

**eHealth, Inc.
2010 Fall Cost Report
for Individual and Family Policyholders**

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Cost & Benefit Report Methodology:

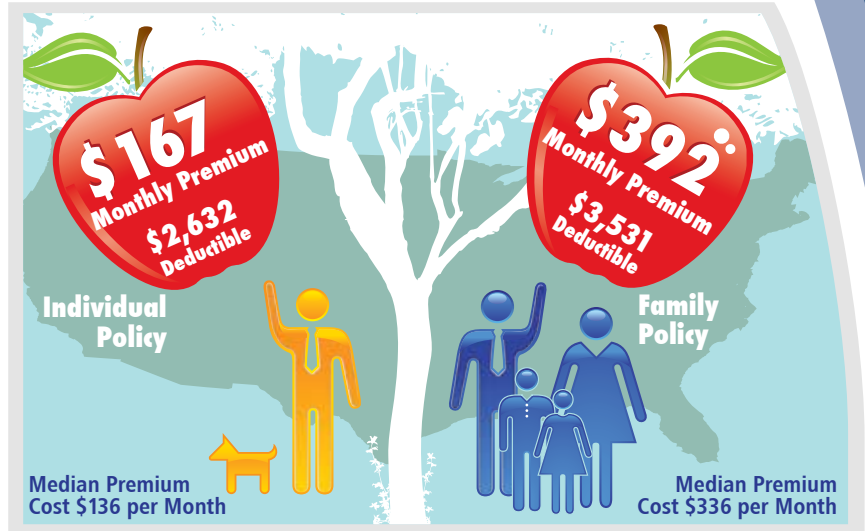
- The 2010 plan data referred to in this report is derived from a sample that includes the following number of individual and family major medical policies purchased through eHealthInsurance that were active in February 2010:
 - Individual plans: 288,238.
 - Family plans: 96,460.
- The 2009 plan data 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 2009:
 - Individual plans: more than 232,682.
 - Family plans: more than 83,898.
- The premium data in this report is derived from information received from health insurance carriers relating to the actual premiums being paid by policy holders in the months of February 2009 and February 2010. Actual premiums may differ from premiums quoted on the eHealthInsurance website because they represent the premium being paid after underwriting and for policies that 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 might 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.
- Individual plan data from Rhode Island and Vermont were excluded from the February 2010 data in this report because eHealthInsurance did not have enough active individual major medical plans in these states at the time the data for this report was collected.
- 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 are 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 might affect the accuracy of this report.
- Individual and family health insurance plans purchased were those available through the eHealthInsurance website. Accordingly, the data does not include any plans that may have been available through sources other than the eHealthInsurance website and only reflects a portion of the individual and family plans available throughout the country.

eHealth, Inc. 2010 Fall Cost Report for Individual and Family Policyholders

Privately purchased Individual and Family¹ Health Insurance policies cover roughly 8 percent of the population².

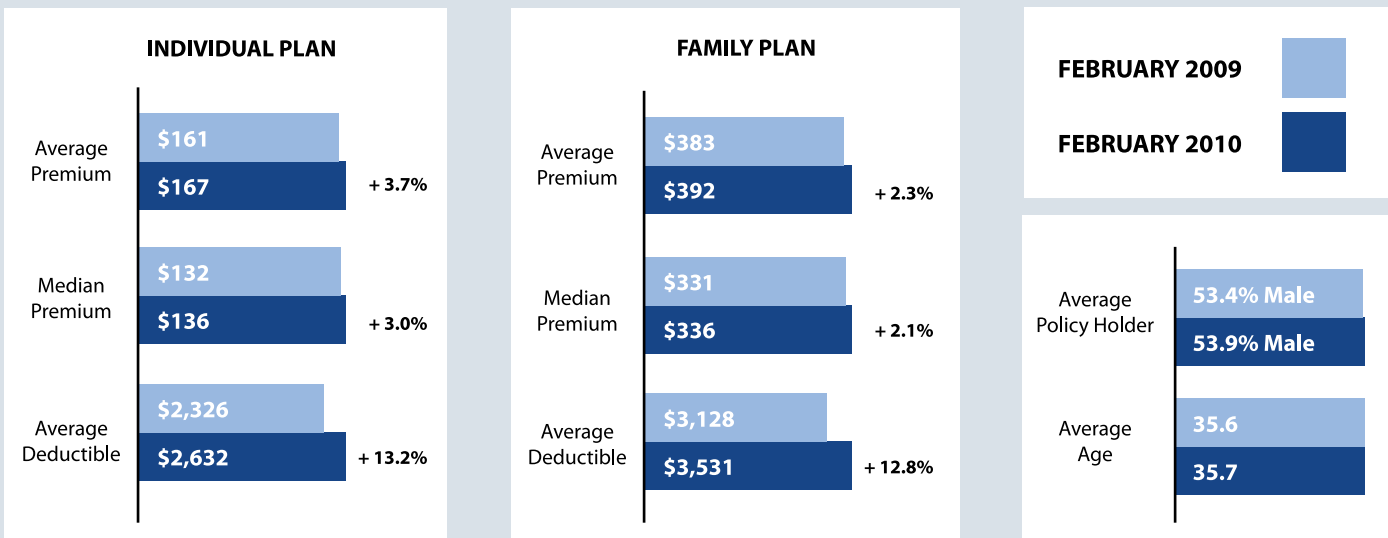
To provide current information about the nature of individually-purchased health insurance costs and benefits, eHealth, Inc. reviewed 2010 health insurance plan data from a sample of active policies, which includes:

- 288,238 individual major medical policies and 96,460 family major medical policies purchased through eHealthInsurance that were active in February 2010
- 232,682 individual major medical policies and 83,898 family major medical policies purchased through eHealthInsurance that were active in February 2009.



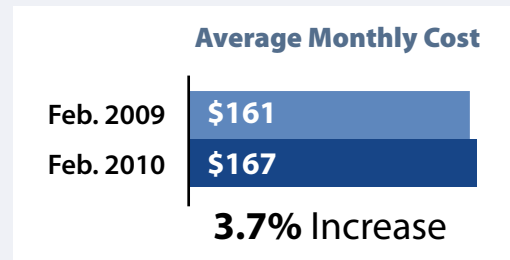
According to the 2010 data, the average individual premium was \$167 per month, the median premium was \$136 per month and the average deductible was \$2,632. The 2010 data also showed that the average family premium was \$392 per month, the median premium was \$336 per month and the average deductible was \$3,531. Fifty-three percent (53.9%) of the primary individual policyholders were men. The average age of an individual policyholder was 35.7 years old.

Profile of eHealthInsurance Policyholders



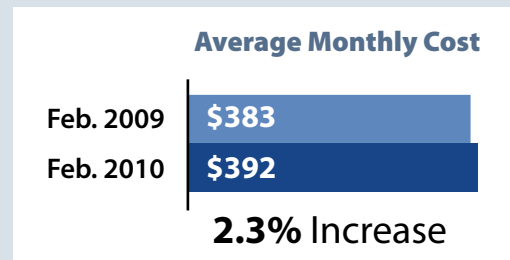
INDIVIDUAL HEALTH INSURANCE PREMIUMS

In February 2010, the average monthly premium being paid for individually-purchased health insurance was \$167 for individuals. In February 2009, the average monthly premium being paid for individually-purchased health insurance was \$161 for individuals. Average premiums for individual policies increased 3.7 percent between February 2009 and February 2010.



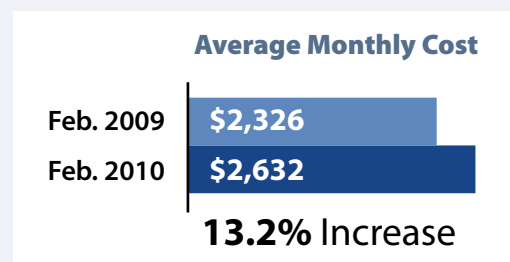
FAMILY HEALTH INSURANCE PREMIUMS

In February 2010, the average annual premium being paid for individually-purchased health insurance was \$392 per month for family coverage. In February 2009, the average annual premium being paid for individually-purchased health insurance was \$383 per month for family coverage. Average premiums for family policies increased 2.3 percent between February 2009 and February 2010.



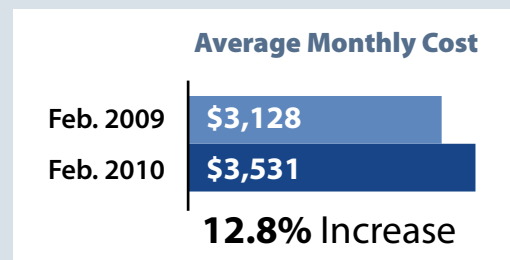
INDIVIDUAL HEALTH INSURANCE DEDUCTIBLES

In February 2010, the average annual deductible for active individually-purchased health insurance was \$2,632 for individuals. In February 2009, the average annual deductible for active individually-purchased health insurance was \$2,326 for individuals. Average deductibles for individual policies increased 13.2 percent between February 2009 and February 2010.



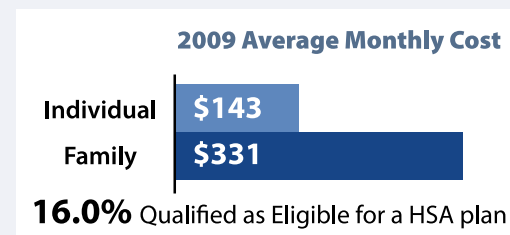
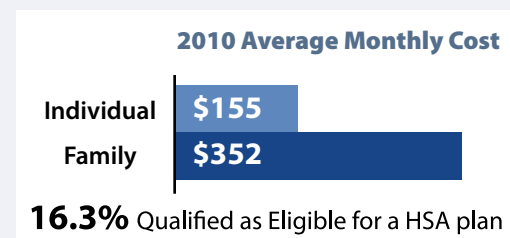
FAMILY HEALTH INSURANCE DEDUCTIBLES

In February 2010, the average annual deductible for active individually-purchased health insurance was \$3,531 per month for family coverage. In February 2009, the average annual deductible for active individually-purchased health insurance was \$3,128 per month for family coverage. Average deductibles for family policies increased 12.8 percent between February 2009 and February 2010.



HSA-ELIGIBLE PLANS

- In February 2010, sixteen percent (16.3%) of active individually-purchased health insurance plans were eligible for use with Health Savings Accounts (HSAs). At that time, the average monthly premium on active HSA-eligible individual health insurance plans was \$155 per month, and \$352 for family plans.
- In February 2009, sixteen percent (16.0%) of active individually-purchased health insurance plans were eligible for use with Health Savings Accounts (HSAs). At that time, the average monthly premium on active HSA-eligible individual health insurance plans was \$143 per month, and \$331 for family plans.



February 2010 National Average Monthly Premiums by State

Average Monthly Premium					
State	Family	Individual	State	Family	Individual
AK	\$484.65	\$192.30	MT	\$368.84	\$168.01
AL	\$291.57	\$126.38	NC	\$327.99	\$142.70
AR	\$287.08	\$123.07	ND	\$317.41	\$139.54
AZ	\$309.97	\$142.44	NE	\$338.69	\$140.22
CA	\$385.56	\$156.20	NH	\$526.52	\$188.46
CO	\$353.23	\$145.96	NJ	\$769.68	\$268.14
CT	\$505.58	\$197.36	NM	\$342.39	\$152.93
DC	\$415.10	\$145.48	NV	\$372.77	\$160.02
DE	\$374.04	\$158.58	NY	\$897.82	\$339.60
FL	\$350.92	\$165.76	OH	\$307.23	\$127.47
GA	\$391.52	\$163.10	OK	\$309.27	\$143.93
HI	\$488.96	\$159.29	OR	\$363.81	\$165.63
IA	\$238.92	\$110.05	PA	\$419.09	\$156.54
ID	\$327.26	\$141.19	RI	NA	NA
IL	\$397.66	\$161.15	SC	\$348.74	\$154.82
IN	\$344.19	\$144.65	SD	\$312.43	\$135.93
KS	\$312.29	\$120.07	TN	\$352.25	\$151.42
KY	\$289.56	\$117.61	TX	\$397.75	\$175.31
LA	\$335.15	\$145.94	UT	\$304.67	\$128.53
MA	\$835.05	\$303.21	VA	\$403.46	\$161.61
MD	\$364.09	\$146.30	VT	NA	NA
MI	\$301.14	\$127.41	WA	\$455.59	\$194.87
MN	\$356.09	\$136.27	WI	\$328.59	\$135.17
MO	\$290.59	\$125.92	WV	\$392.15	\$183.49
MS	\$319.64	\$163.51	WY	\$368.40	\$160.75

Understanding the differences between individual health insurance and employer-sponsored coverage

This latest eHealth Cost of Individual and Family Health Insurance Plans 2010 Update provides a subset of the data eHealth publishes in its annual Cost & Benefits Report. eHealth has been publishing studies like this since 2001 with the goal of providing a nationwide perspective on cost and benefit trends in the individual health insurance market, based on an analysis of a large, geographically distributed sample of insurance policies purchased through eHealthInsurance. The Census Bureau estimated that in 2008, 8 percent of Americans were covered through individual plans².

The cost of individual health insurance policies reported in our study differs significantly from the cost of employer-sponsored health insurance coverage due to several differences between the individual market and the employer-sponsored market, which may impact the premiums that consumers experience. Many of these factors could be impacted by health care reform.

Some of those differences include:

Guaranteed Issue:

Every employee who applies for health insurance through their employer is granted coverage. But, in the individual market, with the exception of a few states, plans are medically underwritten and applicants can be denied coverage when they apply.

Tax Exemption:

Health insurance premiums are not tax-deductible for individuals or families purchasing coverage on their own, but they are tax-deductible for companies that pay for health insurance coverage for employees. When individuals and families purchase health insurance with after-tax dollars, it's likely that they're more cost conscious about the amount of coverage they purchase.

Benefits:

Individual market plans offer comparable benefits to employer plans: hospitalization, emergency room coverage, lab x-ray, maternity care, OB/GYN coverage, physician visits, pharmaceutical coverage, and preventative care. The majority of plans surveyed in our 2009 report entitled, "Cost And Benefits Of Individual And Family Health Insurance Plans," include most of these benefits. However, in the individual market the level of benefits is typically selected by the consumer and is based on their individual needs, not the needs of many.

Footnotes:

¹ A family plan includes at least two members on it, and could constitute a couple, a parent and child, or two or more children.

² Source: U.S. Census Bureau estimates ("Income, Poverty, and Health Insurance Coverage in the United States: 2008", Issued September 2009 <http://www.census.gov/prod/2009pubs/p60-236.pdf> - On page 23 of the report, it says "The number of people covered by private insurance also decreased to 201.0 million in 2008." It also says that "Direct-purchase" insurance is 8.9 percent of that 201.0 million person market. 8.9 percent of 201 million is 17.8 million people, or nearly 18 million.

**This current report does not update data regarding benefits available.