

# Supplemental Health Insurance Products Inventory Report

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May 2014

## Health Insurance Options for the Uninsured

In May of 2014, Gallup estimated that 13.4% of Americans were uninsured, which means approximately 42 million Americans are without health coverage today. eHealth, Inc. has over 13,000 insurance products available, including 2,300 major medical health plans that meet the benefit standards of the Affordable Care Act (ACA).

Between March 31, 2014 and November 15, 2014 – the end of the last national open enrollment period and the beginning of the next - health insurance companies are not required to accept applications for health coverage unless an applicant has experienced a qualifying life event (such as marriage, the birth of a child, and certain other events).

As such, many Americans who are uninsured today and do not have a qualifying life event may not have the option to enroll in a major medical health plan that meets ACA standards. These Americans must instead consider alternative insurance products that will not meet their coverage requirements under the law and may leave them open to possible tax penalties.

## The Study

In this study, eHealth analyzes supplemental insurance products available for enrollment at eHealthInsurance.com in 23 cities across the United States between May 1, and May 14, 2014. The study also outlines the differences in the supplemental insurance products available, and which of the surveyed cities they're available in.

The study includes:

- Table 1: Summary of eHealth's 23 City Analysis
- Table 2: City-by-City Breakdown of Available Plans (at eHealth) and average premiums
- Table 3: Summary of main Benefits Available and some Product Differences

In total, 1,684 supplemental insurance plans are reviewed in the study.

The analysis looks at average monthly premiums and lowest monthly premiums for accident, critical illness, fixed-indemnity and short-term health insurance plans – where available at eHealth - for a 29-year-old adult, non-smoker, living in the following cities: Phoenix, Arizona; Los Angeles, Sacramento, San Diego and San Francisco, California; Denver, Colorado; Hartford, Connecticut; Miami and Tampa, Florida; Atlanta, Georgia; Chicago, Illinois; Baltimore, Maryland; Minneapolis, Minnesota; St Louis, Missouri; Raleigh-Durham, North Carolina; Cleveland, Ohio; Philadelphia and Pittsburgh, Pennsylvania; Nashville, Tennessee; Dallas and Houston, Texas; Seattle, Washington; and Richmond, Virginia. Not all plan types are available in all cities.

## About Supplemental Insurance Products

The insurance products in the study do not meet the benefit standards of the Affordable Care Act. However, they do provide some measure of financial protection to help those without major medical coverage, should they face unexpected medical costs. These products can help the uninsured bridge the gap to the next nationwide open enrollment period, which begins November 15, 2014 for coverage that will go in effect on January 1, 2015.

Many Americans with major medical health insurance use some of these products as a hedge against

high deductibles and out-of-pocket costs, as well as protection against lost income if they're unable to work.

## Table 1

Table 1 provides a summary of the 23-City analysis. It includes the average for monthly premiums for each product type, where available through eHealth, for a 29-year-old.

Plan Type	Average Monthly Premium	Total Number of Plans available at eHealth
<b>Across 23 Cities*</b>		
Accident	\$26.46	202
Critical Illness	\$23.01 <sup>1</sup>	203
Short-Term	\$111.38	1,262
Fixed-Indemnity	\$112.98 <sup>2</sup>	48
<b>Total</b>	<b>\$273.83</b>	<b>105</b>
<small>* With the following exceptions:  <sup>1</sup> Critical Illness Insurance is not available at eHealth.com in Hartford Connecticut  <sup>2</sup> Fixed-Indemnity Insurance is not available at eHealth.com in Hartford, Connecticut; Los Angeles, San Diego and San Francisco, California; Baltimore, Maryland; or Seattle, Washington</small>		

## Table 2

The analysis in table 2 covers plans available through eHealth.com across these 23 cities.

Highlights of the study include:

- The average accident insurance plan premium across 23 cities for a 29-year old was \$26.46 per month.
- The average critical illness insurance plan premium across 22 cities for a 29-year old was \$23.01 per month.
- The average short-term insurance plan premium across 23 cities for a 29-year old was \$111.38 per month.
- The average fixed-indemnity insurance plan premium across 16 cities for a 29-year old was \$112.98 per month.

Plan Type	Average Monthly Premium	Lowest Monthly Premium	Total Number of Plans
<b>Phoenix, AZ (85001)</b>			
Accident	\$25.25	\$15.01	11
Critical Illness	\$21.31	\$11.00	11
Short-Term	\$82.00	\$30.59	80
Fixed-Indemnity	\$119	\$71	3
<b>Total</b>	<b>\$247.56</b>	<b>\$127.60</b>	<b>105</b>
<b>Los Angeles, CA (90001)</b>			
Accident	\$21.28	\$15.01	7
Critical Illness	\$25.24	\$14.11	8
Short-Term	\$196.00	\$84.56	35
<b>Total</b>	<b>\$242.52</b>	<b>\$113.68</b>	<b>50</b>

<b>Sacramento, CA (95652)</b>			
Accident	\$21.28	\$15.01	7
Critical Illness	\$25.13	\$14.11	8
Short-Term	\$150.42	\$74.61	35
<b>Total</b>	<b>\$196.83</b>	<b>\$103.83</b>	<b>50</b>
<b>San Diego, CA (91911)</b>			
Accident	\$21.28	\$15.01	7
Critical Illness	\$25.13	\$14.11	8
Short-Term	\$156.81	\$72.63	35
<b>Total</b>	<b>\$203.22</b>	<b>\$101.75</b>	<b>40</b>
<b>San Francisco, CA (94117)</b>			
Accident	\$21.28	\$15.01	7
Critical Illness	\$25.13	\$14.11	8
Short-Term	\$158.37	\$74.61	35
<b>Total</b>	<b>\$204.78</b>	<b>\$103.73</b>	<b>40</b>
<b>Denver, CO (80246)</b>			
Accident	\$25.25	\$15.01	11
Critical Illness	\$21.21	\$10.45	11
Short-Term	\$85.56	\$36.91	30
Fixed-Indemnity	\$84.39	\$39.67	3
<b>Total</b>	<b>\$191.16</b>	<b>\$87.03</b>	<b>55</b>
<b>Hartford, CT (06101)</b>			
Accident	\$26.31	\$15.01	9
Short-Term	\$97.31	\$52.14	12
<b>Total</b>	<b>\$123.62</b>	<b>\$67.15</b>	<b>21</b>
<b>Miami, FL (33101)</b>			
Accident	\$19.65	\$14.33	7
Critical Illness	\$21.06	\$10.80	10
Short-Term	\$151.74	\$55.72	62
Fixed-Indemnity	\$119.00	\$71.00	3
<b>Total</b>	<b>\$291.80</b>	<b>\$137.52</b>	<b>82</b>
<b>Tampa, FL (33601)</b>			
Accident	\$19.65	\$14.33	7
Critical Illness	\$21.06	\$10.80	10
Short-Term	\$140.67	\$49.42	62
Fixed-Indemnity	\$119.00	\$71.00	3
<b>Total</b>	<b>\$280.73</b>	<b>\$131.22</b>	<b>82</b>
<b>Atlanta, GA (30301)</b>			
Accident	\$25.25	\$15.01	11
Critical Illness	\$23.30	\$14.20	7
Short-Term	\$81.13	\$30.10	48
Fixed-Indemnity	\$120.00	\$72.00	3
<b>Total</b>	<b>\$224.43</b>	<b>\$116.30</b>	<b>69</b>

<b>Chicago, IL (60634)</b>			
Accident	\$25.25	\$15.01	10
Critical Illness	\$23.08	\$12.65	12
Short-Term	\$126.89	\$34.89	75
Fixed-Indemnity	\$119.00	\$71.00	3
<b>Total</b>	<b>\$268.97</b>	<b>\$118.54</b>	<b>100</b>
<b>Baltimore, MD (21202)</b>			
Accident	\$26.31	\$15.01	9
Critical Illness	\$23.94	\$14.25	8
Short-Term	\$71.85	\$31.93	23
<b>Total</b>	<b>\$95.79</b>	<b>\$46.18</b>	<b>40</b>
<b>Minneapolis, MN (55401)</b>			
Accident	\$22.28	\$15.12	3
Critical Illness	\$19.07	\$10.55	9
Short-Term	\$71.76	\$31.93	33
Fixed-Indemnity	\$107.00	\$62.00	3
<b>Total</b>	<b>\$197.83</b>	<b>\$104.48</b>	<b>48</b>
<b>St Louis, MO (63123)</b>			
Accident	\$31.86	\$15.01	10
Critical Illness	\$20.92	\$12.00	10
Short-Term	\$84.20	\$33.95	54
Fixed-Indemnity	\$113.00	\$51.08	3
<b>Total</b>	<b>\$218.12</b>	<b>\$97.03</b>	<b>77</b>
<b>Raleigh-Durham, NC (27610)</b>			
Accident	\$34.71	\$15.01	8
Critical Illness	\$23.02	\$11.55	12
Short-Term	\$89.39	\$36.01	70
Fixed-Indemnity	\$115.00	\$67.00	3
<b>Total</b>	<b>\$227.41</b>	<b>\$114.56</b>	<b>93</b>
<b>Cleveland-Akron, OH (44115)</b>			
Accident	\$30.76	\$15.01	10
Critical Illness	\$26.69	\$11.00	12
Short-Term	\$76.49	\$30.13	52
Fixed-Indemnity	\$86.34	\$37.44	3
<b>Total</b>	<b>\$189.52</b>	<b>\$78.57</b>	<b>77</b>
<b>Philadelphia, PA (19019)</b>			
Accident	\$31.86	\$15.01	10
Critical Illness	\$19.95	\$11.75	9
Short-Term	\$126.30	\$36.01	95
Fixed-Indemnity	\$119	\$71.00	3
<b>Total</b>	<b>\$265.25</b>	<b>\$118.76</b>	<b>117</b>

<b>Pittsburgh, PA (15221)</b>			
Accident	\$31.86	\$15.01	10
Critical Illness	\$31.90	\$28.86	4
Short-Term	\$117.78	\$33.95	95
Fixed-Indemnity	\$119.00	\$71.00	3
<b>Total</b>	<b>\$268.68</b>	<b>\$133.81</b>	<b>112</b>
<b>Nashville, TN (37201)</b>			
Accident	\$30.77	\$15.01	10
Critical Illness	\$22.40	\$11.75	11
Short-Term	\$96.99	\$33.95	81
Fixed-Indemnity	\$119.00	\$71.00	3
<b>Total</b>	<b>\$238.39</b>	<b>\$116.70</b>	<b>105</b>
<b>Dallas, TX (75201)</b>			
Accident	\$31.86	\$15.01	10
Critical Illness	\$22.94	\$11.75	12
Short-Term	\$105.09	\$48.66	78
Fixed-Indemnity	\$115.00	\$67.00	3
<b>Total</b>	<b>\$243.03</b>	<b>\$127.41</b>	<b>103</b>
<b>Richmond, VA (23222)</b>			
Accident	\$26.31	\$15.01	9
Critical Illness	\$19.11	\$9.69	7
Short-Term	\$92.70	\$33.02	80
Fixed-Indemnity	\$119.00	\$71.00	3
<b>Total</b>	<b>\$230.81</b>	<b>\$113.71</b>	<b>99</b>
<b>Seattle, WA (98174)</b>			
Accident	\$26.31	\$15.01	9
Critical Illness	\$21.69	\$11.30	4
Short-Term	\$97.29	\$69.73	5
<b>Total</b>	<b>\$118.98</b>	<b>\$81.03</b>	<b>18</b>

**Table 3**

In Table 3 eHealth provides a summary of benefits and product differences for supplemental insurance product types reviewed in the study.

<b>Supplemental Insurance Products</b>	<b>Short-Term Medical</b>	<b>Accident Insurance</b>	<b>Critical Illness Insurance</b>	<b>Fixed Indemnity Plans</b>
Can a person get approved quickly?	Yes, typically within a week.	Yes, typically within a week.	Yes, typically within a week.	Yes, typically within a week.
Can a person cancel at any time?	Yes, it's easier to cancel if you pay month-to-month instead of a lump sum.	Yes.	Yes.	Yes.
Does it have a deductible?	Typically, yes.	Typically, no.	No.	No.

What does it cover?	Benefits vary from plan to plan, but plans often cover ER and Doctor visits, and non-emergency medical care delivered in a hospital.	Benefits vary from plan to plan, but they typically pay you directly when you experience a qualifying injury covered by your policy.	Plans make payments to customers when they're diagnosed with a covered illness covered by your policy - like heart attack, stroke, and cancer.	Plans make a fixed payment to you when you're treated for a covered injury or illness that is covered by your policy.
Does it cover prescription drugs?	It will vary from plan to plan.	No.	No.	No.
Does it cover maternity benefits?	Typically, no.	No.	No.	It will vary from plan to plan.
Does it protect me from the Obamacare tax penalty?	No.	No.	No.	No.
Will it cover pre-existing conditions?	Typically, no.	No.	No.	Typically, no.
Is it required to cover the 10 essential health benefits required by the Affordable Care Act (Obamacare?)	No.	No.	No.	No.
If I apply, is coverage guaranteed?	No.	No.	No.	No.
Does it have dollar limits on coverage?	Yes, and it will vary by plan.	Yes, and it will vary by plan.	Yes, and it will vary by plan.	Yes, and it will vary by plan.
Can I keep it as long as I make the payments?	No, once your term is up you'll need to reapply and approval is not guaranteed.	Yes.	Yes.	Yes.
In What Cities Does eHealth have these plans available?	All 23 Listed.	All 23 Listed.	Critical Illness Insurance is not available at eHealth.com in Hartford, Connecticut.	Fixed-Indemnity Insurance is not available at eHealth.com in Hartford, Connecticut; Los Angeles, San Diego, and San Francisco, California; Baltimore, Maryland; or Seattle, Washington.