



Short-Term Health Insurance is Still Affordable and Popular Among Younger Adults, According to eHealth Analysis

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The average monthly premium for short-term coverage is \$109 for individuals, \$264 for families; 60 percent of individual short-term applicants are age 18-34

MOUNTAIN VIEW, Calif.--(BUSINESS WIRE)--Nov. 9, 2017-- Today eHealth, Inc. (NASDAQ: EHTH), which operates eHealth.com, a leading private online health insurance exchange, released data on costs and shopping trends among short-term health insurance shoppers at eHealth.com for the period between the 2017 and 2018 open enrollment periods (February – October 2017).

Highlights of eHealth's analysis include the following:

- Individuals paid an average monthly premium of \$109, compared to an average premium of \$110 during the 2016 calendar year¹.
- Families paid an average monthly premium of \$264, compared to an average premium of \$276 during the 2016 calendar year¹.
- Individuals age 18-24 paid an average monthly premium of \$63 while individuals age 45-54 paid an average monthly premium of \$170.
- 60 percent of all individual short-term applicants were between ages 18 and 34, compared to 58 percent in 2016.
- By contrast, the average monthly premium for Obamacare-compliant major medical health insurance plans selected by eHealth shoppers during the 2017 open enrollment period (November 1, 2016 – January 31, 2017) was \$378 for individuals and \$997 for families².

"Short-term health insurance isn't the right fit for everyone, but it's an important option for many and the short-term market is showing remarkable affordability and stability compared to the market for major medical health insurance," said eHealth CEO Scott Flanders. "It's no wonder that young people and others who can't afford major medical coverage often turn to short-term health insurance and other products like medical insurance packages, which eHealth offers in addition to Obamacare-compliant coverage."

Mr. Flanders continued: "The Trump administration has signaled its intent to once again allow short-term health insurance policies to be purchased for periods longer than 90 days, and we applaud this decision. Short-term coverage continues to be a popular alternative with consumers who cannot afford Obamacare coverage without subsidies."

Short-term health insurance plans do not meet the coverage requirements of the Affordable Care Act (the ACA or Obamacare law). Short-term health insurance provides limited coverage for unexpected medical expenses for a 90-day period. In particular, short-term health insurance does not provide the full set of minimum essential coverage required by the ACA. It does not count as qualifying health insurance under the ACA, so consumers with short-term health insurance may still face a tax penalty under the ACA. It is possible to be declined for short-term coverage based on pre-existing medical conditions.

Refer to the methodology note below for information on the collection and analysis of this data.

Average premiums (monthly) and deductibles nationwide

Average individual premium	Average individual deductible	Average family premium	Average family deductible
\$109	\$4,608	\$264	\$8,785

Average premiums (monthly) and deductibles for individual coverage by age

	Average individual premium	Average individual deductible
Under age 18	\$60	\$3,384
Age 18-24	\$67	\$5,101
Age 25-34	\$83	\$4,501
Age 35-44	\$110	\$4,416

Age 45-54	\$170	\$4,763
Age 55-64	\$253	\$4,940

Average premiums (monthly) and deductibles by state

	Average individual premium	Average individual deductible	Average family premium	Average family deductible
AK	\$118	\$2,949	NA	NA
AL	\$97	\$5,416	\$251	\$9,944
AR	\$85	\$5,478	NA	NA
AZ	\$92	\$4,648	\$201	\$7,678
CA	\$187	\$4,246	\$496	\$10,638
CO	\$83	\$3,815	\$236	\$9,680
CT	\$144	\$5,450	\$359	\$7,598
DC	\$117	\$4,008	NA	NA
DE	\$99	\$4,852	NA	NA
FL	\$114	\$4,825	\$283	\$9,262
GA	\$97	\$5,378	\$249	\$9,352
HI	\$84	\$3,588	NA	NA
IA	\$88	\$4,764	\$174	\$7,030
ID	\$74	\$3,537	\$207	\$8,653
IL	\$102	\$4,956	\$247	\$8,170
IN	\$85	\$4,791	\$218	\$9,409
KS	\$109	\$4,943	\$215	\$7,787
KY	\$94	\$5,043	\$237	\$8,348
LA	\$131	\$4,582	\$272	\$9,506
MD	\$79	\$3,374	\$206	\$8,145
ME	\$93	\$3,724	NA	NA
MI	\$87	\$4,874	\$196	\$8,271
MN	\$73	\$3,399	\$199	\$8,447
MO	\$81	\$4,392	\$194	\$8,920
MS	\$105	\$5,346	\$252	\$10,110
MT	\$86	\$3,563	\$252	\$9,224
NC	\$85	\$5,003	\$236	\$7,924
ND	\$96	\$3,669	NA	NA
NE	\$83	\$4,952	\$227	\$8,339
NM	\$145	\$3,864	NA	NA
NV	\$111	\$4,924	\$229	\$9,053
OH	\$80	\$4,915	\$197	\$7,741
OK	\$91	\$5,152	\$212	\$9,411
OR	\$104	\$4,238	\$231	\$7,518
PA	\$104	\$5,061	\$254	\$8,751
SC	\$113	\$5,254	\$238	\$8,766
SD	\$89	\$3,638	NA	NA
TN	\$70	\$3,881	\$176	\$9,665
TX	\$125	\$4,771	\$311	\$9,506
UT	\$64	\$3,541	\$190	\$8,817
VA	\$101	\$4,938	\$270	\$7,882
WA	\$289	\$1,731	\$654	\$5,715
WI	\$99	\$4,665	\$252	\$7,791
WV	\$119	\$4,824	NA	NA
WY	\$117	\$4,576	NA	NA

Methodology note

In preparing the data presented here, eHealth reviewed applications submitted through its website (eHealth.com) for short-term health insurance plans by individuals and families between February 1, 2017 and October 15, 2017. More than 50,000 short-term applications were included in the analysis. Short-term applications were gathered from every state in which eHealth offers short-term health insurance coverage. State-specific figures are only provided when the sample size within a given state reaches a minimum of 100 submitted applications. Family coverage includes submitted applications for two or more people under the same policy. Information provided in this analysis reflects short-term health insurance applications

submitted through eHealth.com only and may not reflect costs and trends across the nation as a whole or in any given state.

Notes:

¹ 2016 figures were reported by eHealth in its March 2017 report, [Costs and Trends in the Short-Term Health Insurance Market, 2013-2016](#).

² Source: eHealth's [Health Insurance Price Index Report for the 2017 Open Enrollment Period](#).

About eHealth

eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from brand-name insurers side by side and purchase and enroll in coverage online and over the phone. 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, exceptional telephonic support, 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 or over the phone 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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