



Families of Four Face \$25K in Average Annual Health Insurance Costs in 2019, According to eHealth Report

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eHealth report focuses on costs borne by consumers not receiving government subsidies under the ACA

SANTA CLARA, Calif., July 16, 2019 /PRNewswire/ -- According to a report released today by eHealth, Inc. (NASDAQ: EHTH) (eHealth.com), average 2019 health insurance premiums are \$1,403 per month for families of four who don't qualify for subsidies under the Affordable Care Act (ACA). eHealth's [2019 Health Insurance Index Report](#) analyzes costs and trends among unsubsidized consumers who purchased individual and family coverage for the 2019 plan year at eHealth during the ACA's most recent open enrollment period.



eHealth is one of the few organizations to publish data on ACA market consumers who earn too much per year to qualify for government subsidies that help to reduce what they spend on insurance premiums and out-of-pocket costs. The new report is based on individual and family health insurance applications submitted by unsubsidized eHealth consumers between November 1, 2018 and December 15, 2018.

2018 ACA Market Highlights

While overall premiums were relatively flat compared to the 2018 open enrollment period, costs for two- and four-person families hit new milestones:

- Total combined annual premiums plus deductibles for a four-person family topped \$25,000 for 2019.
- Average premiums for two-person families broke \$1,000 per month for the first time in 2019.

Deductibles marked their first significant decline since 2014, when the ACA took effect:

- The average individual deductible decreased 6% for 2019.
- The average family deductible decreased 8% for 2019.

Plan selection trends for 2019 show:

- HMO plans continue to dominate the market, representing 56% of all plan selections, the same as in 2018.
- EPO plans reach 26% of all plan selections, up from 20% in 2018.
- Silver plans reach 35% of all plan selections, up from 30% in 2018.

Read the full report [here](#) or at eHealth's [Media Center](#).

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), GoMedigap (www.goMedigap.com) and PlanPrescriber.com (www.PlanPrescriber.com).

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