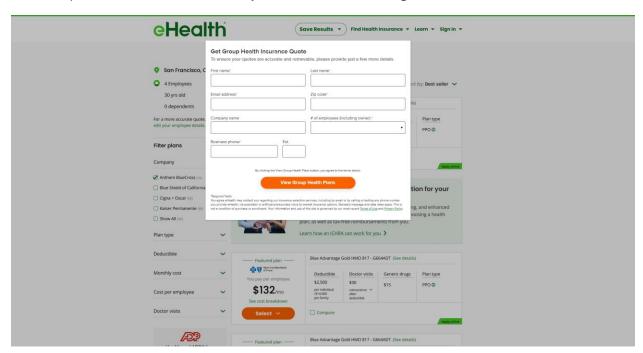# eHealth Rates

eHealth is a website we use for gathering competitor rates. Rates are listed on the website by zip code, and they are updated quarterly. Here is the 21-step process for gathering competitor rates.

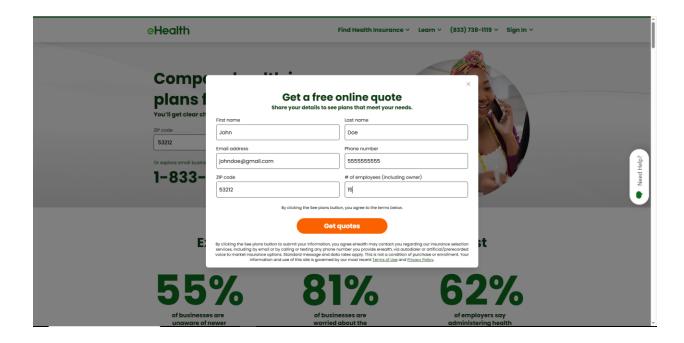**eHealth Website** - Small Business Group Health Insurance Plans

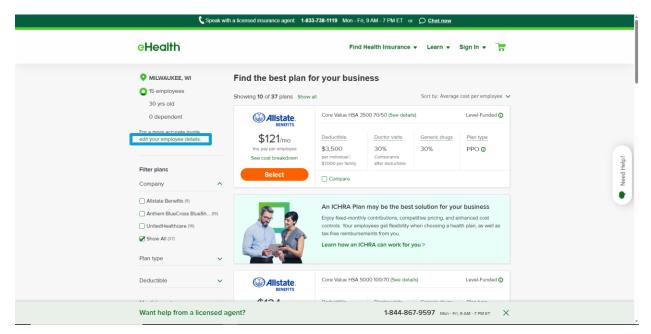1. Open the Ehealth website and you will see the following screen:

2. Enter required fields with business details. Dummy values can be used:

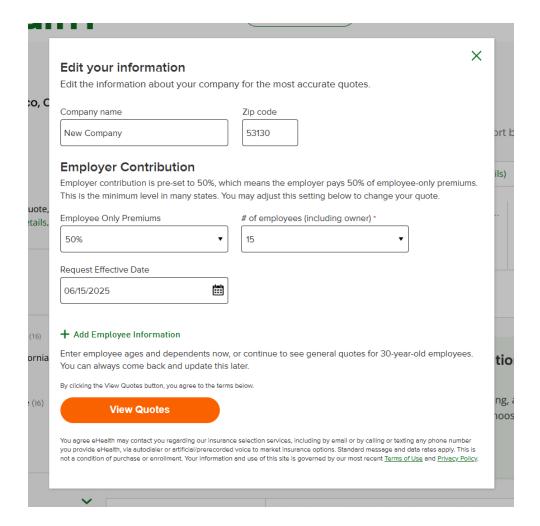| First name	Last name	Email address	Phone number	ZIP code	# of employees (including owner)
John	Doe	johndoe@gmail.com	5555555555	10001	15

Note: This information is only needed once for each session you start for gathering rates. Some fields are required and those are designated with a red asterisk.
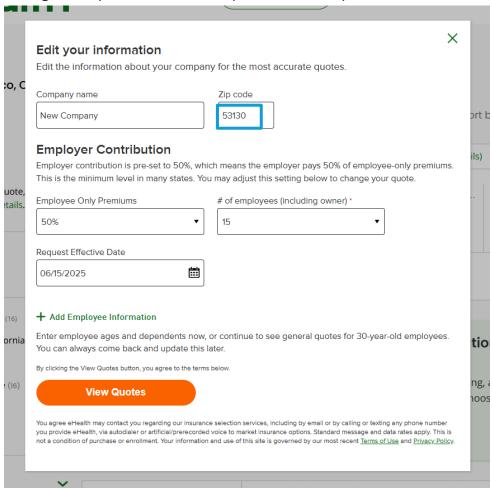

3. The following screen will appear. Click "edit your employee details" (outlined in blue)

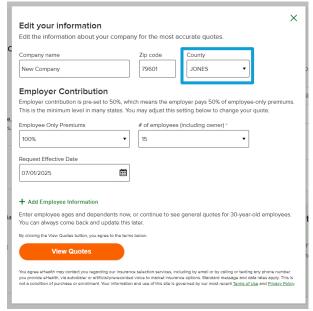4. The following screen should appear:

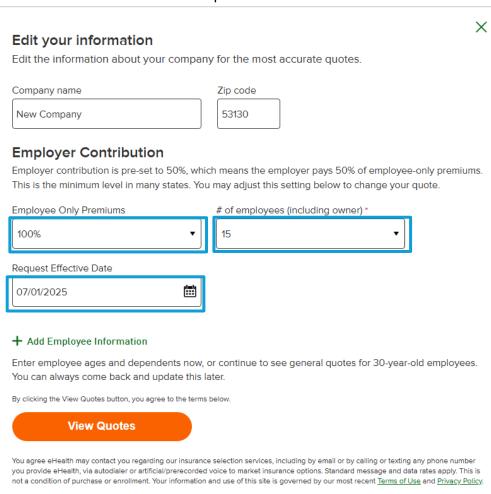(Instructions continue on next page)

5. Change the Zip code to the first zip code on the input file.

Note: If a zip code is in multiple counties, a drop down will appear. Select the county listed on the input file.

6. Change the "# of employees (including owner)" to reflect the count of employees on the census. Change employee only premiums to 100%. Update the "Request Effective Date" to match the input file.
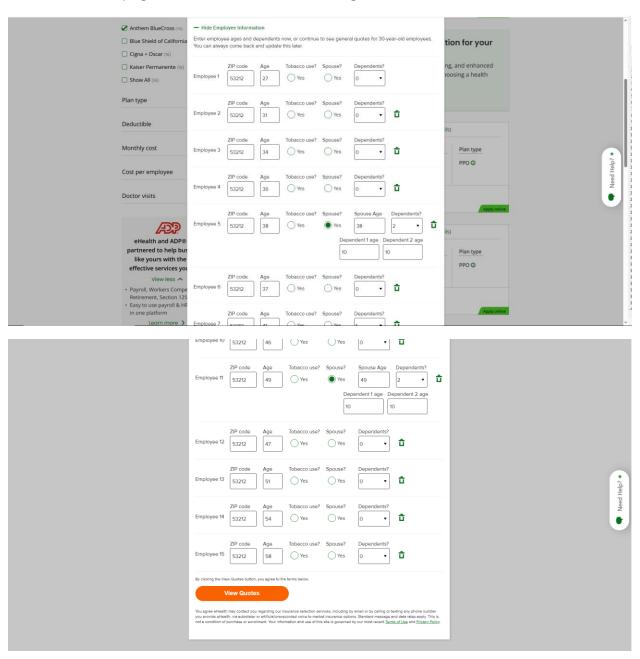
Edit your information

Edit the information about your company for the most accurate quotes.

Company name	Zip code
New Company	53130

Employer Contribution

Employer contribution is pre-set to 50%, which means the employer pays 50% of employee-only premiums. This is the minimum level in many states. You may adjust this setting below to change your quote.

Employee Only Premiums	# of employees (including owner) *
100% ▾	15 ▾

Request Effective Date

07/01/2025 📅

+ Add Employee Information

Enter employee ages and dependents now, or continue to see general quotes for 30-year-old employees. You can always come back and update this later.

By clicking the View Quotes button, you agree to the terms below.

View Quotes

You agree eHealth may contact you regarding our insurance selection services, including by email or by calling or texting any phone number you provide eHealth, via autodialer or artificial/prerecorded voice to market insurance options. Standard message and data rates apply. This is not a condition of purchase or enrollment. Your information and use of this site is governed by our most recent Terms of Use and Privacy Policy.

(Instructions continue on next page)
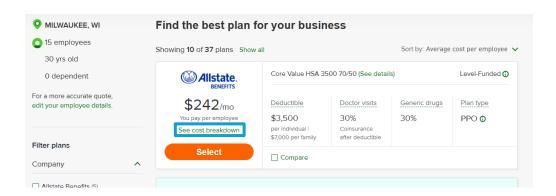
7. Click Add Employee Information. The following will appear:

8. Enter the census data. The number of employees and info can change (from 2 to 50). Here is a sample census:

| Employee Name	Gender	DOB	Age	Include Spouse	Spouse Gender	Spouse DOB	Spouse Age	Dependent Count	Dependents Age	Dependents Age
Employee 1	M		27	N						
Employee 2	M		31	N						
Employee 3	M		34	N						
Employee 4	M		36	N						
Employee 5	M		38	Y	F		38	2	10	10
Employee 6	F		37	N						
Employee 7	M		41	N				1	10	
Employee 8	M		44	Y	F		44			
Employee 9	F		42	N				1	10	
Employee 10	M		46	N						
Employee 11	M		49	Y	F		49	2	10	10
Employee 12	F		47	N						
Employee 13	M		51	N						
Employee 14	F		54	N						
Employee 15	M		58	N						
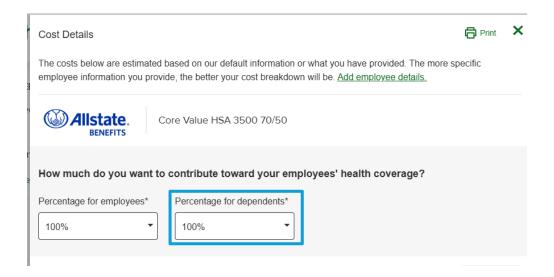
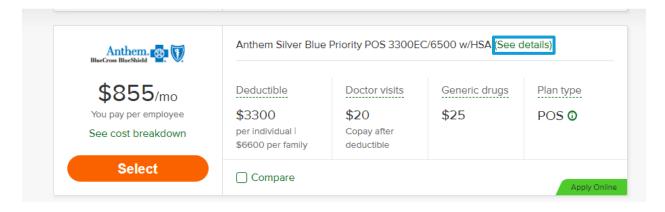9. The web page should look like the following:

10. Click "View Quotes". Click on See cost breakdown on the first plan in the list

11. Change "Percentage for dependents*" to 100%. This setting will need to be changed each time you change a zip code for new rates. The spreadsheets will have all the zip codes in each state that are needed. Once you change the percentage to 100% you can click on the X in the upper right-hand corner.
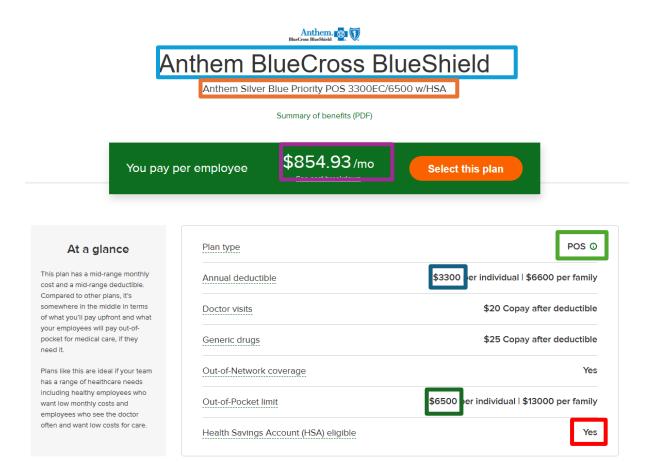

12. For each competitor quote, click "See details"
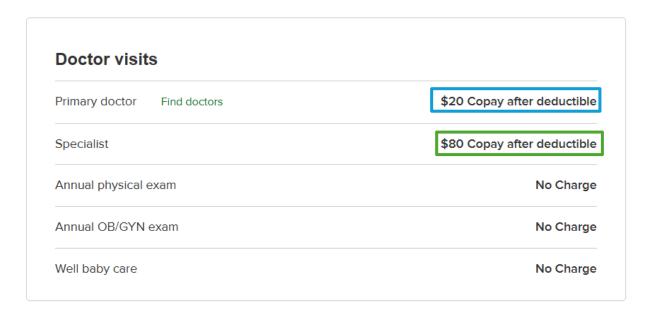
13. Gather outputs for each quote:
    a. Zip code (from input file)
    b. County (from input file)
    c. Effective date (from input file)
    d. State (from input file)
    e. Competitor (in blue)
    f. Plan Name (in orange)
    g. Premium (in purple)
    h. Plan Type (in green)
    i. Annual Deductible (in dark blue)
    j. Out-of-Pocket limit (in dark green)
    k. Health Savings Account (HSA) eligible (in red)

The values should populate in the output file as:

Competitor Name	Plan Name	Premium Per Employee	Plan type	Annual Deductible (per person)	Out-of-Pocket limit	Health Savings Account (HSA) eligible
Anthem BlueCross BlueShield	Anthem Silver Bule Priority POS 3300EC/6500 w/HSA	$854.93	POS	3300	6500	Yes

l.   Primary Doctor (in blue)

m. Specialist (in green)

Doctor visits

Primary doctor	Find doctors	$20 Copay after deductible
Specialist		$80 Copay after deductible
Annual physical exam		No Charge
Annual OB/GYN exam		No Charge
Well baby care		No Charge

The values should populate in the output file as:

Primary Doctor	Specialist
$20 Copay after deductible	$80 Copay after deductible

(Instructions continue on next page)

n. Generic/Tier 1 Drugs (in purple)

o. Preferred Brand/Tier 2 Drugs (in dark blue)

p. Non-Preferred Brand/Tier 3 Drugs (in green)

q. Specialty/Tier 4 Drugs (in orange)

Prescription drugs

Tier1: $25 Copay after deductible
Tier2: $60 Copay after deductible
Tier3: $110 Copay after deductible
Tier4: $500 Copay after deductible

The values should populate in the output file as:

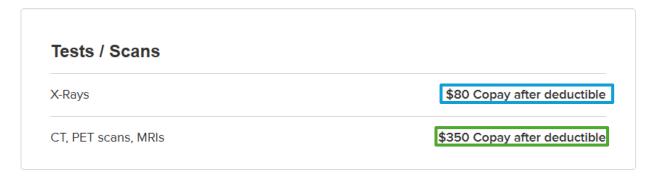| Generic/Tier 1 Drugs	Preferred Brand/Tier 2 Drugs	Non-Preferred Brand/Tier 3 Drugs:	Specialty/Tier 4 Drugs
$25 Copay after deductible	$60 Copay after deductible	$110 Copay after deductible	$500 Copay after deductible

Note: The names of the prescription drug categories can vary based on competitor (i.e. Generic vs Tier 1). There can sometimes be 3 prescription drug categories where Specialty/Tier 4 Drugs will be blank.

(Instructions continue on next page)

r. Emergency room (in blue)

s. Urgent care (in orange)

Emergency / Hospital

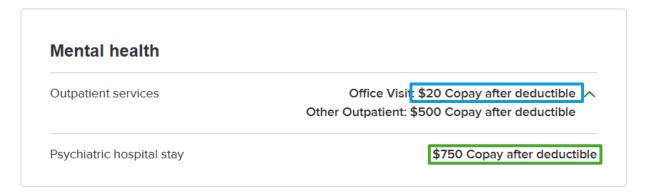|	
Emergency room	$600 Copay after deductible
Ambulance	$600 Copay after deductible
Urgent care	$100 Copay after deductible
Hospital stay	Facility fee (e.g., hospital room): $750 Copay after ⌃ deductible Physician/surgeon fees: 0% Coinsurance after deductible
Outpatient surgery	Facility fee (e.g., ambulatory surgery center): ⌃ $500 Copay after deductible Physician/surgeon fees: 0% Coinsurance after deductible

The values should populate in the output file as:

Emergency room	Urgent care
$600 Copay after deductible	$100 Copay after deductible

(Instructions continue on next page)

t. X-rays (in blue)

u. CT,PET scans, MRIs (in green)

Tests / Scans

| X-Rays | $80 Copay after deductible |
| CT, PET scans, MRIs | $350 Copay after deductible |

The values should populate in the output file as:

X-rays	CT,PET scans, MRIs
$80 Copay after deductible	$350 Copay after deductible

v. Mental Health Outpatient Office Visit (in blue)

w. Psychiatric hospital stay (in green)

Mental health
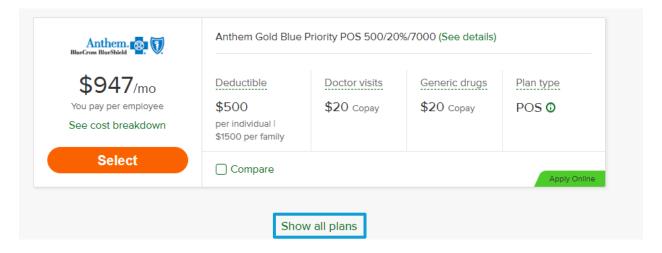
Outpatient services	Office Visit: $20 Copay after deductible
	Other Outpatient: $500 Copay after deductible
Psychiatric hospital stay	$750 Copay after deductible

The values should populate in the output file as:

Mental Health Outpatient Office Visit	Psychiatric hospital stay
$20 Copay after deductible	$750 Copay after deductible

x.   Click "Back to all plans" at the top of the page to get back to list of all plans
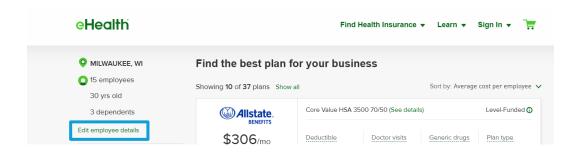

14. Repeat steps 11 and 12 for each competitor plan (plans that are not Allstate or Nationwide) for the zip code from the input file.
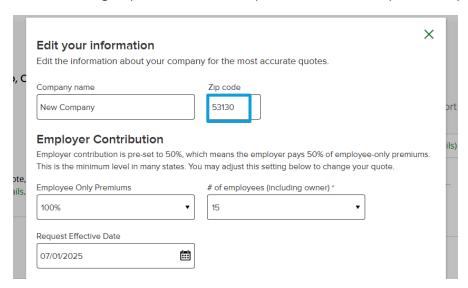
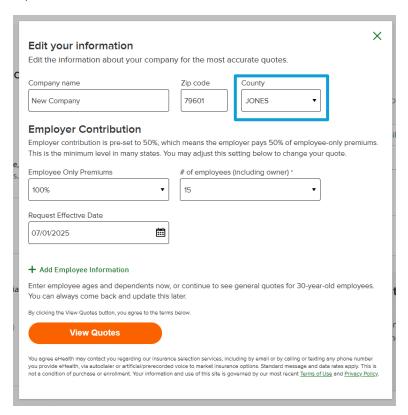"Show all plans" will need to be clicked to view the remaining plans for the zip code

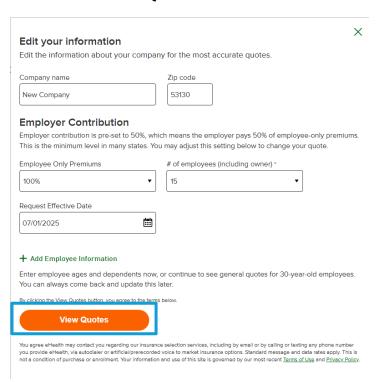15. Click "Edit employee details" at the top left in the employer details section

16. Change Zip code to the next zip code listed in the input Excel spreadsheet.
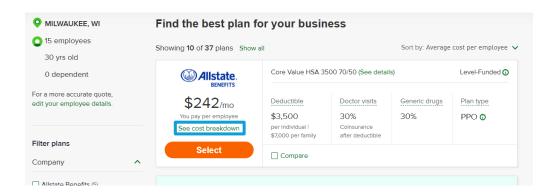

Note: If a zip code is in multiple counties, a drop down will appear. Select the county listed on the input file.
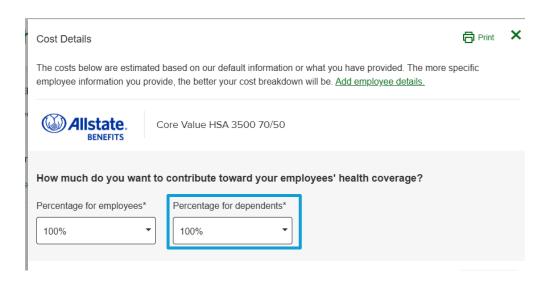
17. Click "View Quotes"

18. Click on "See cost breakdown" on the first plan in the list

19. Change Percentage for dependents* to 100%. This setting will need to be changed each time you change a zip code for new rates. The spreadsheets will have all the zip codes in each state that are needed. Once you change the percentage to 100% you can click on the X in the upper right-hand corner.

20. Repeat steps 11 through 13 to gather outputs for each plan for the zip code
21. Repeat steps 14 through 19 for each zip code on the input file