



## How Much Does Health Insurance Cost Small Employers? eHealth Highlights Average Premiums and Deductibles

December 13, 2016

**The average small business health plan cost was \$1,432 per month, \$286 per covered life; the average deductible was \$2,306 per covered life**

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Dec. 13, 2016-- eHealth, Inc. (NASDAQ: EHTH) reported today that small employers purchasing group health insurance through eHealth.com in 2016 paid an average monthly premium of \$286 per covered life and the average deductible was \$2,306. eHealth operates [eHealth.com](http://eHealth.com), the nation's first and largest private online health insurance exchange.

eHealth's findings are derived from an analysis of plans selected by more than 500 small employers through eHealth.com during 2016. Highlights of the analysis include the following:

- The average small group health plan had five members; three were employees and two were family members of employees.
- The average small group paid \$1,432 per month, \$286 per covered life.
- Annual deductibles averaged \$2,306.

eHealth also analyzed data at a state-level in nine states where eHealth had at least 25 new sold groups and a combined total of at least 100 covered lives in 2016. Highlights of the analysis from these states include the following:

- The highest average monthly premium per covered life was \$355 in New York.
- The lowest average monthly premium per covered life was \$170 in Arizona.

State	Average Group Size	Average Group Monthly Premium	Average Monthly Premium Per Covered Life
Arizona	6	\$1,018	\$170
California	5	\$1,570	\$314
Colorado	4	\$799	\$200
Florida	5	\$1,394	\$279
Georgia	6	\$1,766	\$294
New Jersey	4	\$1,311	\$328
New York	4	\$1,418	\$355
Texas	5	\$1,615	\$323
Virginia	6	\$1,043	\$174

"This is the first time eHealth has published cost-related data for the small business market, but we've been doing it for individuals and families for several years," said Scott Flanders, CEO of eHealth, Inc. "As many small employers debate the choice to offer coverage to employees and their families, we felt it was important to share this data as a benchmark for small business owners to be aware of."

eHealth is one of the few organizations with nationally sourced health insurance data that broadly reflects consumer buying patterns and purchase prices to provide insights into the self-purchased small group health insurance market.

Data presented in eHealth's report is based solely on submitted applications for health insurance through eHealth in the specified time period. It does not offer a comprehensive view of costs for all plans available through eHealth, through the market as a whole, or through government SHOP exchanges. Certain applications missing key data fields relevant for the analysis may have been removed from the total sample. Specific health insurance plan premiums, deductibles, and other features may differ significantly from any averages or other presented statistics.

### Methodology

eHealth analyzed premium data from small group health insurance sold through eHealth in 2016. To determine average premiums per employer, per employee and per dependent, eHealth analyzed the number of employees and dependents on each plan, the monthly premium paid per sold plan and the plan deductible as listed in the plan summary of benefits.

### eHealth

eHealth, Inc. (NASDAQ: EHTH) owns [eHealth.com](http://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](http://www.Medicare.com)), eHealthMedicare.com ([www.eHealthMedicare.com](http://www.eHealthMedicare.com)) and PlanPrescriber.com ([www.PlanPrescriber.com](http://www.PlanPrescriber.com)).

For more health insurance news and information, visit eHealth's [Consumer Resource Center](#).

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