



NEWS RELEASE

eHealth Unveils New Growth Strategy Centered on Trusted, Lifelong Customer Relationships

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eHealth's new strategy is expected to drive increased member lifetime value, add new products and services, improve member retention, and build on eHealth's brand recognition

AUSTIN, Texas, Feb. 19, 2026 /PRNewswire/ -- **eHealth** (NASDAQ: EHTH), a leading private online health insurance marketplace, today announced a new company vision focused on supporting Americans with trusted, lifelong guidance on their health coverage, while addressing the divergent needs of Medicare beneficiaries and those who are not yet eligible for Medicare.

The new direction strengthens eHealth's ability to help consumers — from their working years, as health status and needs change, and into retirement — match with the insurance plans, services, and support they need to live healthier, more financially secure lives.

A **new eHealth survey** of over 1,500 Americans drawn from the general population validates the importance of eHealth's new strategy. Key survey findings include:

- 90% of Americans agree that the health insurance selection and enrollment process today is broken.
- 87% agree it is important to have an insurance advisor who can help them understand their coverage options year-round, not just during enrollment season.

The company's new growth strategy marks a shift from traditional, transaction-driven enrollment to an ongoing relationship model that better supports consumers through every step of their health journey, whether they're



enrolling in Medicare coverage, an Affordable Care Act (ACA) plan, or an employer-sponsored Individual Coverage Health Reimbursement Arrangement (ICHRA).

Relationships that last a lifetime. eHealth's new vision centers on matching consumers with the services they need through trusted relationships that grow over time. This will help strengthen how eHealth licensed insurance agents, serving as advisors, support customers not just during enrollment but year-round and over multiple years. The seasonal nature of eHealth's business is expected to create meaningful opportunities for advisors to deepen member engagement throughout the year: conducting needs assessments, identifying gaps in coverage, managing plan changes proactively, and offering relevant additional products.

A year-round marketplace. As part of this strategy, eHealth plans to expand the portfolio of ancillary products and services the company offers its customers, building on meaningful growth it achieved with Hospital Indemnity Plans in 2025. eHealth also expects to add adjacent services designed to help consumers stay healthier, save money, and access the care they need beyond core insurance benefits.

Enhanced technology to streamline shopping & enrollment. eHealth is investing in enhanced technology, integrated data, advisor enablement tools, and a comprehensive service ecosystem to deliver on this promise, leveraging AI and advanced analytics.

Providing support from working years through retirement. Alongside its focus on Medicare beneficiaries, eHealth is expanding support for consumers who access individual coverage through employers, including through Individual Coverage Health Reimbursement Arrangements (ICHRA).

The company's new strategy is expected to drive increased member lifetime value, improve retention, and build on eHealth's brand recognition. Furthermore, many of the ancillary products eHealth intends to offer are expected to have favorable cash flow dynamics relative to the company's core Medicare Advantage offerings.

"For nearly three decades, eHealth has helped millions of Americans find the right plan for them at the right moment," said Derrick Duke, CEO, **eHealth**. "But consumers need more than once-per-year support. Our goal is to be a lifelong ally, helping people stay protected, informed, and supported at every stage, whether they're choosing a Medicare plan, navigating employer-sponsored coverage options, or considering other types of health and wellness resources."

Additional insights from eHealth's **new survey**:

- 84% of people age 65 and older report that it's harder to feel confident in their health coverage choices as they age and their health needs evolve.

- 89% of Americans agree that having consistent access to a trusted advisor who "knows their health history" would make navigating benefits easier.
- More than 50% of Americans were challenged in the past year by high prescription drug costs and difficulty understanding their health benefits; more than 30% had trouble affording out-of-pocket costs or making it to their medical appointments.
- 85% of Americans said they would value a service that tracks their doctors, prescriptions, and health history to ensure their coverage continues to meet their needs.
- 92% of Americans expressed interest in a single platform that helps them save money on medications, use their benefits, and provide year-round support.
- 97% of working-age Americans are interested in choosing a personalized plan tailored to their doctors, prescriptions, and budget—even if it differs from their coworkers' options.

About eHealth (NASDAQ: EHTH)

We're Matchmakers. For over 25 years, eHealth has helped millions of Americans find the healthcare coverage that fits their needs at a price they can afford. As a leading independent licensed insurance agency and advisor, eHealth offers access to over 180 health insurers, including national and regional companies.

For more information, visit [ehealth.com](https://www.ehealth.com) or follow us on [LinkedIn](#), [Facebook](#), [Instagram](#), and [X](#). Open positions can be found on our [career page](#).

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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: our expectations regarding our business, industry, regulatory and market trends, including market opportunity, consumer demand, carrier strategies and our competitive advantage; our business vision, strategies and plans; our expectations regarding an ongoing relationship model and our investments therein, and the expected impact thereof on our business; our diversification strategy and investments in ancillary product offerings and adjacent services; our digital strategy, including our continued investments in our technology platform, data integration, advisor enablement tools, artificial intelligence and analytics; our expectations regarding profitability, seasonality, member lifetime value, member retention, brand recognition and cash flow generation; our ability to support consumers' coverage needs across Medicare, ACA plans and employer-sponsored ICHRAs; our ability to achieve our growth strategy, financial objectives and long-term value creation; and other statements regarding our future operations, financial condition, prospects and business strategies.

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 our results to differ materially from those expressed or implied by such forward-looking statements include those 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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