



NEWS RELEASE

eHealth Partners with BerniePortal to Provide Integrated CHOICE Arrangements for Employers and Brokers

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Partnership expands a new distribution channel for eHealth, helping more employers offer employees a defined contribution toward individual health coverage through the CHOICE model

INDIANAPOLIS, Sept. 23, 2026 /PRNewswire/ -- **eHealth** (Nasdaq: EHTH), a leading private online health insurance marketplace, and **BerniePortal**, a human resources and benefits administration platform, today announced a partnership to help brokers and employers offer employees more affordable, personalized health coverage options through Custom Health Option and Individual Care Expense Arrangements, or CHOICE (formerly ICHRA¹).

The partnership expands a new distribution channel for eHealth, enabling more employers and brokers to tap into the company's nearly three decades of experience providing personalized support to consumers shopping for individual and family health plans. Brokers and employees can receive personalized guidance and support from eHealth to better understand their options, shop, and enroll in the health plan that best fits their needs.

Under the partnership, more than 5,000 employers and over 1,000 insurance brokers working with BerniePortal can now be connected to eHealth for a needs analysis and support with reviewing CHOICE options. eHealth's licensed insurance agents then help employees use the health benefit dollars provided to them to purchase and enroll in individual and family health insurance plans, often helping businesses reduce their healthcare costs while meeting the coverage needs of employees. CHOICE Arrangements will be managed through BerniePortal's benefits administration platform, helping provide a seamless experience for employers, brokers, and employees.

"Health benefit costs are one of the biggest pressures employers face today, and CHOICE Arrangements can give them a way to offer meaningful coverage while helping reduce the cost unpredictability associated with a traditional group plan," said **Derrick Duke**, CEO of **eHealth**. "BerniePortal already works closely with employers and brokers on the ground. By connecting them directly to our team, we can help more employers evaluate CHOICE Arrangements with confidence and give employees additional coverage choices that meet their individual needs."

"Our brokers tell us they want to offer their clients' employees real choice, but with administrative ease. That's what this partnership seeks to deliver: eHealth brings the individual marketplace capabilities, and BerniePortal helps make CHOICE Arrangements easy to run for the broker and HR," said Alex Tolbert, President of BerniePortal.

Helping employers and benefit brokers deliver CHOICE Arrangements

The partnership is designed to help brokers and employers offer more seamless CHOICE Arrangements, while making it easier for employees to compare coverage options, including:

- Access to hundreds of Affordable Care Act (ACA)-compliant plans, helping provide seamless and accurate enrollments and making it easier for employees to check coverage status.
- Dedicated support for employers and employees, including assisting with onboarding, shopping, and enrolling.
- Flexibility to structure contributions across employee classes and real-time visibility into enrollments and participation rates.
- Average savings of approximately 17% on healthcare costs.²
- Employer and employee education, including training and onboarding support to help provide a smooth transition.
- Ability for brokers to maintain agent-of-record status and preserve client relationships.

¹ As of September 3, 2026, the Centers for Medicare and Medicare Services is now referring to Individual Coverage Health Reimbursement Arrangements (ICHRA) as CHOICE arrangements.

² Based on an eHealth analysis of third-party data on individual rates compared to traditional group plan rates in OH, MN, GA, KY, IN & FL.

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 licensed insurance agents

help match consumers with the insurance plans, services, and support they need to live healthier, more financially secure lives. For more information, visit **eHealth** or follow us on **LinkedIn**, **Facebook**, **Instagram**, and **X**.

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About BerniePortal

BerniePortal is the HRIS backed by the benefit brokers trusted by small employers nationwide. Created in 2008, its base edition addresses the complete Benefits Lifecycle from Candidate to COBRA. Employers are able to add additional features, all native to the platform, on an a la carte basis. Additional features include payroll, time tracking, PTO tracking, and more. BerniePortal's distribution network of trusted benefit brokers allows it to keep costs down and pass the savings along to its small employer customers.

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Forward-Looking Statements

This press release includes forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements generally relate to future events or our future financial or operating performance. Forward-looking statements in this press release include, but are not limited to, the following: statements regarding the expected benefits of the partnership between eHealth and BerniePortal; expectations regarding healthcare industry, regulatory and market trends, including market opportunity and consumer demand; expected demand for and adoption of CHOICE arrangements (formerly known as Individual Coverage Health Reimbursement Arrangements (ICHRA)); expectations regarding employer, broker and employee participation in CHOICE arrangements; expectations regarding distribution opportunities and enrollment growth, and the ability of the partnership to achieve them; expectations regarding services and capabilities offered through the partnership; expected benefits of the partnership and CHOICE arrangements to employers, brokers and employees, including cost savings, administrative efficiencies and improved consumer experiences; and other statements regarding future operations, financial condition, prospects and business strategies of eHealth.

Forward-looking statements are inherently subject to various risks and uncertainties that could cause actual results to differ materially from the statements made. The risks and uncertainties that could cause actual results to differ materially from those expressed or implied by such forward-looking statements include but are not limited to: changes in laws, regulations and guidance, including those relating to CHOICE arrangements or the Affordable Care Act; market adoption of CHOICE arrangements; the availability and affordability of individual and family health insurance plans; the ability to successfully implement and expand the partnership and realize the anticipated benefits of the partnership; the ability to attract and retain employers, brokers and employees utilizing CHOICE arrangements, and to generate anticipated enrollment volume and distribution opportunities through the

partnership; and the possibility that anticipated cost savings, efficiencies and other benefits may not be realized.

Other factors that could cause eHealth's operating, financial and other results to differ are described in eHealth's most recent Annual Report on Form 10-K and Quarterly Report on Form 10-Q filed with the Securities and Exchange Commission and available on the investor relations page of eHealth's website at

<http://www.ehealthinsurance.com> and on the Securities and Exchange Commission's website at **www.sec.gov**.

All forward-looking statements in this press release are based on information available to eHealth as of the date hereof, and eHealth does not assume any obligation to update the forward-looking statements provided to reflect events that occur or circumstances that exist after the date on which they were made, except as required by law.

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