# eHealth Insurance

# Affiliate Program Ad Copy Kit

The following is an **Ad Copy Kit** designed as a reference to help you successfully market our health insurance products through the usage of our provided text content. We also encourage affiliates to surf our site in order to better understand what consumers experience first hand.

# Short Titles for your Affiliate Links

If you understand HTML, you know you can alter the text message (that appears outside the HTML brackets <>) to anything you like. If you do not understand HTML, do not alter any part of the links. You may affect the tracking. Here are some examples you can use:

- Fast and Free Health Insurance Quotes
- Instant Health Insurance Quotes
- Compare Health Insurance Plans
- Save on Health Insurance
- Get Short Term Health Insurance
- Affordable Health Insurance
- Student Health Insurance
- Get Health Coverage
- Find out How Much You Can Save on Health Insurance
- Small Business Health Insurance
- Free Health Insurance Quotes
- Get A Health Insurance Quote
- •

# Short Descriptions for your affiliate links

## **Get Affordable Health Insurance**

eHealthInsurance is the leading site where you can instantly view free health insurance quotes and compare plans side by side. Once you find the plan you want, you can save yourself time by applying online and getting faster carrier coverage response.

# Free Health Insurance Quotes

eHealthInsurance is your one-stop source for health insurance. Compare plans and premiums side by side and find out how much you could be saving on health insurance. eHealthInsurance provides FREE price quotes and coverage comparisons.

## Save on Health Insurance

eHealthInsurance delivers the best customer experience for buying health insurance by offering the broadest selection of leading health insurance plans, delivering unparalleled customer service online through licensed agents, and supplying the best prices available. By comparing plans, you can find the one that works best for your needs.

## 50 word count:

**<u>eHealthInsurance</u>** is the place for small businesses, individuals & families to learn about, compare and buy health insurance. We offer the largest selection of health plans, FREE instant quotes, side-by-side plan

comparisons, online applications and a knowledgeable Customer Care team to help find the plan that is right for you.

#### 100 word count:

eHealthInsurance is the leading destination for small businesses, individuals, and families to learn about, compare and buy health insurance. We offer a large selection of health insurance plans from leading insurance companies nationwide. Our web site features FREE instant quotes and side-by-side plan price as well as benefit comparisons to help our customers select the right health plan. Our knowledgeable Customer Care team is available to answer questions and provide assistance via email, online chat and phone. These features and services combined with our online applications make finding and buying the right health plan easier than ever before.

#### 120 word count:

<u>eHealthInsurance</u> is the leading destination for small businesses, individuals & families, and seniors to learn about, compare and buy health insurance. We offer a large selection of health insuance plans from leading insurance companies nationwide. Our web site features FREE instant quotes withside-by-side plan price and benefit comparisons to help our customers select the health plan that best meets their needs. Our Customer Care Center is staffed with knowledgeable representatives available to answer questions and provide assistance before, during and after the purchase, via email, online chat and phone. All of these features and services combined with our online applications make finding and buying the right health plan easier than ever before. Visit us today at **eHealthInsurance**!

### **Product Descriptions**

You can use links to send your consumers to specific landing pages for our different products. We provide several different landing pages in our links through your affiliate network.

Here are descriptions of our different products that you may cut and paste as a resource for your consumers.

**Quick Tip:** Always include a text link either as a title or within the description when you have content. If you know how to change the text displayed within HTML, you can add your link to any part of your content. Do not alter anything else or your tracking may fail. If you do not know how to alter HTML, please only use what we have available through the affiliate networks.

#### Individual and Family Health Insurance Plans

eHealthInsurance is the #1 source for Individual and Family health insurance plans nationwide, online or offline. Unless you get your health insurance through an employer, an Individual and Family health insurance plan is your standard private market option. Though your choice of plans will differ from state to state, there's a great deal of variety in the Individual and Family market and you may be surprised by the affordable options available. These plans typically provide both preventive and emergency care coverage for families and individuals and generally fall into two main categories: indemnity plans, or managed-care plans. The breadth of access to healthcare that they provide largely differentiates these. With an indemnity plan (also known as a "traditional" health plan) you are free to visit whatever doctors you like, and referrals are often not required. Managed-care plans, which include HMOs, PPO and POS plans, typically encourage or require you to use a select group of healthcare providers. You may also be required to choose a primary care physician and obtain referrals in order to see specialists. Broadly speaking, managed-care plans tend to be less expensive than indemnity plans, whereas indemnity plans

provide more freedom in choosing your healthcare providers. In many states, Individual and Family health insurance plans are underwritten by the insurance company and you may be denied coverage -or your coverage may be limited- due to your medical history or conditions.

#### Small Business/Group Health Insurance Plans

Group health insurance allows employer groups or other qualifying organizations to obtain health insurance as a group by spreading risks and costs across a number of individuals and their dependents. Typically, group health insurance is less expensive than Individual and Family health insurance, and you cannot be turned down for coverage based upon the medical histories or conditions of the group's members. In fact, group health coverage is referred to as "guaranteed issue" coverage. So long as you qualify as a "group" under the law, you cannot be turned down for coverage. Group health insurance coverage is a valuable tool for employers, often helping them to hire and retain the best workers and encourage overall employee health, which can lead to increased production. There are valuable tax incentives available to employers who offer group health insurance, incentives which can help the employer to mitigate the cost of providing such coverage. Costs are typically split between the employer and the employee, though the employer may opt to cover for employee's full monthly premium. Most plans require that the employer cover at least 50% of the employee's monthly premium. Small Business/Group health insurance plans come in the same variety of choices that one finds in the Individual and Family health insurance market, indemnity and managed-care plans, the latter including HMO, PPO, and POS plans.

#### Short-Term Health Insurance Plans

Short-term health insurance is a variation on Individual and Family health insurance, providing temporary coverage for individuals or families for 1-12 months. Short-term health insurance presents an alternative for those who expect to obtain employer-sponsored health insurance in the foreseeable future or who are waiting for another health insurance plan's coverage to begin. Short-term health insurance is typically not intended to provide coverage for preventive care, but to protect members from the unforeseen, such as accidents or serious illnesses. Typically, pre-existing medical conditions are not covered under a Short-term health insurance plan.

#### **Student Health Insurance Plans**

The Student health insurance plans provide individual health coverage for graduate and undergraduate students enrolled with a minimum of 9 credits at a college or university in the United States. The Student Health plans offered by eHealthInsurance provide an attractive alternative to the sometimes poor coverage offered through the school, or the more expensive Individual and Family health insurance market. The plans available through eHealthInsurance allow members to obtain coverage from doctors and other healthcare providers of their choice, cover students even when school is not in session, and are renewable on an annual basis.

#### **Dental Insurance Plans**

Many people who shop for Dental insurance on their own are often surprised to discover how affordable it can be. Even if you are offered dental insurance through an employer, you may find that you can save money and get the same or better coverage through eHealthInsurance. And if you don't have employer-sponsored dental insurance, you'll be surprised at how simple and affordable it is to get the coverage you and your family need.

The eHealthInsurance Affiliate Program was the very first health insurance affiliate program of its kind when it relaunched in April of 2001. It has since grown into a highly successful partnership program that focuses on responsive affiliate communication, generous monthly promotions, and competitive affiliate payouts.

We are proud to have been recognized with the Commission Junction Horizon Award at Commission Junction's Annual CJU Affiliate Conference during the fall of 2004. We are also very happy to have been amongst the top ten best affiliate programs featured on one of the most admired Affiliate Program Directory's, AffiliateTip.com <a href="http://www.affiliatetip.com/top\_programs.php">http://www.affiliatetip.com/top\_programs.php</a> for several consecutive months.

Our goal is to help you succeed as a partner. We hope these kits will do just that.



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If you need us to take a look at how you are marketing us and offer suggestions on how to improve your performance, please don't hesitate to email <u>Irene@eHealth.com</u>.

The eHealthInsurance Affiliate Team

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