



eHealth Highlights Average Premiums and Deductibles for Obamacare Shoppers Not Using Subsidies During the 2016 Open Enrollment Period

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Report on eHealth shoppers shows that premiums averaged \$321 for individuals and \$833 for families not utilizing government subsidies

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Oct. 20, 2016-- eHealth, Inc. (NASDAQ: EHTH) reported today that consumers shopping for 2016 health insurance plans and not utilizing premium tax credits (often referred to as Obamacare subsidies) chose health insurance plans with monthly premiums averaging \$321 for individuals and \$833 for families. eHealth operates [eHealth.com](http://www.eHealth.com), the nation's first and largest private online health insurance exchange.

This Smart News Release features multimedia. View the full release here: <http://www.businesswire.com/news/home/20161020005384/en/>

The full report is available for [download here](#) or through the company's [media center](#).

eHealth's findings are derived from an analysis of plans selected by more than 70,000 individual and family health insurance shoppers at eHealth.com during the 2016 open enrollment period (November 1, 2015 – January 31, 2016). Highlights include the following:

- Monthly premiums averaged \$321 for individuals and \$833 for families
- Annual deductibles averaged \$4,358 for individuals and \$7,983 for families
- The average individual platinum plan (\$498 per month) cost 58% more than the average bronze plan (\$315 per month)
- Bronze-level plans accounted for 44% of all individual and family plans selected; silver: 29%; gold: 12%; platinum: 3%; and catastrophic: 12%
- HMO-style plans accounted for 40% of all individual and family plans selected; PPO: 38%; EPO: 16%; and POS: 6%
- Nearly 40% of eHealth shoppers identified themselves as previously uninsured¹

"eHealth has been tracking cost and selection trends in the individual and family health insurance market for years," said the Honorable Ellen Tauscher, Chairman of the Board for eHealth, Inc. "We're excited to continue serving the needs of America's health insurance consumers and believe that public/private partnerships can deliver the benefits of the Affordable Care Act to even more Americans in the years to come."

eHealth is one of the few organizations with national source health insurance data that broadly reflects consumer buying patterns and purchase prices in the self-purchased individual and family health insurance market. eHealth's analysis provides insights into the large segment of the individual and family health insurance market which may not qualify for or elect to use government subsidies, and which may shop for coverage through sources other than government exchanges.

Tens of thousands of people used eHealth to apply for tax credits online in states utilizing Healthcare.gov as their state's exchange during the 2016 open enrollment period. However, applications submitted by these shoppers were excluded from this analysis.

Data presented in eHealth's report is based solely on rates quoted for health insurance applications submitted by unsubsidized people through the company's website, eHealth.com, in the specified time period and not through any government exchange. It does not offer a comprehensive view of costs for all plans available through eHealth, through the market as a whole, or through government exchanges. Certain applications missing key data fields relevant for the analysis may have been removed from the total sample. Specific health insurance plan premiums, deductibles, and other features may differ significantly from any averages or other presented statistics. For more information on the methods employed for the collection and analysis of data, please refer to the methodology section at the end of the report.

Notes:

¹ Based on a voluntary email survey of eHealth shoppers from January 1 – March 23, 2016, 37% of respondents said that they were previously uninsured prior to visiting eHealth. A total of 618 responses were collected in this time period.

eHealth

eHealth, Inc. (NASDAQ: EHTH) owns [eHealth.com](http://www.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 [Consumer Resource Center](#).

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For media inquiries, please contact:

DMA Communications for eHealth, Inc.

Sande Drew, 916-207-7674

sande.drew@ehealth.com

or

eHealth, Inc.

Nate Purpura, 650-210-3115

nate.purpura@ehealth.com