

# eHealth Enters the 2017 Obamacare Open Enrollment Period with a Powerful New Health Insurance Comparison Tool That May Save Shoppers Thousands

November 1, 2016

eHealth offers health insurance shoppers robust consumer resources, a broad supply of plans, and a new prescription drug coverage comparison tool that helps them pick the plan best suited to their Rx needs

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Nov. 1, 2016-- Today eHealth, Inc. (NASDAQ:EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, marks the beginning of the Affordable Care Act's nationwide open enrollment period for 2017 with a broad selection of plans, insightful customer resources, and a new drug coverage comparison tool that can help shoppers save money on their prescription drug needs.

The 2017 nationwide open enrollment period under the Affordable Care Act (ACA or "Obamacare") begins on November 1, 2016 and is scheduled to continue through January 31, 2017.

## eHealth launches new drug coverage comparison tool

At a time when many health insurance consumers are facing increased premiums for 2017, eHealth's new prescription drug coverage comparison tool can help many find potential savings on their prescription drug needs.

"The 2017 open enrollment period is here, and eHealth is ready with a powerful new tool that can help a lot of shoppers save a lot of money on their prescription drugs," said eHealth CEO Scott Flanders. "When comparing 2017 health insurance plans at eHealth, just enter your prescription drug regimen into the tool to see an estimate of how much you can save based on the different levels of coverage offered by insurance plans in your area. In a recent study, more than 70% of our prescription drug coverage comparison tool users were able to find \$500 or more in estimated annual savings. 1"

eHealth's new prescription drug coverage comparison tool is available in every state where eHealth offers 2017 major medical health insurance plans. It is found on the plan comparison page after shoppers enter their zip code and date of birth to preview plans available in their area<sup>2</sup>.

## eHealth offers a broad selection of 2017 Obamacare-compliant health insurance plans

For the ACA's 2017 open enrollment period, eHealth has planned to offer access to more individual and family health insurance plans than any other private online marketplace. Unavailable on government-run exchanges, these non-subsidy major medical health insurance plans meet ACA requirements and can protect consumers from 2017 ACA tax penalties if they maintain their enrollment through 2017 without a gap of more than two consecutive months.

According to data reported by the Robert Wood Johnson Foundation, consumers shopping for Obamacare-compliant plans outside of government exchanges may find more bronze and gold-level plans available, as well as more PPO (Preferred Provider Organization) and POS (Point of Service) plans to choose from<sup>3</sup>.

## eHealth makes Obamacare easy for 2017

eHealth's consumer-focused plan comparison and enrollment website provides consumers with an easy way to find the individual and family health insurance plans best suited to their needs and budget, and to enroll in coverage online. In its efforts to continually improve the consumer experience, eHealth has made hundreds of website enhancements since the close of the 2016 open enrollment period. Online tools and resources available to consumers through eHealth include:

- Streamlined plan renewals for existing customers. Consumers who purchased their 2016 health insurance plan through eHealth can easily reshop for new plans if their 2016 health insurance plans are no longer available or will no longer meet their needs in 2017.
- A fully-functional, mobile-responsive enrollment experience. eHealth's website is fully mobile-responsive, allowing shoppers to review personalized health insurance quotes and enroll in the plan of their choice through a mobile device.
- The ability to find out which plans are accepted by specific doctors. Many consumers with preferred doctors and hospitals are wary of switching to plans that may require them to change medical providers. Based on network information provided from the insurance companies, eHealth allows consumers to search for plans accepted by specific primary care physicians or specialists.
- Comparison tools that make it easy to narrow down your choices. Consumers can save money on health insurance by shopping from a broad selection of plans and finding the best match for their needs. eHealth allows shoppers to make detailed comparisons of up to five plans at a time. It also allows them to sort their plan choices based on doctors-in-network, monthly premium, annual deductible, coinsurance, plan type, metal level, and now based on coverage of specific prescription drugs.

### eHealth offers customer support and resources that make a difference

Health insurance is a complex product and many consumers find the process of selecting a health plan for themselves or their family stressful and

overwhelming. eHealth has always put customer support and education front and center. In time for the ACAs 2017 nationwide open enrollment period, eHealth is offering consumers support and education in the following ways:

- Multiple channels for customer support. eHealth answers questions and helps consumers by telephone, email, and online chat using its staff of licensed insurance agents and knowledgeable representatives.
- eHealth's Customer Resource Center . Providing health insurance consumers with access to dozens of educational videos, articles on a broad variety of health insurance topics, and more, eHealth's <a href="Customer Resource Center">Customer Resource Center</a> is designed to help consumers better understand their options.
- Free health insurance shopping eBook. eHealth's free eBook "3 Steps to Understanding the Affordable Care Act" has been updated to help consumers understand the health reform law and how to buy individual or family health insurance for 2017.

## Notes:

- <sup>1</sup> Based on an eHealth analysis of 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. For other findings, methodology information, and explanatory notes, refer to eHealth's October 31, 2016 press release.
- <sup>2</sup> Data for the prescription drug coverage comparison tool and plans offered through eHealth may not be available in every state, or for every part of every state. Even when a plan is offered through eHealth in a certain area, the prescription drug coverage comparison tool may not have enough data to provide a savings estimate in that area in some cases. See disclaimers and methodology information provided through eHealth's October 31, 2016 press release linked in note 1 for more details.
- <sup>3</sup> Source: Robert Wood Johnson Foundation HIX Compare 2015-2016 Data Sets: <a href="http://www.rwjf.org/en/library/research/2015/12/hix-compare-2015-2016-datasets.html">http://www.rwjf.org/en/library/research/2015/12/hix-compare-2015-2016-datasets.html</a>. See also: <a href="http://www.modernhealthcare.com/article/20161024/NEWS/161029972">http://www.modernhealthcare.com/article/20161024/NEWS/161029972</a>.

#### eHealth

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 (<a href="https://www.eHealthMedicare.com">www.eHealthMedicare.com</a>) and PlanPrescriber.com (<a href="https://www.eHealthMedicare.com">www.eHealthMedicare.com</a>).

For more health insurance news and information, visit eHealth's Consumer Resource Center.

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