



One More Reason to Shop for Health Insurance at eHealth Instead of Healthcare.gov: Applying for Government Subsidies Takes as Little as Five Minutes

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The Company That Offers More Plans Than Government Exchanges and the Best Online Shopping Experience Now Allows Subsidy-eligible Shoppers to Complete Their Enrollment More Quickly Through Mobile Devices

MOUNTAIN VIEW, CA -- (Marketwired) -- 01/15/15 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, announced that it has reduced the time required to complete health insurance subsidy applications, making it easier than ever to enroll in subsidy-eligible health insurance plans through eHealth.

In addition to offering more health plans in most states than government exchanges alone and giving health insurance shoppers what has been described as the most usable online marketplace experience¹, eHealth has simplified the tax credit subsidy application for desktop users and, starting today, for iPhone and Android mobile visitors to eHealth.com. These streamlined subsidy applications are incorporated into the application process at eHealth for states served by the federally-facilitated health insurance exchange, Healthcare.gov.

When shopping for individual and family health insurance at eHealth.com, consumers can get:

- An easier, faster way to complete the subsidy application process: an eHealth analysis shows that some consumers can now complete the subsidy application in as little as five minutes².
- The ability to complete the process entirely through a mobile device. Mobile users can get personal quotes, compare plans, review plan details, complete the subsidy application, and enroll in the plan of their choice from a handheld device.
- Access to the same health insurance plans and government tax credits available through Healthcare.gov.
- Access to the broadest selection of subsidy-eligible and non-subsidy health insurance plans in the nation, as well as eHealth's easy-to-use plan comparison tools, plus personal help from eHealth's licensed agents and representatives by phone or live online chat.

"Putting consumer needs first, including the needs of mobile users who account for about 30% of our customers today, eHealth has made it easier to navigate the federal government's frustrating and lengthy subsidy application process," said Gary Lauer, CEO and Chairman of eHealth, Inc. "We've reduced it to as little as five minutes. At eHealth you can apply for coverage on your mobile device while riding the bus to work and still have time to read your novel. This is just one example of how a technology company like eHealth, with seventeen years of experience running a health insurance marketplace, can help government meet the goal of enrolling as many Americans as possible in the health insurance they need."

The increase in visitors to eHealth from mobile devices mirrors mainstream consumer trends. According to the Pew Research Internet Project, 34% of surveyed consumers said that mobile is their primary means for accessing the Internet³. For lower-income Americans, mobile devices like smartphones may be their only way to access the Internet. A recent U.S. Census study shows that approximately one in four (26%) lower-income (\$25,000 - \$50,000) households is without a personal computer⁴.

Trends such as these illustrate the need for a better mobile solution when it comes to enrolling consumers in health insurance. Through eHealth's new mobile-responsive website, the following steps in the shopping and enrollment process can all take place on an iPhone or Android mobile device:

- Mobile shoppers can enter their family dates of birth and other information and make a preliminary determination on their subsidy-eligibility.
- They can then review personalized quotes from brand-name insurance companies, review plan coverage details, and compare plans to find the best match for their needs.
- After selecting a plan, mobile users can complete eHealth's streamlined form of the Healthcare.gov subsidy application.
- Mobile shoppers are then able to complete their application for the plan of their choice and sign up to receive text message updates on the status of their application.

In addition to serving the needs of consumers eligible for government tax credits in states served by Healthcare.gov, eHealth continues to help match other consumers not eligible for government subsidies with the health insurance plans they need before the end of the 2015 open enrollment period. The current nationwide open enrollment period for individual and family health insurance began on November 15, 2014 and is scheduled to continue through February 15, 2015.

Notes

¹ Source: *Change Sciences 2013*: <https://www.changesciences.com/healthcare-web-site-user-experience-2013>.

² Based on eHealth visitor logs, 18% of eHealth customers who applied for a subsidy at eHealthInsurance.com finished in as little as five minutes. Over 50% of eHealth customers who applied for a subsidy finished in under 10 minutes. Some consumers (especially those with multiple sources of household income, dependents, or other complicating factors) may require longer. Some consumers may also be unable or ineligible to apply for subsidies through eHealth.

³ Source: *2013 Pew Research Internet Project*.

⁴ Source: U.S. Census: *Computer and Internet Use in the United States: 2013*

About eHealth

eHealth, Inc. (NASDAQ: EHTH) operates eHealth.com, the Nation's first and largest private health insurance exchange where individuals, families and small businesses can compare health insurance products from leading insurers side by side and purchase and enroll in coverage online. eHealth offers thousands of individual, family and small business health plans underwritten by more than 200 of the nation's leading health insurance companies. eHealth is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth, Inc. also provides 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 through PlanPrescriber.com (www.planprescriber.com) and eHealthMedicare.com (www.eHealthMedicare.com).

For more health insurance news and information, visit the eHealth consumer blog: [Get Smart - Get Covered](#) or visit eHealth's Affordable Care Act Resource Center at www.eHealth.com/affordable-care-act.

Forward-Looking Statements

This press release contains forward-looking statements, including statements regarding the open enrollment period for individual and family health insurance, eHealth's ability to assist consumers in applying for subsidies and health insurance plans during the open enrollment period, eHealth's ability to make its shopping and enrollment available in a mobile-responsive experience, and the time it takes to complete subsidy determination and enrollment processes through eHealth. These forward-looking statements involve certain risks and uncertainties that could cause actual results to differ materially from those indicated in such forward-looking statements, including but not limited to: eHealth's ability to maintain its relationships with insurance carriers to display and sell health insurance plans on eHealth's website; eHealth's ability to obtain health plan information and incorporate it into its web platform; eHealth's ability to maintain relationships with government exchanges; the federal government's willingness and capability to resolve issues with eHealth's integration with healthcare.gov; the ability of eHealth's Internet platform and technology to interact with government exchanges, including through use of any available broker portal; eHealth's ability to timely meet requirements to sell qualified health insurance plans and assist individuals in applying for subsidies; eHealth's ability to maintain and improve its ecommerce experience for mobile devices; eHealth's ability to staff sufficient numbers of licensed health insurance agents and other employees; eHealth's ability to maintain availability to consumers of its Internet platform, call center and other customer support infrastructure, including on mobile devices or computers connected to the Internet; eHealth's mobile-responsive platform not being negatively affected by changes to customer mobile devices (such as system or software updates for iPhone or Android devices), software errors, computer viruses or other malicious software, or other issues; the ability of insurance carriers and government-run exchanges to correctly and timely process insurance applications for eHealth's customers; eHealth's ability to efficiently process customer applications; the number of customers visiting eHealth with subsidy determination or enrollment situations that may not benefit from eHealth's streamlined application process; and potential changes in laws, regulations and regulatory guidance, such as the Affordable Care Act and related regulations and rules, including the timing of the open enrollment period or any requirements for enrolling customers in health insurance plans. Other risks and uncertainties that can affect actual results are included under the captions "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" in eHealth's Annual Report on Form 10-K for the year ended December 31, 2013 and most recent Quarterly Report on Form 10-Q, which are on file with the SEC and are available on the investor relations page of eHealth's website at <http://www.ehealthinsurance.com> and on the Securities and Exchange Commission's website at www.sec.gov. All information provided in this press release is as of the date of this press release, and we undertake no duty to update this information unless required by law.

For media inquiries, please contact:

Sande Drew
DMA Communications for eHealth, Inc.
(916) 207-7674
sande.drew@ehealth.com

Brian Mast
eHealth, Inc.
(650) 210-3149
brian.mast@ehealth.com

Source: eHealth, Inc.