

# eHealth — Low Price Leader in Short-Term Medical Insurance

March 2018

eHealth analyzed the cost of short-term health insurance products available through online health insurance marketplaces in 36 zip codes across the country. The analysis identified the marketplaces where consumers can find short-term health insurance with the lowest monthly premium.

## Methodology:

eHealth analyzed the monthly insurance premium (including monthly association memberships, where applicable) for short-term medical plans at four deductible levels: \$1,000, \$2,500; \$5,000 and \$7,500. The plans were quoted for a 25-year-old male in each zip code.

Plans included in the analysis all met the following criteria:

1. They must provide a maximum coverage amount of at least \$250,000 in coverage over the 90-day term of coverage.
2. They must pay 80%-100% of claims for covered medical care after the deductible is met, up to the out-of-pocket limit.

Other than the criteria above, the short-term medical plans analyzed may have different benefits, limitations, and other terms.

## Websites Analyzed:

Researchers at eHealth compared monthly plan costs on nationally marketed websites, including: Agilehealthinsurance.com, GetInsured.com, HealtheDeals.com and HealthInsurance.com. The analysis did not include one-time application fees. Researchers analyzed the monthly cost of each plan, including the first month's premium and other recurring monthly fees. Research was conducted in March 2018. Prices and plan availability on each website are subject to change after the publication date of this report.

eHealth's analysis found that eHealth offered the short-term health plan with the lowest monthly insurance premium in 121 of the 144 zip codes surveyed.

- **Among plans with a \$1,000 deductible:**
  - eHealth offered the plan with the lowest monthly premium in 31 of 36 zip codes.
  - These plans had an average premium of \$65 per month on eHealth
- **Among plans with a \$2,500 deductible:**
  - eHealth offered the plan with the lowest monthly premium in 33 of 36 zip codes.
  - These plans had an average premium of \$49 per month on eHealth
- **Among plans with a \$5,000 deductible:**
  - eHealth offered the plan with the lowest monthly premium in 31 of 36 zip codes.
  - These plans had an average premium of \$42 per month on eHealth
- **Among plans with a \$7,500 deductible:**

- eHealth offered the plan with the lowest monthly premium in 24 of 36 zip codes.
- These plans had an average premium of \$36 per month on eHealth

### Zip Codes where eHealth has the Lowest Priced Short-Term Medical Plan

Zip, City, State	\$1,000 Deductible	\$2,500 Deductible	\$5,000 Deductible	\$7,500 Deductible
15106 Pittsburgh, PA	eHealth	eHealth	eHealth	Competitor
19019 Philadelphia, PA	eHealth	eHealth	eHealth	Competitor
21201 Baltimore, MD	eHealth	eHealth	eHealth	Competitor
23324 Chesapeake, VA	eHealth	eHealth	eHealth	Competitor
27513 Raleigh-Durham, NC	Competitor	Competitor	Competitor	eHealth
28105 Charlotte, NC	Competitor	Competitor	Competitor	eHealth
30301 Atlanta, GA	Competitor	Competitor	Competitor	eHealth
33401 West Palm Beach, FL	eHealth	eHealth	eHealth	eHealth
33443 Boca Raton, FL	eHealth	eHealth	eHealth	eHealth
33601 Tampa, FL	eHealth	eHealth	eHealth	eHealth
35005 Birmingham, AL	eHealth	eHealth	eHealth	eHealth
36043 Montgomery, AL	eHealth	eHealth	eHealth	Competitor
37011 Nashville TN	eHealth	eHealth	eHealth	eHealth
39056 Jackson, MS	eHealth	eHealth	Competitor	eHealth
40208 Louisville, KY	eHealth	eHealth	Competitor	Competitor
43004 Columbus, OH	eHealth	eHealth	eHealth	eHealth

<b>44319</b> <b>Akron, OH</b>	eHealth	eHealth	eHealth	eHealth
<b>46077</b> <b>Indianapolis, IN</b>	eHealth	eHealth	eHealth	eHealth
<b>48127</b> <b>Detroit, MI</b>	eHealth	eHealth	eHealth	eHealth
<b>49501</b> <b>Grand Rapids, MI</b>	eHealth	eHealth	eHealth	eHealth
<b>50047</b> <b>Des Moines, IA</b>	eHealth	eHealth	eHealth	Competitor
<b>53172</b> <b>Milwaukee, WI</b>	eHealth	eHealth	Competitor	eHealth
<b>55111</b> <b>Minneapolis, MN</b>	Competitor	Competitor	Competitor	None Available
<b>59601</b> <b>Helena, MT</b>	eHealth	eHealth	eHealth	eHealth
<b>60007</b> <b>Chicago IL</b>	eHealth	eHealth	eHealth	eHealth
<b>63101</b> <b>St. Louis, MO</b>	Competitor	Competitor	Competitor	Competitor
<b>64030</b> <b>Kansas City, MO</b>	Competitor	Competitor	Competitor	None Available
<b>66547</b> <b>Topeka, KS</b>	eHealth	eHealth	eHealth	None Available
<b>68501</b> <b>Lincoln, NE</b>	eHealth	eHealth	Competitor	eHealth
<b>70032</b> <b>New Orleans, LA</b>	Competitor	Competitor	Competitor	eHealth
<b>72002</b> <b>Little Rock, AR</b>	Competitor	eHealth	eHealth	Competitor
<b>73008</b> <b>Oklahoma City, OK</b>	eHealth	eHealth	eHealth	eHealth
<b>75001</b> <b>Dallas, TX</b>	Competitor	Competitor	Competitor	eHealth
<b>80014</b> <b>Denver, CO</b>	Competitor	Competitor	Competitor	None Available
<b>84044</b> <b>Salt Lake City, UT</b>	eHealth	eHealth	Competitor	None Available
<b>85001</b> <b>Phoenix, AZ</b>	eHealth	eHealth	eHealth	eHealth

<b>87101</b> Albuquerque, NM	Competitor	Competitor	eHealth	Competitor
<b>89403</b> Carson City, NV	eHealth	eHealth	eHealth	eHealth
<b>90001</b> Los Angeles, CA	eHealth	eHealth	eHealth	None Available
<b>94107</b> San Francisco, CA	eHealth	eHealth	eHealth	None Available
<b>96701</b> Honolulu, HI	eHealth	eHealth	eHealth	eHealth
<b>97035</b> Portland, OR	Competitor	eHealth	eHealth	Competitor
<b>98001</b> Seattle, WA	Competitor	Competitor	eHealth	None Available
<b>99501</b> Anchorage, AK	eHealth	eHealth	eHealth	None Available

### Comparing Plans

Each short-term plan has its own plan details, including specific benefits, features, and limitations that may not be directly comparable with other plans. Short-term plans also are not generally comparable with more comprehensive major medical plans compliant with the Affordable Care Act (ACA) because short-term plans are not designed to meet the ACA's minimum essential benefit requirements, may exclude pre-existing conditions, are not eligible for government subsidies, and otherwise do not count as qualifying health insurance under the ACA. Because of these differences, short-term plans generally have lower monthly premium costs than major medical plans.

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### 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)) and PlanPrescriber.com ([www.PlanPrescriber.com](http://www.PlanPrescriber.com)).