



eHealth Welcomes the 2016 Obamacare Open Enrollment Period With New Offerings, Tools, and Resources for Health Insurance Shoppers

November 1, 2015

eHealth's New Drug Coverage Comparison Tool Could Save Shoppers Thousands of Dollars per Year While Its Fully Mobile-Responsive Website Enables Smoother Enrollment via Mobile Devices

MOUNTAIN VIEW, CA -- (Marketwired) -- 11/01/15 -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), the nation's first and largest private online health insurance exchange, marks the beginning of the Affordable Care Act's nationwide open enrollment period for 2016 by highlighting its health plan offerings and consumer resources designed to help Americans find the best coverage for their needs and budget.

"With new plans to choose from, an improved mobile enrollment experience, and a powerful new drug coverage comparison tool that could save consumers thousands of dollars, eHealth is making Obamacare easy for the 2016 open enrollment period," said Bill Shaughnessy, eHealth's President and COO. "Everyone should review their coverage options. Some 2015 plans are going away while others are raising rates or reducing benefits. And if you're currently receiving government subsidies, you may need to get a new estimate for your subsidy eligibility. Whatever your personal coverage situation is, eHealth wants to help."

The 2016 nationwide open enrollment period under the Affordable Care Act (ACA) begins on November 1, 2015 and is scheduled to continue through January 31, 2016. Coverage under new 2016 health insurance plans selected during open enrollment may begin as early as January 1, 2016, depending on the date when consumers submit their applications and on the policies of individual insurance companies.

eHealth is ready to enroll consumers in coverage

eHealth is entering the 2016 open enrollment period ready to enroll individuals and families in a broad range of ACA-compliant health insurance plans. eHealth offers shoppers a mobile-responsive, easy-to-use interface, helpful online tools and resources, and customer support available through multiple channels.

eHealth offers a broad selection of 2016 health insurance plans

For the ACA's 2016 open enrollment period, eHealth plans to offer access to more individual and family health insurance plans than any other private online marketplace. For unsubsidized consumers in particular, eHealth expects to have more than 3,800 non-subsidy plans from more than 100 insurance companies across the country. Unavailable on government-run exchanges, these non-subsidy major medical plans meet ACA requirements and can protect consumers from 2016 ACA tax penalties if they maintain their enrollment through 2016 without a gap of more than two months.

eHealth makes Obamacare easy for 2016

eHealth's consumer-focused plan comparison and enrollment website provides consumers with an easy way to find the individual and family health insurance plans best suited to their needs and budget, and to enroll in coverage online. In its efforts to continually improve the consumer experience, eHealth has made hundreds of website enhancements since the close of the 2015 open enrollment period on February 15, 2015. Online tools and resources available to consumers through eHealth include:

- ***A new drug comparison coverage tool to help shoppers save money based on their Rx needs.*** eHealth's new drug coverage comparison tool will allow consumers to enter their personal drug regimen and find plans that cover their prescription drugs most affordably based on data from insurance companies and other sources. eHealth expects to launch the new tool in a limited release for testing purposes in November 2015 in California, Texas, Florida, Illinois and Pennsylvania. eHealth expects to make the tool available in additional states during open enrollment or later.
- ***Streamlined plan renewals for existing customers.*** Consumers who purchased their 2015 health insurance plan through eHealth will be able to easily reshop for new plans if their 2015 health insurance plans are no longer available or will no longer meet their needs in 2016.
- ***A fully-functional mobile-responsive enrollment experience.*** eHealth's website is now fully mobile-responsive, allowing shoppers to review personalized health insurance quotes and enroll in the plan of their choice through a mobile device.
- ***The ability to look up which plans are accepted by specific doctors.*** Many consumers with preferred doctors and hospitals are wary of switching to plans that may require them to change medical providers. Based on network information provided from the insurance companies, eHealth allows consumers to search for plans accepted by specific primary care physicians or specialists.
- ***Comparison tools that make it easy to narrow down your choices*** - Consumers can save money on health insurance by shopping from a broad selection of plans and finding the best match for their needs. eHealth allows shoppers to make detailed comparisons of up to five plans at a time. It also allows them to sort their plan choices based on doctors-in-network, monthly premium, annual deductible, coinsurance, plan type, metal level, and whether office visits are covered before or after the deductible.

eHealth offers customer support and resources that make a difference

Health insurance is a complex product and many consumers find the process of selecting a health plan for themselves or their family stressful and overwhelming. eHealth has always put customer support and education front and center. For the ACA's 2016 nationwide open enrollment period, eHealth is offering consumers support and education in the following ways:

- **Multiple channels for customer support.** During open enrollment, eHealth plans to answer questions and help consumers by telephone, email, and online chat using its staff of licensed insurance agents and knowledgeable representatives.
- **eHealth's Customer Resource Center.** Providing health insurance consumers with access to dozens of educational videos, articles on a broad variety of health insurance topics, and more, eHealth's [Customer Resource Center](#) is designed to help consumers better understand their options.
- **Free health insurance shopping eBook** - eHealth's free eBook "[3 Steps to Understanding the Affordable Care Act](#)" has been updated to help consumers understand the health reform law and how to buy individual or family health insurance for 2016.

Forward-Looking Statements

This press release contains forward-looking statements, including, but not limited to, statements regarding eHealth's readiness to help consumers during the open enrollment period; eHealth's ability to offer a number of coverage options to certain consumers, including unsubsidized consumers, in various markets from a number of insurance companies; eHealth's ability to offer support, features, information, educational resources and tools (such as comparison tools to find plans accepted by specific doctors or better suited for certain drug regimens) to assist customers, including via the Internet, mobile devices, telephone, text and other channels; the capabilities, reliability and availability of eHealth's new drug coverage comparison tool; the ability for consumers to save money by using eHealth's drug comparison tool in various regions; eHealth's ability to offer more health insurance plans than other marketplaces; eHealth's ability to offer a number of health insurance plans, for non-subsidized customers or other customers, from a number of insurance companies; the timing of the ACA open enrollment period; eHealth's enrollment of unsubsidized consumers outside the government-run exchanges; eHealth's enrollment of subsidized consumers through government-run exchanges in states served by the federally-facilitated marketplace; eHealth's ability to serve subsidized customers by providing subsidy estimates, subsidy applications, subsidized enrollments or sufficient subsidy-eligible health insurance plan options; eHealth's ability to provide customer support via telephone, email, and online chat using licensed insurance agents and knowledgeable representatives; the availability, ease of use and stability of eHealth's Internet platform; and eHealth's ability to provide a fully-functional mobile-responsive online enrollment experience on users' mobile and tablet devices. 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 and its ability to offer qualified health insurance plans; insurance carriers gaining approval to market health plans and providing eHealth permission to display and sell them on eHealth's website; eHealth's ability to maintain any licenses, agreements or other permissions necessary to sell health insurance plans to consumers; eHealth's ability to obtain health plan information and incorporate it into its web platform; eHealth's ability to enter into and maintain relationships with government exchanges; the Federal government's willingness and capability to resolve issues with eHealth's integration with the federally-facilitated marketplace; potential changes to existing regulations and mandates or the issuance of new regulations or mandates by the federal government relative to the use of the federally-facilitated marketplace to enroll individuals in qualified health plans or to apply for government subsidies; 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 successfully integrate with the federally-facilitated marketplace and other government systems or exchanges; eHealth's ability to timely meet requirements to sell qualified health insurance plans and assist individuals in applying for subsidies; 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; eHealth's ability to staff sufficient numbers of licensed health insurance agents and other employees; changes in the pricing, availability or coverage of health insurance plans that insurance carriers allow eHealth to sell to consumers; the reliability of data, such as provider networks and drug formularies or prices, that insurance carriers and other parties provide to eHealth for eHealth's tools, educational resources and other customer support tools; eHealth's ability to maintain availability to consumers of its Internet platform, call center and other customer support infrastructure; the capabilities, reliability and availability of eHealth's online tools and resources, including eHealth's new drug coverage comparison tool; the reliability, availability and effectiveness of eHealth's mobile-responsive enrollment experience on various mobile and tablet devices; and the ability of insurance carriers and government-run exchanges to correctly and timely process insurance applications for eHealth's customers. 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, 2014 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.

About eHealth

eHealth, Inc. (NASDAQ: EHTH) owns 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 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 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 through PlanPrescriber.com (www.PlanPrescriber.com), eHealthMedicare.com (www.eHealthMedicare.com) and Medicare.com (www.Medicare.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.

Image Available: http://www.marketwire.com/library/MwGo/2015/10/30/11G069895/Images/Open_Enrollment_2016-1364366041034.jpg

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