



Avoid the Tax Consequences of Being Uninsured: eHealth and Intuit TurboTax Release Top Consumer Tips for Enrolling in Coverage Before Important February 15 Deadline

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MOUNTAIN VIEW, CA -- (Marketwired) -- 02/15/15 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, and Intuit (NASDAQ: INTU), the makers of TurboTax, published cost-saving tips to help consumers enroll in health insurance before the current open enrollment period ends.

The companies have been working together since 2013 to help provide online tax-filers with access to the individual and family health insurance plans best suited to their personal needs and budget. Since 2014, consumers using TurboTax who indicated they did not have major medical health coverage have been directed, once their tax preparation is complete, to Intuit's TurboTax Health site to compare coverage options through eHealth's online plan comparison and enrollment platform.

Today eHealth and Intuit are jointly encouraging consumers to enroll in coverage before the fast-approaching end of the Affordable Care Act's nationwide open enrollment period for individual and family health insurance, scheduled for February 15, 2015. Failing to enroll in health insurance before the deadline could leave consumers open to significant financial risks, including potential tax penalties of \$325 per adult or 2% of annual household taxable income, whichever is greater.

Top 5 Last-Minute Open Enrollment Tips

- Act as early as possible to beat the enrollment rush. If you're uninsured and don't enroll in individual and family health coverage by the end of the day on February 15, 2015, you may be forced to go uninsured until 2016. This can leave you open to serious financial consequences in the event of an unexpected medical emergency, and to a tax penalty on your 2015 federal tax return. As many as six million Americans are expected to pay tax penalties for going uninsured in 2014. If last year's enrollment period is any guide, the last few days of open enrollment will be busy, and online marketplaces may be flooded with last-minute customers. If you still haven't enrolled, get quotes, compare plans, and apply for subsidies (if eligible) as early as possible today.
- Reshop even if you've already got coverage, and especially if you have subsidies. Think of open enrollment as your annual health insurance checkup. It can pay to get out there and compare your options and re-enroll, especially if you're already receiving, or if you think you might receive, subsidies. Depending on the preferences you indicated last year, subsidies you received for 2014 may not automatically continue into 2015. And if you're eligible for subsidies and fail to apply for them this year, you might be leaving hundreds of dollars on the table each month.
- Look for plans that cover your favorite doctors. Receiving medical care outside of your provider network can cost you a lot more than seeing a network doctor, so when considering a new plan double check on the network status of any medical provider you intend to see. Don't call the office and assume they're automatically in-network if they "accept" your plan. Confirm their network status with your licensed agent or the insurance company. In the end it's up to you (and not the doctor's office) to make sure that you're seeing doctors and other medical providers who are in your insurance company's network. Otherwise, you may get stuck with the bill.
- Be strategic about government subsidies. Government subsidies lowering the cost of your monthly premiums are available for people earning up to 400% of the federal poverty level (about \$47,000 per year for a single person or \$94,000 per year for a family of four in the continental U.S.). According to government figures from last year, the average subsidy recipient may take more than \$200 per month off of his or her monthly health insurance premium. When applying for subsidies, you can use the 2014 income you're reporting on your tax return as a guide, but

keep in mind that your final eligibility for subsidies will be determined by your income in 2015. If you end up earning more than expected, you may need to repay some or all of your subsidies when you file your 2015 tax return.

- Make sure you get coverage that meets health reform requirements. Individual and family major medical plans purchased either outside of government exchanges or on government exchanges will provide you with the same basic suite of essential health benefits and meet your coverage requirements under the law. So long as you keep your coverage in effect without a gap of three months or longer, these plans will also protect you from the Affordable Care Act tax penalty next year. Not all insurance products meet the requirements of the law, however. Be aware that certain limited-benefit plans (which often limit payouts for medical expenses on an annual basis) may not meet your coverage requirements and leave you open to a tax penalty.

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.

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