



GoHealth Finds Half of Individual and Family Health Insurance Market Eligible for Tax Credits and Subsidies

September 10, 2013

CHICAGO, IL—(Marketwired – Sep 10, 2013) – Less than 30 days away from Marketplace open enrollment on October 1st, a new study suggests that half of current health insurance shoppers may be eligible for premium tax credits which will lower the cost of their premiums. This new study from leading online health insurance marketplace GoHealthInsurance.com validates projections from previously published statistics on the estimated subsidy eligibility of individuals and families applying for health insurance on the new Marketplaces.

The data from GoHealth found that approximately half of consumers who shop for health insurance online today may be eligible for lower costs under the Affordable Care Act based on self-reported estimated income for 2014. In order to qualify for lower costs through the insurance affordability programs, including the Advance Premium Tax Credit (APTC), consumers will be required to accurately estimate their 2014 income. This study is the first to show consumer-reported earnings of current health insurance shoppers based on the soon-to-be implemented eligibility guidelines.

According to nationwide data taken from 14,682 shoppers during August 2013:

- For individuals who were looking for coverage for themselves:
 - 45.4% earn between 100% and 400% of the Federal Poverty Level (FPL)
- For families of four:
 - 52.3% earn between 100% and 400% of the Federal Poverty Level (FPL)

The data from the GoHealth study supports earlier estimates from the Kaiser Family Foundation (KFF) that projected 48 percent of individual shoppers may qualify for these tax credits.

The data from this study is certainly good news for Americans wondering how expensive health insurance premiums will be on the new Marketplaces. Anyone eligible for subsidies will be able to apply those credits to their premiums on GoHealthInsurance.com and pay less up front for their plans.

“With this large a population eligible for lower premiums via tax credits, it is critically important to allow them to apply these credits directly to their monthly premiums as they enroll online or over the phone,” said Michael Mahoney, Senior Vice President of Consumer Marketing at GoHealth. “Subsidy-eligible consumers accessing the new Marketplace through GoHealth will be able to immediately lower the cost of their plan with their tax credit so more cash stays in their pockets.”

Consumers can currently shop and compare health insurance quotes at GoHealthInsurance.com in all 50 states nationwide. Starting October 1, consumers will have the additional ability to calculate and apply for tax credits and enroll in qualified health plans as they would on a federal exchange.

GoHealth recently signed an agreement with the federal government as an official web-broker entity and is ready to help guide consumers who may be eligible for these lower costs as well as others who are looking to get coverage. Consumers are able to access the new Health Insurance Marketplace through GoHealth beginning October 1.

For additional information on GoHealth’s nationwide study or to learn more about tax subsidy eligibility and health insurance marketplaces, please visit www.gohealthinsurance.com. To estimate tax credit and subsidy eligibility, please visit the GoHealth Subsidy and Tax Credit Calculator at www.gohealthinsurance.com/subsidy.

About GoHealth:

As a leading health insurance marketplace, GoHealth’s mission is to improve access to healthcare in America. Enrolling in a health insurance plan can be confusing for customers, and the seemingly small differences between plans can lead to significant out-of-pocket costs or lack of access to critical medicines and even providers. GoHealth combines cutting-edge technology, data science and deep industry expertise to match customers with the healthcare policy and carrier that is best for them. Since its inception, GoHealth has enrolled millions of people in Medicare and individual and family plans.