



Obamacare Enrollment & Prescription Drugs: eHealth's Rx Drug Tool Finds \$1,900 In Potential Median Savings for Children

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eHealth reports median potential savings of over \$1,500; potential median savings for children and young people ages 19 and under are higher than any other age group at \$1,973

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Dec. 12, 2016-- Over 30,000 people used eHealth Inc.'s (NASDAQ: EHTH) prescription drug coverage comparison tool and found an average of \$1,564 in potential out-of-pocket savings during the first month of the Affordable Care Act's 2017 open enrollment period.

eHealth operates eHealth.com, the nation's first and largest private online health insurance exchange.

December 15, 2016 is the deadline to apply for Affordable Care Act (ACA or "Obamacare") health insurance plans with coverage beginning January 1, 2017. As the deadline approaches, eHealth has published figures that highlight the amount of money people could save on out-of-pocket prescription drug costs by selecting the health insurance plan that covers their drugs at the lowest possible price.

eHealth's drug coverage comparison tool lets people filter and compare health insurance plans based on their personal prescription drug regimen to discover which plans may cover their drugs at the lowest price.

All major medical health insurance plans cover prescription drugs to some extent but in 2017 only 25% of all subsidy-eligible qualified health plans (QHPs) cover prescription drugs before the medical deductible is met. Plans often differ in the specific drugs they cover and the out-of-pocket costs customers will face.

eHealth analyzed over 30,000 sessions where a customer used the drug coverage comparison tool during the first month of the 2017 open enrollment period and found potential savings if they switched to the plan optimized for their prescription drug regimen:

- **The median amount that could be saved was \$1,564**
- 65% found \$500 or more in potential savings
- 27% found \$4,000 or more in potential savings
- Men found more potential savings (\$1,711) than women (\$1,440)
- By age group, potential savings were highest among children and young adults between the ages of 0-19 (\$1,973) and 30-39 (\$1,922) compared to other age groups
- The average person entered 2.5 prescription drugs into the tool when comparing plans

"These results provide an incredibly powerful example of the need for smart tools that can help people shop for and enroll in the best health plan for their needs," said eHealth CEO Scott Flanders. "I'm very proud to be leading a company in this space that actually innovates to meet the needs of real people. As our country is about to embark on another debate over health care, I hope these results make it crystal clear to policymakers that innovative companies like eHealth need to have a bigger role in the next wave of reforms."

Significant potential Rx savings for shoppers who use eHealth's drug coverage comparison tool

In the tables below, eHealth identifies median potential savings for users of the drug coverage comparison tool who visited the company's website between November 1 and November 30, 2016.

When reviewing their coverage options through eHealth.com, shoppers were prompted to enter their prescription drugs and dosages and review the potential savings available by plan. These savings may only be realized if the shopper enrolls in the optimal plan, takes the prescription drugs in the dosages they have described, follows plan requirements for purchasing drugs at the lowest cost, and would otherwise pay the estimated retail price without the plan. See the methodology section below for additional details.

Median potential savings overall

\$1,564

Median potential savings by gender

Female:	\$1,440
Male:	\$1,711

Median potential savings by age

Age 0-19:	\$1,973
Age 20-29:	\$1,805
Age 30-39:	\$1,922

Age 40-49:	\$1,907
Age 50-59:	\$1,663
Age 60-64:	\$871

Distribution of potential savings by % of tool users

\$1 - \$500	35%
\$501 - \$1,000	8%
\$1,001 - \$2,000	12%
\$2,001 - \$4,000	18%
\$4,001 and higher	27%

Drugs most commonly entered by anonymous tool users

The most common drugs entered by health insurance shoppers into eHealth's drug coverage comparison tool include the following:

- Lisinopril, a drug commonly used to treat high blood pressure and heart failure
- Amlodipine, a drug commonly used to treat high blood pressure and coronary heart disease
- Metformin, a drug commonly used to treat type 2 diabetes
- Atorvastatin, a drug commonly used to treat high cholesterol
- Levothyroxine, a drug commonly used to treat hypothyroidism
- Adderall, a drug commonly used to treat ADHD and other conditions
- Divalproex, a drug commonly used to treat seizure disorders, psychiatric conditions and migraines
- Quinapril, a drug commonly used to treat hypertension and congestive heart failure
- Simvastatin, a drug commonly used to treat high cholesterol
- Synthroid, a brand-name version of levothyroxine

The most commonly entered drugs by age group include the following:

Age 0-19	Age 20-29	Age 30-39	Age 40-49	Age 50-59	Age 60-64
Vyvanse	Adderall	Adderall	Levothyroxine	Lisinopril	Amlodipine
Adderall	Vyvanse	Metformin	Metformin	Metformin	Quinapril
Concerta	Dextroamphetamine-amphetamine	Abilify	Lisinopril	Atorvastatin	Divalproex
Methylphenidate	Lamotrigine	Lamotrigine	Adderall	Levothyroxine	Atorvastatin
Guanfacine	Levothyroxine	Levothyroxine	Vyvanse	Synthroid	Lisinopril

Drugs most commonly entered that did not generate savings

The five most common drugs entered by health insurance shoppers into eHealth's drug coverage comparison tool which did not yield potential savings for customers include:

1. Saxenda, a drug commonly used to regulate appetite
2. Imatinib, a drug commonly used to treat certain types of cancer
3. Keytruda, a drug commonly used in cancer immunotherapy
4. Clozaril, a drug commonly used to treat schizophrenia
5. Viagra, a drug commonly used to treat erectile dysfunction in men

Methodology

In preparing the analysis above, eHealth reviewed more than 30,000 user sessions in which anonymous consumers utilized the drug coverage comparison function at eHealth.com between November 1 and November 30, 2016 and found potential savings. Potential savings are calculated based on the estimated full retail price for the drugs entered by consumers. The estimated full retail price is based on figures obtained through insurance carriers with whom eHealth has a relationship or through other sources. Savings figures are based only on plans available through eHealth.com and may only be realized if the consumer chooses to enroll in the plan identified as offering the highest savings, and follows any plan requirements for obtaining the lowest drug prices (such as only buying medically necessary drugs from in-network pharmacies and following step therapy procedures). Although the comparison tool attempts to use the latest data available, plans may change their drug formularies or coverage rates or otherwise not provide the latest correct data in some instances. After using the drug tool to identify one or more potential plans to purchase, consumers should check a selected plan's formulary and benefit details documentation to confirm drug coverage.

eHealth

eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, the nation's first and largest private online 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 Medicare.com (www.Medicare.com), eHealthMedicare.com (www.eHealthMedicare.com) and PlanPrescriber.com (www.PlanPrescriber.com).

For more health insurance news and information, visit eHealth's [Consumer Resource Center](#).

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