

***The Cost and Benefits
of Individual & Family
Health Insurance Plans***

November 2012

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Introduction and Background

eHealth, Inc. is the parent company of eHealthInsurance (www.ehealthinsurance.com), America's first and largest private 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. The company offers thousands of individual, family and small business health plans underwritten by more than 180 of the nation's leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia and has used its proprietary technology to enroll over 3 million Americans in coverage.

The objective of eHealth's 2012 'Cost and Benefits of Individual & Family Health Insurance' report is to provide a nationwide perspective on cost and benefit trends in the individual health insurance market based on the analysis of a large, geographically distributed sample of eHealthInsurance purchasers and products. eHealthInsurance is one of the few organizations with national source data that broadly reflects consumer buying patterns and purchase prices in the self-purchased individual and family health insurance market. The company's first 'Cost and Benefits' report was issued in 2001.

Methodology Summary

eHealth's 2012 Cost and Benefits of Individual & Family Health Insurance report analyzes monthly premiums paid for individual and family major medical health insurance policies in 2010, 2011, and 2012 along with the benefits associated with those plans. The data contained in this report represents consumers who shop for and purchase health insurance through eHealthInsurance.com.

- The 2012 plan data referred to in this report is derived from approximately 395,000 individual and family (IFP) major medical policies purchased through eHealthInsurance that were active in February 2012.
- The 2011 plan data referred to in this report is derived from approximately 384,000 individual and family (IFP) major medical policies purchased through eHealthInsurance that were active in February 2011.
- The 2010 plan data referred to in this report is derived from approximately 384,000 individual and family (IFP) major medical policies purchased through eHealthInsurance that were active in February 2010.

For more detail on the methodology, see the Methodology Supplement section at the end of this report.

Report Highlights

Active Policies in February 2012

- The average premium paid nationwide for individual policies was \$190 per month (a 3.8% increase vs. 2011), while the average premium paid for family policies was \$412 per month (a decrease of 0.5%)
- For single-person coverage, only three states showed a double-digit percentage increase in average monthly premiums in 2012; seven showed a decrease in average monthly premiums
- The average deductible for individual policies nationwide was \$3,079 per year (a 4.9% increase vs. 2011), and the average deductible for family policies was \$4,079 per year (a 5.2% increase)
- For family coverage, only one state showed a double-digit percentage increase in average monthly premiums – twenty showed a decrease in average monthly premiums
- Half of all individual policyholders paid \$156 (median) or less per month in premiums, and half of all family policyholders paid \$352 (median) or less for monthly premiums
- The range of average monthly premiums paid for *individual* plans across the United States fell between \$123 in North Dakota and \$385 in Massachusetts*
- The range of average monthly premiums paid for *family* plans across the United States fell between \$269 in Iowa and \$965 in Massachusetts*
- Between February 2011 and February 2012, the average age of policyholders decreased by 0.9 years to 37.6 years
- Over seventeen percent (17.8%) of all plans with coverage in effect were HSA-eligible
- The average premium paid for HSA-eligible plans was \$186 for individuals (a 5.1% increase vs. 2011) and \$401 for families (a 3.1% increase)
- Almost all individual or family plan policyholders selected plans that included lab/x-ray (99.2%) and emergency room coverage (99.7%)
- The majority of individual and family plan policyholders purchased plans that covered prescription drugs (88.1%) and chiropractic care (70.9%)
- Policyholders also tended to select plans that offered preventive care benefits like OB/GYN (90.5%), periodic exams (88.0%) and well baby coverage (87.1%)

* Excluding the states of Hawaii, Rhode Island and Maine

Major Medical Policies

Profile of eHealthInsurance Policyholders: 2010 to 2012

| | 2010 | 2011 | 2012 |
|---|----------------|----------------|-----------------------|
| % Male | 53.9% | 53.7% | 53.3% |
| Average age | 35.7 years old | 37.6 years old | 36.7 years old |
| % Single | 64.9% | 60.7% | 58.0% |
| Average monthly premium for individual plans | \$167 | \$183 | \$190 |
| Median monthly premium for individual plans | \$136 | \$149 | \$156 |
| Average deductible for individual plans | \$2,632 | \$2,935 | \$3,079 |
| Average monthly premium for family plans | \$392 | \$414 | \$412 |
| Median monthly premium for family plans | \$336 | \$353 | \$352 |
| Average deductible for family plans | \$3,531 | \$3,879 | \$4,079 |
| Percentage of plans that are HSA-eligible | 16.3% | 17.3% | 17.8% |
| Average monthly premium for individual HSA-eligible plans | \$155 | \$177 | \$186 |
| Average monthly premium for family HSA-eligible plans | \$352 | \$389 | \$401 |

Average Individual and Family Premiums and Deductibles (with Year-over-Year Change): 2005-2012

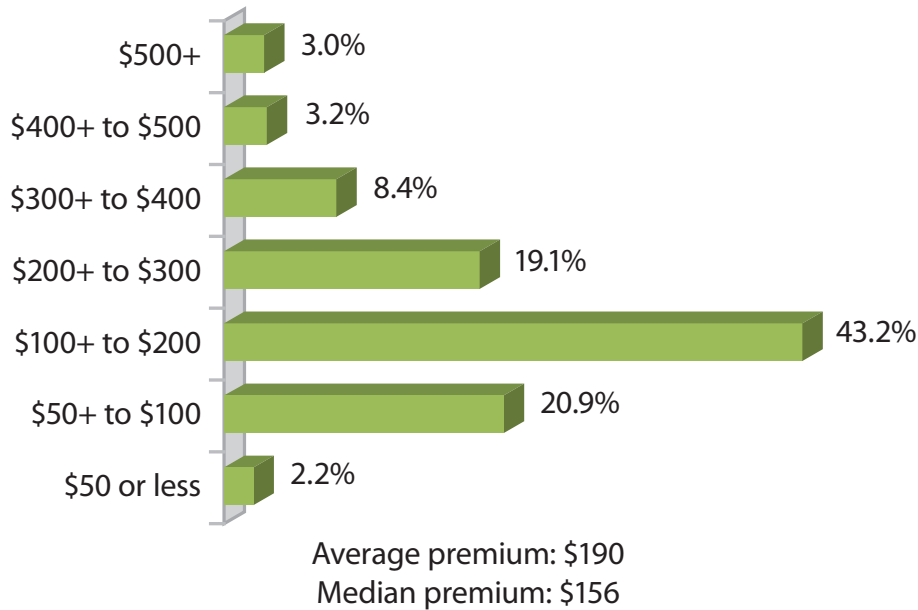
| | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2005-2012 |
|---|---------|--------------------|--------------------|--------------------|---------------------|---------------------|---------------------|--------------------|-------------|
| Average monthly individual premium | \$144 | \$148 (+2.8%) | \$158 (+6.8%) | \$159 (+0.6%) | \$161 (+1.3%) | \$167 (+3.7%) | \$183 (+9.6%) | \$190 (+3.8%) | +32% |
| Average individual deductible | \$1,721 | \$1,864 (+8.3%) | \$1,972 (+5.8%) | \$2,084 (+5.7%) | \$2,326 (+11.6%) | \$2,632 (+13.2%) | \$2,935 (+11.5%) | \$3,079 (+4.9%) | +79% |
| Average monthly family premium | \$324 | \$344 (+6.2%) | \$366 (+6.4%) | \$369 (+0.8%) | \$383 (+3.8%) | \$392 (+2.4%) | \$414 (+5.6%) | \$412 (-0.5%) | +27% |
| Average family deductible | \$2,294 | \$2,486 (+8.4%) | \$2,610 (+5.0%) | \$2,760 (5.7%) | \$3,128 (+13.3%) | \$3,531 (+12.9%) | \$3,879 (+9.9%) | \$4,079 (+5.2%) | +78% |

- Between 2005 and 2012, average individual plan premiums increased 32%
- Between 2005 and 2012, average individual plan deductibles increased 79%
- Between 2005 and 2012, average family plan premiums increased 27%
- Between 2005 and 2012, average family plan deductibles increased 78%

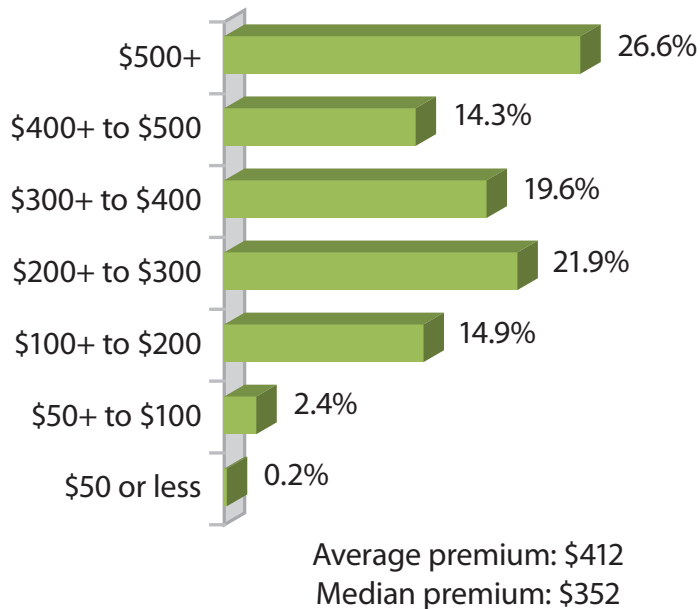
Dollar figures originally reported by eHealth, Inc. in prior 'Cost and Benefits' reports from 2005 - 2012 based on plans purchased through eHealthInsurance.com and with coverage in effect at the time of data collection. Cost data was collected in the month of August for years 2005 - 2007 and in the month of February for years 2008 - 2012.

Monthly Premiums for Major Medical Plans: February 2012

Individual



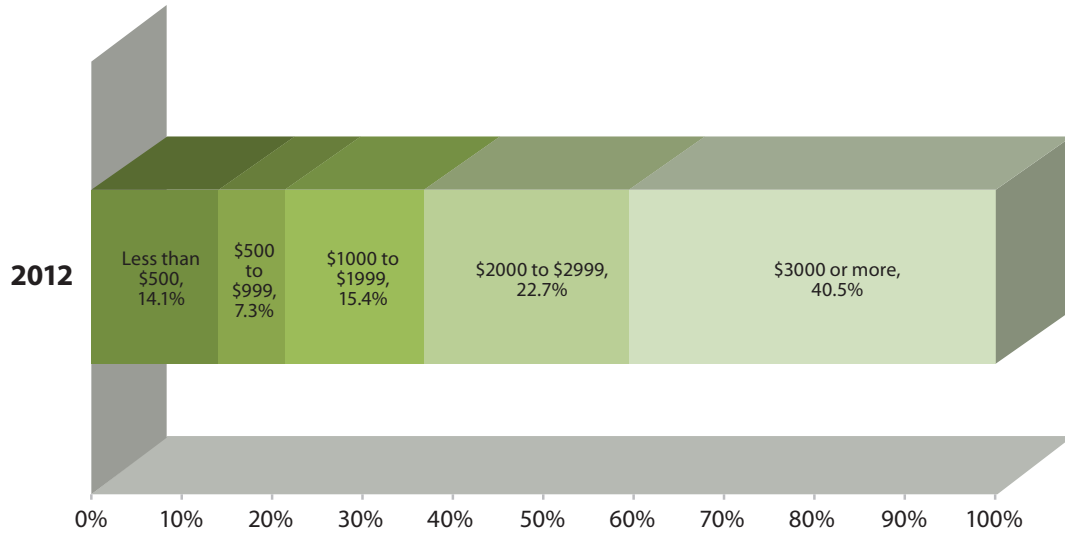
Family



- Half of all individual policyholders paid premiums of \$156 or less per month
- Half of all family policyholders paid premiums of \$352 or less per month

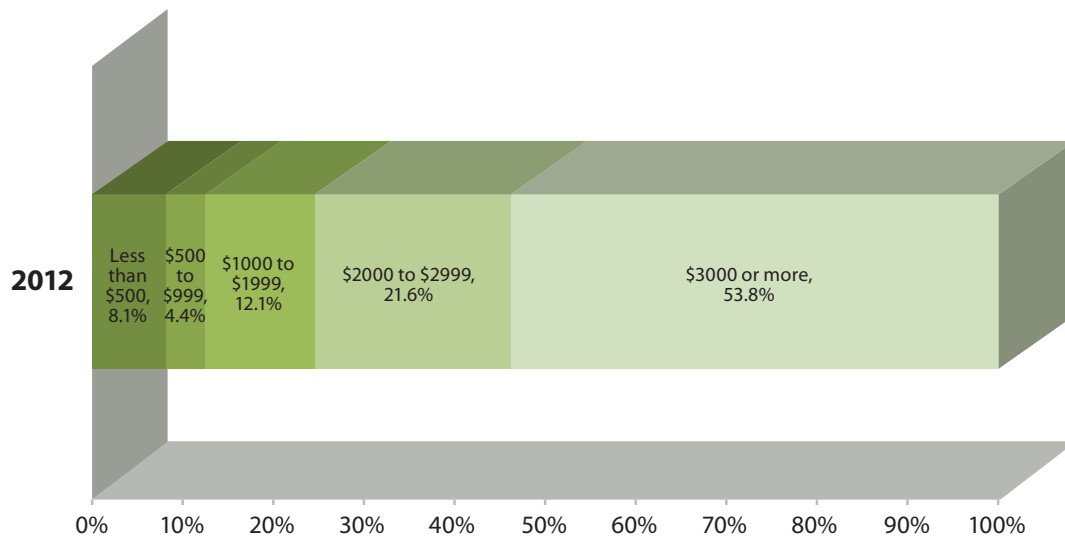
An average is the sum of all the data in the distribution divided by the sample size. The median is the middle value in a set of numbers arranged in increasing order. If there is an even number of values, the median is the average of the middle two numbers.

Individual Plan Deductible Levels: February 2012



- More than a third (36.8%) of individual plan policyholders had an annual deductible of less than \$2,000
- More than two-in-ten (22.7%) individual plan policyholders had an annual deductible of between \$2,000 and \$3,000
- Four-in-ten (40.5%) individual plan policyholders had an annual deductible of \$3,000 or more

Family Plan Deductible Levels: February 2012



- Nearly a quarter (24.6%) of family plan policyholders had an annual deductible of less than \$2,000
- More than two-in-ten (21.6%) family plan policyholders had an annual deductible of between \$2,000 and \$3,000
- A majority (53.8%) of family plan policyholders had an annual deductible of \$3,000 or more

Individual Plan Premiums and Deductibles by Age: February 2012

| Age of primary policyholder | Avg. monthly premium | Avg. deductible | % of all individual policies sampled |
|-----------------------------|----------------------|-----------------|--------------------------------------|
| Less than 18 | \$109 | \$2,478 | 5.0% |
| 18-24 | \$122 | \$3,007 | 15.4% |
| 25-34 | \$148 | \$2,941 | 35.6% |
| 35-44 | \$202 | \$3,057 | 17.1% |
| 45-54 | \$265 | \$3,297 | 15.5% |
| 55-64 | \$329 | \$3,608 | 11.4% |
| Overall | \$190 | \$3,079 | 100.0% |

- Almost three quarters (73.1%) of individual plan policyholders are under the age of 45
- The number of individual plan policyholders age 18-24 increased from 12.3% in 2011 to 15.4% in 2012
- The number of individual plan policyholders age 25-34 decreased from 37.8% in 2011 to 35.6% in 2012
- Individual plan policyholders age 19-25 paid an average monthly premium of \$125 and had an average annual deductible of \$2,985; a provision of the Affordable Care Act now allows persons in this age group to retain coverage under a parent's health insurance policy

Individual Plan Premiums by Age: 2010-2012

| Age of policyholder | Avg. premium 2010 | Avg. premium 2011 | Avg. premium 2012 | % Change 2011-2012 |
|---------------------|-------------------|-------------------|-------------------|--------------------|
| Less than 18 | \$97 | \$102 | \$109 | +6.9% |
| 18-24 | \$109 | \$110 | \$122 | +10.9% |
| 25-34 | \$133 | \$139 | \$148 | +6.5% |
| 35-44 | \$185 | \$192 | \$202 | +5.2% |
| 45-54 | \$243 | \$251 | \$265 | +5.6% |
| 55-64 | \$321 | \$333 | \$329 | -1.2% |
| Overall | \$167 | \$183 | \$190 | +3.8% |

- Between February 2011 and February 2012 the weighted average premium paid for individual plan policies increased 3.8%
- Individual plan policyholders age 18-24 saw the highest increase in average monthly premiums (10.9%)
- Individual plan policyholders age 55-64 were the only ones to see a decrease in their average monthly premiums (-1.2%)

Individual Plan Deductibles by Age: 2010-2012

| Age of policyholder | Avg. deductible 2010 | Avg. deductible 2011 | Avg. deductible 2012 | % Change 2011-2012 |
|---------------------|----------------------|----------------------|----------------------|--------------------|
| Less than 18 | \$2,446 | \$2,546 | \$2,478 | -2.7% |
| 18-24 | \$2,651 | \$3,083 | \$3,007 | -2.5% |
| 25-34 | \$2,496 | \$2,765 | \$2,941 | +6.4% |
| 35-44 | \$2,595 | \$2,866 | \$3,057 | +6.7% |
| 45-54 | \$2,819 | \$3,122 | \$3,297 | +5.6 |
| 55-64 | \$3,004 | \$3,348 | \$3,608 | +7.8 |
| Overall | \$2,632 | \$2,935 | \$3,079 | +4.9% |

- Average annual deductibles for individual plan policyholders increased 4.9% between February 2011 and February 2012; by comparison, between 2010 and 2011 the average annual deductible for individual plans increased 11.5%
- Young adults age 18-34 saw their average annual deductibles decrease between February 2011 and February 2012

Individual Plan Premiums by Gender and Age: February 2012

| Women | Less than 18 | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | Overall |
|----------------------------------|--------------|-------|-------|-------|-------|-------|---------|
| Avg. monthly premium | \$108 | \$130 | \$161 | \$216 | \$271 | \$328 | \$207 |
| % of individual policies sampled | 5.0% | 14.4% | 32.3% | 16.1% | 17.0% | 15.2% | 100.0% |

| Men | Less than 18 | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | Overall |
|----------------------------------|--------------|-------|-------|-------|-------|-------|---------|
| Avg. monthly premium | \$109 | \$115 | \$137 | \$190 | \$258 | \$331 | \$173 |
| % of individual policies sampled | 5.0% | 16.4% | 38.8% | 18.1% | 14.1% | 7.7% | 100.0% |

| Difference (Female - Male) | Less than 18 | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | Overall |
|----------------------------|--------------|-------|-------|-------|-------|-------|---------|
| | -\$1 | \$15 | \$24 | \$26 | \$13 | -\$3 | \$34 |

- On average, women pay \$34 more in monthly premiums for individual coverage than men
- The difference in average monthly premiums for men and women is most pronounced between ages 25-44
- In the 55-64 age group, men pay slightly higher average monthly premiums than women

Family Plan Premiums and Deductibles by Age: February 2012

| Age of primary policyholder | Avg. monthly premium | Avg. deductible | % of all family policies sampled |
|-----------------------------|----------------------|-----------------|----------------------------------|
| Less than 18 | \$185 | \$3,535 | 1.3% |
| 18-24 | \$233 | \$3,839 | 2.8% |
| 25-34 | \$326 | \$3,801 | 25.3% |
| 35-44 | \$412 | \$4,038 | 34.4% |
| 45-54 | \$478 | \$4,248 | 25.6% |
| 55-64 | \$536 | \$4,598 | 10.6% |
| Overall | \$412 | \$4,079 | 100.0% |

- Average monthly premiums paid for family policies surveyed in each age group ranged from \$185 to \$536
- Average monthly premiums paid for family plans with a primary policyholder age 55-64 decreased from \$578 in 2011 to \$536 in 2012

Family Plan Premiums and Deductibles by Number of Members on Each Plan: February 2012

| Members on policy | Avg. monthly premium | Median monthly premium | Avg. cost per member | Avg. deductible | Median deductible | % of all family policies sampled |
|-------------------|----------------------|------------------------|----------------------|-----------------|-------------------|----------------------------------|
| 2* | \$347 | \$286 | \$174 | \$3,794 | \$3,000 | 44.3% |
| 3 | \$405 | \$347 | \$135 | \$4,021 | \$3,000 | 23.3% |
| 4 | \$487 | \$420 | \$122 | \$4,202 | \$3,500 | 21.8% |
| 5 | \$536 | \$474 | \$107 | \$4,310 | \$3,500 | 7.7% |
| 6+ | \$567 | \$500 | \$96 | \$4,605 | \$5,000 | 2.8% |
| Overall | \$412 | \$352 | \$144 | \$4,079 | \$3,000 | 100% |

- A majority of family plans (55.6%) covered three or more family members

* A family plan with only two members could include a couple, a parent and child, or two children covered on their own plan

Family Plan Premiums by Age: February 2010-2012

| Age of primary policyholder | Avg. premium 2010 | Avg. premium 2011 | Avg. premium 2012 | % Change 2011-2012 |
|-----------------------------|-------------------|-------------------|-------------------|--------------------|
| Less than 18 | \$169 | \$177 | \$185 | +4.5% |
| 18-24 | \$212 | \$218 | \$233 | +6.9% |
| 25-34 | \$301 | \$309 | \$326 | +5.5% |
| 35-44 | \$386 | \$400 | \$412 | +3.0% |
| 45-54 | \$452 | \$474 | \$478 | +0.8% |
| 55-64 | \$556 | \$576 | \$536 | -6.9% |
| Overall | \$392 | \$414 | \$412 | -0.5% |

- Between February 2011 and February 2012, weighted average premiums for family plans remained essentially flat (-0.5%)
- However, when grouped by age of the primary policyholder, the only group to experience a decrease in average monthly premiums was policyholders age 55-64

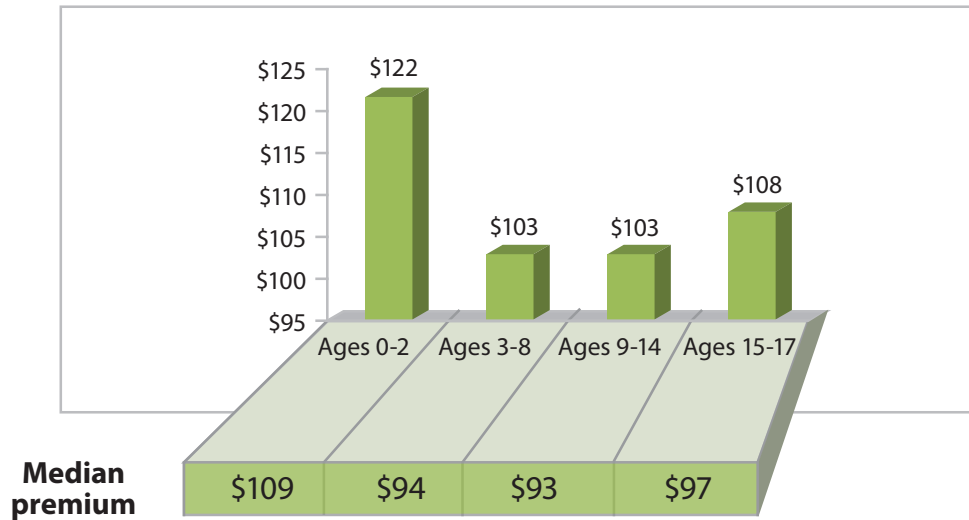
Family Plan Deductibles by Age: February 2010-2012

| Age of primary policyholder | Avg. deductible 2010 | Avg. deductible 2011 | Avg. deductible 2012 | % Change 2011-2012 |
|-----------------------------|----------------------|----------------------|----------------------|--------------------|
| Less than 18 | \$3,534 | \$3,720 | \$3,535 | -5.0% |
| 18-24 | \$3,462 | \$3,990 | \$3,839 | -3.8% |
| 25-34 | \$3,243 | \$3,618 | \$3,801 | +5.1% |
| 35-44 | \$3,494 | \$3,843 | \$4,038 | +5.1% |
| 45-54 | \$3,733 | \$4,012 | \$4,248 | +5.9% |
| 55-64 | \$3,801 | \$4,161 | \$4,598 | +10.5% |
| Overall | \$3,531 | \$3,879 | \$4,079 | +5.2% |

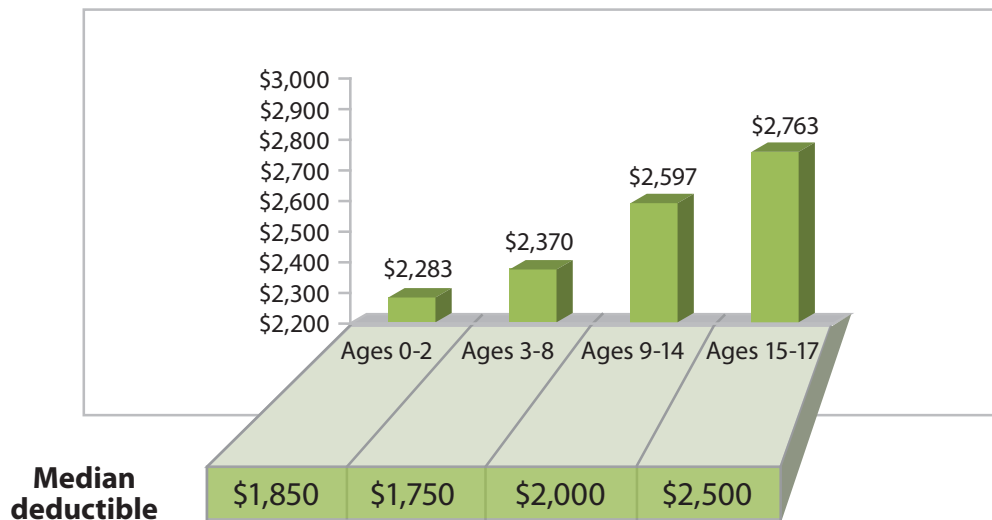
- Between February 2011 and February 2012, the average deductible for family policies increased 5.2%; by comparison, average family plan deductibles increased 9.9% between February 2010 and February 2011
- Family policies in which the primary policyholder was 24 years old or younger were the only ones to see a decrease in average deductible for 2012

Average and Median Premiums and Deductibles for Individual Children's Health Insurance: February 2012

Average monthly premiums

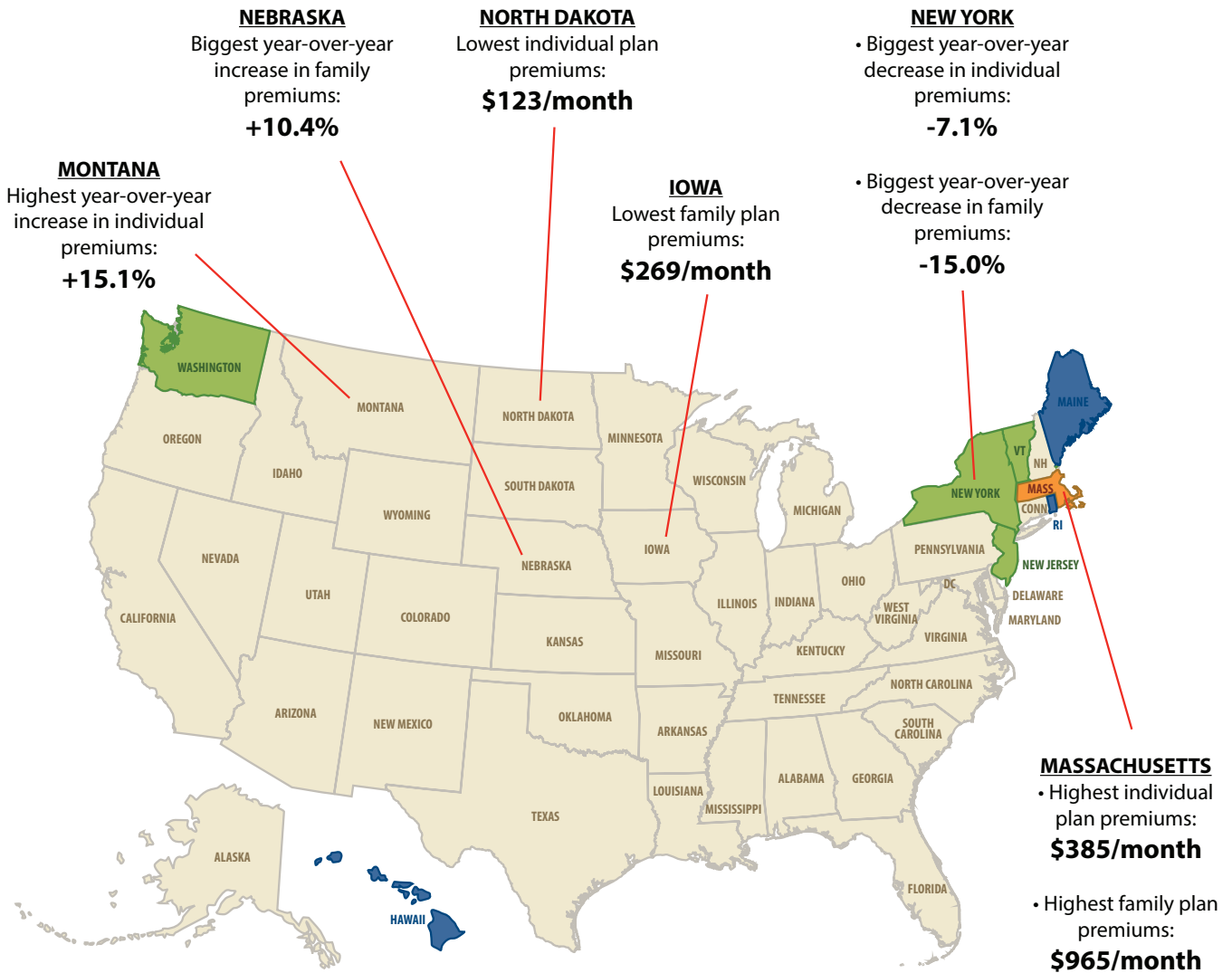


Average deductibles



- Monthly premiums for half of all children's policies with policyholders between the ages of three and 17 were \$97 or less
- Individual health insurance plans where the policyholder was 18 years old or younger constituted 5.0% of all individual health insurance policies in February 2012

State Data Highlights



- - States with some form of “guaranteed-issue” law, requiring insurers to extend coverage to all qualifying applicants.
- - States with an “individual mandate” requiring most consumers to purchase health insurance if they don’t get it through an employer AND where a “guaranteed issue” law is also in effect.
- - No data from these states included in report.

Analysis based solely on health insurance plans offered and purchased through eHealthInsurance.com and with coverage in effect as of February 2012. Results may not reflect the full scope of all individual and family health insurance products available within a given state.

Average Individual Plan Premiums by State: February 2012

| State | Average Monthly Premium | % Change from 2011 | State | Average Monthly Premium | % Change from 2011 |
|-------|-------------------------|--------------------|-------|-------------------------|--------------------|
| AK | \$241 | +9.1% | MT | \$206 | +15.1% |
| AL | \$138 | +1.5% | NC | \$157 | +1.3% |
| AR | \$145 | +6.6% | ND | \$123 | +0.8% |
| AZ | \$153 | -3.2% | NE | \$156 | +12.2% |
| CA | \$177 | +2.3% | NH | \$223 | +3.2% |
| CO | \$181 | +9.0% | NJ | \$315 | +7.9% |
| CT | \$207 | -1.4% | NM | \$182 | +0.6% |
| DC | \$160 | +2.6% | NV | \$171 | -1.2% |
| DE | \$189 | +8.0% | NY | \$355 | -7.1% |
| FL | \$177 | +1.1% | OH | \$152 | +7.0% |
| GA | \$171 | +1.2% | OK | \$171 | +7.5% |
| IA | \$126 | +5.9% | OR | \$180 | +1.7% |
| ID | \$164 | +7.9% | PA | \$174 | +2.4% |
| IL | \$172 | -1.1% | SC | \$177 | +3.5% |
| IN | \$159 | -2.5% | SD | \$139 | +6.1% |
| KS | \$141 | +2.2% | TN | \$168 | +3.7% |
| KY | \$152 | +14.3% | TX | \$191 | +1.1% |
| LA | \$163 | +2.5% | UT | \$149 | +8.0% |
| MA | \$385 | +9.7% | VA | \$178 | +1.7% |
| MD | \$160 | +3.2% | VT | \$197 | NA |
| MI | \$157 | +6.8% | WA | \$230 | +4.1% |
| MN | \$149 | 0% | WI | \$168 | +9.1% |
| MO | \$140 | +2.2% | WV | \$199 | -0.5% |
| MS | \$178 | +0.6% | WY | \$192 | +7.3% |

The states of Hawaii, Rhode Island and Maine were excluded from the 2012 report data due to a sample size of fewer than 100 policies in each state.

Average Individual Plan Premiums by State: February 2011

| State | Average Monthly Premium | State | Average Monthly Premium |
|-------|-------------------------|-------|-------------------------|
| AK | \$221 | MT | \$179 |
| AL | \$136 | NC | \$155 |
| AR | \$136 | ND | \$122 |
| AZ | \$158 | NE | \$139 |
| CA | \$173 | NH | \$216 |
| CO | \$166 | NJ | \$292 |
| CT | \$210 | NM | \$181 |
| DC | \$156 | NV | \$173 |
| DE | \$175 | NY | \$382 |
| FL | \$175 | OH | \$142 |
| GA | \$169 | OK | \$159 |
| HI | NA | OR | \$177 |
| IA | \$119 | PA | \$170 |
| ID | \$152 | RI | NA |
| IL | \$174 | SC | \$171 |
| IN | \$163 | SD | \$131 |
| KS | \$138 | TN | \$162 |
| KY | \$133 | TX | \$189 |
| LA | \$159 | UT | \$138 |
| MA | \$351 | VA | \$175 |
| MD | \$155 | VT | NA |
| MI | \$147 | WA | \$221 |
| MN | \$149 | WI | \$154 |
| MO | \$137 | WV | \$200 |
| MS | \$177 | WY | \$179 |

The states of Hawaii, Rhode Island, Maine and Vermont were excluded from the 2011 report data due to sample sizes of fewer than 100 policies in each state.

Average Individual Plan Deductibles by State: February 2012

| State | Average Deductibles | % Change from 2011 | State | Average Deductibles | % Change from 2011 |
|-------|---------------------|--------------------|-------|---------------------|--------------------|
| AK | \$4,427 | +13.5% | MT | \$4,231 | +3.9% |
| AL | \$5,347 | +14.8% | NC | \$4,599 | +8.2% |
| AR | \$2,930 | +7.3% | ND | \$2,650 | -34.4% |
| AZ | \$4,507 | +13.1% | NE | \$2,880 | +1.9% |
| CA | \$2,537 | +7.2% | NH | \$3,619 | +10.5% |
| CO | \$3,689 | -2.3% | NJ | \$187 | -6.0% |
| CT | \$3,441 | +6.6% | NM | \$2,410 | -3.3% |
| DC | \$2,384 | +10.5% | NV | \$3,064 | +9.4% |
| DE | \$3,519 | +6.6% | NY | \$287 | -6.2% |
| FL | \$4,457 | +2.5% | OH | \$3,603 | +6.6% |
| GA | \$4,593 | +2.4% | OK | \$3,567 | +10.9% |
| IA | \$3,754 | +2.2% | OR | \$4,778 | +7.8% |
| ID | \$3,439 | +5.3% | PA | \$2,326 | +0.9% |
| IL | \$3,281 | +11.2% | SC | \$3,967 | +6.0% |
| IN | \$4,075 | +6.1% | SD | \$3,771 | -0.8% |
| KS | \$3,305 | +6.6% | TN | \$4,356 | +5.4% |
| KY | \$2,913 | -5.2% | TX | \$3,827 | +7.9% |
| LA | \$3,538 | +2.9% | UT | \$3,311 | +8.3% |
| MA | \$1,495 | +1.6% | VA | \$2,565 | +2.9% |
| MD | \$2,521 | +19.4% | VT | NA | NA |
| MI | \$3,517 | +13.1% | WA | \$3,081 | +7.8% |
| MN | \$4,456 | -4.2% | WI | \$3,433 | +2.4% |
| MO | \$3,462 | +6.7% | WV | \$3,397 | +4.2% |
| MS | \$4,601 | +7.2% | WY | \$3,744 | +12.8% |

The states of Hawaii, Rhode Island and Maine were excluded from the 2012 report data due to a sample size of fewer than 100 policies in each state. Average deductibles for Vermont are not reported due to the low number and exceptional nature of the policies sold through eHealthInsurance.com in the state.

Average Family Plan Premiums by State: February 2012

| State | Average monthly premium | % Change from 2011 | State | Average monthly premium | % Change from 2011 |
|-------|-------------------------|--------------------|-------|-------------------------|--------------------|
| AK | \$568 | +6.2% | MT | \$411 | +8.4% |
| AL | \$280 | +8.2% | NC | \$337 | -0.9% |
| AR | \$307 | +1.7% | ND | \$376 | +0.3% |
| AZ | \$292 | -7.6% | NE | \$361 | +10.4% |
| CA | \$413 | -0.7% | NH | \$626 | -0.5% |
| CO | \$400 | +7.0% | NJ | \$832 | +5.6% |
| CT | \$485 | -3.2% | NM | \$360 | -6.0% |
| DC | \$432 | +3.6% | NV | \$343 | -5.5% |
| DE | \$406 | +5.5% | NY | \$792 | -15.0% |
| FL | \$351 | -2.0% | OH | \$324 | +2.5% |
| GA | \$370 | -4.1% | OK | \$339 | +0.3% |
| IA | \$269 | +3.1% | OR | \$382 | -2.8% |
| ID | \$372 | +6.3% | PA | \$420 | -2.8% |
| IL | \$401 | -2.9% | SC | \$370 | +1.6% |
| IN | \$358 | +4.4% | SD | \$299 | +4.5% |
| KS | \$322 | -5.6% | TN | \$353 | -3.6% |
| KY | \$315 | +0.3% | TX | \$417 | -1.0% |
| LA | \$341 | -1.4% | UT | \$345 | +5.2% |
| MA | \$965 | +4.7% | VA | \$398 | -2.5% |
| MD | \$370 | -0.3% | VT | \$436 | NA |
| MI | \$326 | +0.6% | WA | \$519 | +3.2% |
| MN | \$384 | +5.5% | WI | \$372 | +5.7% |
| MO | \$297 | +1.3% | WV | \$424 | +7.6% |
| MS | \$356 | +2.6% | WY | \$378 | -0.5% |

The states of Hawaii, Rhode Island and Maine were excluded from the 2012 report data due to a sample size of fewer than 100 policies in each state.

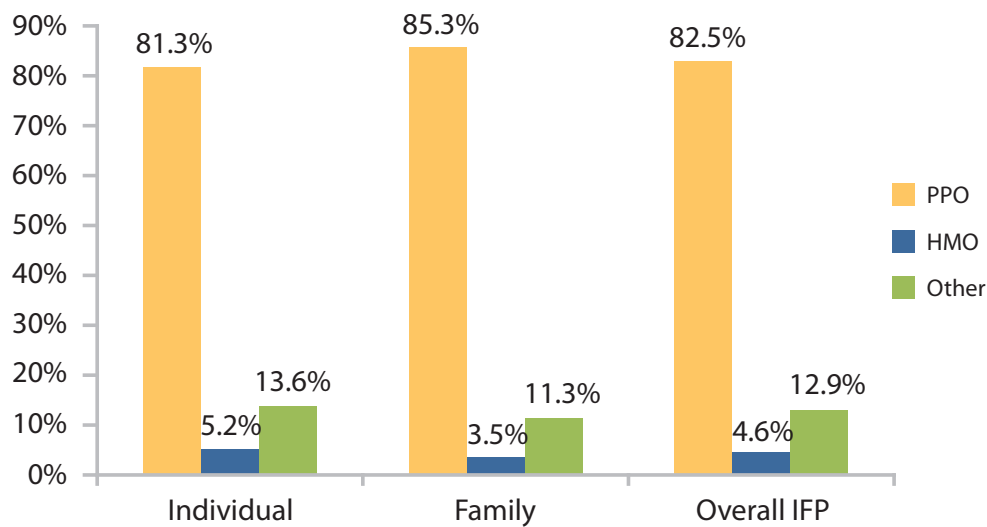
Average Family Plan Deductibles by State: February 2012

| State | Average Deductible | % Change from 2011 | State | Average Deductible | % Change from 2011 |
|-------|--------------------|--------------------|-------|--------------------|--------------------|
| AK | \$4,852 | +8.9% | MT | \$4,767 | -4.0% |
| AL | \$5,951 | +6.7% | NC | \$5,588 | +1.9% |
| AR | \$3,482 | +4.8% | ND | \$5,904 | +5.6% |
| AZ | \$5,509 | +12.5% | NE | \$4,511 | -2.3% |
| CA | \$3,292 | -0.9% | NH | \$5,132 | -3.4% |
| CO | \$4,469 | -3.0% | NJ | \$235 | -10.0% |
| CT | \$4,198 | +5.7% | NM | \$2,943 | -2.5% |
| DC | \$2,539 | +3.7% | NV | \$4,118 | +10.3% |
| DE | \$4,176 | +2.2% | NY | \$473 | -15.5% |
| FL | \$5,359 | +5.0% | OH | \$4,538 | +6.6% |
| GA | \$5,217 | +2.1% | OK | \$4,402 | +9.4% |
| IA | \$4,641 | -4.4% | OR | \$4,899 | +10.7% |
| ID | \$3,740 | +13.0% | PA | \$2,647 | -0.4% |
| IL | \$4,192 | +8.2% | SC | \$5,593 | +2.3% |
| IN | \$5,500 | +5.1% | SD | \$4,361 | +0.1% |
| KS | \$3,909 | +3.4% | TN | \$5,092 | +7.2% |
| KY | \$3,883 | -0.2% | TX | \$4,731 | +4.8% |
| LA | \$4,391 | +4.0% | UT | \$4,647 | +10.2% |
| MA | \$1,540 | +5.1% | VA | \$3,245 | +2.2% |
| MD | \$3,139 | +22.4% | VT | NA | NA |
| MI | \$4,748 | +6.6% | WA | \$3,659 | +6.2% |
| MN | \$6,987 | +15.5% | WI | \$4,573 | +1.2% |
| MO | \$4,319 | +10.0% | WV | \$4,480 | -3.0% |
| MS | \$5,136 | -1.7% | WY | \$5,326 | +6.6% |

The states of Hawaii, Rhode Island and Maine were excluded from the 2012 report data due to a sample size of fewer than 100 policies in each state. Average deductibles for Vermont are not reported due to the low number and exceptional nature of the policies sold through eHealthInsurance.com in the state.

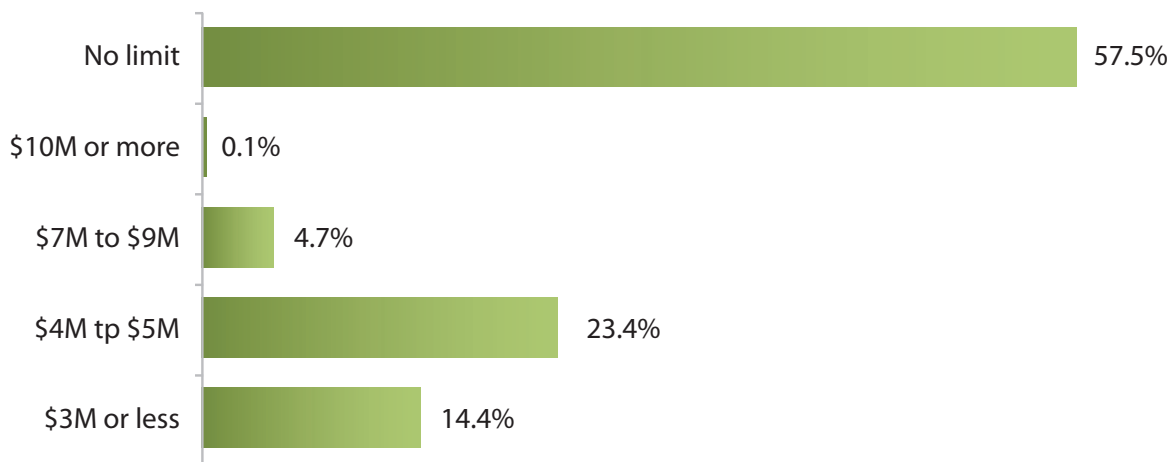
Major Medical Plan Benefits

Type of Product: February 2012



- Compared to 2011, PPO and HMO plans make up a lesser fraction of all policies surveyed: In 2011 PPO plans accounted for 85.4% of all plans, while HMO plans accounted for 6.2% of all plans
- PPO: Preferred Provider Organization; HMO: Health Maintenance Organization
- Other: May include Indemnity, POS (Point of Service), EPO (Exclusive Provider Organization) and other types of plans

Dollar Limit for the Lifetime of Individual and Family Plans: February 2012



- In 2009, plans with no lifetime coverage limit accounted for only 13% of all policies surveyed
- In 2011, 32.9% of all policies surveyed had no lifetime coverage limit

A September 2010 provision of the Affordable Care Act effectively did away with lifetime coverage limits for most covered medical services under individual and family plans purchased after March 23, 2010. Grandfathered plans, with coverage in effect prior to the new rule, now make up a decreasing percentage of the total number of plans with coverage in effect.

Special Plan Benefits and Preventive Care Benefits: 2010-2012

| Plan Benefits | Individual plans | | | Family plans | | | Overall IFP plans | | |
|---------------|------------------|-------|-------|--------------|-------|-------|-------------------|-------|-------|
| | 2010 | 2011 | 2012 | 2010 | 2011 | 2012 | 2010 | 2011 | 2012 |
| Lab X-Ray | 99.0% | 98.9% | 99.2% | 99.1% | 98.9% | 99.2% | 99.0% | 98.9% | 99.2% |
| ER | 99.9% | 99.9% | 99.7% | 99.9% | 99.9% | 99.6% | 99.9% | 99.9% | 99.7% |
| Prescription | 88.2% | 88.9% | 88.4% | 86.0% | 87.0% | 87.4% | 87.7% | 88.4% | 88.1% |
| Chiropractic | 72.8% | 71.6% | 69.7% | 75.3% | 74.7% | 74.0% | 73.4% | 72.4% | 70.9% |
| Maternity | 20.8% | 19.6% | 19.6% | 20.4% | 18.7% | 17.3% | 20.7% | 19.3% | 18.9% |
| OB/GYN | 92.0% | 91.3% | 89.5% | 95.1% | 93.8% | 92.8% | 92.7% | 92.0% | 90.5% |
| Periodic Exam | 89.2% | 89.1% | 87.6% | 90.3% | 89.8% | 89.1% | 89.5% | 89.3% | 88.0% |
| Well Baby | 87.6% | 88.1% | 86.7% | 88.6% | 88.8% | 88.1% | 87.9% | 88.3% | 87.1% |

- Almost all individual or family plan policyholders purchased plans that included lab x-ray (99.2%) and emergency room coverage (99.7%)
- The majority of individual and family plan policyholders purchased plans that covered prescription drugs (88.1%) and chiropractic care (70.9%)

Annual Premiums with and without Specific Benefits: February 2012

| Benefit | Avg. monthly premium | % of all policies sampled |
|------------------------------------|----------------------|---------------------------|
| With maternity coverage | \$265 | 19.6% |
| Without maternity coverage | \$168 | 80.4% |
| With Prescription Drug Coverage | \$189 | 88.4% |
| Without Prescription Drug Coverage | \$175 | 11.6% |

- Monthly premiums for plans with maternity coverage were \$97 more expensive on average compared to plans not offering maternity coverage
- Monthly premiums for plans with prescription drug coverage were \$14 more expensive on average than plans not offering prescription drug coverage
- When certain provisions of the Affordable Care Act come into effect in 2014, broader coverage for maternity care and prescription drugs will be mandated for all individual and family major medical health insurance plans

HSA-Eligible Plans

Premiums and Deductibles for Individual and Family HSA-eligible Plans: February 2012

| Individual Plans | | | Family Plans | | |
|---------------------|----------------------|-----------------|----------------------|-----------------|--------------------------|
| | Avg. monthly premium | Avg. deductible | Avg. monthly premium | Avg. deductible | Average members per plan |
| HSA-eligible | \$186 | \$3,513 | \$401 | \$5,423 | 3.1 |
| Non-HSA | \$191 | \$2,992 | \$415 | \$3,722 | 2.8 |
| Overall | \$190 | \$3,079 | \$412 | \$4,079 | 2.9 |

- HSA-eligible plan policyholders in February 2012 paid an average of \$5 less in monthly premiums for individuals, or \$14 less per month for families
- Annual deductibles for HSA-eligible plans in February 2012 were \$521 more expensive on average compared to non-HSA plans for individuals; and \$1,701 more expensive on average compared to non-HSA plans for families

Age Distribution of HSA-eligible Plans: February 2012

| Age of primary policy holder | % of overall HSA-eligible plans |
|------------------------------|---------------------------------|
| Less than 18 | 0% |
| 18-24 | 8% |
| 25-34 | 28% |
| 35-44 | 25% |
| 45-54 | 24% |
| 55-64 | 16% |

- The average age of an HSA-eligible policyholder was 41, a decrease of one year compared to 2011
- The percentage of HSA-eligible plan policyholders age 55-64 was 19% in 2011 but dropped to 16% in 2012

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Methodology Supplement

The 2012 plan data referred to in this report is derived from a sample that includes the following number of individual and family major medical policies purchased through eHealthInsurance that were active in February 2012:

- Individual plans: approximately 275,000
- Family plans: approximately 119,000
- Children's Plans: approximately 14,000 (the number of children's plans surveyed is a subset of the number of individual plans surveyed)
- Lifetime limit: approximately 375,000

Analysis based solely on health insurance plans offered and purchased through eHealthInsurance.com and with coverage in effect as of February 2012. Results may not reflect the full scope of all individual and family health insurance products available within a given state.

The 2011 plan data referred to in this report is derived from a sample that includes the following number of individual and family major medical policies purchased through eHealthInsurance that were active in February 2011:

- Individual plans: approximately 280,000
- Family plans: approximately 104,000

The 2010 plan data referred to in this report is derived from a sample that includes the following number of individual and family major medical policies purchased through eHealthInsurance that were active in February 2010:

- Individual plans: approximately 288,000
- Family plans: approximately 96,000

Dollar figures reported for years 2005-2009 (see page 7) were originally reported by eHealth Inc. in prior 'Cost and Benefits' reports based on plans purchased through eHealthInsurance.com and with coverage in effect at the time of data collection. Cost data was collected in the month of August for years 2005-2007 and in the month of February for subsequent years. To learn more about prior-year reports, please refer to the Media Center at eHealthInsurance.com.

The premium data in this report is derived from information received from health insurance carriers relating to the actual premiums being paid by policyholders in the months of February 2010, February 2011, and February 2012. Actual premiums may differ from premiums quoted on the eHealthInsurance website because they represent the premium being paid after underwriting and because policies were purchased prior to the date of analysis.

The number of policies listed above does not represent all of the individual and family major medical policies purchased through eHealthInsurance that were active during the stated time period. For example, some policies for which eHealthInsurance did not have sufficient benefit or premium data were excluded from the survey. Plan data listed in this report may change based on additional data received from health insurance carriers at a date later than the active date of the data or later than the published date of this report.

2012 costs referred to in this report exclude data from the states of Hawaii, Rhode Island and Maine. These states were excluded from the data reported because eHealthInsurance had fewer than 100 active policies in effect in these states as of February 2012.

Dollar figures in the report have been rounded to the nearest full dollar. Year-over-year changes in cost, when expressed as a percentage, are based on these rounded figures. Percentages expressed elsewhere in the report may add up to slightly less or more than 100% due to rounding.

2011 costs referred to in this report exclude data from the states of Hawaii, Maine, Rhode Island and Vermont. These states were excluded from the data reported because eHealthInsurance had fewer than 100 active policies in effect in these states in as of February 2011.

2010 costs referred to in this report excluded data from the states of Maine, Rhode Island and Vermont because eHealthInsurance had fewer than 100 active policies in effect in these states as of February 2010.

Deductibles were determined by reviewing the health insurance carrier's brochure and related plan documents for each plan included in the survey.

The data referred to in this report is an aggregation of data reported to eHealthInsurance by health insurance carriers with which eHealthInsurance has an agency relationship. Inaccurate data reported by these health insurance carriers may affect the accuracy of this report.

Definitions:

An "active" policy is a policy for which eHealthInsurance received a commission payment from the insurance carrier for the relevant month.

An "individual plan" is an individual and family major medical policy that has one member.

A "family plan" is an individual and family major medical policy that has two or more members.

A "children's plan" is an individual and family major medical policy where the primary policyholder is younger than 18.