



NEWS RELEASE

eHealth Deepens Support for Consumers with End-of-Life Financial Planning Solutions

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New Final Expense life insurance plans help people and their families better prepare for funeral and burial or cremation expenses

A new eHealth survey found 69% of Americans underestimate the cost of a funeral with viewing and cremation; 35% underestimate the cost of a funeral with burial

INDIANAPOLIS, April 16, 2026 /PRNewswire/ -- **eHealth** (Nasdaq: EHTH), a leading private online health insurance marketplace, today announced it now offers **Final Expense life insurance plans**, helping Americans and their families prepare for funeral and burial or cremation expenses.

The new plans are part of eHealth's strategy to better meet the coverage and wellness needs of individuals and families, offering an expanded portfolio of plans, services and support to help consumers live healthier, more financially secure lives.

"Honoring loved ones upon passing is an important part of life for many families, yet this is an often-overlooked part of end-of-life planning," said **Derrick Duke**, CEO of **eHealth**. "The cost of a traditional funeral and burial averages over \$8,000, so these new plans can help people prepare for this part of life while helping protect their loved ones from the financial burden associated with a funeral and burial or cremation."

A **new eHealth survey** of over 1,000 Americans aged 65 and older found many people are unprepared to cover end-of-life expenses. Key survey findings include:

- 69% underestimate the average cost of a funeral with viewing and cremation, while 35% underestimate the average cost of a funeral with burial.
- 62% plan to be cremated, while 23% prefer to be buried; 15% don't know or have no preference.
- 47% worry about burdening loved ones with the cost of a funeral and burial or cremation.

Among survey respondents living on an income of less than \$50,000 per year:

- 56% worry about burdening their loved ones with the cost of a funeral and burial or cremation.
- 33% have no insurance or money set aside to help cover these end-of-life expenses.

eHealth's Final Expense plans are offered through Mutual of Omaha and available by phone, allowing licensed insurance agents to address coverage options as part of a broader, personalized financial protection discussion. The policies can provide tax-free funds¹ for various purposes, including funeral and burial or cremation expenses, outstanding medical bills, travel costs, legal fees, or other related needs.

Two types of Final Expense plans are available:

- Level Benefit Plans, offered to people ages 45 to 85, with coverage amounts ranging from \$2,000 to \$50,000.
- Graded Benefit Plans, offered to people ages 45 to 80, with coverage amounts ranging from \$2,000 to \$20,000.

Applicants are not required to undergo a medical exam to qualify for coverage. Instead, eligibility is determined through responses to a limited set of health questions covering a lookback period of approximately two to four years. The plans are designed to be affordable and provide beneficiaries with quick access to guaranteed funds, helping reduce financial stress during a difficult time.

The **average cost** of a funeral with a viewing and burial exceeds \$8,000, while the average cost of a funeral with a viewing and cremation is more than \$6,000.

"These new plans allow us to provide people with affordable, easy-to-qualify coverage that helps protect their loved ones from the financial burden associated with end-of-life expenses," continued Derrick Duke. "It aligns with our commitment to expanding access to products that support financial peace of mind in retirement."

Specific plan availability may vary by state; some plans may not be available in Arkansas, Montana, New York, and North Carolina. Coverage and premiums may vary based on qualifying factors.

¹Consult a tax professional for personal tax advice.

About eHealth

For nearly 30 years, eHealth, Inc. (Nasdaq: EHTH) has helped millions of Americans find the healthcare coverage that fits their needs at a price they can afford, using data, artificial intelligence and a consumer-first approach to help people quickly and effectively compare insurance options. As a leading independent licensed insurance agency and advisor, eHealth offers access to plans from more than 180 health insurers, including national and regional companies, supporting consumers during their working years and retirement. eHealth's team of licensed insurance agents helps match consumers with the insurance plans, services, and support they need to live healthier, more financially secure lives. For more, visit **ehealth.com** or follow us on **LinkedIn**, **Facebook**, **Instagram**, and **X**.

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