



The Average Four-Person Family Will Spend Over \$14,300 on Health Insurance Premiums in 2017, According to eHealth Price Index Report

May 3, 2017

Average monthly health insurance premiums among unsubsidized eHealth shoppers increased 18% for individuals and 20% for families between the 2016 and 2017 Obamacare open enrollment periods

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--May 3, 2017-- eHealth, Inc. (NASDAQ:EHTH), which operates eHealth.com, the nation's first and largest private online health insurance exchange, has released its [Health Insurance Price Index Report for the 2017 Open Enrollment Period](#). The report shows that monthly premiums for plans selected on eHealth.com by unsubsidized shoppers averaged \$378 for individuals and \$997 for families of two or more.

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eHealth has now reported on costs and trends among unsubsidized health insurance shoppers on its site through four consecutive nationwide open enrollment periods following the implementation of the Affordable Care Act (ACA). Highlights from the 2017 report include the following:

- **Individual premiums averaged \$378 per month, an 18% increase since the 2016 open enrollment period.** Average premiums for individual health insurance plans selected by eHealth shoppers have increased 39% since the 2014 open enrollment period, when major provisions of the Affordable Care Act first came into effect.
- **Family premiums averaged \$997 per month, a 20% increase since 2016.** Average premiums for family plans have increased 49% since the 2014 open enrollment period, when major provisions of the Affordable Care Act first came into effect.
- **Deductibles averaged \$4,449 for individuals and \$8,232 for families.** Annual deductibles for individual plans increased 2% compared to the 2016 open enrollment period while deductibles for family plans increased 3%.
- **For 2017, the average four-person family will spend more than \$14,300 per year on premiums.** The average monthly premium for a four-person family was \$1,195 per month, and the average annual deductible for a four-person family was \$8,044.
- **HMO-style plans now account for more than half of all plans selected by shoppers.** The percentage of eHealth shoppers selecting HMO-style plans increased from 39% for 2014 to 53% for 2017; meanwhile the number of shoppers selecting PPO-style plans has decreased from 46% for 2014 to 22% for 2017.
- **The popularity of silver plans increases.** Silver plans accounted for 33% of all plans selected by eHealth shoppers for 2017 compared to 21% for 2014; meanwhile, the percentage of bronze plans selected by shoppers has dropped from 47% in 2014 to 43% in 2017.

"Anyone who still needs proof that health insurance costs are out of control should take a look at our 2017 Price Index Report," said eHealth CEO Scott Flanders. "Among unsubsidized eHealth shoppers, the average family of four will spend more than \$14,300 on premiums this year, and you can add another \$8,000 if medical issues require them to fulfill their annual deductible. That comes to more than \$22,000 in total! This is not affordable coverage by any rational standard."

Mr Flanders continued: "Middle-income Americans who purchase coverage on their own and do not qualify for subsidies under current law are straining under the burden of costs like these. At eHealth we hear from them every day, and we work hard to match them with the best health plan available for their needs and budget. However, we continue to call on Congress and the President to take meaningful actions to bring affordability and stability to the individual and family health insurance market."

Findings from the current report are derived from an analysis of plans selected by more than 38,000 individual and family health insurance shoppers at eHealth.com during the 2017 open enrollment period (November 1, 2016 - January 31, 2017). The full report is available for [download](#) and has been published at the company's [media center](#).

eHealth is one of the few organizations with national source health insurance data that broadly reflects consumer buying patterns and purchase prices in the self-purchased individual and family health insurance market. eHealth's analysis provides insights into the large segment of the individual and family health insurance market that may not qualify for or elect to use government subsidies, and that may shop for coverage through sources other than government exchanges.

Data presented in eHealth's report is based solely on rates quoted for health insurance applications submitted by unsubsidized people through eHealth.com in the specified time period and not through any government exchange. Applications submitted by eHealth shoppers who applied for government subsidies (premium tax credits) were excluded from this analysis.

This report does not offer a comprehensive view of costs for all plans available through eHealth, through the market as a whole, or through government 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. For more information on the methods employed for the collection and analysis of data, please refer to the methodology section at the end of the report.

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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Source: eHealth, Inc.

DMA Communications for eHealth, Inc.

Sande Drew, 916-207-7674

sande.drew@ehealth.com

or

eHealth, Inc.

Nate Purpura, 650-210-3115

nate.purpura@ehealth.com