

eHealth, Inc. National Consumer Survey of Individuals Looking for Private Health Insurance at eHealthInsurance Services

Methodology:

eHealth, Inc. is the parent company of eHealthInsurance Services Inc., the leading online source of health insurance for individuals, families and small businesses. Licensed to market and sell health insurance in all 50 states and the District of Columbia, eHealthInsurance has developed partnerships with more than 185 health insurance companies, offering more than 10,000 health insurance products online. The company's technology platform is able to communicate electronically with insurance carrier partners, which enables a simpler, more streamlined health insurance application process. This technical integration with the back-office processes of health insurance companies can facilitate rapid approval of applications and real-time communication between carrier and consumer throughout the process.

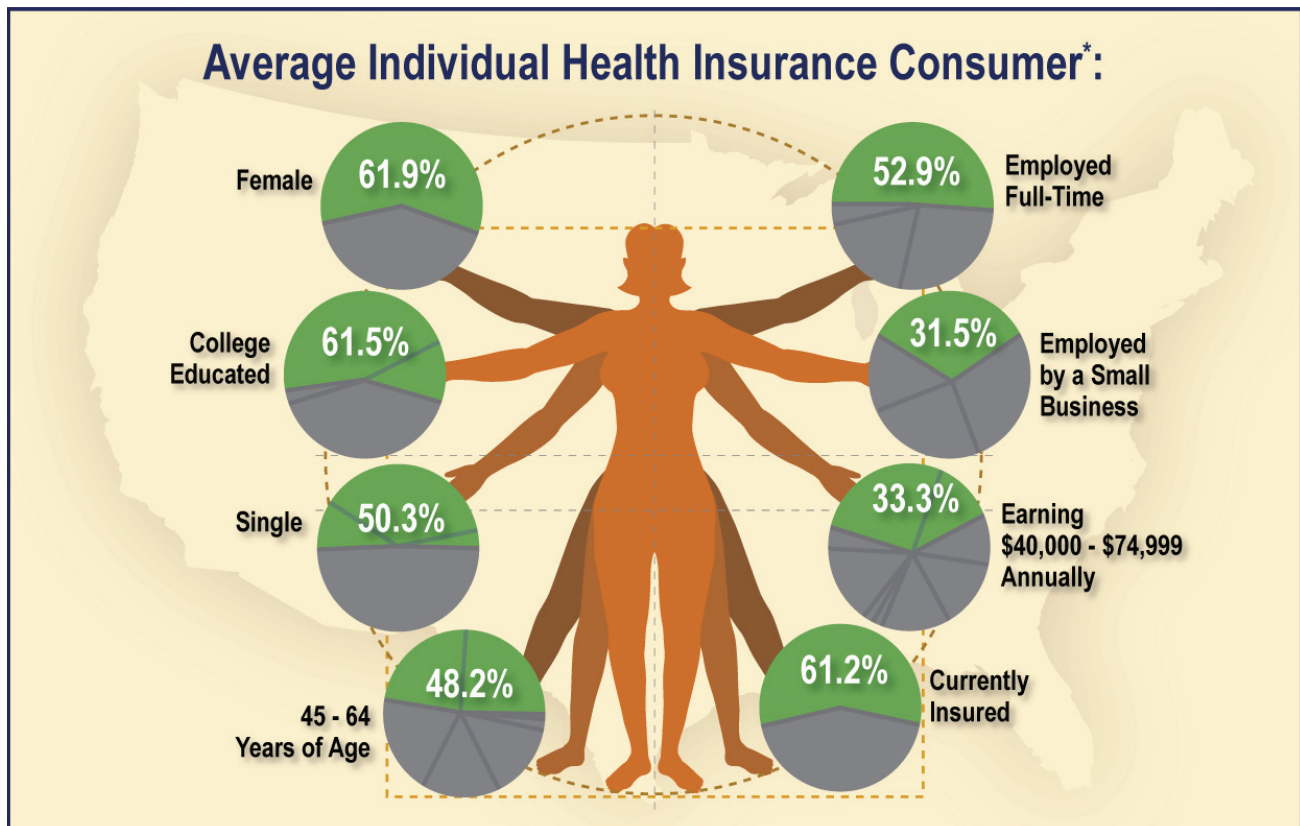
Representatives from eHealthInsurance developed the survey questionnaire in order to better identify potential customers and be able to target their specific needs through improved products and services. The results of this ongoing survey were taken via an online poll. Consumers who called eHealthInsurance's customer care center were sent the survey via email. This ongoing survey began on February 20, 2009 and continued through June 30, 2009. As of the June 30, 2009, 1,551 customers have responded. Given the nature of the survey, a margin of sampling error for all adults is not readily available. However, when the data in the survey is compared to the results of eHealth, Inc.'s 2008 Cost & Benefits Report, which evaluated 227,000 individual health insurance policies, both audiences have similar, although not totally consistent, characteristics in regards to age and gender.

Survey Highlights

Data collected as part of eHealthInsurance Services ongoing call center survey provides a snapshot of consumers looking for individual health insurance in the first half of 2009.

Average Individual Health Insurance Consumer

The survey of 1,551 consumers shows that the average consumer looking for individual health insurance by phone is currently a single (50.3%), college educated (61.5%), female (61.9%), between the ages of 45-64 (48.2%), working full-time (52.9%) for a small business (31.5%), earning between \$40,000 and \$74,999 per year (33.3%) and is currently insured (61.2%).

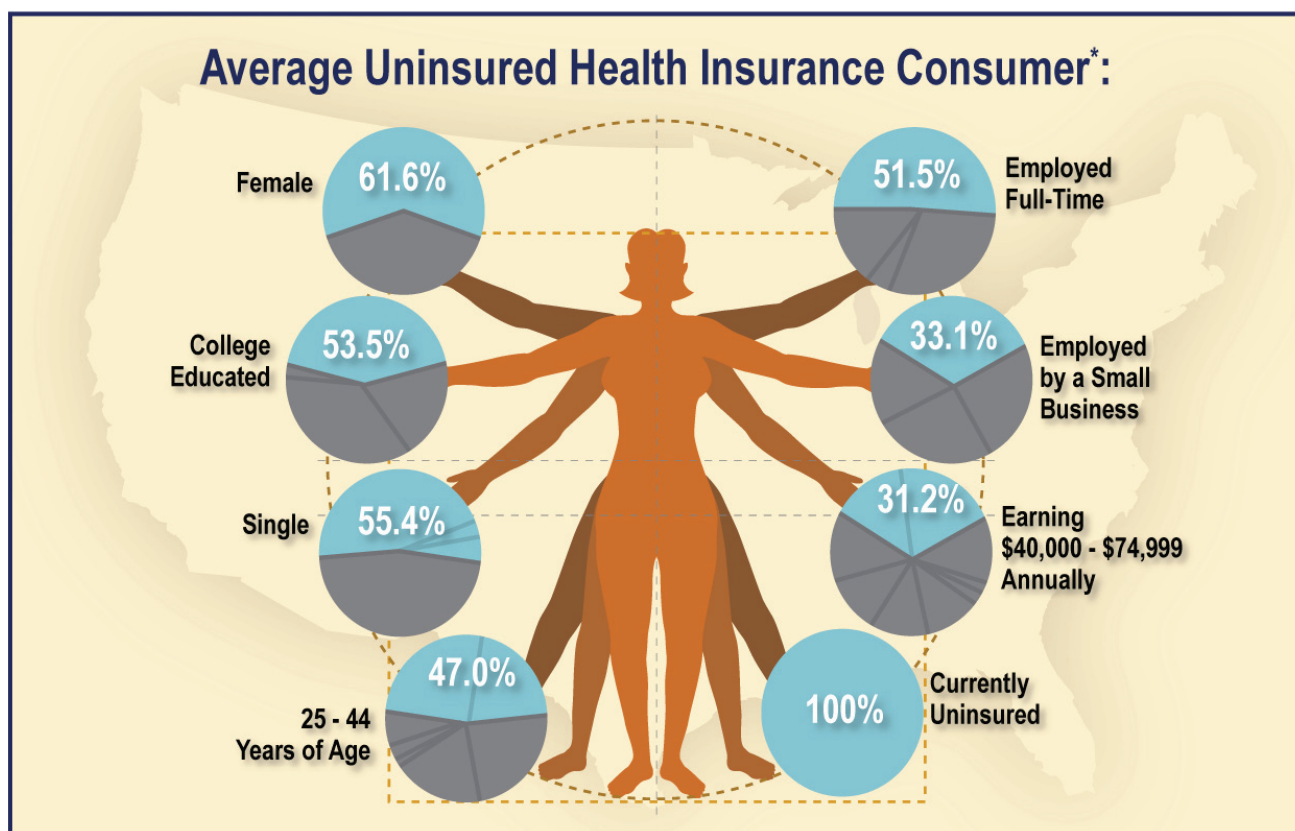


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Average Uninsured Consumer

In the survey, 38.8% of respondents identified themselves as uninsured. Data from this subset of respondents provides a snapshot of the uninsured consumers looking for individual health insurance in the first half of 2009. According to the survey, the average uninsured consumer is currently a single (55.4%), college educated (53.5%), female (61.6%), between the ages of 25-44 (47.0%), working full-time (51.5%) for a small business (33.1%), earning between \$40,000 and \$74,999 per year (31.2%).



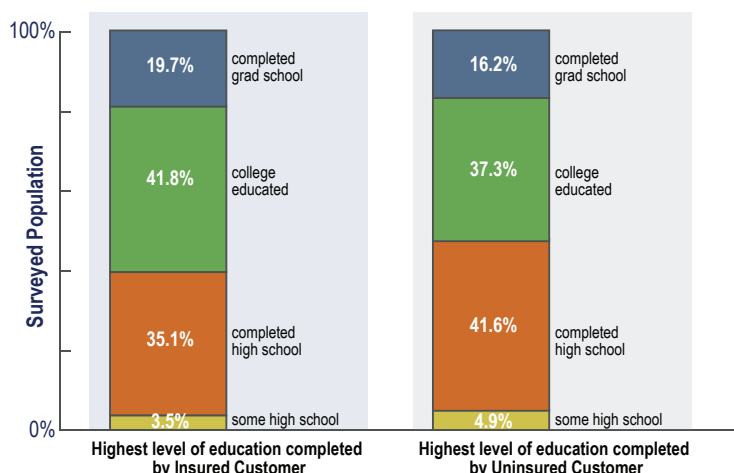
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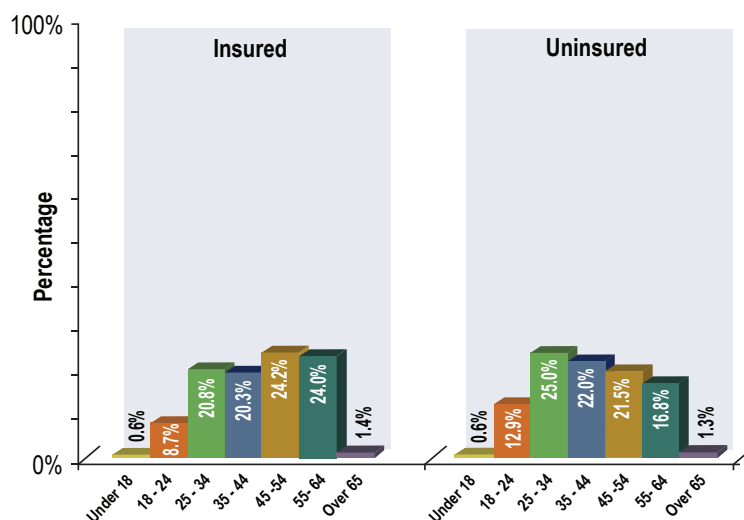
Notable differences between the insured and uninsured:

The greatest differences between the insured population and the uninsured population related to education (61.5% insured were college educated vs. 53.5% uninsured who have completed college), and age (48.2% insured were ages of 45-64 vs. 47.0% uninsured who were aged 25-44).

Education - Insured Vs. Uninsured*:



Age - Insured Vs. Uninsured*:



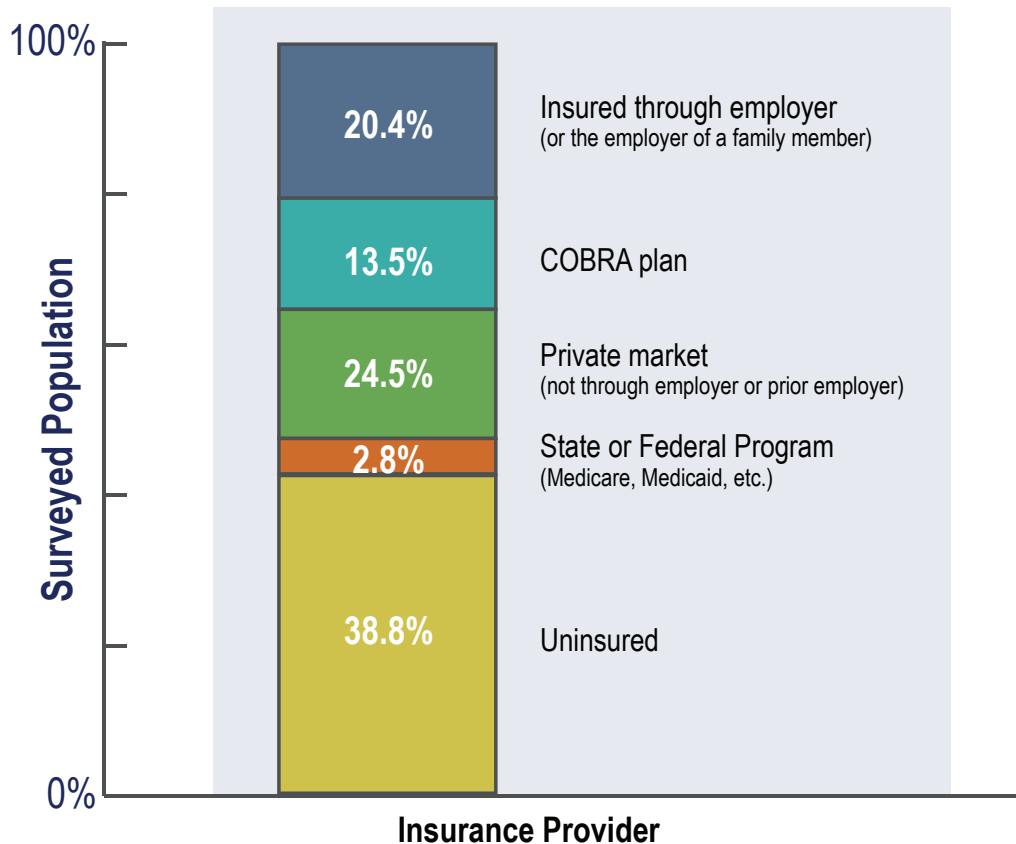
* Source:

An ongoing survey administered from eHealthInsurance Services customer care center. Beginning on February 20, 2009, eHealthInsurance began emailing a voluntary survey to any customer calling in to its customer care center.

To date, 1,551 respondents have taken the survey. Of that total, 1,381 answered the question, "What is the current health insurance status of the people you are looking for?" Of that group, 536 identified themselves as uninsured (38.8% of the 1,381)

*Survey data is also available broken out by gender.

Current Source of Health Insurance*:



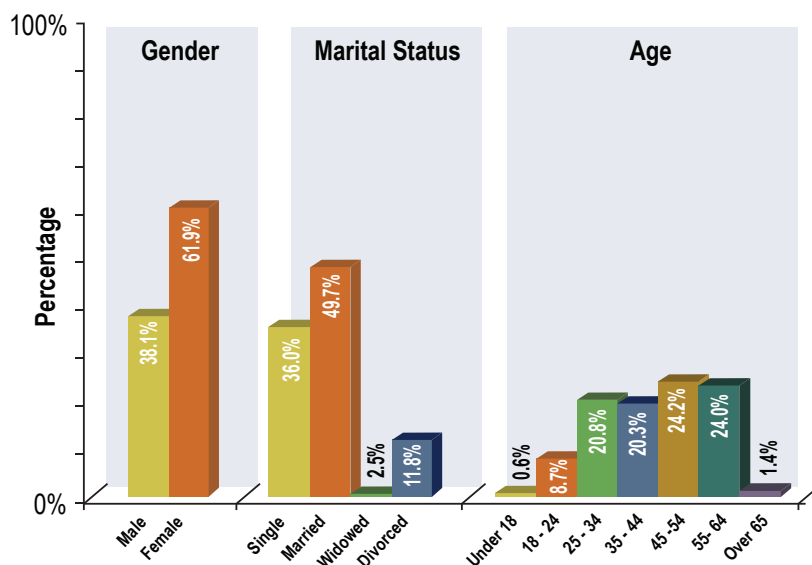
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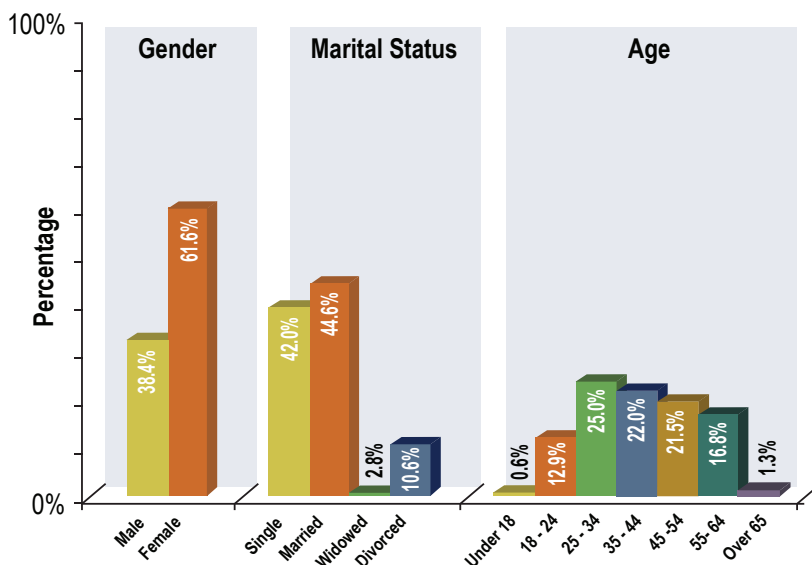
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Demographic Data for Total Population Surveyed*:



Demographic Data for Uninsured Consumers*:



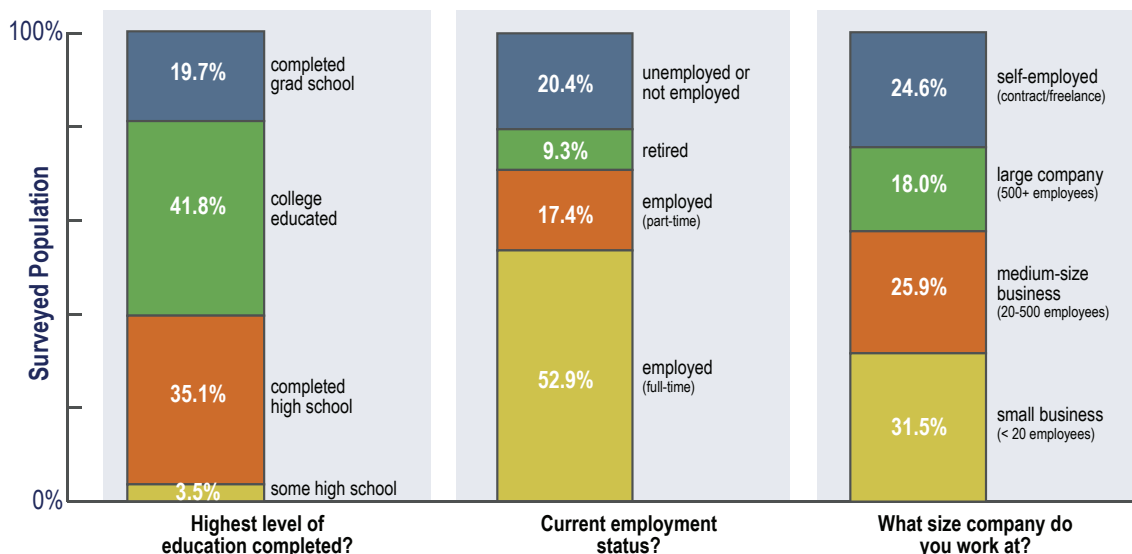
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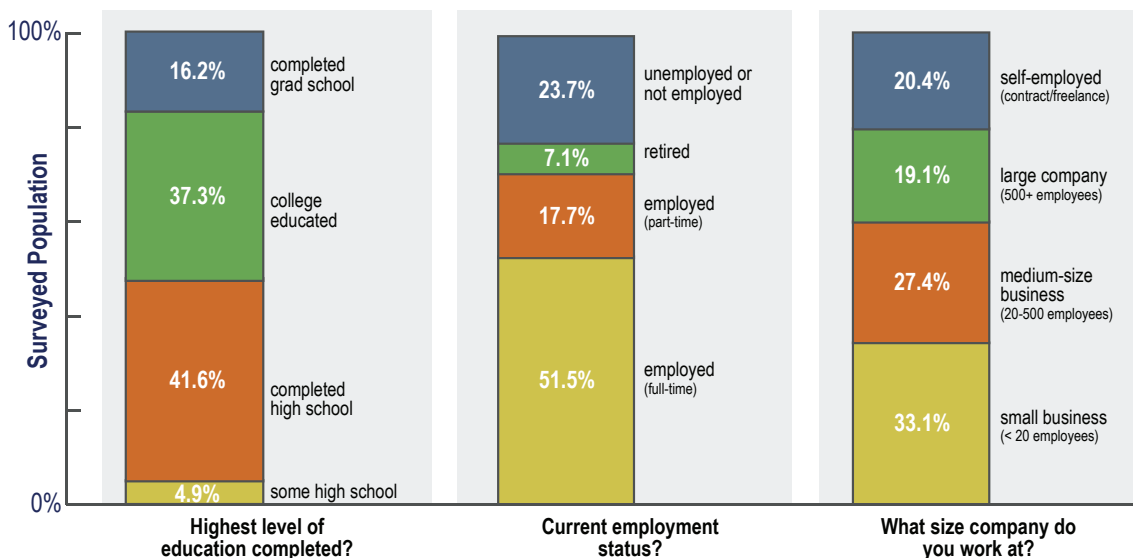
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Education and Employment Data for Total Population Surveyed*



Education and Employment Data for Uninsured Consumer*



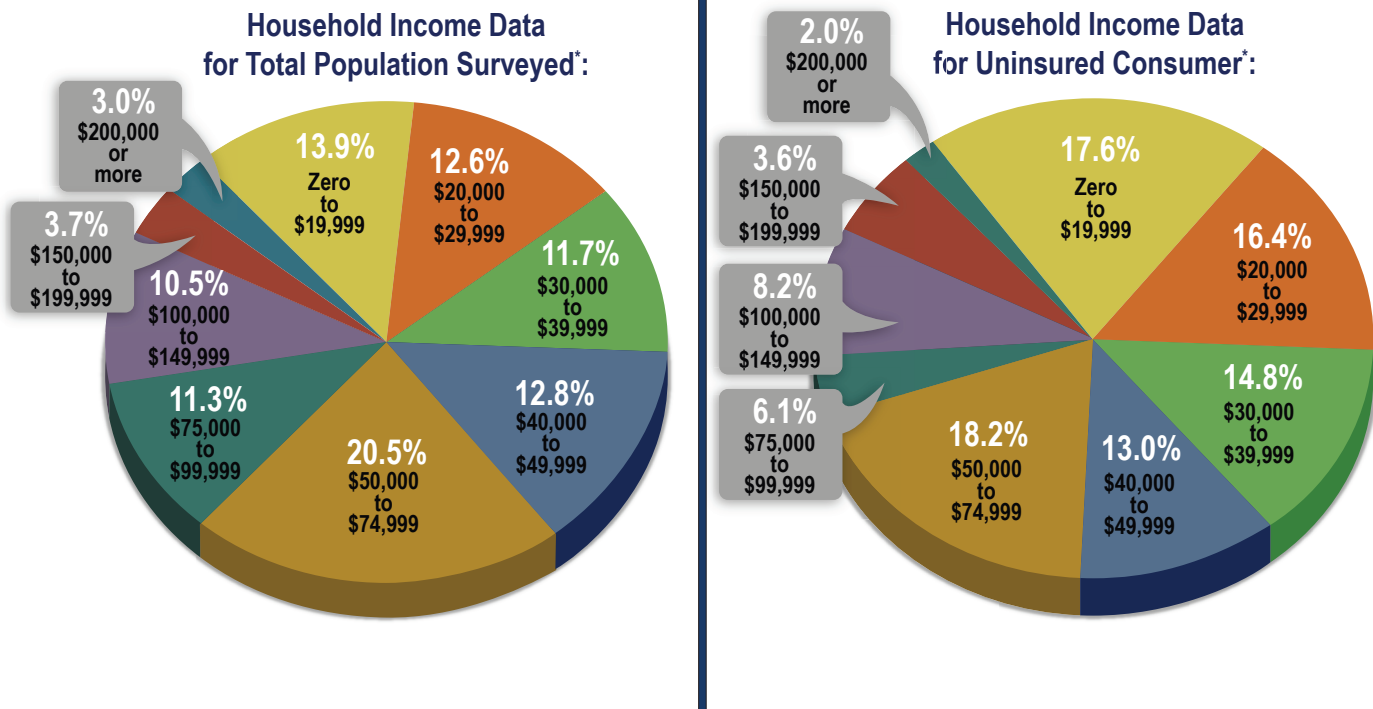
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Differences between the insured and uninsured income:



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