



Leveraging Private Marketplaces Like eHealth to Innovate Consumer eCommerce Experiences for Health Insurance

Tom Tsao – President, Small Business, Individual & Family Products

February 16, 2017

Confidential and proprietary

eHealth®

Leading Private Online Marketplace for Health Insurance

eHealth

- Families
- Individuals
- Small Businesses



- Powerful decision support tools
- Live quotes and online application
- Real-time customer care support



~200 carriers
in 50 states

Experts in generating and converting online demand for health insurance products

Bio & Background

eHealth

Currently – President, Small Business, Individual & Family Products

Previously – Chief Product & Technology Officer at eHealth

Over 20 years of consumer Internet eCommerce experience:

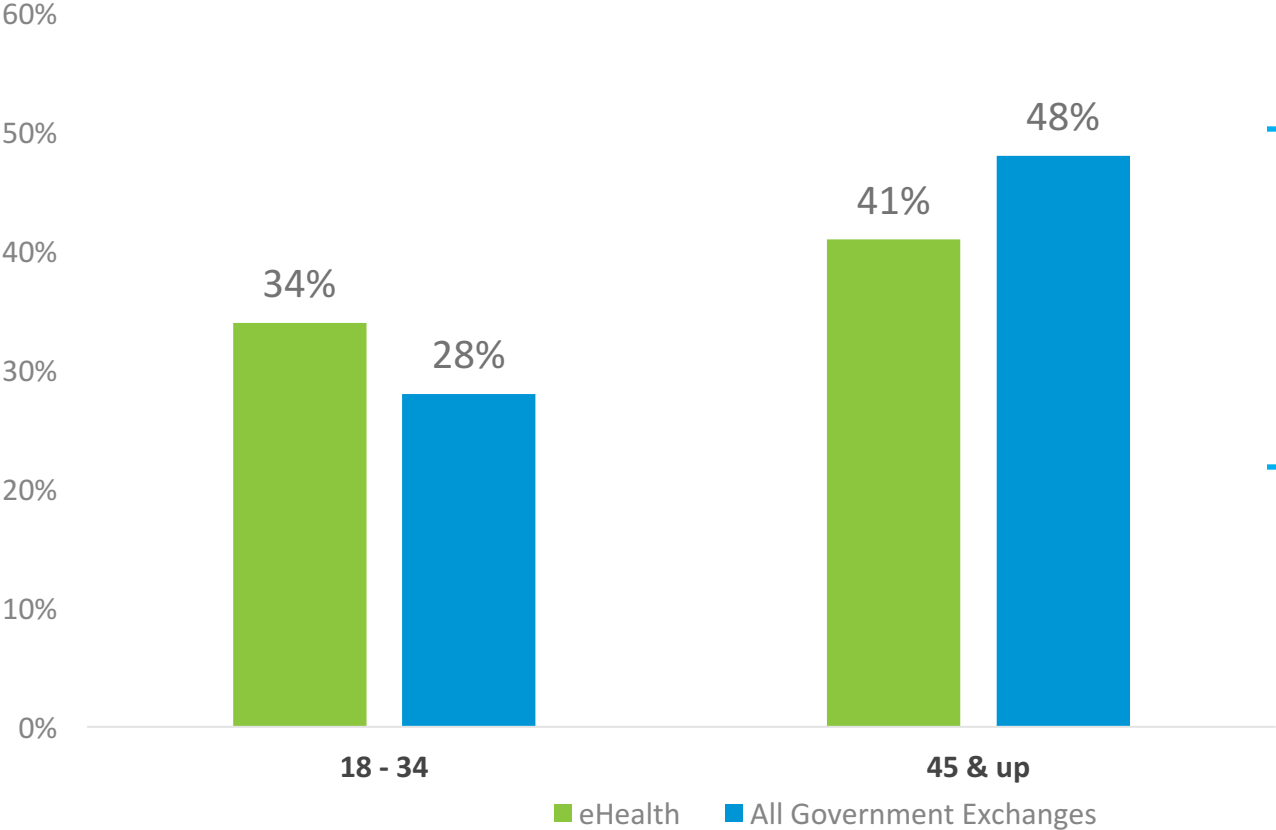


Why is the Government in the business of building and operating eCommerce marketplaces to sell health insurance?

This is what the Private Sector does best!

Private Exchanges Draw a More Attractive Demographic

eHealth and Government Exchanges Members by Age
(eHealth Submitted Member vs Gov't Exchange Plan Selections during 2016 OEP)

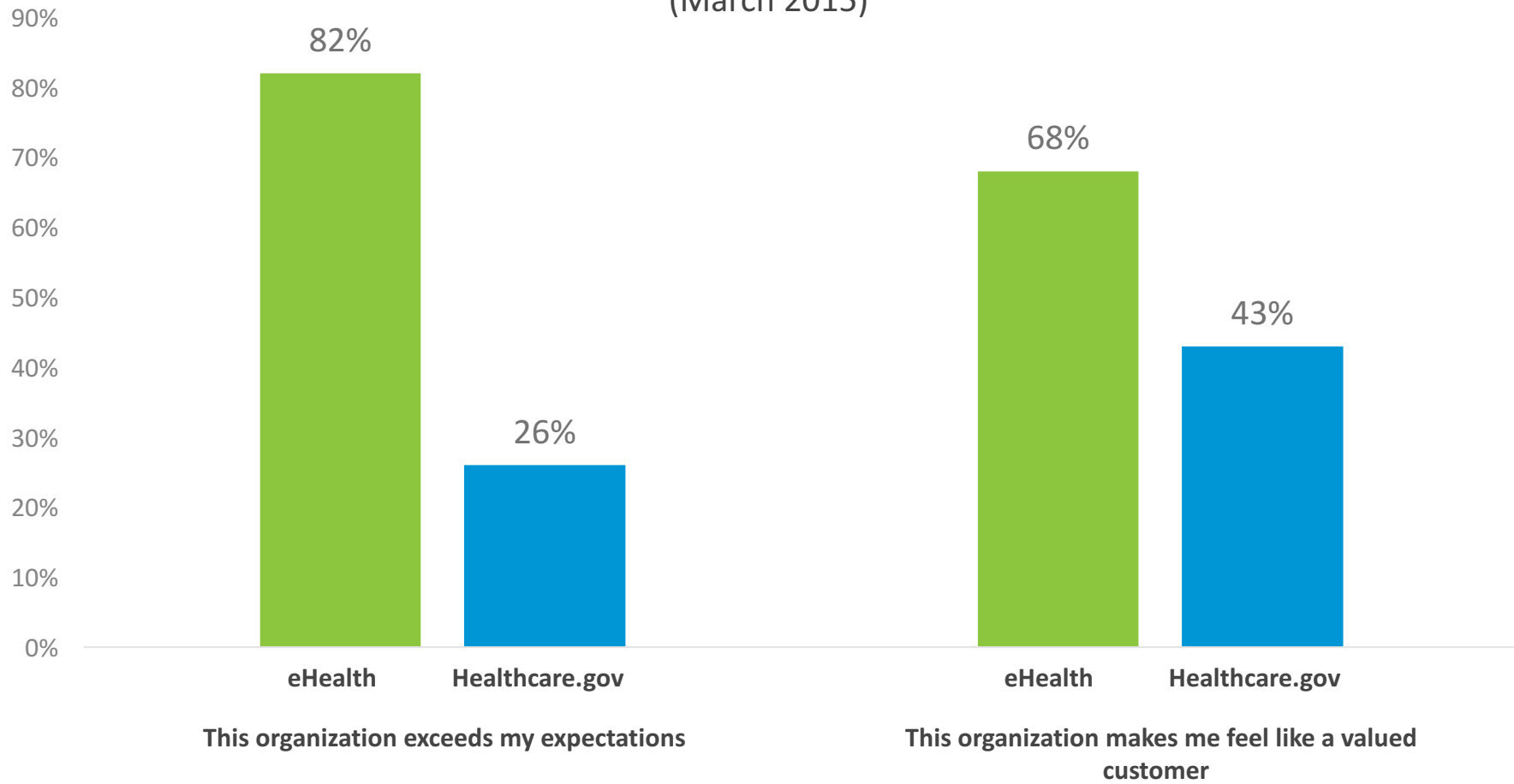


eHealth's Consumer engagement engine draws significantly more economically attractive demographic groups to the insured risk pool. Total differential >1,300 basis points.

Source: ASPE HHS, eHealth

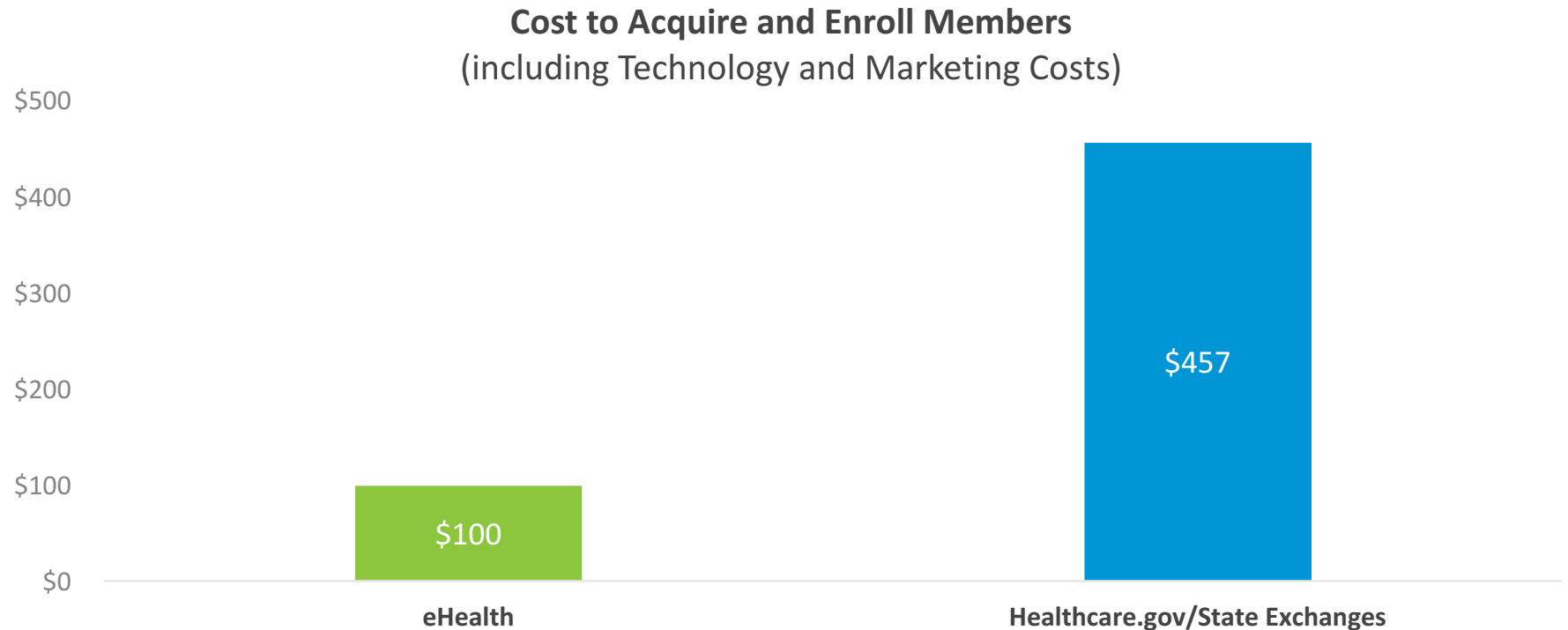
Customers Prefer Private Exchanges Like eHealth

Forrester Customer Satisfaction Survey Results
(March 2015)



Source: Forrester Research, 2015; eHealth

eHealth is a More Cost Effective Consumer Acquisition Platform

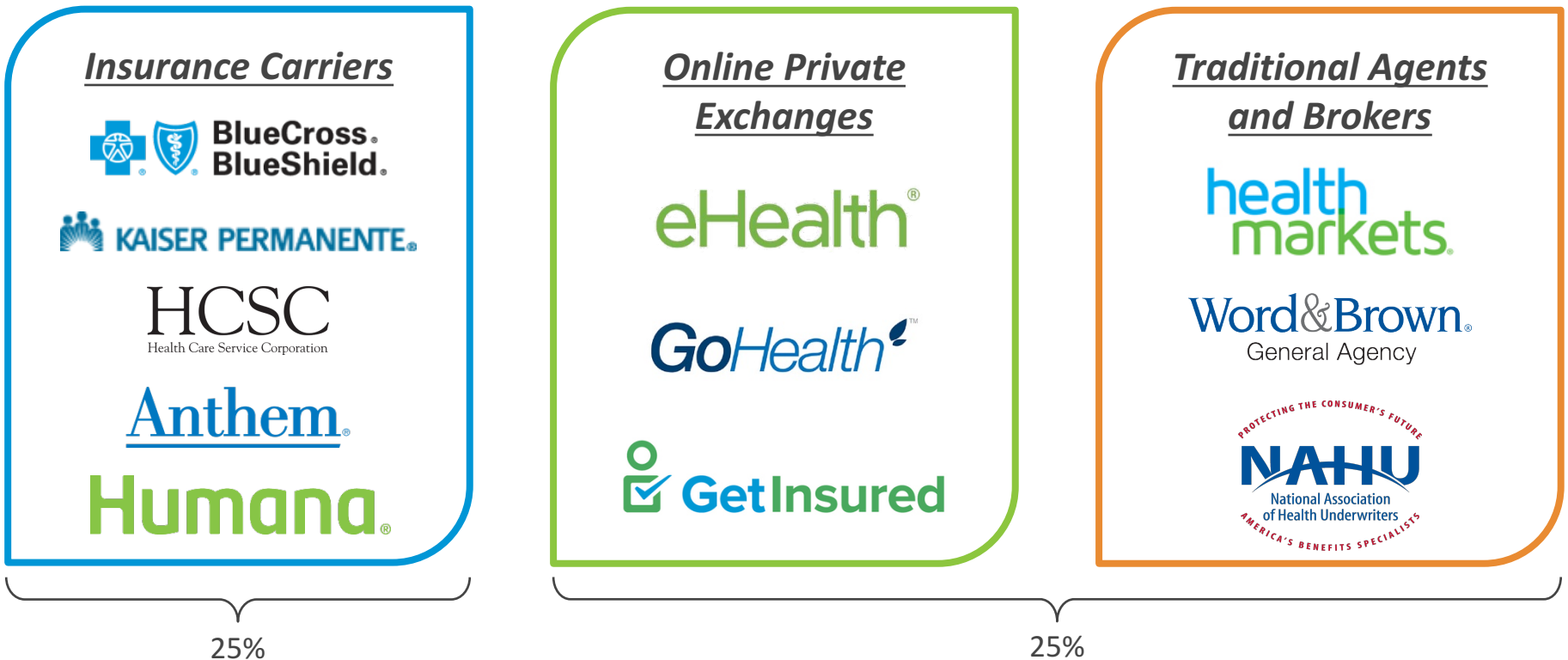


- Cost of acquisition (COA) determined through the following:
 - eHealth based on actual marketing Aug 2015 - Jul 2016, divided by submitted members (enrolled members) in the same time period; Tech & Content Core expenses from 1999-2014, divided by submitted members in that timeframe
 - Healthcare.gov / State Exchanges derived per slide 1 (based on HHS FY2016 Budget in Brief; HHS 2014 Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Period; HHS.gov 2015 Press Release: Nationwide 9.5 million consumers are signed up for Health Insurance Marketplace coverage; CMS 2016 Health Insurance Marketplace Open Enrollment Snapshot - Week 13; Congressional Research Service: Federal Funding for Health Insurance Exchanges

Source: eHealth, HHS, CMS, Congressional Research Service

Robust Private Sector Ready To Drive Enrollments

The private sector drives millions of cost-effective enrollments every year (at no cost to the consumer nor taxpayer), both prior to the implementation of the ACA and currently in conjunction with government exchanges



50% of non-group health insurance enrollees purchased through carriers directly or through agents/brokers. 44% purchased through FFM/SBMs.*



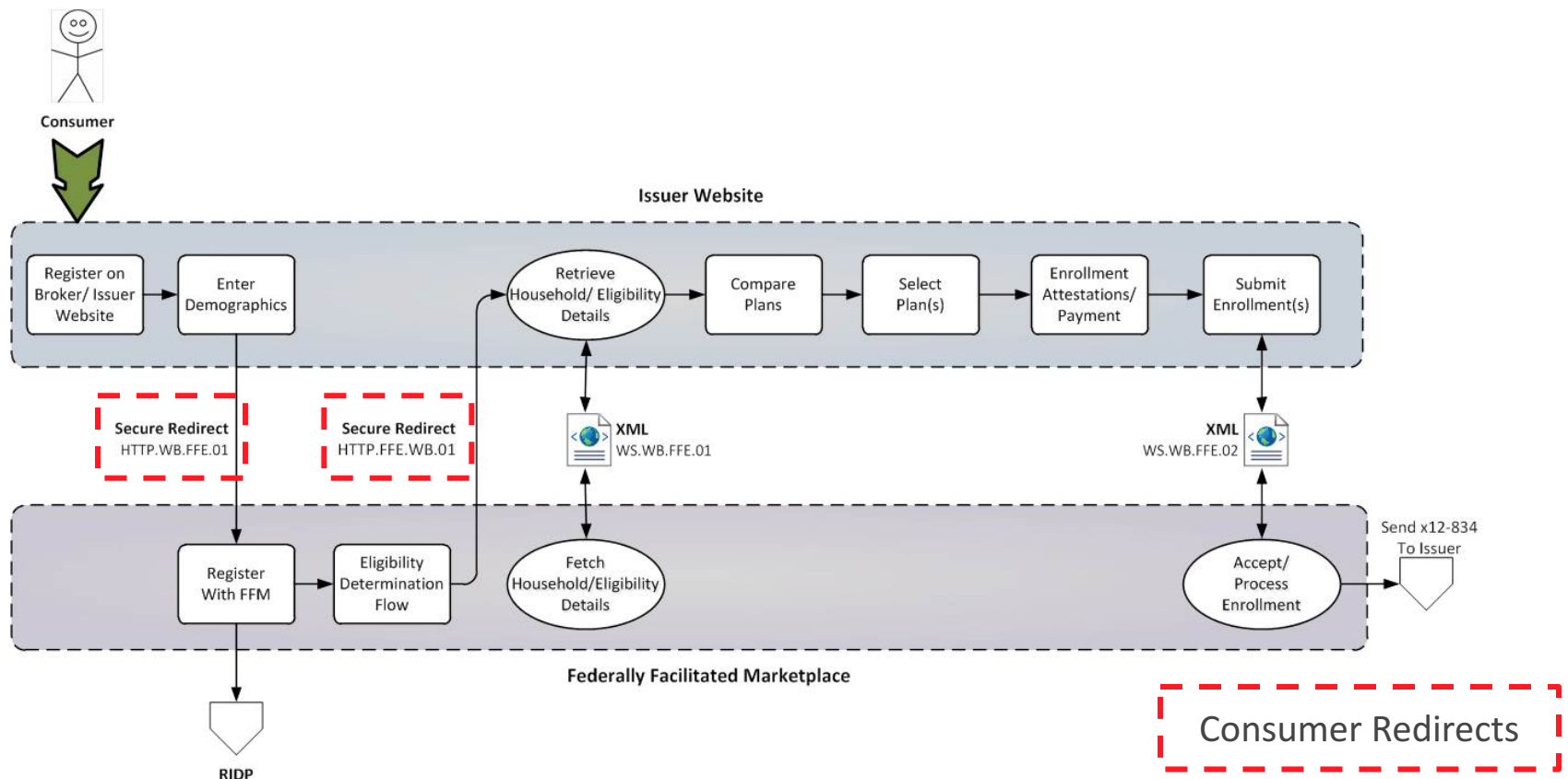
The Double Redirect vs. eHealth's Automated Solution

First, Historical Background on the “Double Redirect”



Direct Enrollment *Consumer* Flow requires sub-optimal “redirects”

- Redirects are a very confusing and jarring experience for consumers
- Redirect process is proven to depress enrollment and conversion rates
- Redirect process does not ensure broker attribution



Customer starts on eHealth.com home page

The screenshot shows the eHealth.com website interface. At the top, there is a blue navigation bar with the following elements from left to right: 'Individual & Family' (highlighted in green), 'Medicare', 'Small Business', 'Chat 24/7', and a search icon. Below this is a white navigation bar with the 'eHealth' logo on the left, followed by menu items: 'Health', 'Dental', 'Vision', 'Short-term', 'More', and 'Resources'. On the right side of the white bar, it says 'Hello, Sign in Your Account' with a dropdown arrow, and a 'Cart' icon with a '0' inside a red circle.

The main content area features a large grey banner with the text 'Get Affordable Health Insurance' in white. Below this, it says 'Apply by March 15th for April 1st coverage*'. A small mouse cursor is visible over the asterisk. Below the text is a disclaimer: '*Coverage start dates are subject to carrier's terms and conditions.' At the bottom of the banner is a large orange button that says 'Find Plans Now'.

To the right of the banner is a photograph of a smiling woman with long brown hair, wearing a white and orange checkered shirt and a colorful necklace.

Customer checks if they are subsidy-eligible

Live Chat 24/7 Sign in Items in Cart

eHealth SHOP FOR INSURANCE RESOURCES MY EHEALTH search

Let's find the best Individual and Family health plan for you

Zip code
85224

	Gender	Date of birth	Tobacco use? (past 6 months)	College student (full-time)	
Applicant	<input checked="" type="radio"/> Male <input type="radio"/> Female	01 / 01 / 1980	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Spouse	<input type="radio"/> Male <input checked="" type="radio"/> Female	12 / 12 / 1981	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Remove
Child 1	<input type="radio"/> Male <input type="radio"/> Female	mm / dd / yyyy	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Remove

[+Add family members](#)

[Continue](#) Or, [check if you're eligible](#) for a government subsidy.

Plans starting at
\$104
per month

from these carriers & more

aetna Humana
UnitedHealthOne CareFirst
BlueCross BlueShield

Customer completes subsidy calculator for estimate

Individual & Family Medicare Small Business Chat 24/7

eHealth Health Dental Vision Short-term More Resources Hello, Sign in Your Account Cart

Check Your Eligibility

You may be eligible for a government subsidy under the Patient Protection and Affordable Care Act.

1 What is your zip code?
78244

2 What is your estimated 2014 household income? ⓘ
\$ 20,000

3 How many people (including yourself) will you claim on your 2014 taxes? ⓘ
1

4 How many will be applying for the subsidy? ⓘ
1

Date of Birth
Applicant 11 11 1980

Calculate By clicking Calculate, you acknowledge that this Subsidy Calculator provides only an estimate, subject to certain limitations. You further acknowledge that the estimate is from eHealth, not the federal government. [Click here for details](#)

You may be eligible for a subsidy of:

\$1,671 annually	\$139 monthly
----------------------------	-------------------------

If you are uninsured, you may incur a federal tax penalty of:

\$150
for 2014

Having a health plan is the best way to protect yourself against health issues and the tax penalty. Get a preview of what you might pay when you use your estimated government subsidy with a qualified health plan.

Continue shopping

Customer selects a plan via the window shopping flow

The screenshot shows the eHealth website interface for selecting a health plan. At the top, there are navigation tabs for 'Individual & Family', 'Medicare', and 'Small Business'. The user is identified as 'JEFFERSON, LA', 'Male', '02/02/1970', and 'Non-smoker'. A notice indicates a \$237 monthly government subsidy. The main section displays '73 plans found' and a list of 'Individual and Family health plans' sorted by 'Cost'. The list includes three plans from Louisiana and one from Humana, each with details on office visits, deductibles, and monthly costs.

Plan	Office Visit	Deductible	Monthly Cost
Louisiana Blue Connect 70/50 \$4500 Compare	You pay 30% after deductible Find Doctors	\$4,500	Original cost \$227.00 Estimated cost \$0.00
Louisiana Blue POS 70/50 \$4500 Bronze Compare	You pay 30% after deductible Find Doctors	\$4,500	Original cost \$238.67 Estimated cost \$1.67
Humana Humana Connect Bronze 63... Bronze Compare	No Charge after deductible Find Doctors	\$6,300	Original cost \$245.65 Estimated cost \$8.65
Louisiana Blue POS 70/50 \$3500 Bronze Compare	You pay 30% after deductible Find Doctors	\$3,500	Original cost \$249.06 Estimated cost \$12.06

eHealth Create Account or Sign In

Register and Create Account x

eHealthInsurance Services Inc. [US] https://www.qa.ehealthinsurance.com/ehi/rc/wbe-create-account

Live Chat 24/7

eHealth

Create an account

Already have an eHealth account? [Sign in](#)

Email address

Confirm email address

Password

Send me rate updates, coverage advice, and cost comparisons as the market changes.

[Create Account](#)

By providing your email address and clicking Create Account, you are agreeing to the terms of eHealth's Web-Based Entity [Privacy Notice](#).

Create or Sign In to Your eHealth Account

Please create an account or sign in so you can start your subsidy application and health plan enrollment.

Your saved estimated subsidy and plan:


Annually: **\$5,748.00**

Monthly: **\$479.00**



Saved Plan: **Humana**
Humana Connect Silver 4600/6300 Plan

Feedback

First “Redirect” to Healthcare.gov


Individual & Family Medicare Small Business 1-844-843-4319 Chat 24/7 



eHealth Health Dental Vision Short-term Life More

Welcome back Your Account   Cart

You've Chosen to Apply for Government Assistance

What happens next?



-  Addresses
-  Birth Dates
-  Social Security #
-  Tax Filings
-  Other Income Statements

STEP 1: Gather information

Collect the information in the checklist above to get ready to apply for a subsidy.



STEP 2: Apply for subsidy

You'll be redirected to the healthcare.gov site to fill out the subsidy application form.



STEP 3: Enroll in a health care plan

Once your subsidy eligibility is determined, you can be enrolled in your selected plan using your subsidy.

You are now going to the HealthCare.gov site to complete your application for a subsidy determination and enrollment in your selected plan.

Some customers encounter issues when working with the HealthCare.gov site. To reduce the impact of these issues on customers, eHealth tries to submit applications for enrollment whenever possible, even if a HealthCare.gov session is interrupted or generates an incomplete record for some reason. This speeds up processing and helps avoid missing enrollment deadlines. Until the end of the open enrollment period, you will have the option to cancel your application and select a different health plan. There is no fee for cancellations.

- By checking here, you are instructing us to submit your application for enrollment in your selected plan if possible, even if (i) your session with HealthCare.gov is interrupted or appears incomplete or (ii) your official subsidy amount determined by HealthCare.gov is different than the amount we previously estimated.

Please tell us how to contact you in case there is an issue with your application.

Phone:

By providing this contact information, you agree we may contact you about your application. We may call or text the phone number you provide using an

Log In or Create HC.gov Account

HealthCare.gov

Verifying your identity

Be sure to finish your application before you return to eHealth's website.

Welcome to HealthCare.gov

You've arrived from eHealth's website. Use HealthCare.gov to create or update an application for Marketplace coverage.

Here's what to do:

- Create a Marketplace account on HealthCare.gov.
- Verify your identity, so we can protect your personal information.
- Complete a Marketplace application.
- View your "Eligibility Results".

Once you've completed these steps, we'll take you back to eHealth's website to enroll in a Marketplace plan.

To get started, select **Create a Marketplace Account**. If you already have an account, select **Log in**.

CREATE A MARKETPLACE ACCOUNT

LOG IN

HC.gov Subsidy Application

Individual Application - Co x

https://imp1a.healthcare.gov/marketplace/auth/LA/en_US/individualApplication#contactInformation

Louisiana Apply Get Results Get Coverage HELP

Return to issuer website

Contact information

If we need to contact you, we'll use this information from your Marketplace account (If any of these fields are blank, you can add information here.) Don't enter any letters with special characters, like accents, tildes, etc.

GET STARTED

- Privacy policy
- 2 Contact information**
- 3 Help applying for coverage
- 4 Help paying for coverage
- 5 Who needs coverage

FAMILY & HOUSEHOLD

ADDITIONAL INFORMATION


REVIEW & SIGN

First name

Middle *optional*

Last name

Suffix *optional*

Date of birth 

Email

Home address

Street address

Apt./Ste.# *optional*

Live Chat

Second “Redirect” – Back to eHealth

Individual Application – Eli x

https://imp1a.healthcare.gov/marketplace/auth/LA/en_US/individualApplication#eligibilityResults

Louisiana

Apply Get Results Get Coverage

HELP

Eligibility results

Learn more about your eligibility results

Results based on your application (ID 96061453) submitted on 2014-02-10

Your application was received and has been processed.

CRITICAL – Application is not complete and cannot be retrieved until this is selected!!!

Your detailed eligibility results are ready

Important: Read your eligibility results before you enroll. We'll let you know if there are problems with your application that you'll need to resolve.

VIEW ELIGIBILITY RESULTS **RETURN TO ENROLLMENT WEBSITE**

Live Chat

eHealth Enrollment Success

View/Edit Application x

eHealthInsurance Services Inc. [US] https://www.qa.ehealthinsurance.com/ehi/rc/wbe-enroll-app?carrierId=7093&planId=100016#enroll/complete

Agent Support 1-877-456-6670 Live Chat 24/7 My Account Sign Out

eHealth

Have a question? Ask an agent. [Ask](#)

ADDITIONAL TAX CREDIT AGREEMENT CONFIRMATION **COMPLETE**

Congratulations! Your enrollment has been confirmed

Your enrollment has been confirmed by the Federal Exchange, and has been assigned this policy number:

491013

Reference this number for communications with the insurance company.

You will be contacted regarding your monthly payment. We recommend you log in to eHealth periodically to check the status of your enrollment.

Humana

Humana Connect Silver 4600/6300 Plan

Important

Do not cancel any health insurance coverage you currently have or decline COBRA benefits until you receive an approval letter and insurance policy (also know as an insurance contract or certificate) from your chosen insurance company. Make sure you understand and agree with the terms of the insurance policy.

[Continue to My Account](#)

Enrollment Summary

Humana

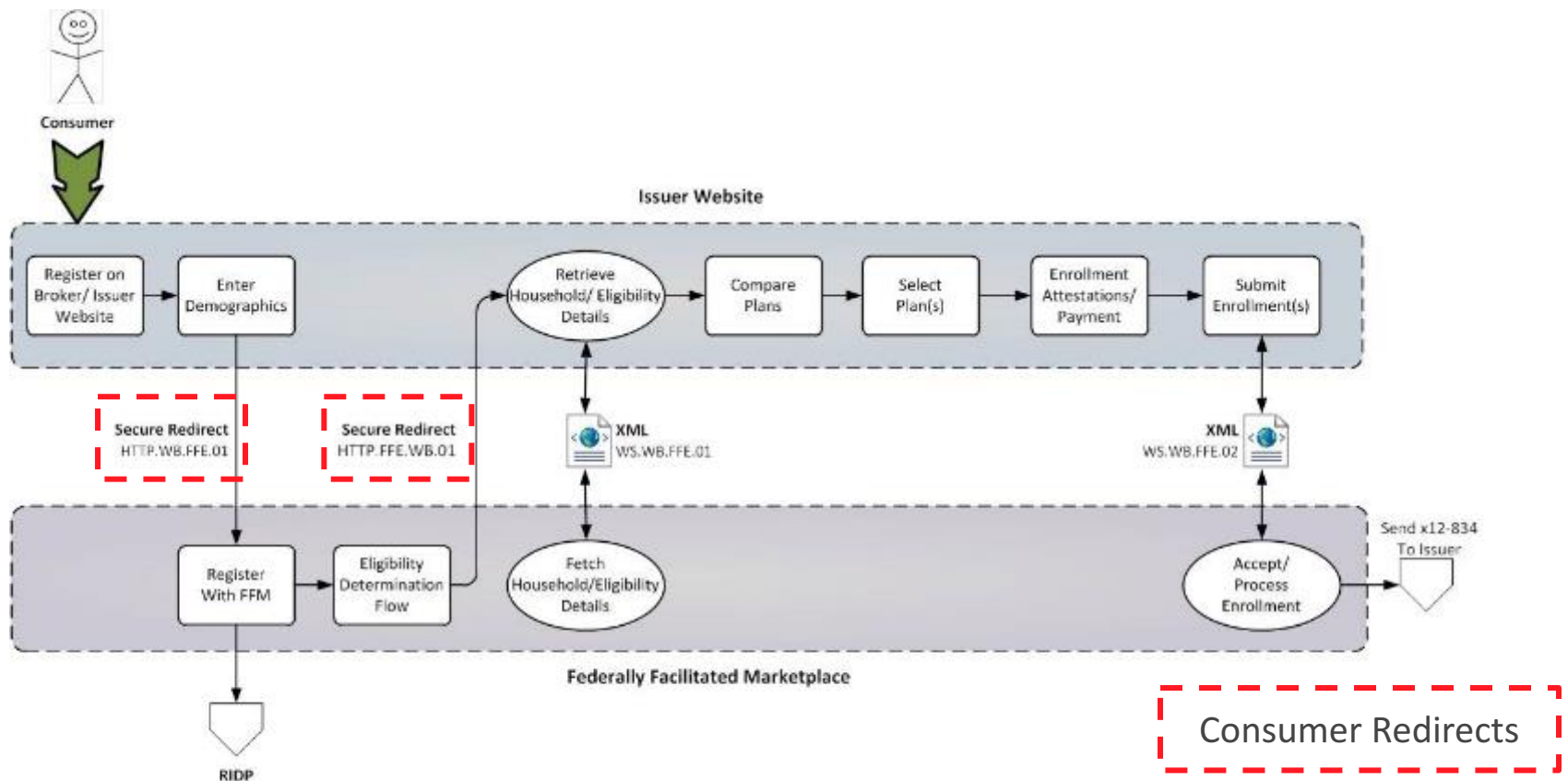
Humana Connect Silver 4600/630...

Members applying: 1
Requested start date: 03/01/2014 ⓘ

powered by VeriSign
ABOUT SSL CERTIFICATES

Direct Enrollment *Consumer* Flow requires sub-optimal “redirects”

- Redirects are a very confusing and jarring experience for consumers
- Redirect process is proven to depress enrollment and conversion rates
- Redirect process does not ensure broker attribution

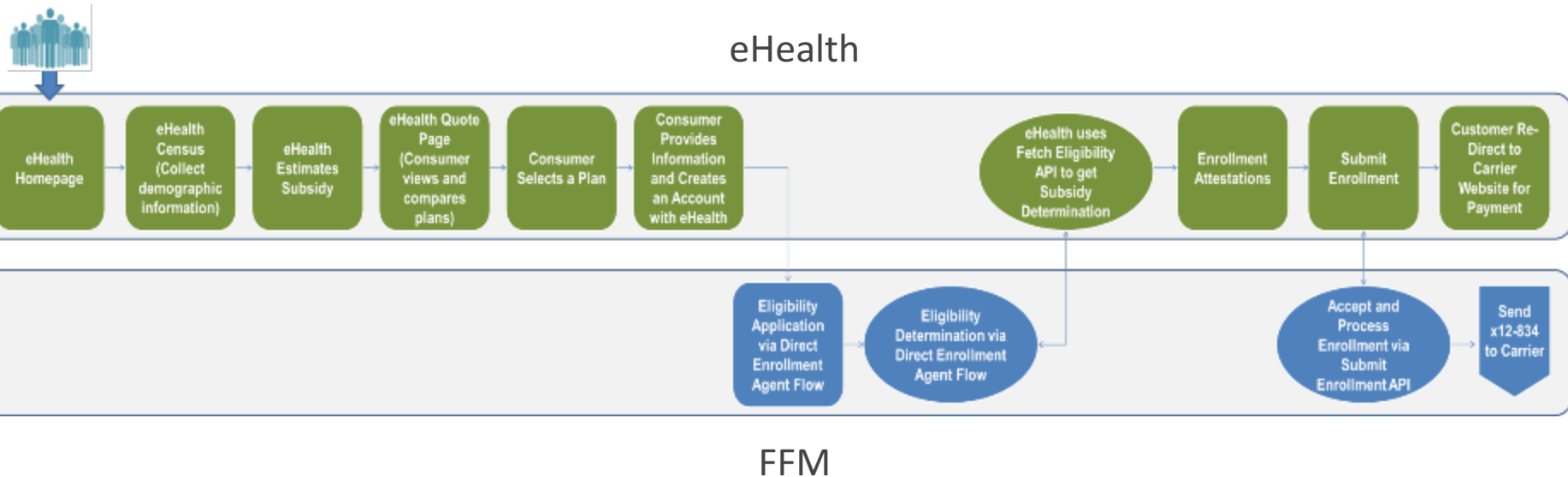


Historical Background on eHealth's QHP Solution (Phase 1)

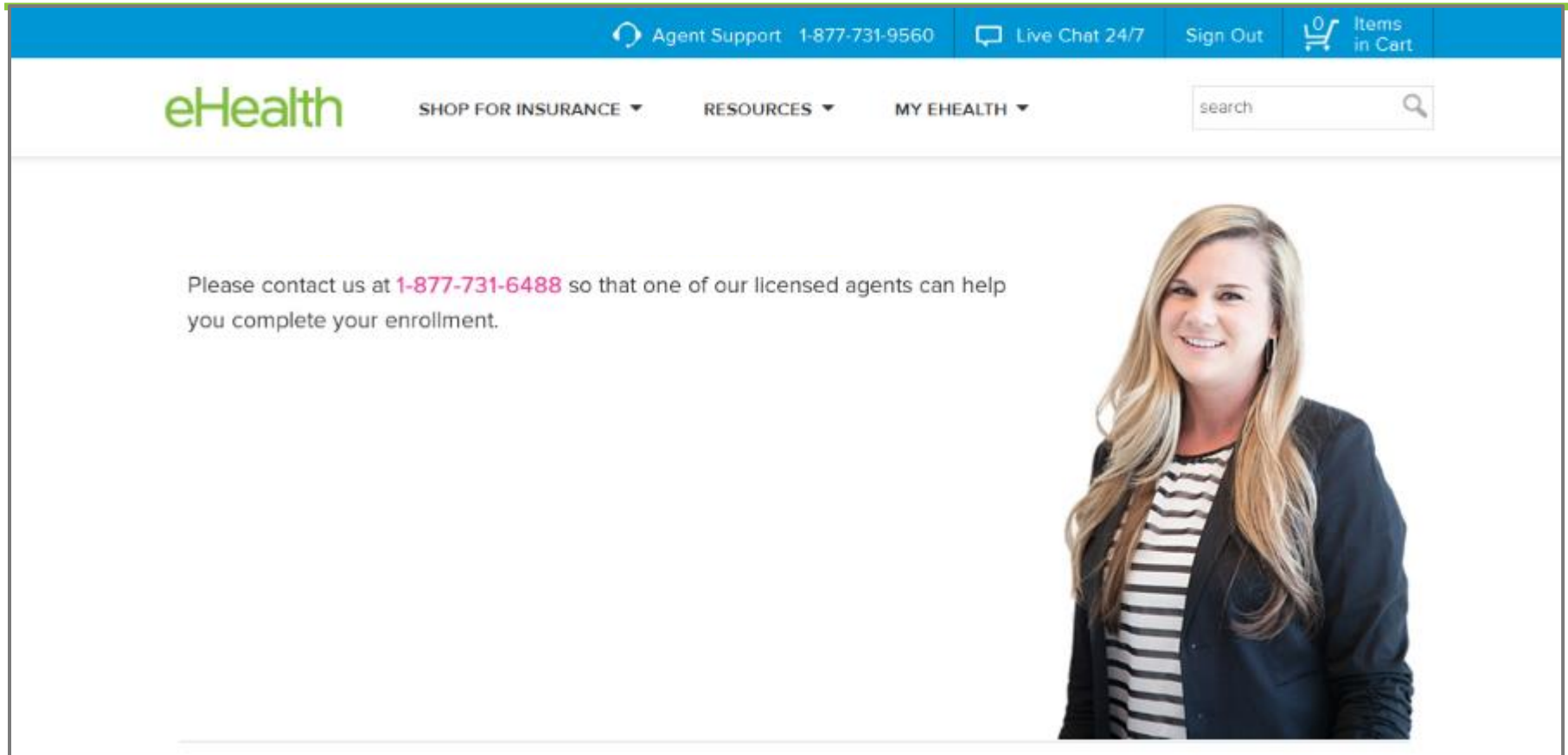


Initially, eHealth Process Used the FFM Direct Enrollment *Agent* Flow Instead

- We started 100% telephonically using the Direct Enrollment Agent Flow
- We evolved the telephonic process and built tools and automation on top of the DE Agent Flow to make the process more efficient and automated



Customer is directed to call a licensed eHealth agent



The screenshot shows the eHealth website interface. At the top, there is a blue navigation bar with links for "Agent Support 1-877-731-9560", "Live Chat 24/7", "Sign Out", and "Items in Cart". Below this is a white header with the eHealth logo, navigation menus for "SHOP FOR INSURANCE", "RESOURCES", and "MY EHEALTH", and a search bar. The main content area features a message: "Please contact us at **1-877-731-6488** so that one of our licensed agents can help you complete your enrollment." To the right of the text is a photograph of a smiling woman with long blonde hair, wearing a black jacket over a striped shirt.

Telephonic QHP Enrollments Required an Average of 90 Minutes with Customers with Long Wait Times and Typos

- Customers had to painstakingly transcribe all their personal eligibility information orally over the phone while agents tediously type the data into over 60 pages on the FFM
- This inefficient process created long call times on the phone and long waiting queues

Average Call Time per QHP Enrollment

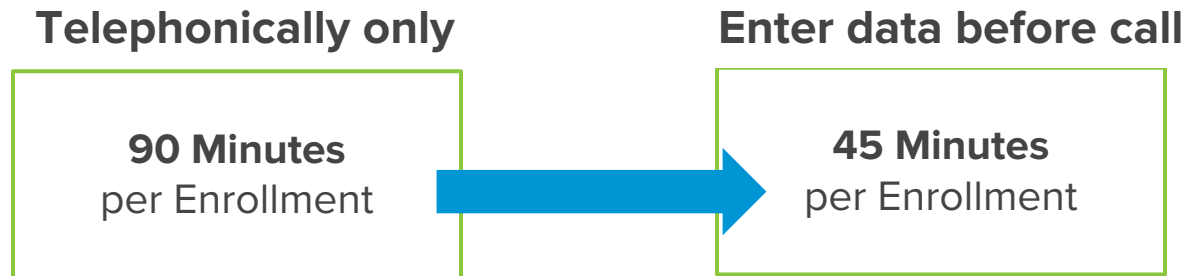
Telephonically only

90 Minutes
per Enrollment

To improve efficiency and accuracy, eHealth enabled customers to fill out data online before waiting in queue

- Enabled customers to enter their data online to improve agent efficiency
- Resulted in MORE accurate data since there are far fewer typos or oral transcription errors and customers can review their data before submitting
- Reduced customer call time and wait time in phone queues

Average Call Time per QHP Enrollment



Customer starts on eHealth.com home page

The screenshot shows the eHealth.com website interface. At the top, there is a blue navigation bar with the following elements from left to right: 'Individual & Family' (highlighted in green), 'Medicare', 'Small Business', 'Chat 24/7', and a search icon. Below this is a white navigation bar with the 'eHealth' logo on the left, followed by menu items: 'Health', 'Dental', 'Vision', 'Short-term', 'More', and 'Resources'. On the right side of the white bar, it says 'Hello, Sign in Your Account' with a dropdown arrow, and a 'Cart' icon with a '0' inside.

The main content area features a large grey banner with the text: 'Get Affordable Health Insurance' in large white font, followed by 'Apply by March 15th for April 1st coverage*.' and a smaller line '*Coverage start dates are subject to carrier's terms and conditions.' Below the text is a digital countdown timer showing '02 : 00 : 50 : 03' with labels 'days', 'hours', 'minutes', and 'seconds' underneath each number. At the bottom of the banner is an orange button that says 'Find Plans Now'. To the right of the banner is a photograph of a smiling woman with long brown hair wearing a white and orange checkered shirt.

Customer checks if they are subsidy-eligible

Live Chat 24/7 Sign in Items in Cart

eHealth SHOP FOR INSURANCE RESOURCES MY EHEALTH search

Let's find the best Individual and Family health plan for you

Zip code
85224

	Gender	Date of birth	Tobacco use? (past 6 months)	College student (full-time)	
Applicant	<input checked="" type="radio"/> Male <input type="radio"/> Female	01 / 01 / 1980	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	
Spouse	<input type="radio"/> Male <input checked="" type="radio"/> Female	12 / 12 / 1981	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Remove
Child 1	<input type="radio"/> Male <input type="radio"/> Female	mm / dd / yyyy	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	Remove

[+Add family members](#)

[Continue](#) Or, [check if you're eligible](#) for a government subsidy.

Plans starting at
\$104
per month

from these carriers & more

aetna Humana
UnitedHealthOne CareFirst
BlueCross BlueShield

Customer selects a plan via the window shopping flow

Individual & Family Medicare Small Business Chat 24/7

eHealth Health Dental Vision Short-term More Resources Hello, Sign In Your Account 0

JEFFERSON, LA Male 02/02/1970 Non-smoker

We estimate that you may qualify for a **\$237** monthly government subsidy, reflected in the "Estimated cost" below.

73 plans found [Show All](#)

Individual and Family health plans Sort by: Cost

Plan	Office Visit	Deductible	Monthly Cost
 Blue Cross BlueShield of Louisiana Blue Connect 70/50 \$4500 Compare	You pay 30% after deductible Find Doctors	\$4,500	Original cost \$227.00 Estimated cost \$0.00 Apply Details
 Blue POS 70/50 \$4500 Bronze Compare	You pay 30% after deductible Find Doctors	\$4,500	Original cost \$238.67 Estimated cost \$1.67 Apply Details
 Humana Connect Bronze 63... Bronze Compare	No Charge after deductible Find Doctors	\$6,300	Original cost \$245.65 Estimated cost \$8.65 Apply Details
 Blue POS 70/50 \$3500 Bronze Compare	You pay 30% after deductible Find Doctors	\$3,500	Original cost \$249.06 Estimated cost \$12.06 Apply Details

Company

- BlueCross BlueSh... (32)
- Humana (10)
- Humana Health B... (2)
- Louisiana Health C... (25)
- Vantage Health Pl... (4)

Monthly Cost

- Under \$100 (17)
- \$100 to \$200 (22)
- \$200 & Above (3)

Deductible

- Under \$500 (6)
- \$500 to \$1,000 (4)
- \$1,000 to \$2,500 (11)
- \$2,500 to \$5,000 (15)
- \$5,000 to \$10,000 (5)

Office Visit

Coinurance

Plan Type

Customer fills out data online before calling/waiting in queue (instead of orally transcribing this data over the phone)

1-877-456-6670 Live Chat

eHealth Have a question? Ask an agent. Ask

CONTACT INCOME DEDUCTION REVIEW

Primary applicant contact information

First name: John Middle name (optional): Last name: Smith

Date of birth: 11 / 18 / 1955 Gender: Male Social Security number (SSN): XXXX-XX-XXXX

Is this the name that appears on the applicant's Social Security card?
Yes No

Email address: michael.thompson@ehealth.combp7

Home address (no PO box): Apt./Ste.:

City: State: GA Zip code: 30301

Is your home address the same as your mailing address?
Yes No

Primary phone: Ext.: Type: Select



Agent Support 1-877-731-6488 Live Chat

eHealth Have a question? Ask an agent. Ask

CONTACT HOUSEHOLD INCOME DEDUCTION REVIEW

Income information

Joe Smith

Does Joe Smith have any of the following income? [Learn More](#)

Job	Retirement	Rental or royalty income
Self-employment	Pension	Farming or fishing income
Social Security benefits	Capital gains	Alimony received
Unemployment	Investment income	Other income

The government asks for current information for everyone in your family and household to help you get the best benefits possible.
Yes No

Add income for Joe Smith

Type of income: Job

Employer name: Chilis Employer phone: 343228888

How much does Joe Smith get paid (before taxes are taken out)?

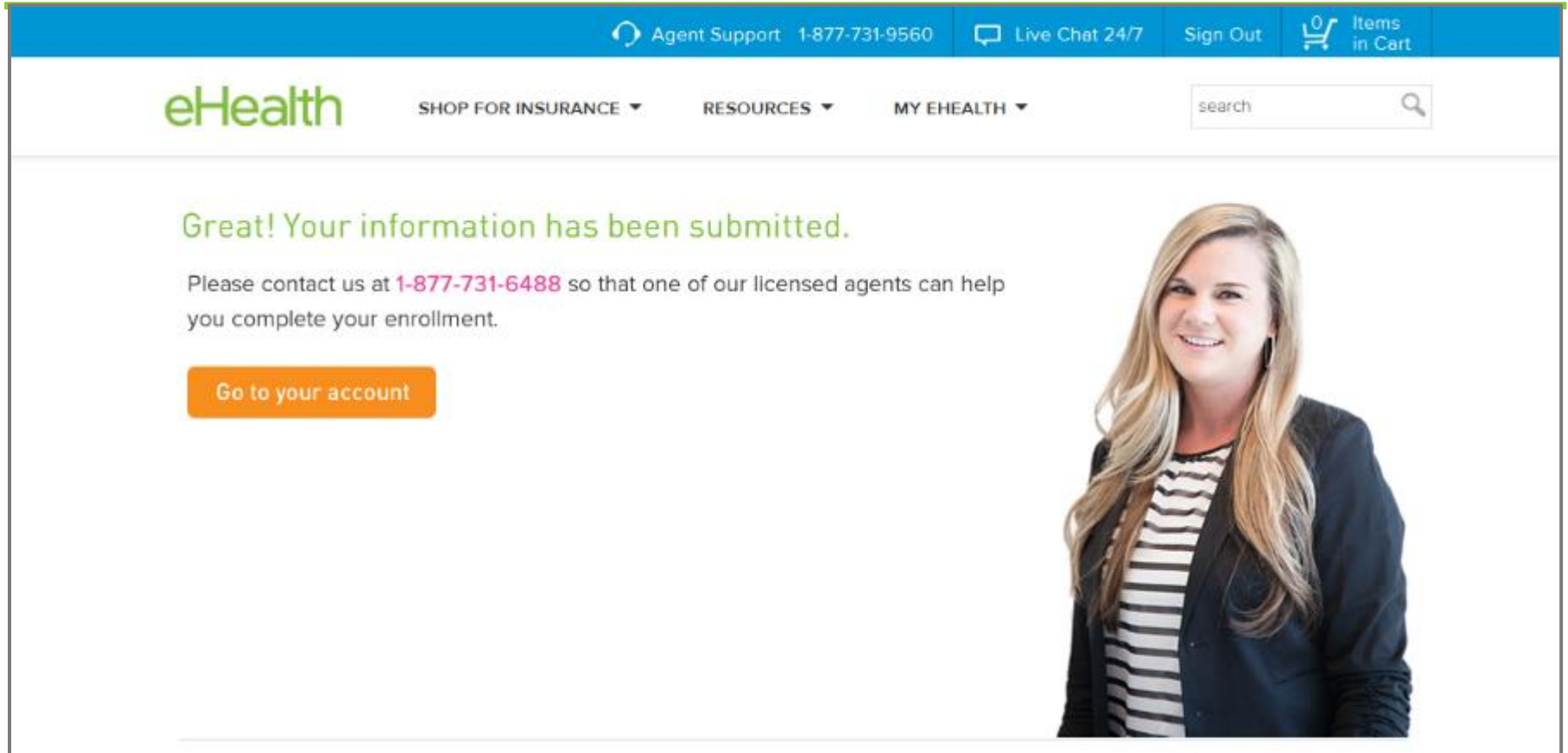
Please tell us about regular pay from all jobs plus any one-time amounts this month, such as a bonus or severance payment.

Amount: \$400 How often does Joe Smith get this amount? Weekly

Remove + Add another income type

Back Continue

Customer is directed to call a licensed eHealth agent



The screenshot shows the eHealth website interface. At the top, there is a blue navigation bar with links for 'Agent Support 1-877-731-9560', 'Live Chat 24/7', 'Sign Out', and 'Items in Cart'. Below this is a white header with the eHealth logo, navigation menus for 'SHOP FOR INSURANCE', 'RESOURCES', and 'MY EHEALTH', and a search bar. The main content area features a green confirmation message: 'Great! Your information has been submitted.' Below this, a text block instructs the user to contact the support line at '1-877-731-6488' for assistance with enrollment. An orange button labeled 'Go to your account' is positioned to the left of a photograph of a smiling woman with long blonde hair, wearing a black jacket over a striped shirt.


Agent finds customer's application in our back office system

eHealthInsurance.com Operations K

View Online App Quote Info Search Main Menu

Logged In User: lhenry Account Name: SSN: Family Size: 2 [Refresh](#)

Applicant Information

This user is currently Active. 

Evening Phone	Day Phone	Cell Phone	Fax Number	Phone Status Active	Application Status D Subsidy Questionnaire in Process	Outbound Scripts <input type="button" value="eLead"/> <input type="button" value="Age-In"/>	
Home Address	Apt #	City	State AZ	Zip Code 85224	County MARICOPA	E-mail Address louisa.henry.test.20140303@ehealth.com	
Mailing Address	Apt #	City	State	Zip Code	Email Status Active	Confirmation # 116cb9e7321	
Requested Effective 04-01-2014	Submission Deadline Date 03-15-2014	Signing Method Online		Prior History	Affiliate	Inbound Number	Agency
Initial Payment Due \$318.13 (M)	Revised Rate	Initial Check Amount	Check Number	Check Date	Signature Date		
Initial Payment Mode	Initial Payment Frequency	Initial Payer	Ongoing Payment Mode	Ongoing Payer	App Location Code	Finalization Location Code	
Method Sent To Carrier	Sent To Carrier Tracking Number	Last Page Saved - Section	Enrollment Rep		Sales Rep	Assigned	Remaining
Lead Converted Subsidy Eligibility - Silver	Alternative Offers	Agent Number	Verification Code		FFM Subsidy App Id	FFM Policy Id	Payment Transaction Id

Agent enters/copies data into FFM for official gov't subsidy
(instead of oral transcription over the phone)

The screenshot displays a web application interface. On the left, a 'WBE Review Screen' shows a table of applicant information. A blue arrow points from the 'Apt./Ste.' field in this table to the 'Contact information' form on the right. The form includes fields for first, middle, and last names, date of birth, email, and home address. A central sidebar contains a navigation menu with 'Contact information' selected.

Review applicant information	
Hover over a row and press Control+C to copy	
Primary applicant contact information	
First name	Joe
Middle name	-
Last name	Smith
Date of birth	1/1/1980
Gender	Male
Social Security number (SSN)	432/345678
Is this the name that appears on the applicant's Social Security card?	Yes
Email address	louis@smith.com
Home address (no PO box)	123 Main St
Apt./Ste.	
City	Mytown
State	AZ
Zip code	85224

Contact information

If we need to contact you, we'll use this information from your Marketplace account (If any of these fields are blank, you can add information here.) Don't enter any letters with special characters, like accents, tildes, etc.

First name: Middle *optional*: Last name: Suffix *optional*:

Date of birth:

MM/DD/YYYY

Email:

Home address

Street address: Apt./Ste.# *optional*:

City: State: ZIP code:

No home address *optional*

Is your mailing address the same as your home address?

Customer returns to eHealth.com to complete enrollment

The screenshot shows the eHealth.com website interface. At the top, there is a blue navigation bar with "Agent Support 1-800-977-8860" and "Live Chat 24/7". Below this is the eHealth logo and a search bar with the text "Have a question? Ask an agent." and an "Ask" button. A progress bar indicates the enrollment steps: ADDITIONAL, TAX CREDIT, AGREEMENT, CONFIRMATIONL, and COMPLETE (highlighted in orange). The main content area features a green banner with the text "Congratulations! Your application has been confirmed". Below this, it states "Your enrollment has been confirmed by the Federal Exchange, and has been assigned this policy number:" followed by the large green number "491013". A reference number "491013" is also displayed. The text continues: "Reference this number for communications with the insurance company. You will be contacted regarding your monthly payment. We recommend you log in to eHealth periodically to check the status of your enrollment." The Humana logo is shown next to the plan name "Humana Connect Silver 4600/6300 Plan". A yellow box contains an "Important" notice: "Do not cancel any health insurance coverage you currently have or decline COBRA benefits until you receive an approval letter and insurance policy (also known as an insurance contract or certificate) from your chosen insurance company. Make sure you understand and agree with the terms of the insurance policy." A blue box on the right contains an "Enrollment Summary" for "Humana Connect Silver 4600/6300 Plan", listing "Members Applying: 1" and "Requested Start Date: 03/01/2013" with a link to "change coverage start date". A Norton Secured logo is also present. At the bottom, there is an orange button labeled "Continue to My Account".

Agent Support 1-800-977-8860 Live Chat 24/7

eHealth Have a question? Ask an agent. Ask

ADDITIONAL TAX CREDIT AGREEMENT CONFIRMATIONL COMPLETE

Congratulations! Your application has been confirmed

Your enrollment has been confirmed by the Federal Exchange, and has been assigned this policy number:

491013

Reference this number for communications with the insurance company.

You will be contacted regarding your monthly payment. We recommend you log in to eHealth periodically to check the status of your enrollment.

Humana Humana Connect Silver 4600/6300 Plan

Important

Do not cancel any health insurance coverage you currently have or decline COBRA benefits until you receive an approval letter and insurance policy (also known as an insurance contract or certificate) from your chosen insurance company. Make sure you understand and agree with the terms of the insurance policy.

Enrollment Summary

Humana

Humana Connect Silver 4600/6300 Plan

Members Applying: 1

Requested Start Date: 03/01/2013
[change coverage start date](#)

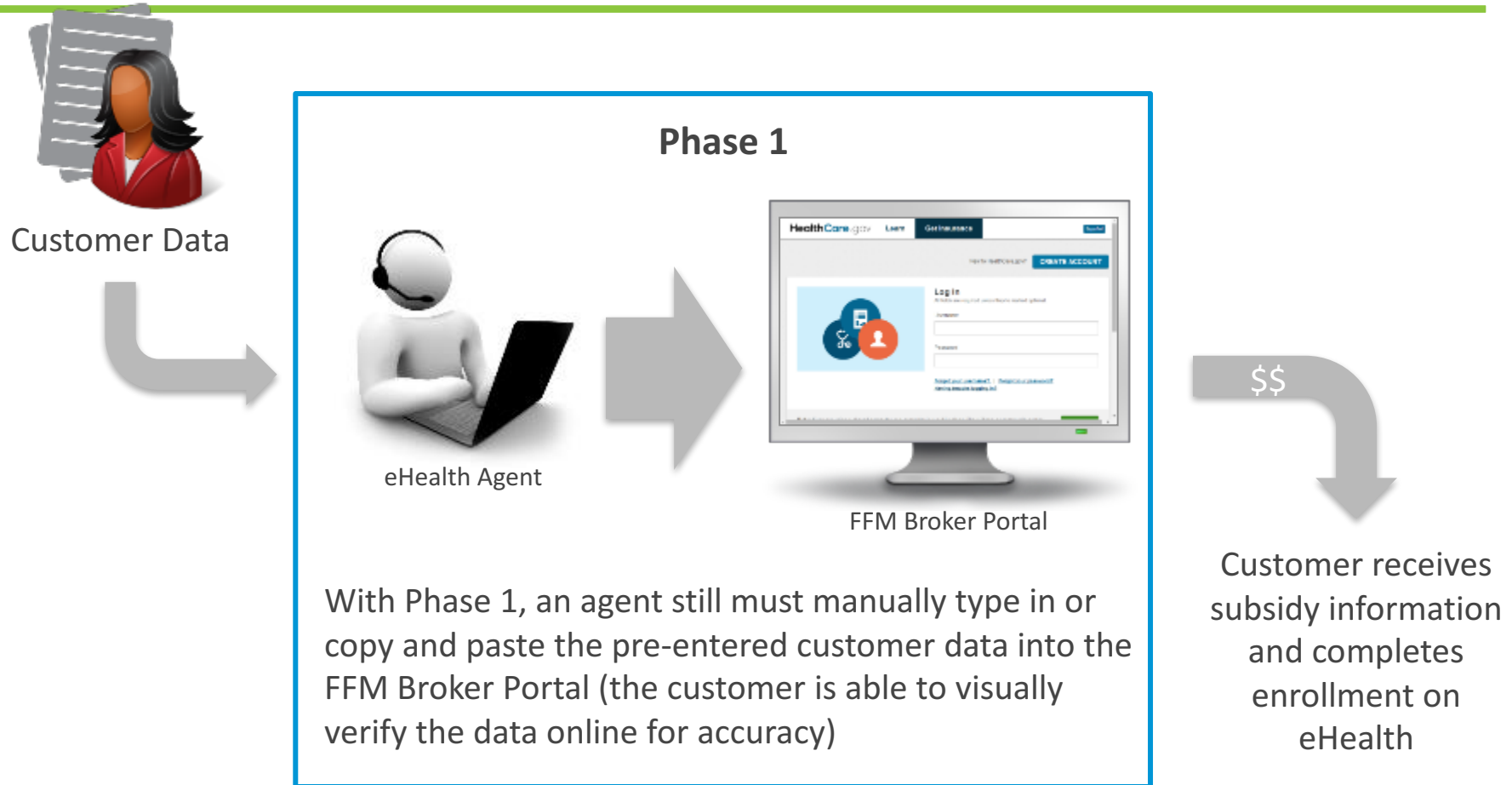
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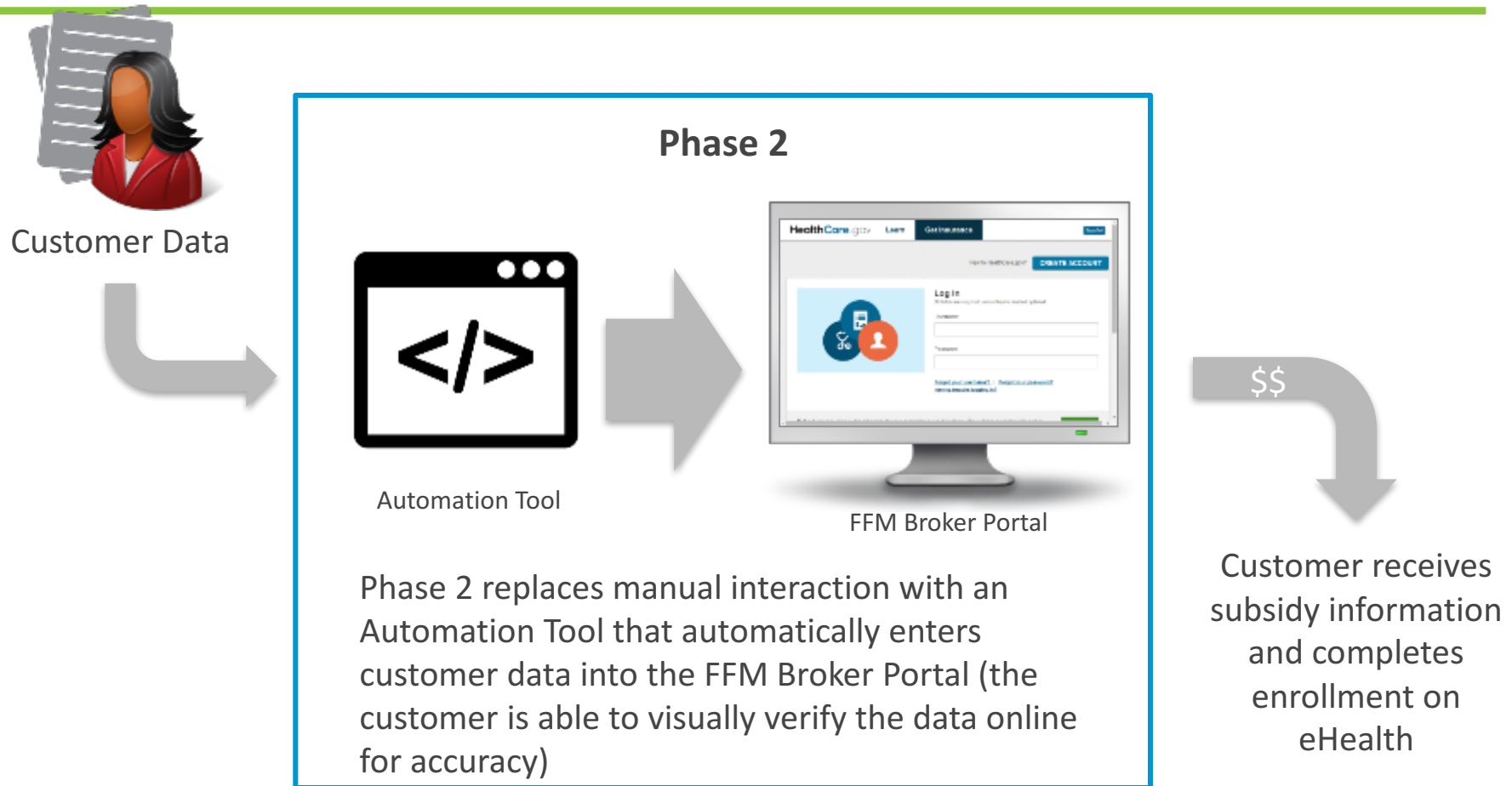
Automating eHealth's QHP Solution (Phase 2)



Phase 1 enabled customers to pre-enter data online to save wait time and reduce oral and typo errors



Phase 2 leveraged an Automation Tool that enabled an even more efficient and scalable process (~10 min)



eHealth Solution Converts 78% Higher than DR

Time Period	EH/DR	Started App	Completed App	Conversion
2016 OEP	eHealth Solution	229,846	78,029	33.9%
2017 OEP	Double Redirect	79,452	15,107	19.0%

Key Benefits of eHealth's Programmatic Solution

1

- Scale QHP enrollments online without requiring any telephonic interaction (true ecommerce)

2

- Host the entire consumer experience on eHealth, no re-direct to Healthcare.gov

3

- Ability to “queue” subsidy applications when HC.gov deploys waiting room on peak days

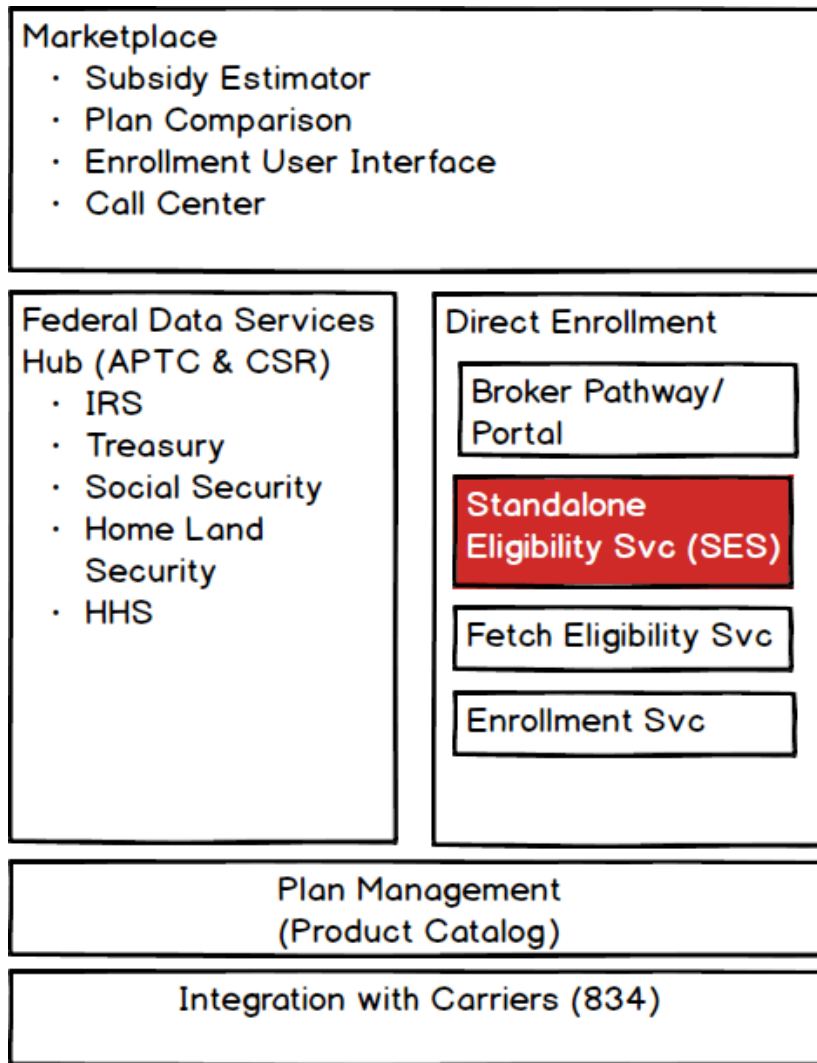


Migrating to “Portable” Tax Credits

A Better Way

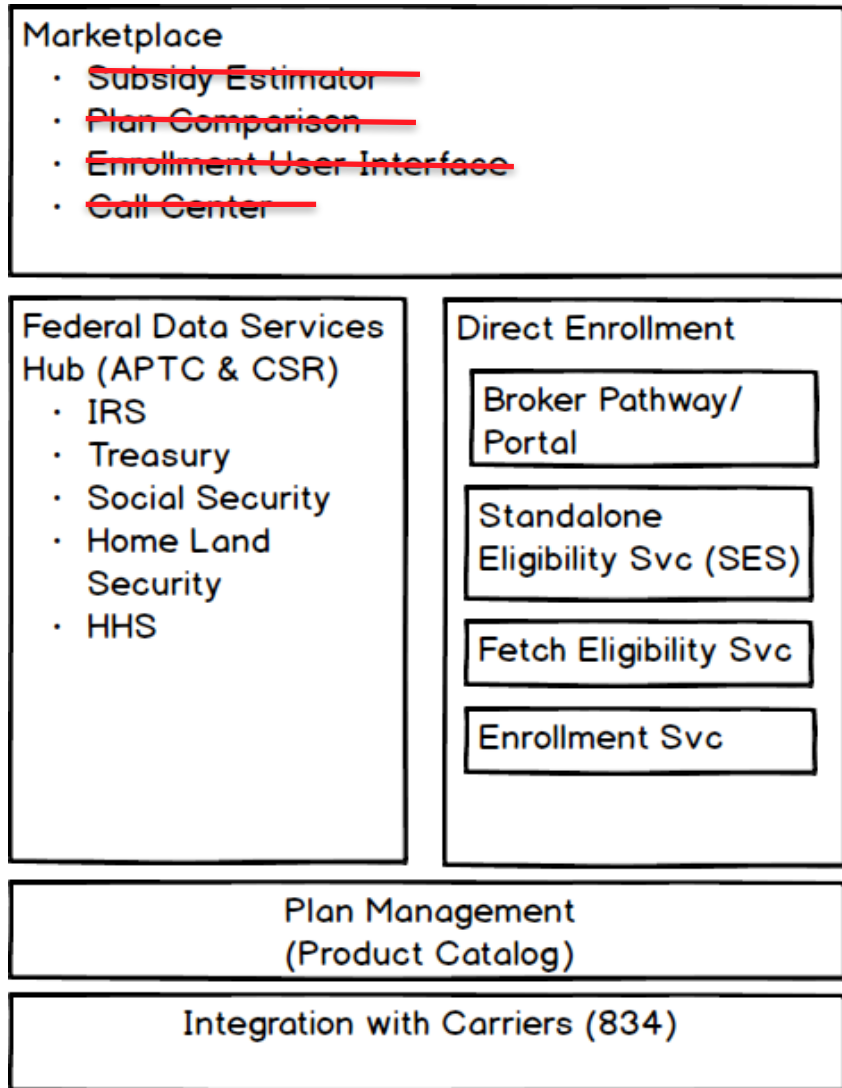
	Now	Going Forward
Plans, Products	Government Mandated, Limited selection, Products people can't afford or don't want	Variety, Greater selection, Products that people want and can afford
Distribution	Healthcare.gov	Many Marketplaces as well as other pathways to enroll (brokers, issuers)
APTC	Apply on Healthcare.gov	Apply on many Marketplaces (and other pathways)
APTC -> ATC	Only applies to premiums; income related greatly adds to complexity	Premium savings deposited into Super HSA; flat age related credit much simpler to implement and use

Today / Phase 1 – No SES yet, Need Programmatic Pathway



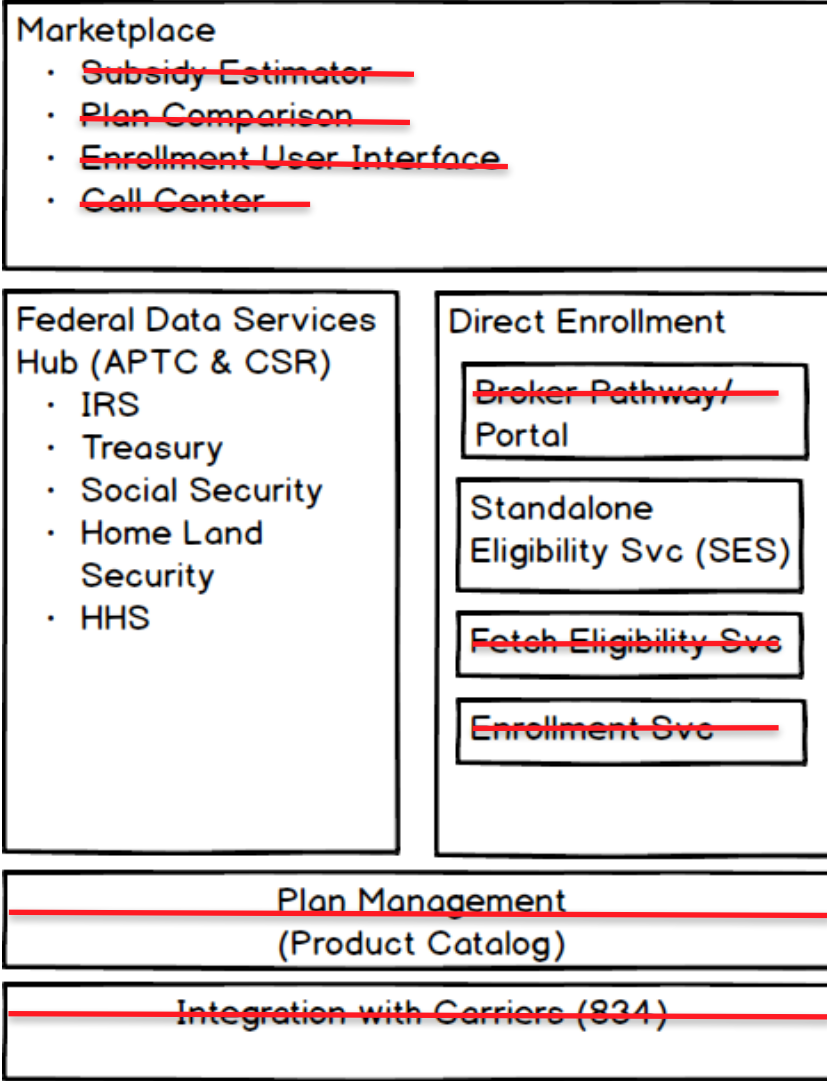
- Portable Tax Credit = Approve Programmatic Direct Enrollment Agent Pathway
- Portable Tax Credit = Build Standalone Eligibility Service (SES) in parallel
- Eliminate FFM Marketing Spend, Exchange Fee, and leverage private sector for distribution

Phase 2 – When SES is available, HC.gov back end still exists if law still requires transactions to go “through the exchange”



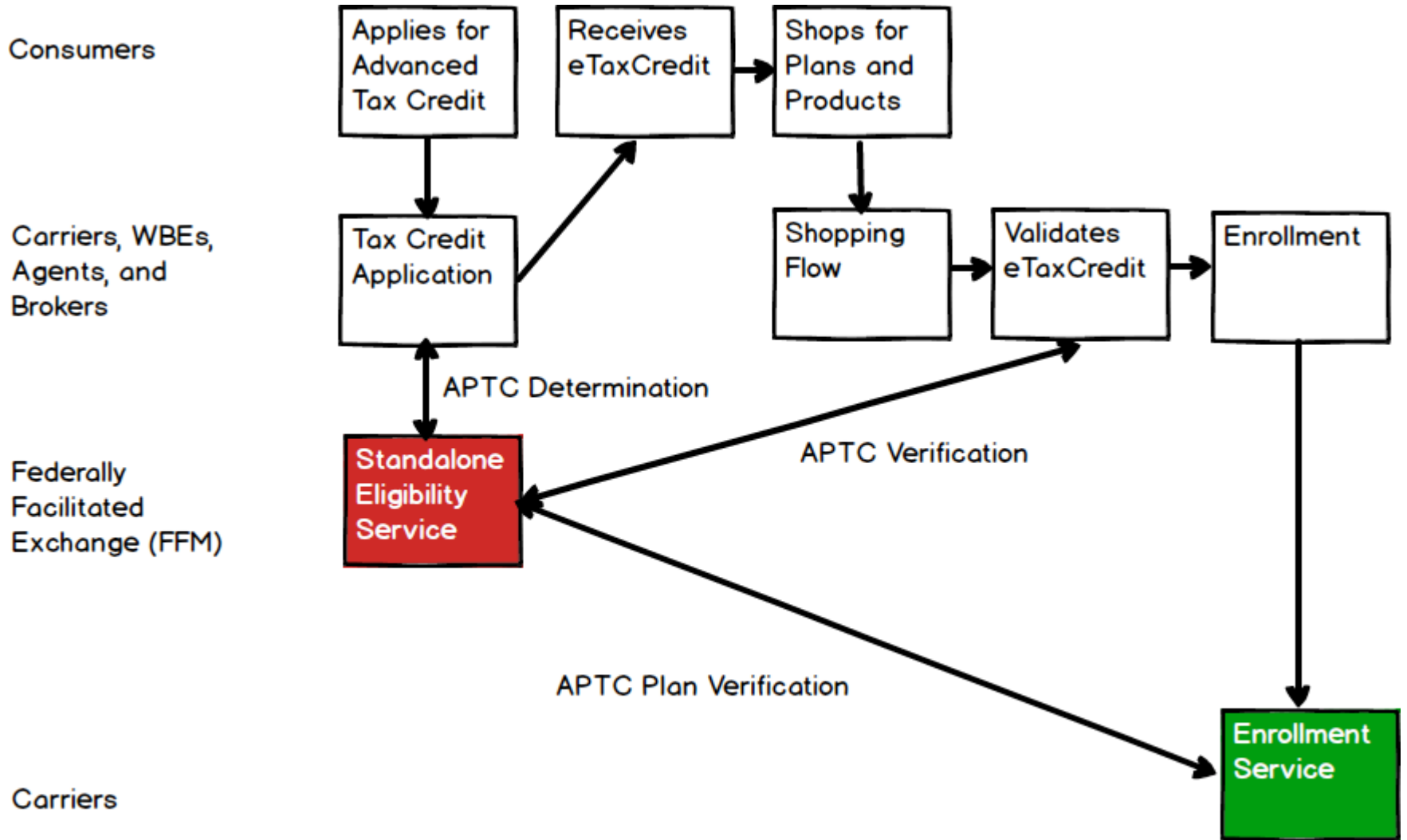
- Portable Tax Credit
- No need for HC.gov Marketplace
- Leverage Private Sector Marketplaces
- 45 CFR 156.1230 still in place:
 - Direct enrollment with the QHP issuer in a manner considered to be “through the Exchange”
- Still need HC.gov Back End for plan management and 834 carrier integrations
- Expand Product Catalog to include On / Off Exchange plans

Phase 3 – End Game: No need for HC.gov, only SES



- Portable Tax Credit
- Leverage Private Sector Marketplaces
- No need for HC.gov marketplace or backend platform
- Requires elimination of 45 CFR 156.1230:
 - Direct enrollment with the QHP issuer in a manner considered to be “through the Exchange”
- FFM exists only for APTC determination via SES
 - APTC Determination
 - APTC Verification
 - APTC Plans Verification

Phase 3 Flow – “Portable” eTaxCredit



Summary

- The current “double redirect” forced on private exchanges is a jarring, sub-optimal consumer experience that dramatically reduces enrollment
- CMS should immediately re-enable a programmatic solution until a single, nationwide Standalone Eligibility Service (SES) is ready
- CMS should fast-track the development of SES to achieve true “portability” of tax credits for consumers to use in private market, off-government exchanges
- Once SES is available, the consumer-facing marketplace component of Healthcare.gov can be shut down

eHealth®

Thank You



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