

eHealth Analysis of Plans Available Through the Federally Facilitated Marketplace for 2019

This report presents an analysis of health insurance plans offered for the 2019 plan year through the federally facilitated marketplace, Healthcare.gov. Comparisons with the 2018 plan year are included. The analysis was conducted by eHealth and is based on publicly available data.

During the Affordable Care Act's (ACA's) open enrollment period for 2019 coverage, eHealth will offer consumers many of the same plans available through the federal marketplace, in addition to other ACA-compliant plans not available through the federal marketplace.

Consumers will have more plan choice

The federal marketplace will offer ACA health insurance consumers additional plan choices for the 2019 plan year. The total number of plans offered for 2019 is 13,055, compared with 10,395 from the year before.

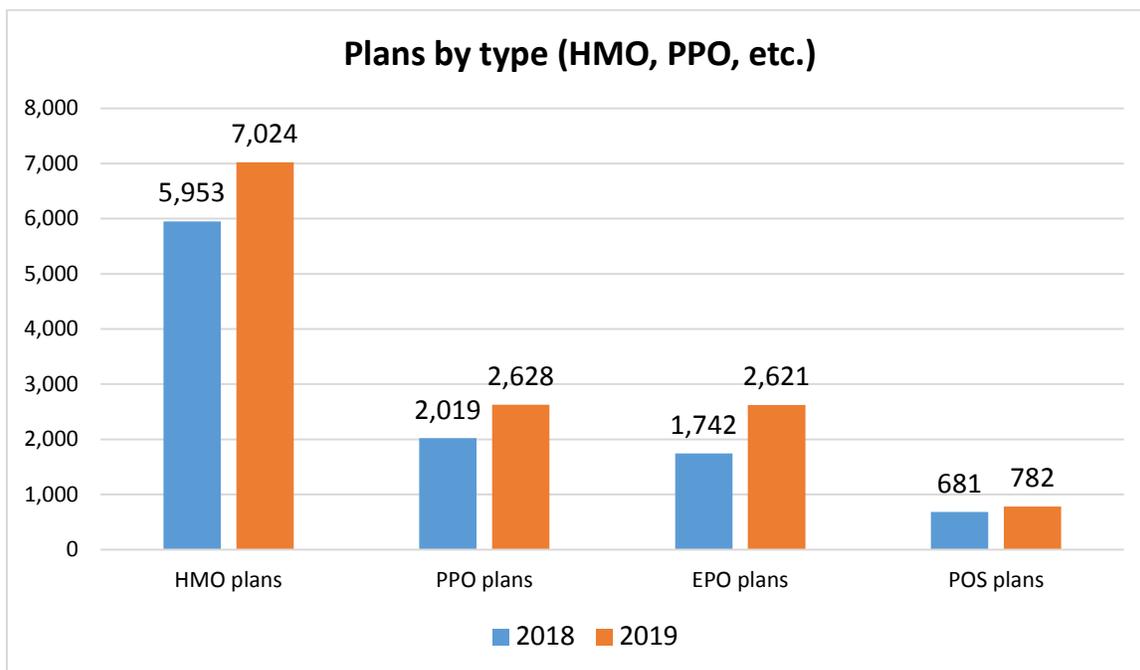


- The number of plans offered through the federal marketplace for 2019 represents a 26 percent increase over the number of plans offered in 2018.

Continued trends toward more restricted provider networks

Preferred Provider Organization (PPO) plans, which generally provide coverage for services delivered by health providers that do not participate in their networks, were more commonly available before the ACA took effect. They are overshadowed now by Health Maintenance Organization (HMO) plans, which account for 54 percent of all plans available in the federal marketplace for 2019. Exclusive Provider Organization (EPO) plans will see significant growth in 2019; like HMO plans, these tend to limit most coverage to a strict network of medical

providers. Point of Service (POS) plans typically follow a managed-care model as well but account for only a small portion of all plans available in 2019.

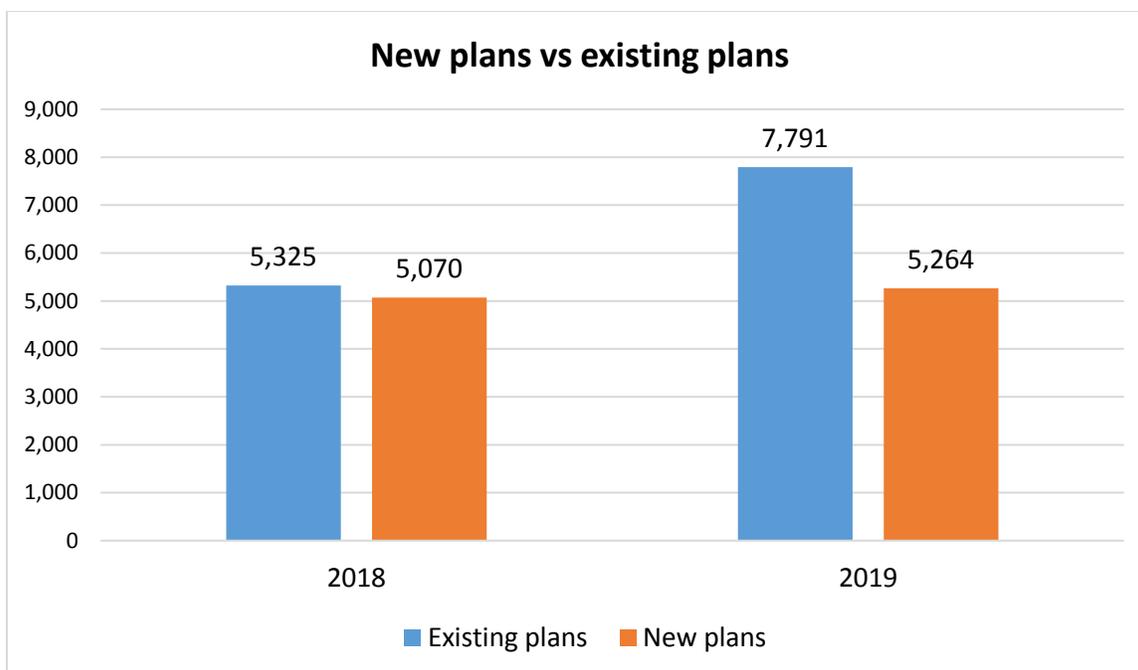


- The number of HMO plans offered increased 18 percent between 2018 and 2019 and account for 54 percent of all 2019 plans.
- The number of PPO plans offered increased 30 percent between 2018 and 2019 and account for 20 percent of all 2019 plans.
- The number of EPO plans offered increased 50 percent between 2018 and 2019 and account for 20 percent of all 2019 plans.
- The number of POS plans offered increased 15 percent between 2018 and 2019 and account for 6 percent of all 2019 plans.

Many 2018 plans will still be available in 2019

In 2019, the proportion of plans still offered from the prior year will be greater than in 2018. New plans will make up a smaller percentage of available 2019 plans sold through the federal exchange.

~ Continued on next page ~



- In 2018, nearly half (49 percent) of all plans offered on the federal marketplace were new plans.
- For 2019, new plans account for only 40 percent of all plans offered.

***Methodology note:** eHealth's analysis was made from the Plan Attributes [Public Use File](#) (PUF) published by the Centers for Medicare and Medicaid Services (CMS) on September 28, 2018. The analysis reflects plans available on the federal marketplace, which does not cover all states. Plan availability varies by geographic area. As such, some areas may have fewer plans available than in the past even though more plans are being offered as a whole through the federal marketplace.*

#

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), eHealthMedicare.com

(www.eHealthMedicare.com), GoMedigap (www.goMedigap.com) and PlanPrescriber.com (www.PlanPrescriber.com).