



eHealth's Early Obamacare Open Enrollment Report: Why People Are Shopping & What They're Buying

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eHealth Sheds Light on Early Open Enrollment Shoppers: the Plans They're Selecting, the Premiums They're Paying, and What They're Looking for in Health Insurance for 2016

MOUNTAIN VIEW, CA -- (Marketwired) -- 12/01/15 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, published average costs and shopping trends from the first weeks of the Affordable Care Act's 2016 open enrollment period, along with results from a survey of early open enrollment health insurance shoppers.

"The cost of coverage is the biggest concern for most health insurance shoppers right now," said eHealth CEO and Chairman Gary Lauer. "It's disconcerting to hear that so many people are experiencing a price increase, but we're encouraged to see that so many shoppers say they are finding lower cost options during open enrollment. For the Affordable Care Act to work, it's imperative that consumers have affordable choices, with or without a subsidy."

Mr. Lauer recently [published a three-point proposal](#) to help make health insurance more affordable for consumers under the Affordable Care Act (ACA, commonly referred to as Obamacare).

Highlights from eHealth's early shopper report:

"Lower monthly premiums are my biggest concern"	"I was able to find a 2016 plan with a lower premium"	"I was uninsured before shopping at eHealth"
69%	49%	33%

- **69% want to lower their monthly costs** - More than two-thirds of survey respondents say that finding affordable monthly premiums is their biggest concern
- **49% say they found lower cost options** - Nearly half of survey respondents say they were able to lower their monthly premiums compared to their 2015 plans
- **33% of early shoppers were previously uninsured** - Uninsured Americans are still turning to eHealth to find Obamacare-compliant health coverage
- **Premiums for plans selected by shoppers are up 12% on average compared to 2015** - Early shoppers are selecting more expensive plans for 2016 compared to the first two weeks of open enrollment for 2015
- **Silver plans gain in popularity** - Nearly a third of early shoppers (32%) selected silver plans, compared to 24% in the first two weeks of open enrollment last year
- **Popularity of EPO plans increases 50%** - Exclusive Provider Organization (EPO) plans accounted for 15% of all plans selected by early shoppers, compared to only 10% last year

COVERAGE COSTS AND SHOPPING TRENDS AMONG EARLY SHOPPERS

The information provided below is based on health insurance applications submitted through eHealth during the first two weeks of the current Obamacare open enrollment period (Nov. 1-14, 2015). The figures reflect average costs and shopping trends for consumers not utilizing government health insurance subsidies. Year-over-year comparisons are made with the first two weeks of the 2015 open enrollment period (Nov. 15-28, 2014).

Average premiums and deductibles for individual coverage:

- \$348 per month for premiums, a 12% increase compared to last year (\$312)
- \$4,087 per year for deductibles, an 8% increase compared to last year (\$3,788)

Average premiums by metal level for individual coverage:

- \$506 per month for platinum plans
- \$437 per month for gold plans
- \$383 per month for silver plans
- \$330 per month for bronze plans
- \$154 per month for catastrophic plans

Plan selection by metal level (individual and family plans combined)*:

- 4% selected platinum plans, compared to 7% last year
- 13% selected gold plans, compared to 15% last year

- 32% selected silver plans, compared to 24% last year
- 43% selected bronze plans, compared to 46% last year
- 9% selected catastrophic plans, compared to 9% last year

Plan selection by plan type (individual and family plans combined)*:

- 37% selected HMO plans, compared to 36% last year
- 42% selected PPO plans, compared to 45% last year
- 15% selected EPO plans, compared to 10% last year
- 6% selected POS plans, compared to 10% last year

Early shoppers by age of primary applicant (individual and family plans combined):

- 4% were under age 18, compared to 4% last year
- 5% were age 18-24, compared to 7% last year
- 28% were age 25-34, compared to 29% last year
- 22% were age 35-44, compared to 22% last year
- 20% were age 45-54, compared to 20% last year
- 21% were age 55-64, compared to 18% last year
- 41 was the average age of primary applicants, compared to 40 last year

EHEALTH SURVEY: CONSUMER SENTIMENTS AMONG EARLY SHOPPERS

The information below is based on the results of a voluntary survey of consumers who purchased individual or family health insurance plans through eHealth during the current open enrollment period. More than 400 responses were collected between November 1 and November 27, 2015.

The most important factors for early health insurance shoppers:

- 69% said that an affordable monthly premium was the most important thing they looked for in a health insurance plan
- Among persons identifying themselves as subsidy recipients, 79% said an affordable monthly premium was the most important factor
- 56% of those not receiving subsidies felt the same way
- 13% said the most important factor was finding a plan that accepted their current doctor
- Ten percent said the most important factor was finding a plan with a low deductible

Coverage status prior to selecting a plan at eHealth:

- More than four-in-ten (44%) said they were previously insured under a plan they had purchased themselves
- A third (33%) said they were previously uninsured
- 16% said they were previously insured through an employer-based plan

Why consumers may be shopping for new coverage:

- More than half (58%) said the monthly premiums for their 2015 plan were being raised
- A third (33%) said the benefits offered through their old plan had changed
- Nearly three-in-ten (29%) said the deductible on their 2015 plan was going up
- 17% said their old plan would not be available in the same form in 2016

The benefits for shopping for new coverage during open enrollment:

- Nearly half (49%) said they were able to lower their monthly health insurance premiums
- Among those identifying themselves as subsidy recipients that figure was 59%
- Among the unsubsidized that figure was 41%
- More than a quarter (28%) said they were able to lower their deductible with a new plan

Why people shop early during open enrollment:

- More than a third (38%) said they didn't want to pay the tax penalty for going uninsured
- More than a quarter (28%) said they recently learned they could qualify for coverage under the Affordable Care Act
- 15% said they needed access to health care due to an injury or illness
- 11% said they had missed last year's open enrollment period

** Figures may add to slightly more or less than 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](#).

Image Available: http://www.marketwire.com/library/MwGo/2015/12/1/11G074002/Images/eHealth_Early_Obamacare_Open_Enrollment_Snapshot-3c4d61734841982b832742957667d5d5.jpg

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