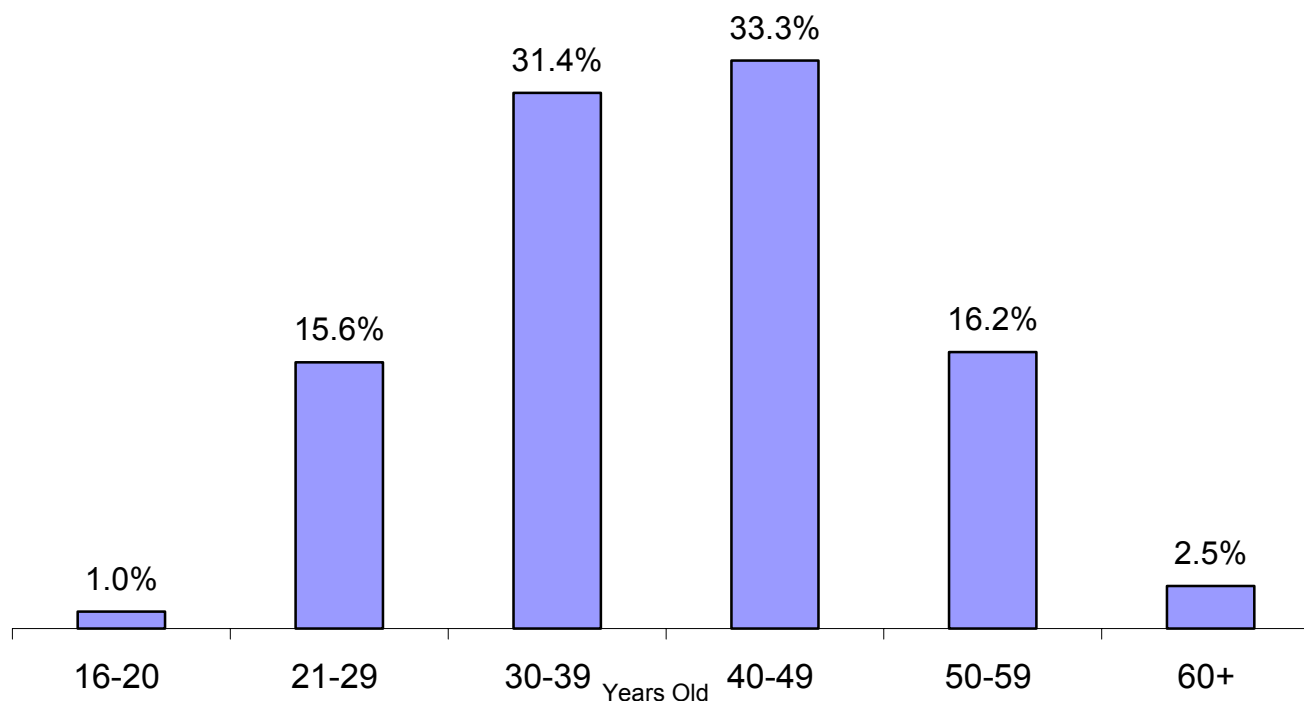


On January 1, 2004, eHealthInsurance began offering, nationwide, Health Savings Account-eligible health plans (HSA-eligible plans) to match with Health Savings Accounts. This fact sheet gives a snapshot of the market from the vantage point of HSA-eligible plans eHealthInsurance sold in the first six months of their existence, through June 2004. eHealthInsurance is the largest source of health insurance in the United States for individuals and families and represents over 140 of the leading health insurance carriers across all 50 states.

## Buyer Demographics of HSA-eligible Plans

### Age of HSA-eligible Plan Purchasers: 52% are 40 Years Old and Above

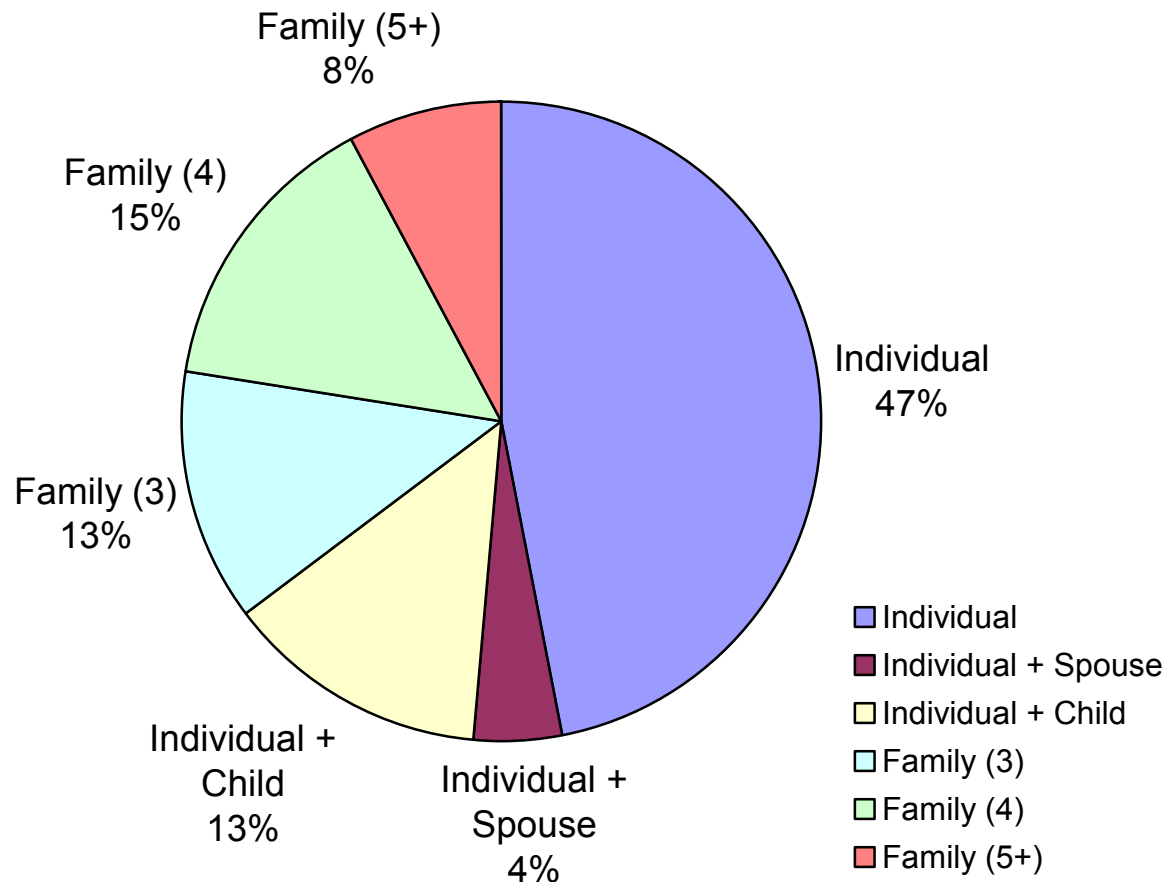


Contact: Emily Fox, 650/210-3140

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance

## Buyer Demographics of HSA-eligible Plans

**Size of Families with HSA-eligible Plans:  
49% of Purchasers are Families with Children**



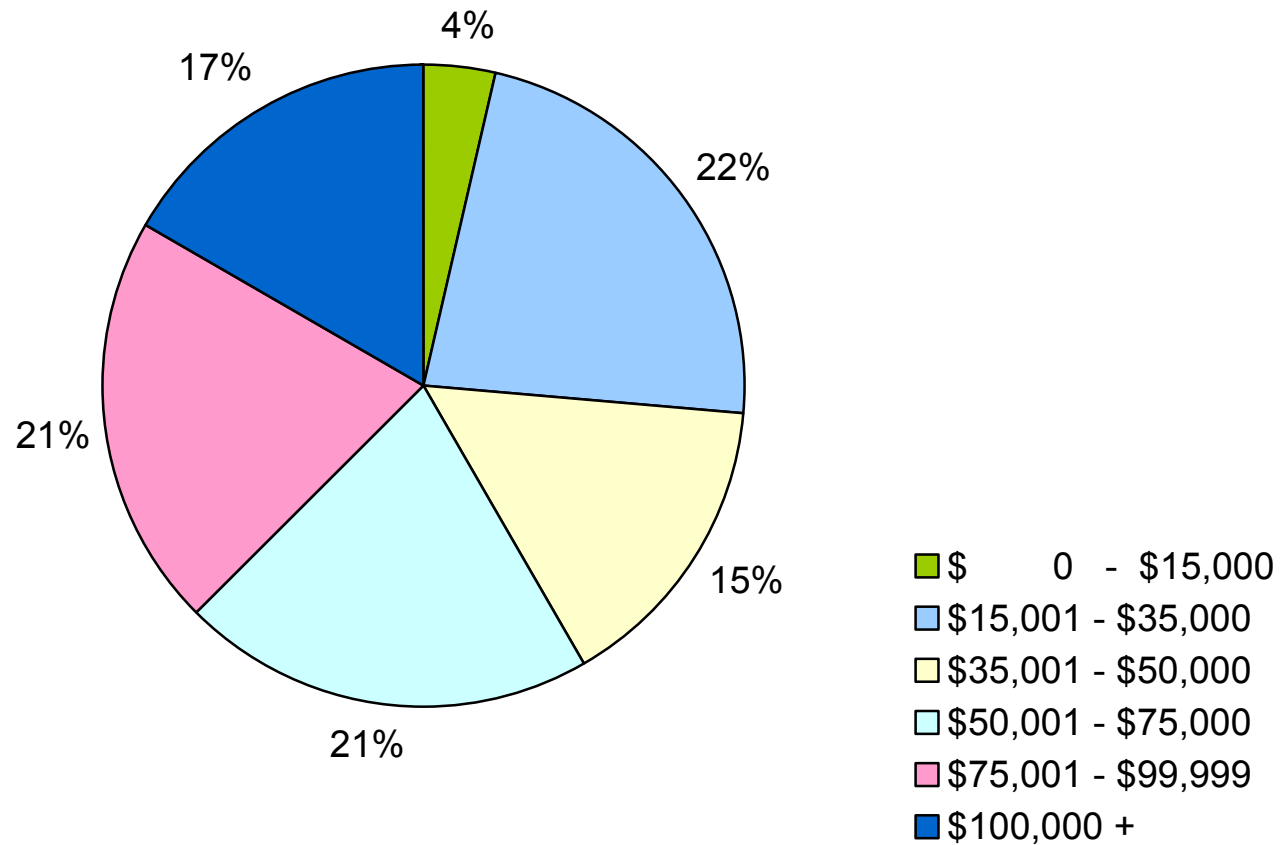
Contact: Emily Fox, 650/210-3140

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance

## Buyer Demographics of HSA-eligible Plans

### HSA-eligible Plans by Level of Income:

**41% of Plans are Purchased by People with Incomes of \$50,000 or Below**



Contact: Emily Fox, 650/210-3140

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance

## Buyer Demographics of HSA-eligible Plans

### Percentage of Previously Uninsured HSA-eligible Plan Purchasers by Level of Income:

#### More HSA-eligible Plan Purchasers at Lower Income Levels Were Uninsured

Income Level	% Previously Uninsured
\$0- \$15,000	44.1%
\$15,001 - \$35,000	17.3%
\$35,001 - \$50,000	46.9%
\$50,001 - \$75,000	37.1%
\$75,001 - \$99,999	25.0%
\$100,000 +	27.4%

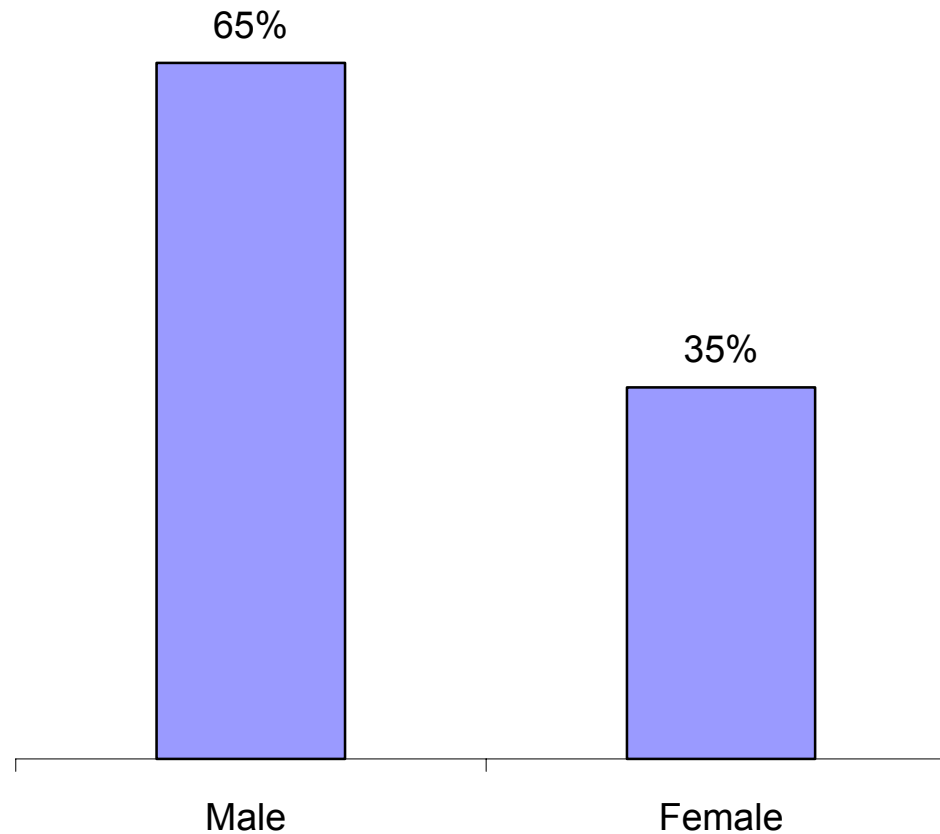
*30.2% of HSA-eligible plan purchasers were previously uninsured*

Contact: Emily Fox, 650/210-3140

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance

## Buyer Demographics of HSA-eligible Plans

**Gender of HSA-eligible Plan Purchasers:  
More than Two-Thirds of Primary Applicants for HSA-Eligible Plans are Male**



Contact: Emily Fox, 650/210-3140

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance

## Buyer Purchase Prices of HSA-eligible Plans

**HSA-eligible Health Insurance Plan Premiums:  
Nearly 55% of Buyers are Paying \$100 or Less Per Month**

\$50 or Less	9.1%
\$51 – 100	45.8%
\$101 – 200	33.9%
\$201 – 300	8.0%
\$301 – 400	2.5%
\$401 – 500	0.5%
Greater than \$500	0.2%

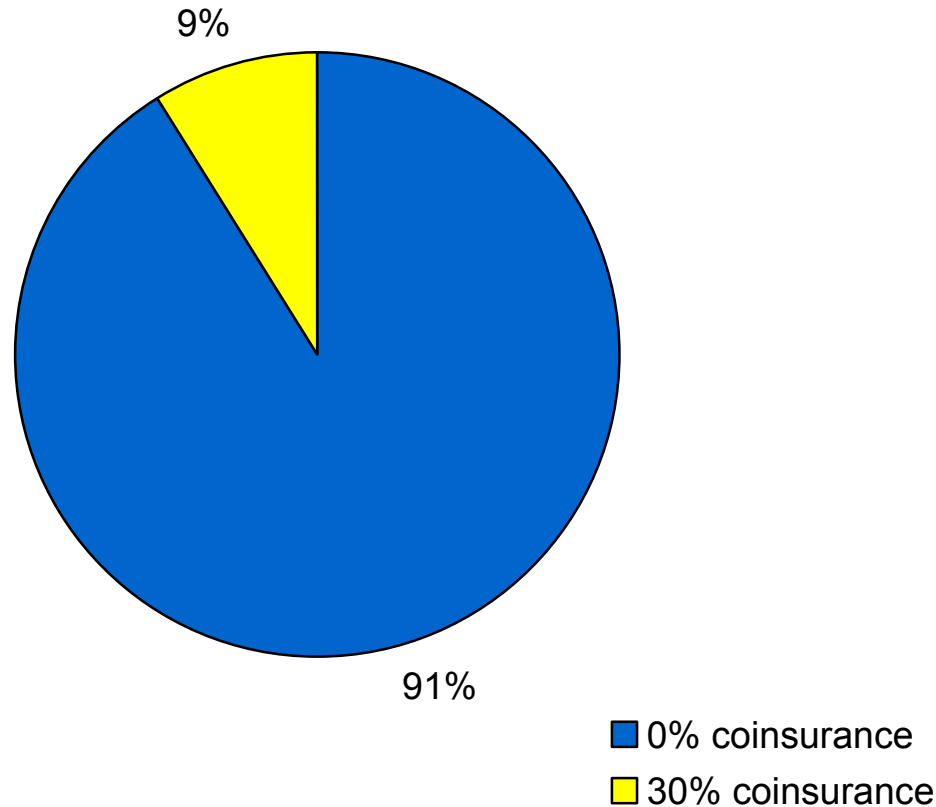
*Premiums Per Member Per Month*

**Contact: Emily Fox, 650/210-3140**

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance

## Available HSA-eligible Health Insurance Plan Benefits\*

**91% of HSA-eligible Plans Require 0% Coinsurance\*\* for Office Visits, Surgery, Hospitalization and Lab/X-Ray**



\* For HSA-eligible plans available across the country on [www.ehealthinsurance.com](http://www.ehealthinsurance.com)

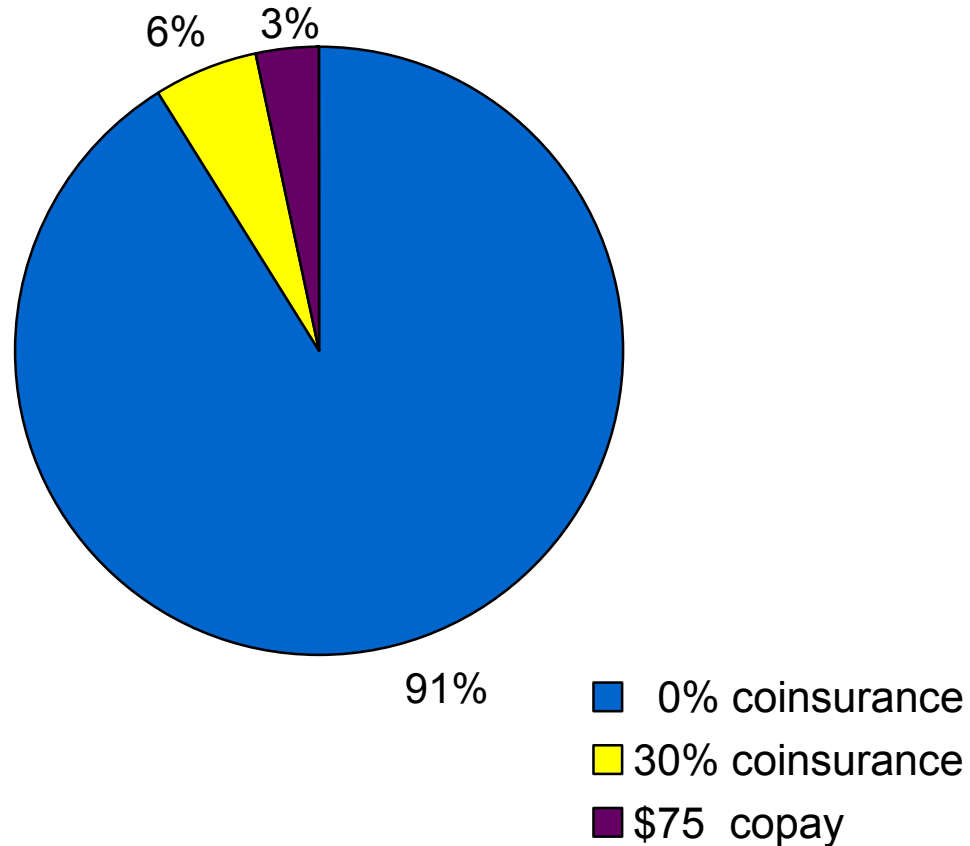
\*\* Coinsurance is the portion the insured covers for medical care after the deductible is met.

Contact: Emily Fox, 650/210-3140

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance

## Available HSA-eligible Health Insurance Plan Benefits\*

**91% of HSA-eligible Plans Require 0% Coinsurance\*\* for Emergency Room Services**



\* For HSA-eligible plans available across the country on [www.ehealthinsurance.com](http://www.ehealthinsurance.com)  
\*\* Coinsurance is the portion the insured covers for medical care after the deductible is met.

Contact: Emily Fox, 650/210-3140

Note: This data is based on the early HSA Marketplace as experienced by eHealthInsurance