

eHealth[®]



**Health insurance
with real support**



**Helping people find coverage
that fits every stage of life.**



Who we are

For nearly 30 years, eHealth has helped millions of Americans find health insurance that fits their needs and their budget.

We've seen how confusing this process can be. Plans vary. Costs aren't always clear. And even after you enroll, questions don't stop about coverage, bills, or changes along the way.

eHealth works differently.

We're a licensed, independent insurance agency working with more than 180 national and regional insurers. That means you can compare a wide range of plans in one place, on your own or with help from a licensed advisor, with technology-enabled tools helping simplify the process.

But the difference isn't just access to plans and data-driven recommendations. It's what happens after you choose one.



When you enroll with eHealth, you're matched with a licensed insurance agent who knows



Your plan



Your doctors



Your prescriptions



Your budget

They don't disappear after you sign up. They check in throughout the year. They are available to review your coverage at any time and help determine if your plans have changed. And when something doesn't make sense, they're the first person you contact.

It's not a premium service, an upgrade, or an add-on. It's just how eHealth works.

Our technology and our people work together to bring clarity to a complicated system. We help you see what plans cover, how they work, and what they cost so you can choose with confidence and avoid surprises later.

There's no cost to you to use eHealth, and no obligation to enroll.



How we help

We combine technology and human support to make health insurance easier to navigate, from choosing a plan to using it over time.

You can:

- ✓ **See** plans available in your area.
- ✓ **Check** if your doctors, prescriptions, hospitals and medical facilities are covered
- ✓ **Compare** benefits and costs side by side.

Behind the scenes, our technology helps organize complex information so it's easier to understand and act on. And when you want help, advisors are available to answer questions, explain tradeoffs, and help you think through your options.

For many people, that leads to better-fitting coverage for them, and can lead to improved access to care, lower out-of-pocket costs and fewer surprises later.

For individuals, families, and employers

Health coverage isn't one-size-fits-all, and it changes over time.

For individuals and families, we help you find plans that balance premiums, deductibles, and coverage in a way that works for your situation, and help you see if you qualify for financial assistance that may lower your costs.

For Medicare, we help you compare plans based on what matters most:



Your
doctors



Your
prescriptions



The care you
expect to need

For employers, we offer flexible options like Individual Coverage Health Reimbursement Arrangements (ICHRA), giving businesses a way to provide benefits while managing costs, while employees choose coverage that fits their needs.



Helping you stay on track

Choosing a plan is one step. Using it is another. And when something doesn't make sense, you have somewhere to turn.

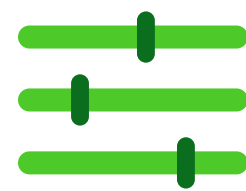
After you enroll, you can still come back to eHealth to review



Your plan
details



Check
coverage



Stay on top
of changes

We also help keep you informed when plans change and make it easier to review your options again if your needs shift over time.

Because health insurance isn't something you deal with once, it's something that comes up throughout the year.



Where we've been, and what we've learned

eHealth started in the late 1990s with a simple idea: people should be able to compare and buy health insurance more easily.

At first, that meant putting plans online and giving people access to information so they could shop on their own.

But over time, it became clear that access alone wasn't enough.

As health insurance grew more complex, especially with Medicare, people needed help understanding their plan options, weighing tradeoffs, and making decisions they felt confident in.

So we changed how we work.

Today, we **combine technology with real support** from our nationwide team of advisors. Our platform organizes the information, uses data and AI to **make recommendations**, and our advisors **help people make sense of it** before they enroll and after.

Because we've learned something simple: **choosing a plan matters, but having help when questions come up matters just as much.**



Enhanced capabilities

Here are a few examples of how eHealth's focus on data, technology and innovation makes a meaningful difference in the lives of the consumers we support:

Alice

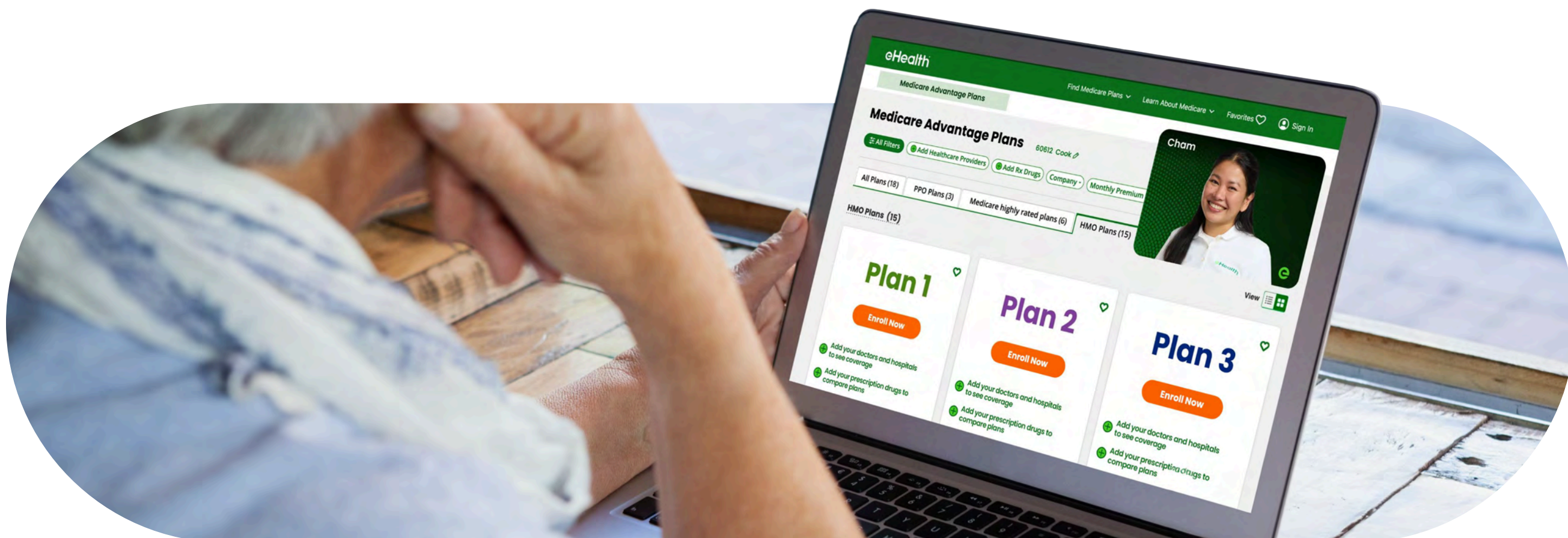
For support before, during and after Medicare plan enrollment, consumers connect with **Alice, eHealth's AI-powered voice agent.**

Alice handles all after-hours Medicare Advantage inquiries and supports both initial enrollment assistance and service calls during business hours when agents are unavailable, including helping to efficiently address and provide information related to common inquiries such as application status, ID card inquiries and billing questions. Alice has eliminated after-hours wait-times and ensured a **100% answer rate**, while earning an **"exceptional" rating from over 74% of callers¹**.



MatchFinder

MatchFinder is an online comparison tool that makes it easy for consumers to find the right plan for them. With AI-driven insights and the unbiased guidance from our advisors, **MatchFinder** helps consumers compare plans based on their preferred **doctors, hospitals and facilities, prescriptions, health needs, financial considerations** and **more**, making it easy to get plan matches that meet specific healthcare needs and budgets.



LiveAdvise™

LiveAdvise enables Medicare beneficiaries to navigate the shopping and enrollment process with **a live advisor by video chat**, building personal relationships and bridging the gap between the online and in-person shopping experience. Given the complexities of comparing Medicare plan options, **LiveAdvise** uses technology to help beneficiaries review their options and **identify and enroll in the right Medicare plan for their personal needs and budget.**

Looking ahead

With decades of experience, a broad network of insurance partners, and a team dedicated to helping people every day, we continue to focus on making health insurance easier to understand and easier to use.

So people can make confident decisions about their coverage now and over time.

At a glance



Headquarters:

Indianapolis



Founded:

1997



Employees:

1,400+



Insurance partners:

180+



Impact

\$1,676

Average annual out-of-pocket savings

for Medicare Advantage enrollees who compared plans through eHealth²

\$2,016

Average annual premium savings

for individual and family plan enrollees while maintaining similar coverage³

17%

Average healthcare cost savings for employers

using ICHRA solutions through eHealth compared to traditional group coverage⁴



Works cited:

¹Internal eHealth analysis of after-hours Medicare calls served by AI agents, 2025

²eHealth analysis of Medicare Advantage and prescription drug potential savings, 2026, https://news.ehealthinsurance.com/_ir/68/20261/Medicare%20Advantage%20and%20Prescription%20Drug%20Potential%20Savings%20-%202025-2026.pdf

³eHealth analysis of people who compared Affordable Care Act plans through eHealth, 2025, https://news.ehealthinsurance.com/_ir/68/20257/Potential_Savings_Comparison_IFP_2025.3.pdf

⁴Based on an eHealth analysis of third-party data on individual rates compared to traditional group plan rates in OH, MN, GA, KY, IN & FL.

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