eHealth

Users of eHealth's Prescription Drug Coverage Comparison Tool Found Median Savings of More than $1,600

May 3, 2017

More than 75,000 health insurance shoppers used eHealth's drug coverage comparison tool to find potential savings on their prescription drugs during the 2017 open enrollment period

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--May 3, 2017-- Today eHealth Inc. (NASDAQ: EHTH), which operates eHealth.com, the nation's first and largest private online health insurance exchange, announced that health insurance shoppers using the company's prescription drug coverage comparison tool found a median of $1,616 in potential out-of-pocket savings during the Affordable Care Act's 2017 open enrollment period.

eHealth's drug coverage comparison tool lets people shopping for a new health insurance plan filter and compare coverage options based on their personal prescription drug regimens to discover which plans may cover their drugs at the lowest cost to themselves.

eHealth analyzed over 75,000 anonymous sessions where a customer used the drug coverage comparison tool during the 2017 open enrollment period (November 1, 2016 – January 31, 2017) and found potential savings if they switched to a plan optimized for their prescription drug regimen. Highlights include the following:

- **$1,616 was the median amount of potential savings**
- **67% discovered $500 or more in potential savings**
- **27% discovered more than $4,000 in potential savings**
- **Men found greater potential savings ($1,891) than women ($1,382)**
- **Adults age 30-39 found greater potential savings ($2,069) than other age groups**
- **The average person entered 2.6 prescription drugs into the tool when comparing coverage**

"Many of today's health insurance shoppers couldn't care less about the nuances of the arguments over health reform in Washington D.C.," said eHealth CEO Scott Flanders. "What they really want to know is whether their prescription drugs will be covered at a price they can afford. With our prescription drug coverage comparison tool, and all the other tools we offer shoppers at eHealth.com, we're helping today's health insurance shoppers find the best available plan for their personal needs and budget."

Health insurance shoppers using eHealth's drug coverage tool may realize significant savings

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, 2016 and January 31, 2017.

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 tool's estimated retail price without the plan. In addition, because prescription drug coverage is only one factor that shoppers evaluate when selecting a health insurance plan, some shoppers may not choose to apply for a plan estimated to have the lowest cost for that shopper's prescription drugs. See the methodology section below for additional details.

Median potential savings overall
$1,616

Median potential savings by gender

Female:	$1,382
Male:	$1,891

Median potential savings by age

Age 0-19:	$1,982
Age 20-29:	$1,511
Age 30-39:	$2,069
Age 40-49:	$1,848
Age 50-59:	$1,630
Age 60-64:	$1,070

Distribution of potential savings by % of tool users*

$1 - $500	34%

$501 - $1,000	9%
$1,001 - $2,000	12%
$2,001 - $4,000	19%
$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 during the 2017 open enrollment period include the following:

- Lisinopril, a drug commonly used to treat high blood pressure and heart failure
- Metformin, a drug commonly used to treat type 2 diabetes
- Levothyroxine, a drug commonly used to treat hypothyroidism
- Atorvastatin, a drug commonly used to treat high cholesterol
- Adderall, a drug commonly used to treat ADHD and other conditions
- Amlodipine, a drug commonly used to treat high blood pressure and coronary heart disease
- Vyvanse, a brand-name drug commonly used to treat ADHD and eating disorders
- Synthroid, a brand-name version of levothyroxine
- Buproprion, a drug commonly used to treat depression and to aid smoking cessation
- Losartan, a drug commonly used to treat high blood pressure

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	Lisinopril	Lisinopril	Amlodipine
Adderall	Vyvanse	Humalog	Levothyroxine	Metformin	Atorvastatin
Methylphenidate	NuvaRing	Novolog	Adderall	Levothyroxine	Lisinopril
Concerta	Buproprion	Vyvanse	Metformin	Atorvastatin	Metformin
Lamotrigine	Levothyroxine	Wellbutrin	Vyvanse	Synthroid	Quinapril

Methodology

In preparing the analysis above, eHealth reviewed more than 75,000 user sessions in which anonymous consumers utilized the drug coverage comparison function at eHealth.com between November 1, 2016 and January 31, 2017 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 for the tool 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 before applying for or using the plan.

Percentages may add to slightly less or more than 100% due to rounding.

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.

View source version on businesswire.com: http://www.businesswire.com/news/home/20170503005310/en/

Source: eHealth Inc.

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