumers get personal advice and help from eHealth's licensed agents and representatives.

The current nationwide open enrollment period for individual and family health insurance under the Affordable Care Act is scheduled to end February 15, 2015. After that date, consumers without coverage may need to remain uninsured until January 2016. eHealth is currently enrolling subsidy-eligible health insurance shoppers in most states served by Healthcare.gov and unsubsidized shoppers nationwide.

#### **Average Premiums and Deductibles for Last-Minute Shoppers**

The following eHealth [Price Index](#) data is based on individual and family health insurance plans selected by eHealth customers not utilizing government subsidies to reduce their monthly premiums:

- \$273 is the average monthly premium for individual plans selected by eHealth customers as of February 12, 2015, according to eHealth's online Price Index<sup>1</sup>; the average age of individual plan shoppers is 36 and the most popular plan metal type is bronze.
- \$698 is the average monthly premium for family plans selected by eHealth customers as of February 12, 2015, according to eHealth's online Price Index<sup>1</sup>.

#### **Open Enrollment Plan Costs: 2015 vs. 2014**

By comparing Price Index average premiums and deductibles for the current open enrollment period (November 15, 2014 - February 10, 2015) with average premiums and deductibles for all save the last week of the prior open enrollment period (October 1, 2013 - March 24, 2014), the following trends are seen<sup>2</sup>:

- Average premiums for plans selected by individuals have increased 3% in the current open enrollment period (\$294) compared to the prior open enrollment period (\$285).
- Average premiums for plans selected by families have increased 6% in the current open enrollment period (\$737) compared to the prior open enrollment period (\$693).
- Average deductibles for plans selected by individuals have increased 2% in the current open enrollment period (\$3,989) compared to the prior open enrollment period (\$3,899).
- Average deductibles for plans selected by families have increased 4% in the current open enrollment period (\$7,657) compared to the prior open enrollment period (\$7,372).

#### **Who's Shopping Outside of Government Exchanges?**

To date, four-in-ten (40%) of eHealth non-subsidy customers fall within the 18-34-year-old age group. Since the beginning of the current open enrollment period, consumers selecting health insurance plans through eHealth have fallen, proportionally, into the following age bands<sup>2</sup>:

- Less than 18: 4%
- Age 18-24: 8%
- Age 25-34: 32%
- Age 35-44: 22%
- Age 45-54: 20%
- Age 55-64: 14%

#### **eHealth's Extended Call Center Hours for Last-Minute Shoppers**

As the current nationwide health insurance open enrollment period comes to an end over the weekend of February 14-15, 2015, eHealth intends to extend the hours of its Customer Care Center as shown<sup>3</sup>:

- Friday, February 13, 2015: 5:00AM to 12:00AM Pacific Time
- Saturday, February 14, 2015: 5:00AM to 12:00AM Pacific Time
- Sunday, February 15, 2015: 5:00AM to 12:00AM Pacific Time

Many customers of eHealth.com are able to review quotes, compare plans, and enroll in health insurance entirely online. However, eHealth's licensed agents and knowledgeable representatives are also available to assist consumers by email, online chat, and telephone.

*Notes:*

<sup>1</sup> eHealth's online Price Index provides average premiums and other data based on a 14-day rolling average for non-subsidized consumers selecting individual and family health insurance plans through eHealth.

<sup>2</sup> Figures calculated "since the beginning of the open enrollment period" are based solely on non-subsidized eHealth customers only for the period from November 15, 2014 to February 10, 2015.

<sup>3</sup> eHealth reserves the right to amend these published call center hours as needed.

**About eHealth**

eHealth, Inc. (NASDAQ: EHTH) operates [eHealth.com](http://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/](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).

**Forward-Looking Statements**

This press release contains forward-looking statements, including statements regarding the open enrollment period and eHealth's Customer Care Center being available during certain hours in the last few days of the open enrollment period. 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 assist individuals in applying for subsidies and enrolling in health insurance; eHealth's ability to staff sufficient numbers of licensed health insurance agents and other team members during certain hours on the peak days near the end of the open enrollment period; eHealth's ability to maintain the smooth functioning of its customer care infrastructure to assist customers through telephone, email, online chat and other means; eHealth's ability to maintain availability to consumers of its Internet platform, call center and other ecommerce infrastructure, including on mobile devices or computers connected to the Internet; the capacity of eHealth's customer support infrastructure to handle heavy or atypical customer demand volumes in a timely manner; eHealth's ability to efficiently and timely process customer requests and applications; the ability of government exchanges and insurance carriers to efficiently and timely process requests and applications from eHealth customers; and 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. 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](http://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.

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