eHealth

Obamacare Open Enrollment and Prescription Drugs: eHealth Drug Coverage Comparison Tool Can Deliver Significant Savings on Critical Rx Costs

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eHealth reports median potential savings of $1,650; 70% of potential savers could save $500 or more; 25% could save $4,000 or more

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Oct. 31, 2016-- Today eHealth, Inc. (NASDAQ: EHTH), which operates eHealth.com, the nation's first and largest private online health insurance exchange, released figures describing how much money health insurance shoppers could potentially save by using the company's prescription drug coverage comparison tool during the Affordable Care Act's (Obamacare's) 2017 open enrollment period, which is scheduled to begin on November 1, 2016.

At eHealth.com, people can enter their prescription drugs into eHealth's drug coverage comparison tool and find the Obamacare plan that covers their prescription drugs at the lowest possible price. While all major medical health insurance plans cover prescription drugs, health plans often differ in the specific drugs they cover and the out-of-pocket costs enrollees will face.

eHealth analyzed over 25,000 sessions where a customer used the tool outside of open enrollment in 2016. In sixty-four percent of those sessions (over 16,000) people who used the tool found potential savings if they switched to the plan optimized for their prescription drug regimen:

- **The median amount that could be saved was $1,650**
- 70% found $500 or more in potential savings
- 25% found $4,000 or more in potential savings
- Overall, men found more potential savings ($2,086) than women ($1,272)
- By age group, potential savings were highest among adults between the ages of 60-64 ($2,019) and 40-49 ($1,969) vs. other age groups
- The average person entered 2 prescription drugs into the tool when comparing plans

"Too many people waste money on prescription drugs because they don't compare the coverage offered under different plans , but now there's no excuse to stick with a plan that doesn't meet your needs," said eHealth CEO Scott Flanders. "eHealth's prescription drug coverage comparison tool makes it easy to find and enroll in the plan that's best for you. Our analysis shows that you could potentially save hundreds or even thousands of dollars by enrolling in the right plan for your personal prescription drug needs."

Significant potential Rx savings for shoppers who use eHealth's comparison tool

In the tables below, eHealth identifies median potential savings for users of the drug coverage comparison tool who visited the company's website between February 1 and August 31, 2016. When reviewing their coverage options through eHealth.com, shoppers were prompted to enter their prescription drugs and dosages and review the potential savings available by plan. These savings may only be realized if the shopper enrolls in the optimal plan and takes the prescription drugs in the dosages they have described. See the methodology section below for additional details.

Median potential savings overall
$1,650

Median potential savings by gender

Female:	$1,272
Male:	$2,086

Median potential savings by age

Age 0-19:	$1,652
Age 20-29:	$1,264
Age 30-39:	$1,645
Age 40-49:	$1,969
Age 50-59:	$1,697
Age 60-64:	$2,019

Distribution of potential savings by % of tool users*

$1 - $500	31%
$501 - $1,000	10%
$1,001 - $2,000	13%
$2,001 - $4,000	20%
$4,001 and higher	26%

* Numbers may not add to 100% due to rounding

Drugs most commonly entered by anonymous tool users

The ten most common drugs entered by health insurance shoppers into eHealth's drug coverage comparison tool include the following:

- Adderall, a drug commonly used to treat ADHD and other conditions
- Lisinopril, commonly used to treat high blood pressure and heart failure
- Levothyroxine, commonly used to treat hypothyroidism
- Metformin, commonly used to treat type 2 diabetes
- Vyvanse, commonly used to treat ADHD
- Synthroid, a brand-name version of levothyroxine
- Atorvastatin, commonly used to treat high cholesterol
- Duloxetine, commonly used to treat depression, anxiety and other conditions
- Lantus, commonly used to treat diabetes
- Buproprion, commonly used to treat depression and aid smoking cessation

Drugs most commonly entered that did not generate savings

The five most common drugs entered by health insurance shoppers into eHealth's drug coverage comparison tool which did not yield potential savings for customers include:

1. Saxenda, used to regulate appetite
2. Imatinib, used to treat certain types of cancer and other related diseases
3. Keytruda, used in cancer immunotherapy
4. Clozaril, used to treat schizophrenia
5. Viagra, used to treat erectile dysfunction in men

Methodology

In preparing the analysis above, eHealth reviewed more than 16,000 user sessions in which anonymous consumers utilized the drug coverage comparison function at eHealth.com between February 1 and August 31, 2016 and found potential savings. Potential savings are calculated based on the full price for the drugs entered by consumers. Full price is based on figures obtained through insurance carriers with whom eHealth has a relationship or through other sources. Savings figures are based only on plans available through eHealth.com and may only be realized if the consumer chooses to enroll in the plan identified as offering the highest savings. In addition, although the comparison tool attempts to use the latest data available, plans may change their drug formularies or coverage rates or otherwise not provide the latest correct data in some instances.

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eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, the nation's first and largest private online 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 Medicare.com (www.Medicare.com), eHealthMedicare.com (www.eHealthMedicare.com) and PlanPrescriber.com (www.PlanPrescriber.com).

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