



The Obamacare Tax and the Uninsured: As Tax Filing Deadline Looms, How Many May Qualify for the Health Insurance Special Enrollment Opportunity?

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eHealth Survey Finds 30% of Previously Uninsured Were Unaware of the Tax Penalty or Learned About It in 2015

MOUNTAIN VIEW, CA -- (Marketwired) -- 04/14/15 -- Today, eHealth Inc. (NASDAQ: EHTH), America's first and largest private online health insurance exchange, published results from a survey of consumers who purchased their own health insurance at eHealth.com during the 2015 open enrollment period. eHealth's analysis of the survey provides insight into those consumers who may be eligible for the special enrollment opportunity under the Affordable Care Act (ACA) which continues through April 30, 2015 in many states.

The Centers for Medicare and Medicaid Services (CMS) announced the special enrollment opportunity for uninsured Americans who were previously unaware of the Affordable Care Act's individual mandate prior to paying the tax penalty for being uninsured in 2014. The special enrollment opportunity announced by CMS applies only in states served by Healthcare.gov which have not built their own health insurance exchange, although other state-run exchanges have announced similar special enrollment opportunities.

eHealth's analysis is based on 2,364 voluntary responses to an email survey sent to customers who shopped for their health insurance at eHealth.com from January 1 through February 15, 2015, during the last half of the Affordable Care Act's 2015 open enrollment period.

Insured Versus Uninsured

eHealth's survey found that two-in-five (40%) applicants were previously uninsured prior to applying for coverage at eHealth.com. "Previously uninsured" was the most common response when consumers were asked about their prior insurance status:

- Previously uninsured - 40%
- COBRA coverage - 5%
- Private insurance - 35%
- Medicare or Medicaid - 6%
- Employer insurance - 14%

Awareness of the ACA's Uninsured Tax Penalty

The survey also found that more than a quarter of all applicants (30%) were either unaware of the tax penalty (12%) or learned about it for the first time in 2015 (18%). Among the previously uninsured, more than one-third (36%) said they were either unaware of the tax penalty (17%) or had learned about for the first time in 2015 (19%).

When did you first learn that you may have to pay a tax penalty for not having health insurance?

All Respondents*	Previously Uninsured Respondents
12%: Currently unaware of the tax penalty	17%: Currently unaware of the tax penalty
18%: 2015	19%: 2015
43%: 2014	38%: 2014
26% Prior to 2014	26% Prior to 2014

Uninsured Men vs. Uninsured Women

eHealth's survey found that men were less likely to be aware of the tax penalty than women: 16% of uninsured men were unaware of the tax penalty for being uninsured, compared to 13% of uninsured women.

Millennials Equally Unaware of Tax Penalty

The survey also found that Millennials -- customers between the ages of 18 and 34 -- were not more likely to be unaware of the tax penalty than older consumers.

When did you first learn that you may have to pay a tax penalty for not having health insurance?

Millennial Respondents (Ages 18 to 34)	Other Respondents (Ages 35 to 64)
11%: Current unaware of the tax penalty	11%: Currently unaware of the tax penalty
17%: 2015	16%: 2015
47%: 2014	39%: 2014

25% Prior to 2014

34% Prior to 2014

Notes:

* Figures may not add up to 100% due to rounding.

eHealth

eHealth, Inc. (NASDAQ: EHTH) owns 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 many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources and 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), eHealthMedicare.com (www.eHealthMedicare.com) and Medicare.com (www.Medicare.com).

For more health insurance news and information, visit the eHealth consumer blog: Get Smart - Get Covered or visit eHealth's Consumer Resource Center.

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