

eHealth Survey: As Open Enrollment Approaches, eHealth Tests Consumers' Knowledge and Intentions for 2019 Coverage

This survey of more than 1,500 consumers presents responses to two categories of questions: First, respondents were invited to test their knowledge of health reform, the insurance market, and regulatory changes that will affect the 2019 nationwide open enrollment period under the Affordable Care Act (ACA). Additionally, respondents were asked to indicate their intentions for obtaining health insurance coverage in 2019 and the impact of costs and changes to tax penalties impact those decision.

Survey highlights:

- Sixty-one percent of respondents say they could be tempted away from ACA coverage if another option offered them savings on monthly premiums
- Strong majorities of respondents would give up coverage for maternity care (81 percent) or mental health and substance abuse care (57 percent) in exchange for lower premiums.
- About half (49 percent) mistakenly believe there will be a tax penalty for not having health insurance in 2019.
- Four-in-ten respondents (40 percent) are not sure what they will do for health insurance in 2019.
- Nearly a third of respondents (31 percent) do not know when the ACA's next nationwide open enrollment period occurs.
- More than half (57 percent) do not know that short-term health insurance plans can now be purchased for coverage periods of up to one year in most states.

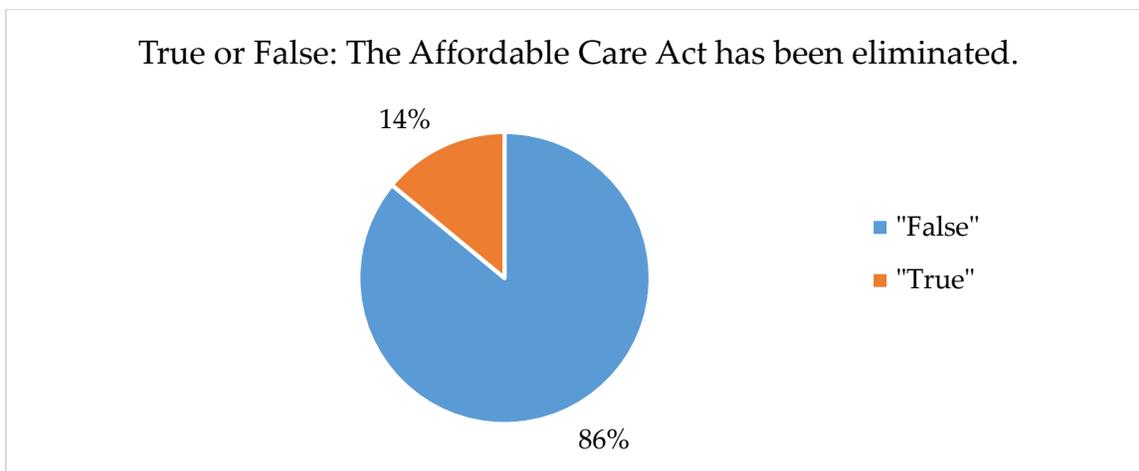
What do consumers know about the state of health reform and how coverage works today?

The following questions examine how well informed consumers are about key aspects of health reform and the rules and regulations that govern the individual health insurance market and their coverage options for 2019.

Most consumers know that the ACA is still the law

86 percent correctly identified the statement, "The Affordable Care Act has been eliminated," as false.

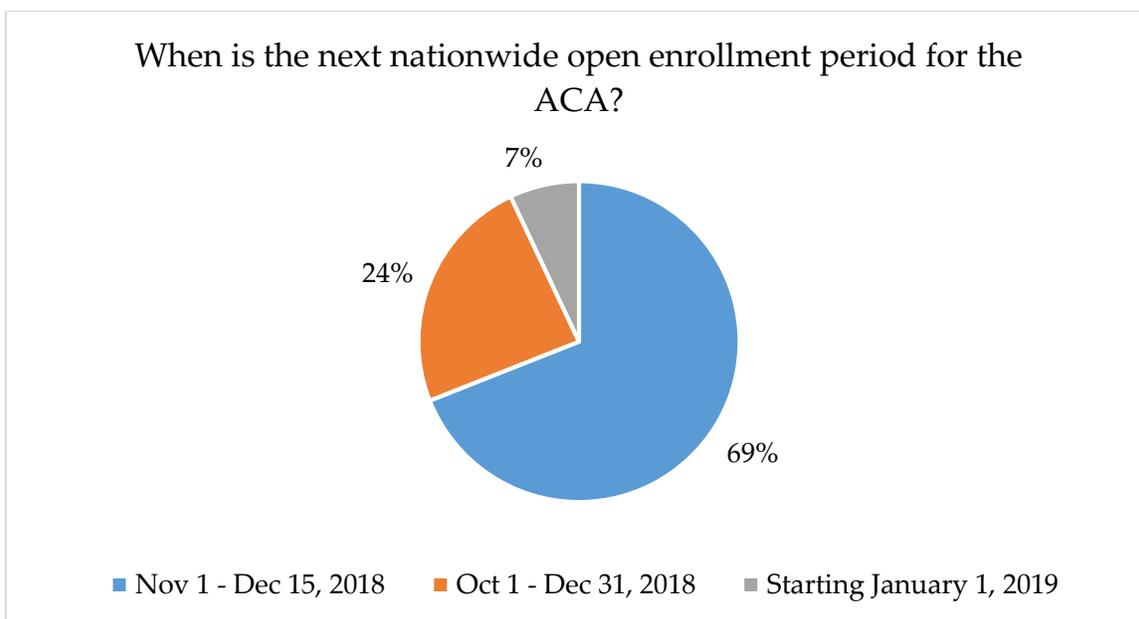
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- However, the middle aged and the affluent are more likely to be well informed: People between the ages of 55 and 64 were more likely than younger people ages 35 to 44 to know that the ACA has not been eliminated (90 percent vs 83 percent). Likewise, 93 percent of people with a household income between \$75,000 and \$125,000 answered correctly, compared to 83 percent of those with an income below \$25,000.

More than 3 in 10 consumers don't know open enrollment dates

As of last year, the open enrollment period for Affordable Care Act coverage was reduced by half and ran from November 1 through December 15, but only 69 percent of survey respondents got the message.

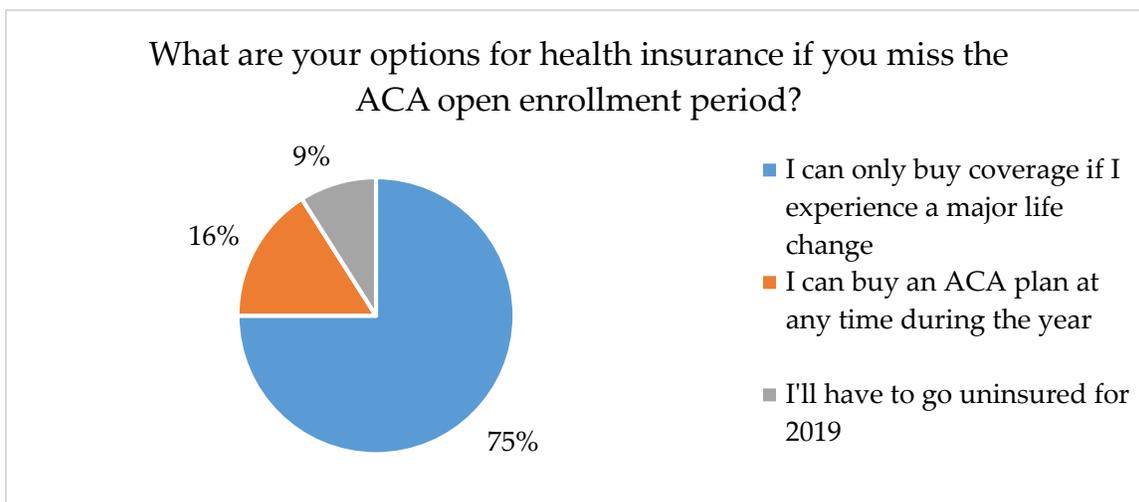


- One-third of people who say they are unsure about their 2019 coverage don't know when open enrollment happens: Among respondents who say they are unsure what

they will do for health insurance coverage in 2019, 33 percent answered this question incorrectly.

A quarter don't know their options for buying insurance are limited outside of the ACA open enrollment period

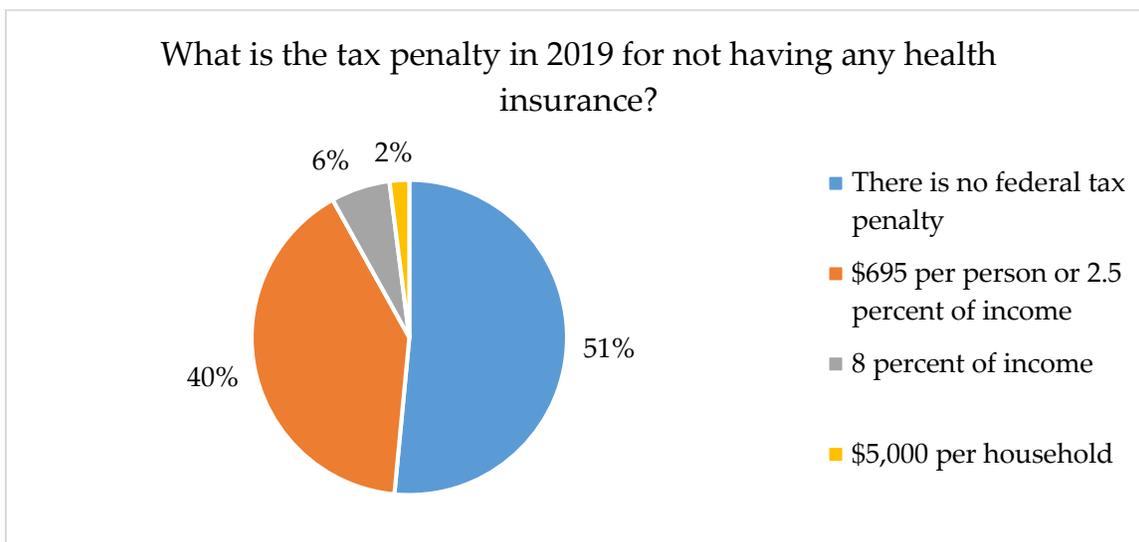
Twenty-five percent of respondents do not know that they can only buy ACA coverage outside open enrollment if they experience a qualifying life event.



- Young adults are most well informed on coverage options outside of open enrollment: 83 percent of young adults age between the ages of 25 and 34 know that they can only buy coverage outside of open enrollment if they experience a major life change. By comparison, 74 percent of people between ages 45 to 54 answered correctly.

Nearly half mistakenly believe the ACA tax penalty is in effect next year

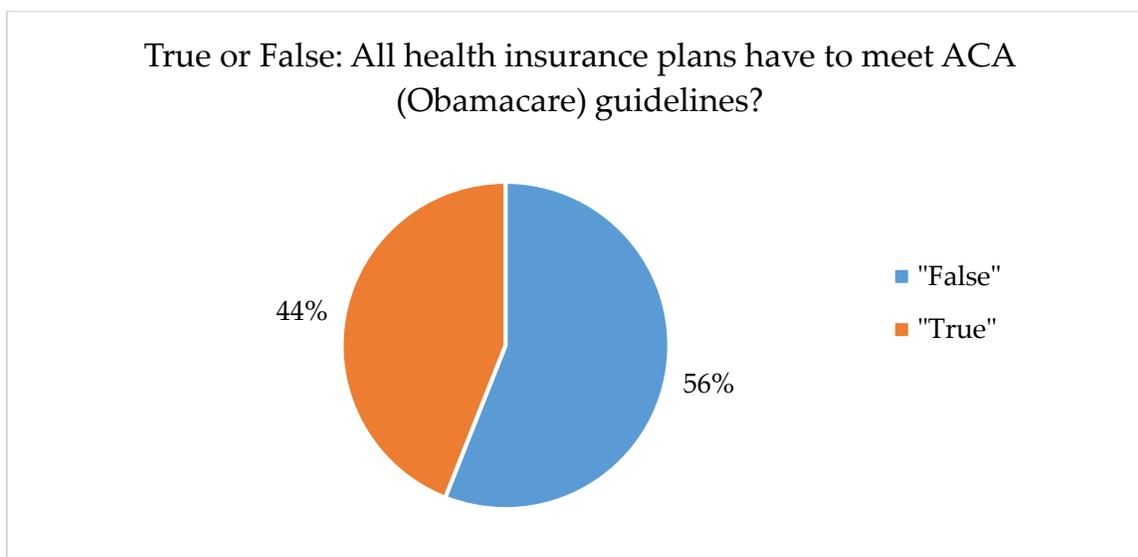
The tax penalty for going without health insurance coverage will no longer be in effect starting with 2019 coverage but nearly half (49 percent) don't know that.



- Young adults are especially poorly informed about the tax penalty: Among people ages 25 to 34, 38 percent know that there is no federal tax penalty for going uninsured in 2019. By comparison, 59 percent of people ages 55 to 64 answered correctly.

Most don't realize non-ACA coverage options exist

More than half (56 percent) of survey respondents incorrectly believe that all health insurance plans must meet coverage guidelines of the ACA. In fact, short-term and other non-ACA plans will be more widely available in 2019 as a result of federal rule changes, though they do not provide the same level of protection.



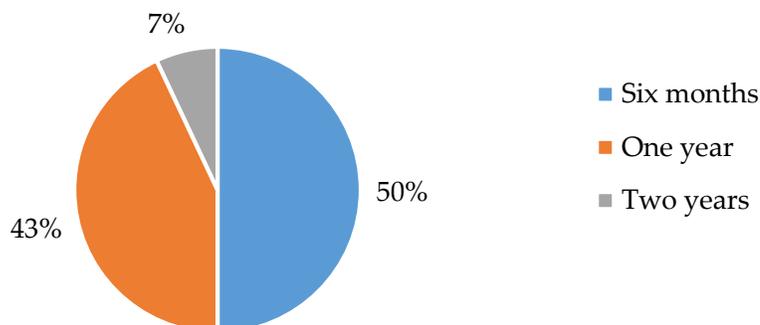
- Men are more well informed about non-ACA coverage options than women: 64 percent of men know that there are non-ACA health insurance plans available in the market today, compared to 53 percent of women.

Consumers are confused about short-term health insurance coverage periods

Previously, short-term coverage periods were limited to 90 days, but new federal regulations now allow people to buy short-term health insurance plans with coverage periods of up to one year in most states. However, only 43 percent are aware of that fact.

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Due to new federal regulations, what is the maximum length of time short-term health plans can last before they need to be renewed?

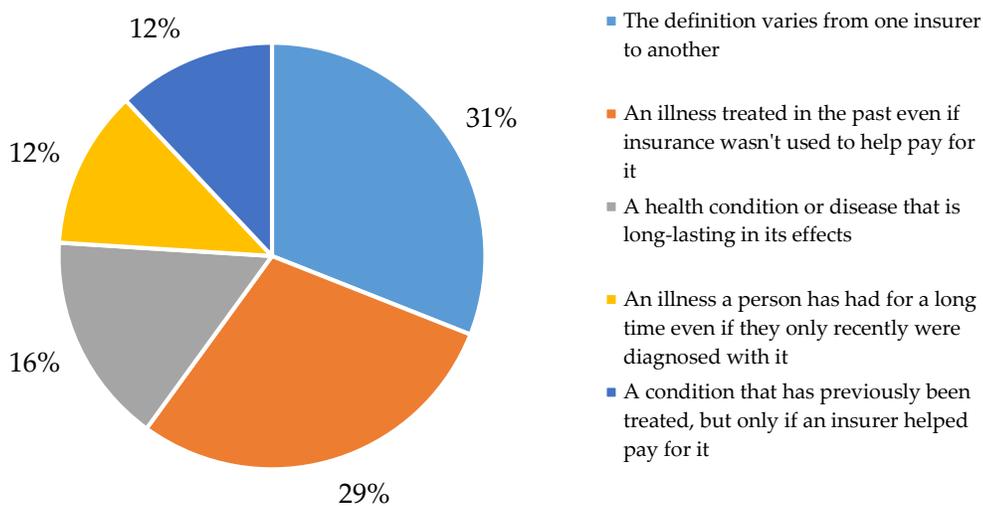


- Younger adults are less well informed about changes to short-term health insurance policy length: People ages 25 to 34 are significantly less likely to know about the new maximum length of short-term health insurance policies than people between the ages of 45 and 54 (32 percent vs. 46 percent).

Consumers are confused about pre-existing conditions

ACA-compliant health plans do not deny coverage for pre-existing medical conditions, though other products often do. However, most respondents (69 percent) do not understand that the definition of a pre-existing medical condition can vary from one insurer to another.

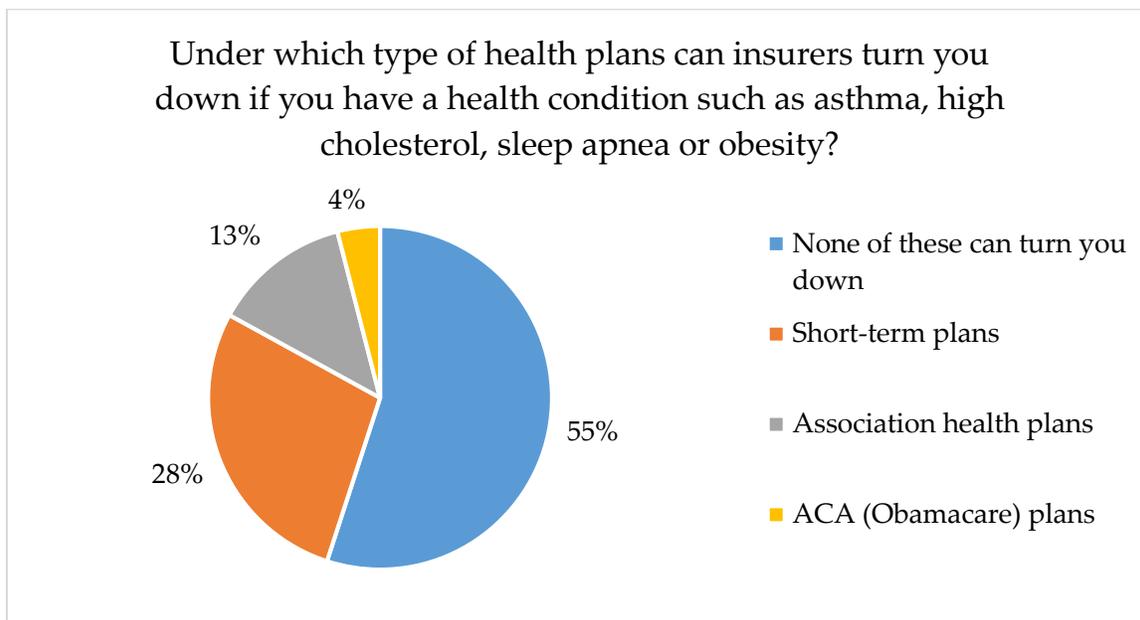
What do health insurance companies consider a pre-existing medical condition?



- Middle-aged respondents were most well informed about pre-existing health conditions: 37 percent of people ages 45 to 54 correctly understand that the definition of a pre-existing condition can differ from one insurer to another; by comparison, 18 percent of people age 24 or younger and 26 percent of people between the ages of 25 and 34 answered correctly.

Pre-existing condition protections are not universal

More than half of respondents (55 percent) incorrectly believe that a person could not be turned down for short-term health insurance based on the presence of pre-existing medical conditions.



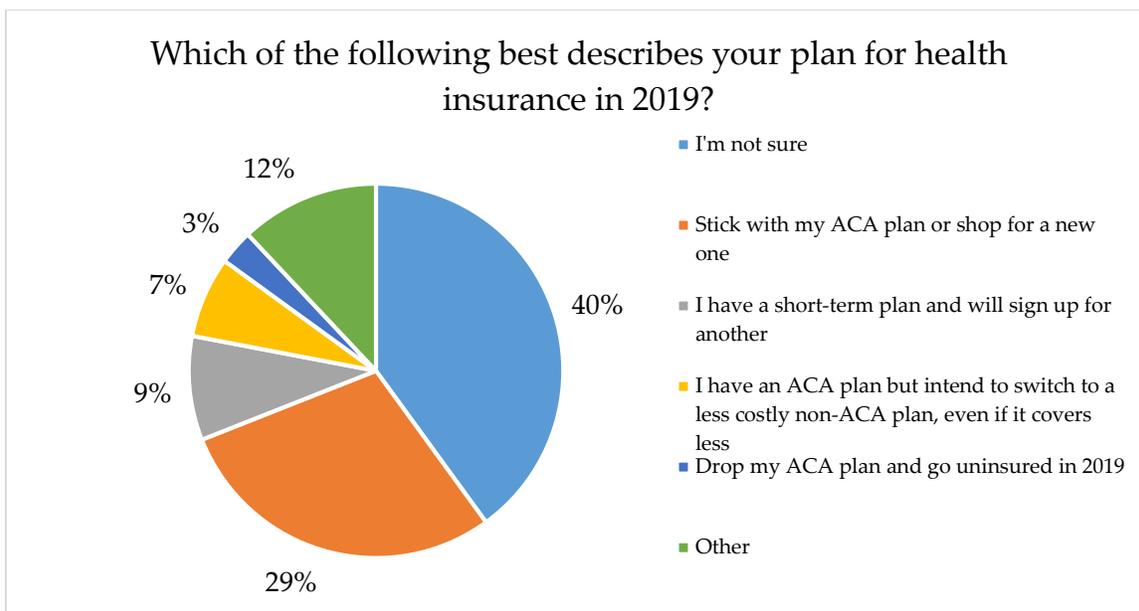
- Men and middle-income people are more likely to understand limitations of short-term health insurance policies: Men (38 percent) are more likely than women (27 percent) to know that short-term plans can turn you down for pre-existing conditions. The same is true of people with a household income of \$75,000-\$125,000 (39 percent) versus people with an income of \$25,000-\$50,000 (25 percent).

What will Americans do for health insurance coverage in 2019?

With regulations loosened and new coverage options on the table for many, the following questions are designed to provide insight into consumer behavior during the nationwide open enrollment period for 2019 coverage.

Few with ACA coverage intend to switch to a less costly plan with fewer benefits

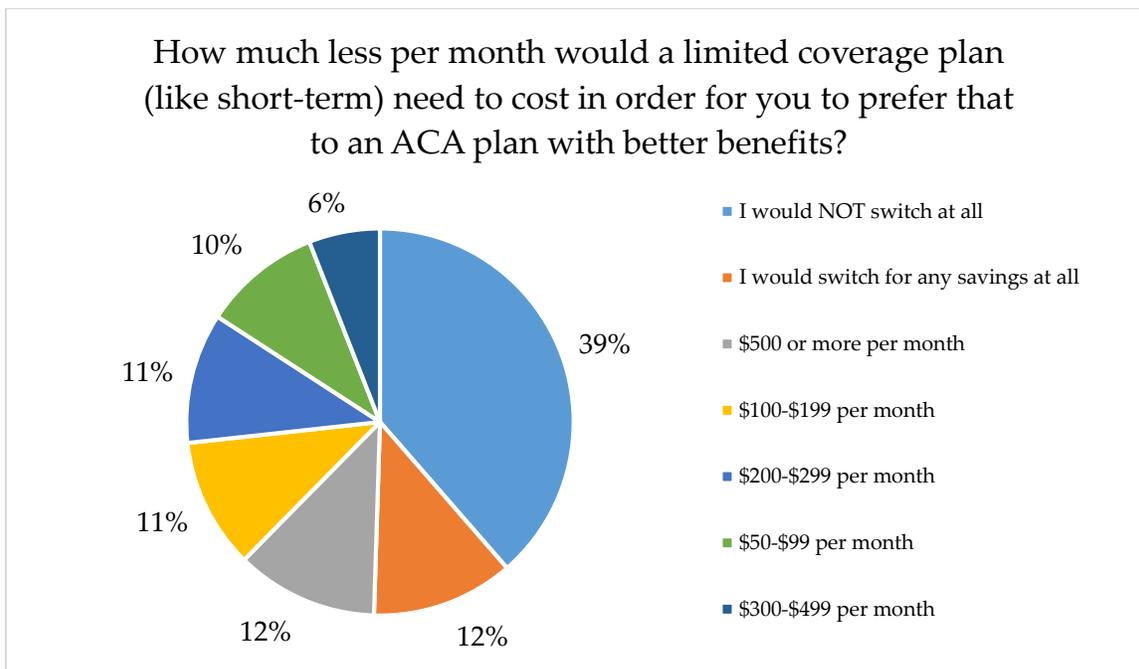
Forty percent of respondents don't yet know what they will do for coverage in 2019; 7 percent of those who say they are currently covered by an ACA-compliant plan say they intend to switch to a less costly plan that provides fewer benefits (such as a short-term plan).



- Women are less sure about coverage for 2019 than men: 41 percent of women say they are uncertain what they will do for health insurance in 2019, while 35 percent of men expressed the same uncertainty.

Lower cost coverage options present a temptation for many

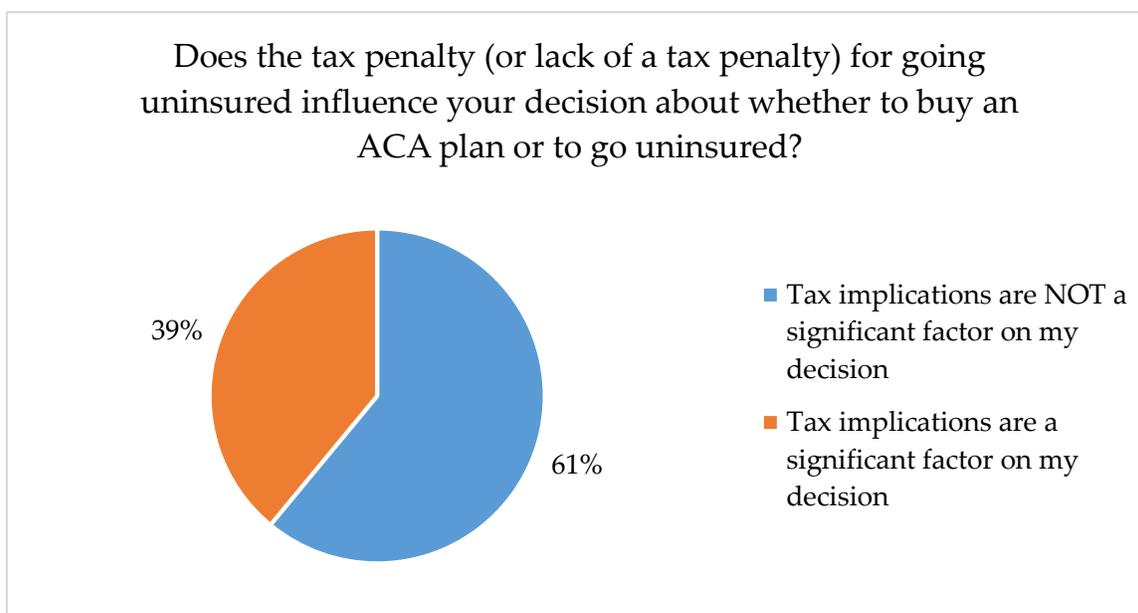
Sixty-one percent of respondents say they could be tempted away from ACA coverage if another option offered them savings on their monthly premiums.



- Savings offered by short-term plans may tempt some away from ACA coverage: According to an eHealth analysis, individual short-term premiums average about \$330 less than individual ACA coverage among people not receiving government subsidies.

Tax considerations are not a major influence for most

Sixty-one percent of respondents say their decision about whether or not to buy health insurance is not influenced by tax considerations.

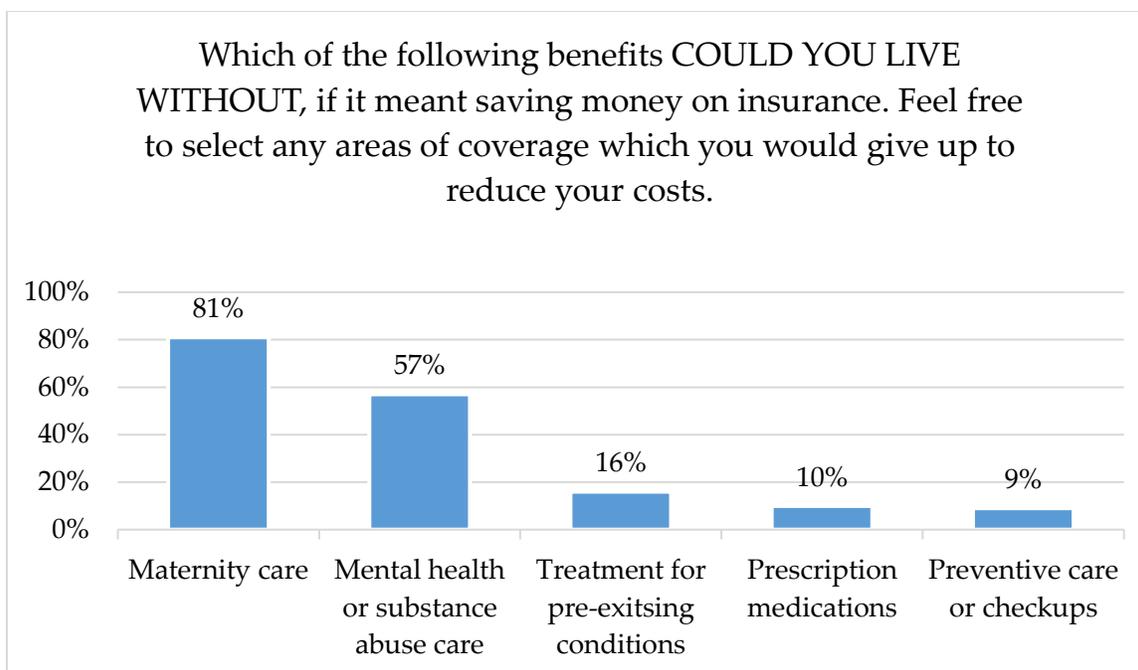


- Nearly four in ten (39 percent) say they are motivated by tax penalty considerations: As stated above, half (51 percent) of survey respondents knew that the tax penalty for going uninsured has been repealed for 2019.

Many consumers are willing to forgo maternity coverage and mental health care

Strong majorities are willing to do without maternity (81 percent) and mental health care (57 percent) benefits if it meant they could save money on health insurance. Both are covered by all ACA-compliant health plans.

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- Some core ACA benefits have very strong support: Few respondents felt they would forgo prescription drug benefits (10 percent) or preventive care and checkups (9 percent) in exchange for reducing their health insurance costs.

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Methodology

This survey was conducted on behalf of eHealth, Inc. by CredSpark. Responses were collected on a voluntary basis and more than 1,500 responses were received. About half of the responses collected came from eHealth customers while the other half came from the general public, with an emphasis on people who purchase their own health insurance coverage.

About eHealth

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