

## eHealth Survey: Health Insurer Insights into the Short-Term Market for 2019

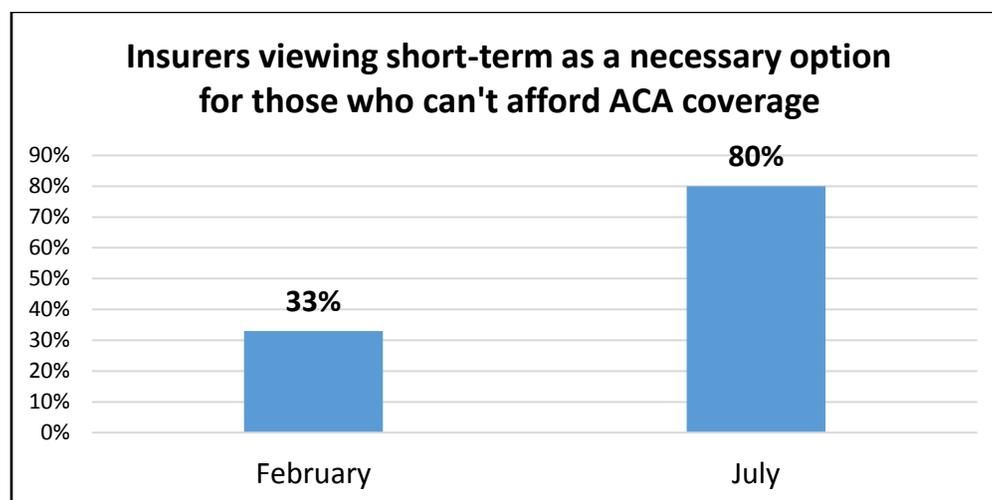
### *Findings Suggest Increased Consensus on the Role of Short-Term Plans in the Market and Broader Interest in Offering the Products*

eHealth conducted anonymous surveys of major health insurance companies in February, 2018 and again in July, 2018. Companies invited to participate are responsible collectively for insuring more than 200 million Americans.

In both surveys, insurers were asked to share their opinions about short-term health insurance, its impact on the Affordable Care Act (ACA) market and its place in their business strategies for the 2019 plan year.

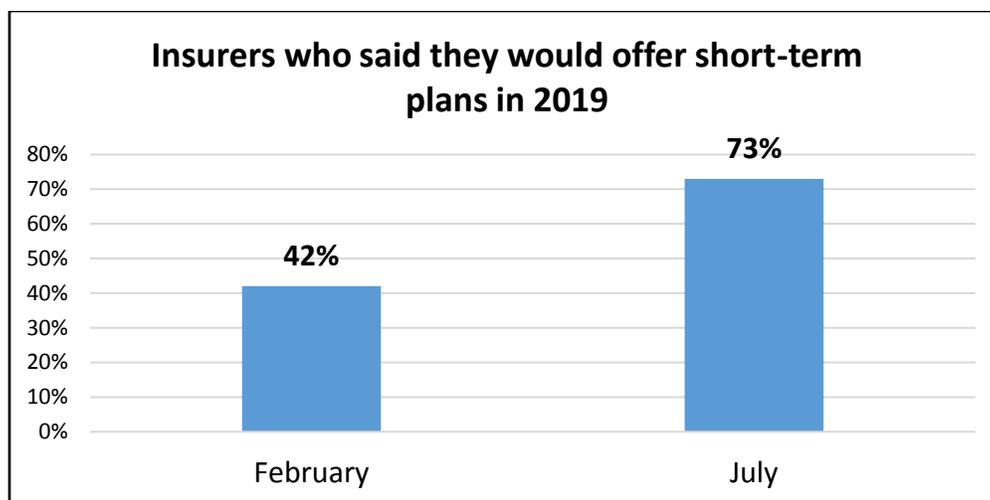
#### **Increasing consensus that short-term coverage is necessary for some consumers**

- In the February survey, **33 percent** of insurers reported that they viewed short-term health insurance plans as a necessary alternative for people who can't afford major medical coverage
- By July, **80 percent** of insurers responding to the survey reported that in their view short-term health insurance plans provide consumers with a needed affordable coverage alternative



#### **More insurers consider offering short-term health insurance plans in 2019**

- When questioned in February, **42 percent** of insurers said they intended to offer short-term health insurance plans in 2019
- By July, that figure increased to **73 percent** of respondents



### Many think repeal of the 90-day rule will decrease enrollment in ACA plans, but some disagree

- **62 percent** of insurers said in July that they think a rule change allowing for coverage periods approaching a year in the short-term market would lead to increased enrollment in short-term policies and fewer enrollments in ACA-compliant major medical plans
- **38 percent** of July respondents said that they didn't expect the rule change to impact their ACA business significantly

### The short-term rule change may already be baked in to 2019 insurer strategies

- When questioned in July, nearly nine-in-ten respondents (**86 percent**) said the anticipated rule expanding the duration of short-term health plans has made little difference in their business strategy for 2019

### Some insurers are making benefit changes to short-term plans for 2019

- **18 percent** of respondents said they anticipate adding some level of coverage for pre-existing medical conditions to their short-term benefits in 2019
- While many insurers are still uncertain about making changes to their short-term benefits for 2019, only **45 percent** said they expected no changes to be made

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*Methodology note: Surveys were conducted by email invitation to representatives of health insurance companies with which eHealth has a business relationship. Results were compiled anonymously. Findings are intended to be directional only and are not necessarily representative of all insurers. A total of 19 respondents participated in the February survey and a total of 15 respondents participated in the July survey.*

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