



Small Business Health Insurance Offers a Better Deal for Many than Individual Coverage, According to eHealth Report

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On average, small business coverage offered premiums 7 percent lower and deductibles 31 percent lower than unsubsidized individual coverage in 2018

SANTA CLARA, Calif., April 24, 2019 /PRNewswire/ -- Today eHealth, Inc. (NASDAQ: EHTH) (eHealth.com) released a [report](#) on 2018 small business health insurance costs and trends among groups with fewer than 30 employees, along with results of a survey of small business owners who purchased group health insurance through eHealth.

Highlights from [the report](#) include:

- **Small business coverage offers lower per-person health insurance costs than individual market coverage:** Average per-person monthly premiums under a small business health plan were 7 percent lower than those for unsubsidized consumers who bought a health plan on their own at eHealth in 2018 (\$409 vs. \$440, respectively). Annual deductibles were 31 percent lower (\$3,140 vs. \$4,578); people covered under small business plans were also more likely to have a Silver or Gold-level plan (78 percent vs. 42 percent of individual buyers).
- **Small business health insurance costs are more stable than the individual market:** While the average per-person premium for small business coverage increased by 5 percent between 2015 and 2018, average premiums for unsubsidized individuals who bought their own coverage at eHealth during the same period saw an increase of 58 percent (from \$286 in 2015 to \$440 in 2018).
- **Average premiums were down in 2018, but deductibles increased:** The average per-person premium for small business health insurance plans decreased 2 percent between 2017 (\$416) and 2018 (\$409). The average individual deductible for small business plans increased 14 percent in the same period (from \$2,754 to \$3,140).
- **Strategic considerations often drive adoption of small business coverage:** 66 percent of small business owners say that offering coverage helps them hire and retain the best workers; only 4 percent say the repeal of the ACA tax penalty will encourage them to cease offering employer-sponsored coverage.
- **Small premium increases could blunt offers of employee health benefits:** 83 percent express concern about future cost increases, with 63 percent of small business owners saying an increase of 15 percent or less in monthly premiums would make their current plan unaffordable.

Read the [full report](#).

About eHealth

eHealth, Inc. (NASDAQ: EHTH) owns eHealth.com, a leading private online health insurance exchange where individuals, families and small businesses can compare health insurance products from brand-name insurers side by side and purchase and enroll in coverage online and over the phone. eHealth offers thousands of individual, family and small business health plans underwritten by many of the nation's leading health insurance companies. eHealth (through its subsidiaries) is licensed to sell health insurance in all 50 states and the District of Columbia. eHealth also offers educational resources, exceptional telephonic support, and powerful online and pharmacy-based tools to help Medicare beneficiaries navigate Medicare health insurance options, choose the right plan and enroll in select plans online or over the phone through Medicare.com (www.Medicare.com), eHealthMedicare.com (www.eHealthMedicare.com), GoMedigap (www.goMedigap.com) and PlanPrescriber.com (www.PlanPrescriber.com).

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