

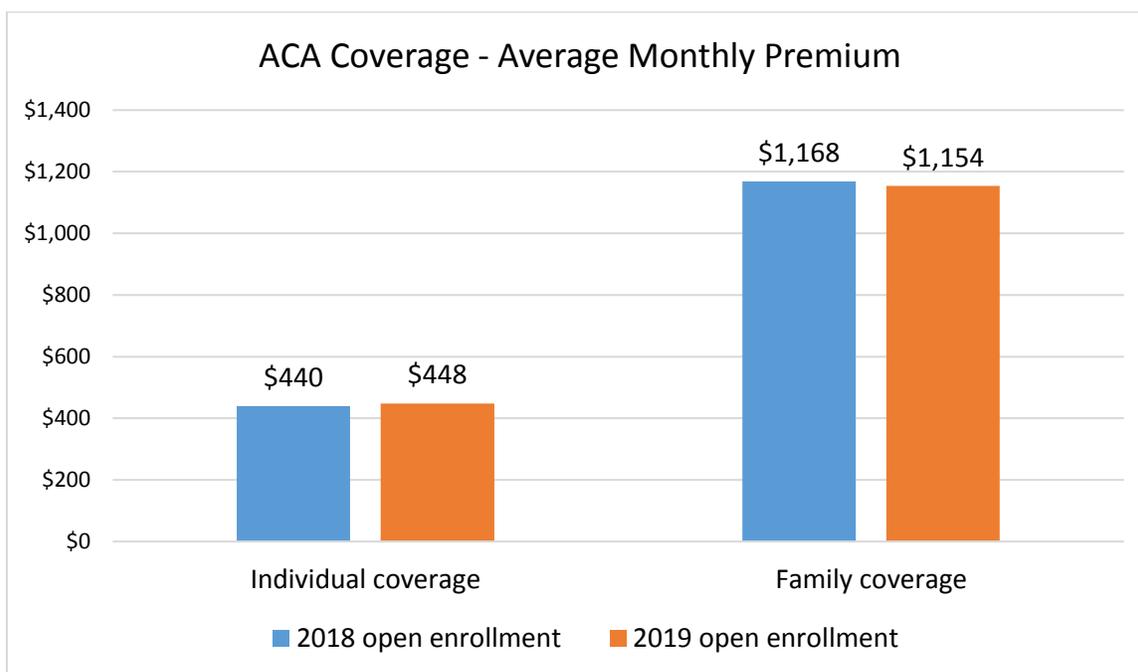
## eHealth 2019 Open Enrollment Report

The nationwide open enrollment period for 2019 coverage under the Affordable Care Act (ACA) began November 1, 2018 and continued through December 15, 2018.

This report examines costs and trends among unsubsidized individual and family health insurance consumers who selected health insurance plans at eHealth during the nationwide 2019 open enrollment period. Comparisons are drawn with trends among unsubsidized eHealth customers during the same period last year. More information about the analysis is provided in the methodology note at the end of this report.

### ACA Plans – Average Premiums Show Little Change from Last Year

For the 2019 open enrollment period, the average monthly premium for ACA-compliant plans selected by individual eHealth customers who did not utilize government subsidies was \$448, while the average monthly premium for families was \$1,154.

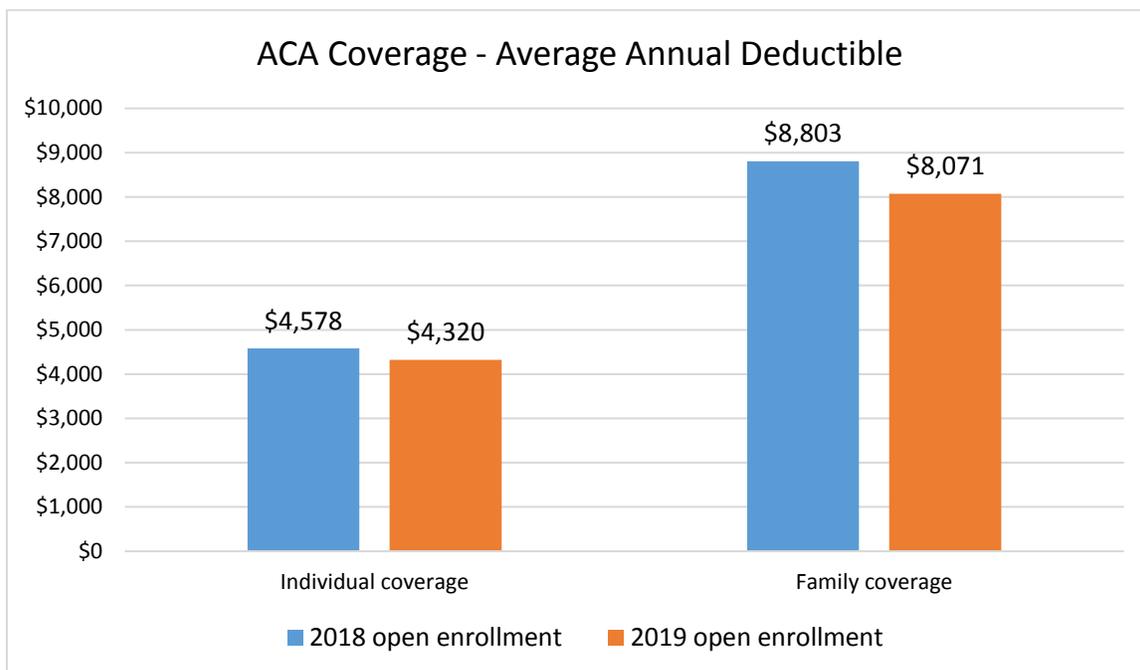


- Average individual premiums for plans increased 2 percent between the 2018 and 2019 open enrollment periods.
- The average premium for family coverage decreased 1 percent in the same period.
- The average age of an individual purchasing ACA-compliant coverage without a subsidy at eHealth was 38 years old in both periods; the average age of the primary applicant for family coverage was 45 in both periods.

### ACA Plans – Average Deductibles Decreased Since Last Year

The average annual deductible for 2019 ACA-compliant plans selected by individual eHealth

customers who did not utilize government subsidies was \$4,320, while the average annual deductible for families was \$8,071.

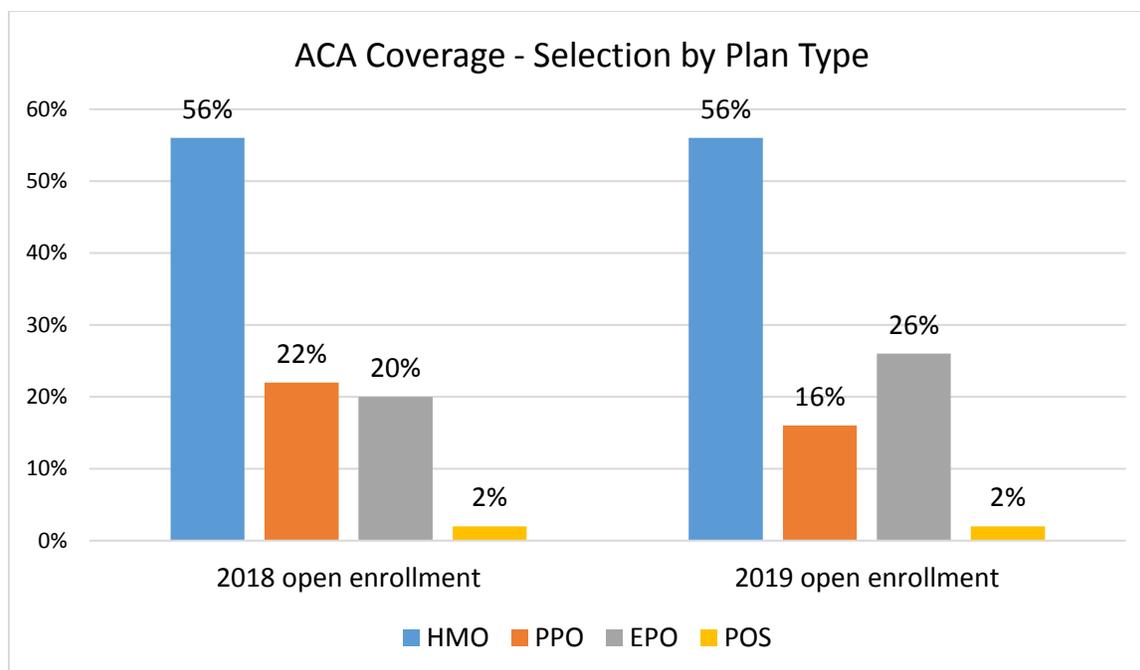


- The average individual deductible decreased 6 percent between the 2018 and 2019 open enrollment periods.
- The average annual deductible for family coverage decreased 8 percent in the same period.

**ACA Plans – HMOs and EPOs Dominate Consumer Choice**

Health Maintenance Organization (HMO) plans accounted for the majority (56 percent) of 2019 individual and family health insurance plans selected by unsubsidized eHealth customers during open enrollment. Preferred Provider Organization (PPO) plans accounted for 16 percent, while Exclusive Provider Organization (EPO) plans, which typically limit coverage to a specific network of providers in the same way HMO plans do, accounted for 26 percent of all plans selected.

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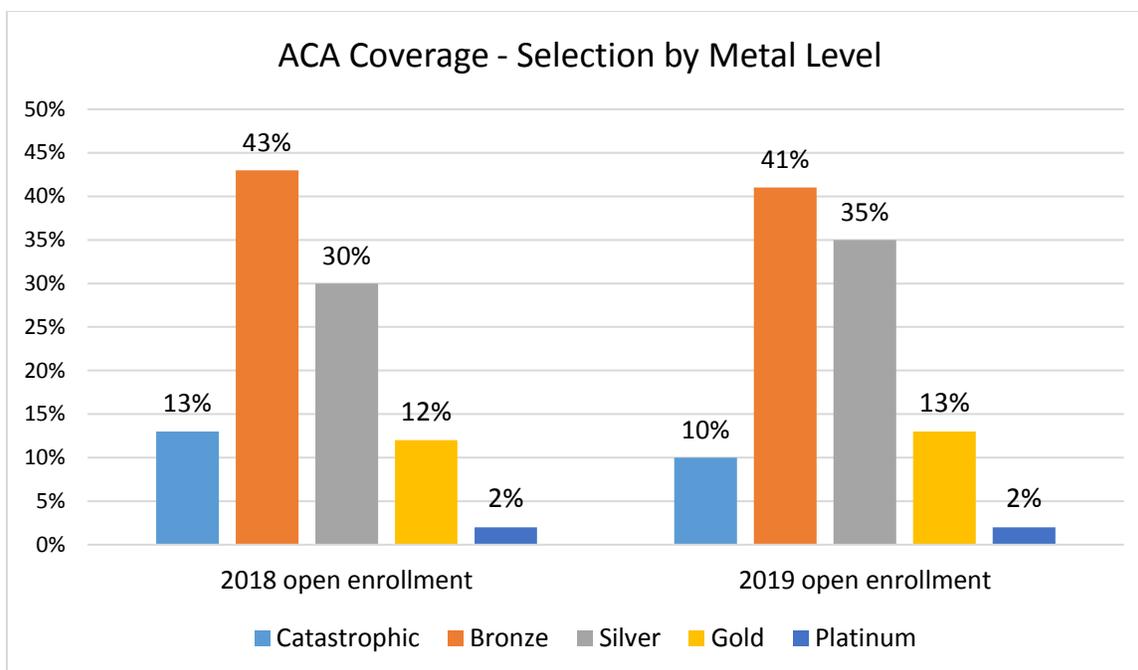


- The trend away from PPO-style plans and toward plans with more restrictive networks continues, as previously reported in eHealth’s [Index Report for the 2018 Open Enrollment Period](#).
- For the first time, more people selected EPO plans than PPO plans at eHealth during an annual open enrollment period.
- HMO and EPO plans account for 82 percent of all plans selected in the first half of this open enrollment period, compared to 76 percent in the prior year.

### ACA Plans – The Increasing Popularity of Silver Plans

The most popular metal level plan selected by individual and family eHealth customers for 2019 was Bronze (41 percent). Silver plans were the second most popular metal level selected, at 35 percent of plans.

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- The popularity of Catastrophic, Bronze, and Gold plans all dropped somewhat between the 2018 and 2019 open enrollment periods, while the popularity of Silver plans increased.
- Silver plans accounted for 30 percent of all plans selected in the 2018 open enrollment period but 35 percent of all plans selected in the 2019 open enrollment period.

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### Notes

**Methodology:** The data presented in this report are based solely on health insurance plans selected by customers at eHealth in the time periods described. In order to provide a more representative snapshot of costs and trends, ACA plan data from the state of Ohio for the 2019 plan year have been excluded from this report due to the exceptional nature of products sold in that state by eHealth during the 2019 open enrollment period. Data on ACA-compliant major medical health insurance plans are based on plans selected only by consumers who are not utilizing government subsidies (advance premium tax credits). Changes in average costs year over year may be explained by a number of factors, including premium increases, the introduction of new products and discontinuation of old ones, changes in the states in which eHealth offers products, and changes in the average age of individuals purchasing coverage through eHealth, and changes in the metal levels of plans selected by eHealth customers in the defined time period. All dollar figures have been rounded to the nearest full dollar. All percentages have been rounded to the nearest full percent. The actual premiums, deductibles, or other features of specific plans vary from the average numbers shown.

## About eHealth

eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from brand-name insurers side by side and purchase and enroll in coverage online and over the phone. 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, exceptional telephonic support, 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 or over the phone through Medicare.com ([www.Medicare.com](http://www.Medicare.com)), eHealthMedicare.com ([www.eHealthMedicare.com](http://www.eHealthMedicare.com)), GoMedigap ([www.goMedigap.com](http://www.goMedigap.com)) and PlanPrescriber.com ([www.PlanPrescriber.com](http://www.PlanPrescriber.com)).