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## About This Report

This Sustainability Report (this “Report”) marks a continuation of our environmental, social, and governance (ESG) journey as we make a company-wide commitment to a stronger focus on our long-term ESG opportunities and risks while also embedding them into our corporate strategy. Through the publication of a Sustainability Report, we commit to consistent public disclosure of our progress and open a dialogue with our key stakeholders around topics that are most important to them. This Report, referencing the Global Reporting Initiative (GRI), Task Force on Climate-Related Financial Disclosures, and Sustainability Accounting Standards Board (SASB), covers key activities occurring across entities within our financial control for the calendar year 2022.

All information found herein is intended to also capture detail requested by ratings and rankings groups and key stakeholders, while also aligning to the United Nations Sustainable Development Goals (SDGs).

Non-financial data is not subject to external assurance for the accuracy of the information provided, however, we do use internal controls to review the quality of the information and evaluate ways in which we can inform decision-making and refine our path forward as we carve out the future of our sustainability journey.

We invite feedback and questions regarding our reporting practices at [investors@ehealth.com](mailto:investors@ehealth.com).



## Disclaimer and Forward-Looking Statements

This Report does not cover all information about our business. References in this Report to information should not be construed as a characterization regarding the materiality of such information to our financial results or for purposes of the U.S. securities laws. While certain matters discussed in this Report may be significant, any significance should not be read as necessarily rising to the level of materiality used for the purposes of complying with the U.S. federal securities laws and regulations.

This Report contains statements that are forward-looking statements as defined within the Private Securities Litigation Reform Act of 1995. These include statements regarding our expectations regarding our business, operations, initiatives and strategies, including our value creation and cost transformation plans, business diversification, and market opportunity; our expectations regarding changes in laws, regulations and guidelines; our plans, initiatives, projections, goals, commitments, strategies and related business and stakeholder impacts; our

estimates regarding total membership, Medicare, individual and family plan, ancillary products, and small business memberships, our estimates regarding constrained lifetime values of commissions per approved member by product category, our estimates regarding costs per approved member, our 2023 operational priorities, and other statements regarding our future operations, financial condition, prospects and business strategies.

These forward-looking statements are inherently subject to various risks and uncertainties that could cause actual results to differ materially from the statements made. In particular, we are required by Accounting Standards Codification 606 — Revenue from Contracts with Customers to make numerous assumptions that are based on historical trends and our management's judgment. These assumptions may change over time and have a material impact on our revenue recognition, guidance, and results of operations. Please review the assumptions stated in this Report carefully.

The risks and uncertainties that could cause our results to differ materially from those expressed or implied by such forward-looking statements include, but are not limited to, assumptions not being realized, global sociodemographic and economic trends, changing government regulations, evolving sustainability strategies, scientific or technological developments, climate-related conditions and weather events, our ability to gather and verify data regarding impacts, the compliance of third parties with our policies and procedures, our expansion into new products, services, technologies, and geographic regions, or other changes in circumstances, as well as the factors described in the "Risk Factors" section of our most recent Quarterly Report on Form 10-Q or Annual Report on Form 10-K filed with the Securities and Exchange Commission and available on the Investor Relations page of our website at <http://www.ehealthinsurance.com> and on the Securities and Exchange Commission's website at <http://www.sec.gov>.

All forward-looking statements in this Report are based on information available to us as of the date hereof, and we do not assume any obligation to update the forward-looking statements provided to reflect events that occur or circumstances that exist after the date on which they were made, except as required by law. Readers should not place undue reliance on the forward-looking statements made in this Report. Moreover, many of the assumptions, standards, metrics, and measurements used in preparing this Report continue to evolve and are based on assumptions believed to be reasonable at the time of preparation, but should not be considered guarantees. Given the inherent uncertainty of the estimates, assumptions, and timelines contained in this Report, we may not be able to anticipate whether or the degree to which we will be able to meet our plans, targets, or goals in advance.

## A Message from our CEO

**2022 was another important year in eHealth’s progress as a company that champions corporate responsibility, including environmental, social, and governance related progress. eHealth remains a mission-driven company focused on the well-being of our customers by serving as a transparent and unbiased advisor in their journey of finding and utilizing health insurance coverage.**

The healthcare landscape is rapidly changing, including shifts in provider networks, benefit structures, increasing adoption of telehealth and at home care, etc. In this changing environment our role as an advisor has never been more important in ensuring that Americans, including the vulnerable demographics such as seniors and chronically ill, are matched with plans that best fit their unique needs. Our strategic and operational decisions are informed by the company-wide goal of becoming the nation’s leading and most trusted source for consumer purchasing of Medicare, individual & family, small group, and ancillary health insurance products.

In recognition of the changing industry environment and evolving needs of our customers, in

2022 we embarked on a business transformation process. Our top goals included further enhancing our customer experience and rebuilding our sales and marketing processes to ensure they support our goals of transparency, efficiency, outstanding customer service and full regulatory compliance at every step of our interaction with the customer.

As part of our transformation process, we formulated new corporate mission and vision statements as well as our organizational values. These refreshed cultural intentions guide our daily interactions with eHealth’s stakeholders.

Additionally, in 2022 eHealth introduced a customer pledge signed by eHealth’s senior leadership team outlining our commitment to Medicare beneficiaries and caregivers and the experience

they can expect when they work with eHealth. It is comprised of six statements covering everything from our offering of a wide range of high-quality plans focused on customer satisfaction to providing expert guidance and a friendly, easy to use shopping and enrollment process as well as always acting with the highest degree of ethics and integrity. This is yet another example of the new eHealth, an organization that strives to provide customers with exceptional and memorable experiences as they shop for health insurance plans. The pledge was shared with our carrier partners, the CMS, and is proudly displayed on our website.

Another critical element of our transformation program was to take our employee engagement and communication to the next level. This included introducing




**“Our strategic and operational decisions are informed by the company-wide goal of becoming the nation’s leading and most trusted source for consumer purchasing of Medicare, individual & family, small group, and ancillary health insurance products.”**

**Fran Soistman**  
Chief Executive Officer


## A Pledge to You, our Medicare Beneficiaries and Caregivers


Our desire to offer you a world-class experience is not just words on a page. It's a commitment we take seriously. It's a pledge each employee makes to you.


 We pledge that our licensed and certified agents will **listen carefully** to your needs and preferences, and help you decide on the right plan for you.

 We pledge to offer multiple **high-quality plans** from multiple insurers, and provide the information needed to avoid surprise costs or restrictions on the care and prescriptions you need.

 We pledge to make recommendations based on **your satisfaction**, not on financial incentives. There are no extra fees when you work with eHealth.

 We pledge **expert guidance and timely follow-up**, always working on your behalf to get the information you need to select the right plan.

 We pledge to provide a **friendly, easy-to-use** shopping and enrollment experience, guided by eHealth's licensed and certified agents.

 We pledge to perform our responsibilities with the highest degree of **ethics and integrity**, meeting government regulations and insurer standards to protect your rights with a safe, secure experience.



Fran Soistman  
Chief Executive Officer



John Stelban  
Chief Financial Officer



Roman Rariy  
Chief Operating & Transformation Officer



Gavin G. Galimi  
SVP, General Counsel and Secretary



Ketan Babaria  
Chief Digital Officer



Michelle Barbeau  
Chief Marketing Officer



Bill Billings  
SVP, Engineering & Information Security



Jana Brown  
Chief People Officer



Gregg Ratkovic  
Chief Business Officer



Lara Sasken  
SVP Communications



Kate Sidorovich  
SVP, Investor Relations & Strategy

monthly All Hands and Townhall meetings and launching “Leaders Leading Leaders” series aimed at developing our talent and educating them on key initiatives and projects across departments to drive greater collaboration. For our benefit advisors, ahead of the AEP, we redesigned our advisor hiring and training program, introduced agent career pathing, and launched the local market operating model where our benefit advisors may specialize by region, which better aligns our sales model with the local, community-based nature of healthcare delivery and the health insurance industry.

In 2022, we made another change, to officialize our work-from-home shift during the COVID-19 pandemic, becoming a remote-first company. Going forward we will maintain a small subset of our pre-pandemic office space, providing flexibility to our workforce while reducing commute-related emissions.

In 2022, we also completed our data migration project, shifting our data centers from physical infrastructure in San Jose, California, and Ashburn, Virginia, to cloud-based storage in order to reduce environmental impacts and more effectively manage and access our data. This move also put us in line with best practices for cybersecurity.

Finally, in 2022 we also introduced the eHealth Gives program which offers opportunities for employees who are actively looking to give back to the communities in which we operate, a space to connect and come together to support meaningful causes.

While eHealth's ESG journey is ongoing, we are proud of the progress we made in 2022. We continue to strive to be the gold standard not only in our service quality but also in our commitment to corporate responsibility. I look forward to providing additional updates as our progress continues.

Sincerely,  
**Fran Soistman**

# eHealth Company Timeline

**From its early days, eHealth’s goal was to simplify and improve the process of researching and purchasing health insurance by individuals and small businesses – a process that has traditionally been complex, nontransparent, and paper intensive.**

Founded in 1997, the company initially focused on helping Americans who did not have access to employer-based or government-sponsored health coverage purchase individual health insurance. Affordable individual and family plans were available from a number of leading insurance companies, but public awareness was low, and the process for comparing different plans and understanding

coverage, deductibles, and other plan features was daunting. eHealth’s platform connected consumers to a broad range of plans in their area in a transparent, consumer-centric manner and provided innovative tools to identify coverage best suited for their health and financial circumstances.

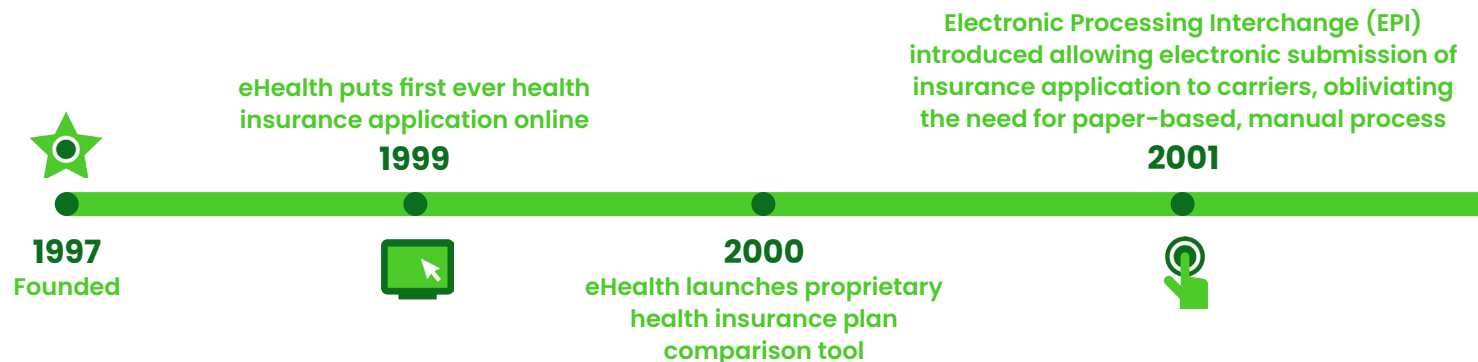
eHealth pioneered the online health insurance application process through a combination

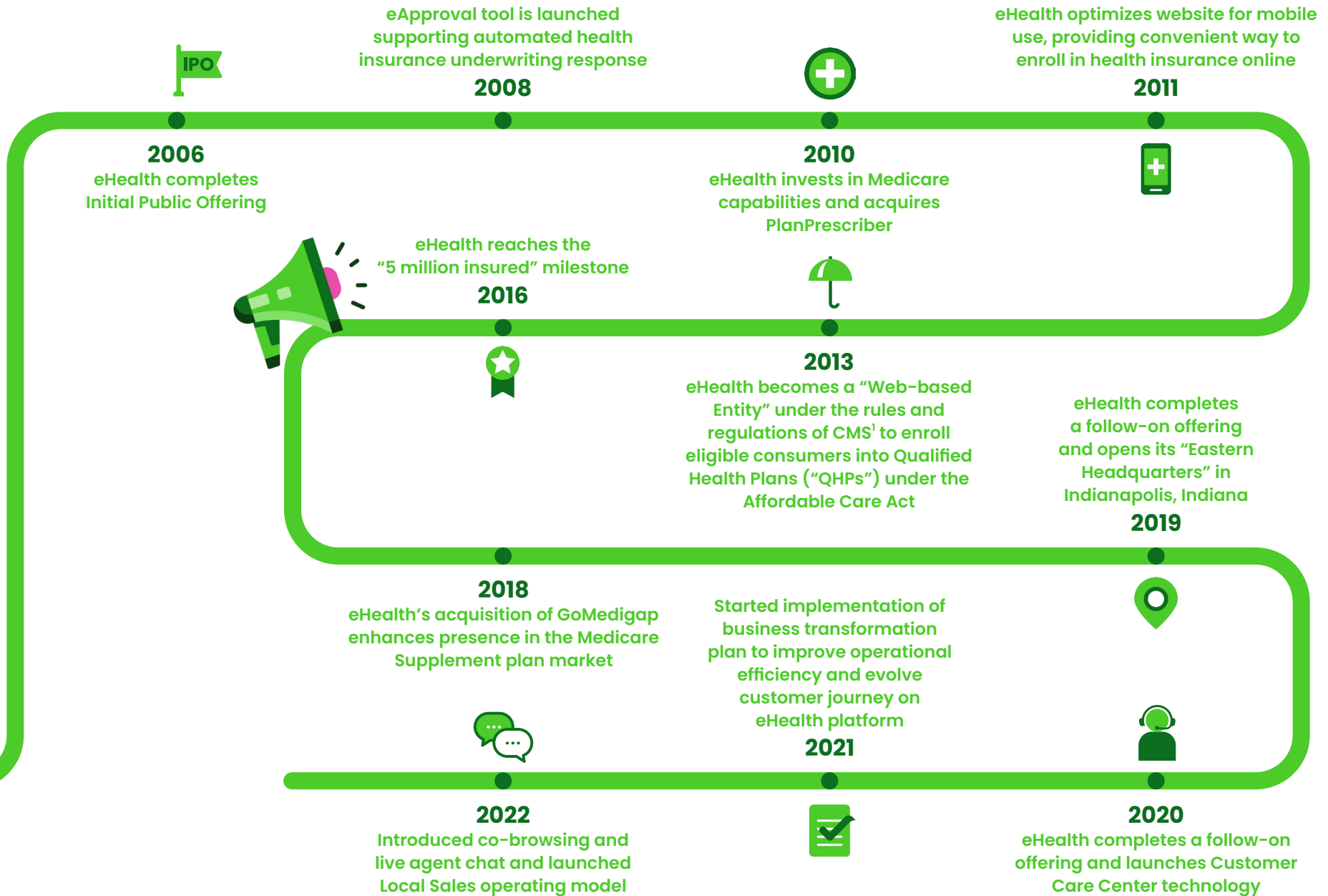
of its consumer-facing platform and back-office integrations with major health insurance companies in the individual and family health insurance market. The company’s technology eliminated mounds of paperwork, saved consumers significant amounts in out-of-pocket cost, and, most importantly, provided millions with access to healthcare.

When the Affordable Care Act (ACA) was implemented in 2010, eHealth supported the goal of the legislation to expand health coverage to millions of uninsured Americans. The company partnered with the federal government as a major contributor to the framework of health insurance marketplace, Healthcare.gov,

to facilitate the enrollment of eligible consumers in Qualified Health Plans (QHPs). eHealth also assisted the federal government in implementing the early requirement under the ACA for the government to have a website that provides information relating to individual and family health insurance.

In 2010, eHealth leveraged its experience in the under-65 individual and family health insurance sector to enter the Medicare-related health insurance market and create an offering for the Medicare-eligible population. The effort marked a turning point for the company and opened a large area of new growth.





<sup>1</sup> Centers for Medicare and Medicaid Services.

# The eHealth of Today

## Scale of the Organization

Choosing a health insurance plan is a confusing and difficult process for consumers who find themselves overwhelmed with a multitude of complex choices and lack of access to clear information. Medicare beneficiaries often select a plan that is not a best fit for them because the choices are too difficult to decipher. The consequences of an unwise decision can be devastating to consumer health and finances. At eHealth, we are working to help all of our customers find the best

fitting health insurance plans regardless of medical needs, plan preferences, or preferred enrollment method.

eHealth, Inc. (NASDAQ: EHTH) is a pioneering omnichannel platform dedicated to connecting consumers with a broad choice of health insurance products to help ensure they find the coverage that best fits their needs. We have leveraged technological advancements to transform what has traditionally been an opaque purchasing process into a transparent and highly

efficient experience to help ensure accessibility and affordability for consumers.

Our marketplace offers consumers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual and family, small business, and other health insurance plans from over 180 health insurance carriers, including national and regional companies.

To-date, we have helped to enroll more than 8 million Americans in quality, affordable coverage.

Our omnichannel platform is designed to meet the consumer wherever they prefer to engage with us, whether that is online, by telephone with a licensed insurance agent, or benefit advisors, or through a hybrid online assisted interaction that includes live agent chat and co-browsing capabilities. We offer a customer promise to assure our clients they are receiving best-in-class service, unparalleled selection, the same plan prices as offered by the insurer with no extra fees, and support for the life of their plan.

**Our platform also integrates proprietary and third party-developed educational content regarding health insurance plans with advanced decision support tools to aid consumers in plan selection. Our plan recommendation algorithms are agnostic to the amount of broker commission we get paid by various carriers and aimed at matching our customers with an optimal plan. And we do it all for a simple purpose — to protect consumers' well-being for life.**



To-date, we have helped to enroll more than 8 million Americans in quality, affordable coverage.

In 2022, eHealth generated more than \$405 million in annual revenue, with net loss of \$88.7 million.

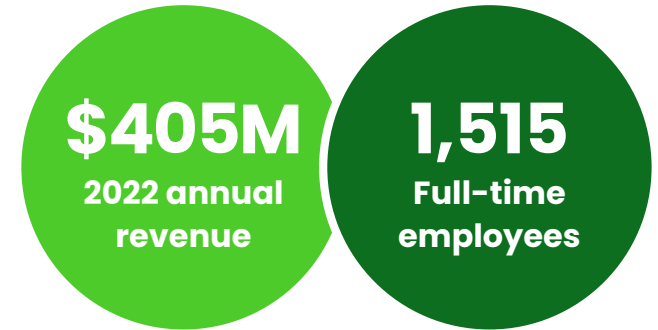
As of December 31, 2022, we had approximately 1,515 full-time employees. None of our U.S. employees are represented by a labor union. As required under Chinese law, the employees in our Xiamen, China office established what is referred to as a labor union in China. We have not experienced any work stoppages and consider our employee relations to be strong.

**Supporting Change in the Healthcare Marketplace**

The healthcare and health insurance industries have experienced meaningful change in recent years on the legislative and regulatory fronts. Some of these changes, including the implementation of the ACA, have had a significant impact on our business. Our industry remains heavily regulated and is subject to external factors such as additional changes to the ACA, the Medicare program, the Medicare

Advantage and Medicare Part D prescription drug programs and other changes to the current health insurance framework.

We are encouraged by significant support for the Medicare Advantage program that we have seen in the past several years, resulting in an increased selection and improved quality and affordability of those plans for consumers. Growing Medicare Advantage enrollment is a positive trend for consumers, government, and the private sector. For example, studies have shown that Medicare Advantage produces better outcomes compared to traditional Medicare, resulting not only in a healthier population but also lower healthcare costs.



**Headquarters:** Santa Clara, California  
**Operations in:** Gold River, California; Salt Lake City, Utah; Indianapolis, Indiana; Austin, Texas; and Xiamen, China.



At the same time, we see potential for further improvements to the Medicare program and beneficiary experience. One is to move away from the 7-week enrollment period when millions of seniors across the country must rush to review their coverage and make the necessary changes for the following year. eHealth advocates introducing personal, month-long open enrollment period each year, timed to coincide with beneficiaries' birthdays. Such staggered enrollments throughout the year would save seniors from panicked rush and allow the industry to maintain stable headcount of experienced career advisors instead of ramping the workforce for a few months and then letting agents go once the enrollment period is complete.

In addition to legislative changes, we see other important dynamics in the health insurance industry, including healthcare consumerism as Americans become increasingly involved in making healthcare-related decisions and demand choice, information, and transparency. Combined with growing digital awareness, this trend makes our platform even more relevant and our role in helping connect Americans with quality healthcare even more important.

Americans are becoming increasingly involved in making healthcare-related decisions and demand choice, information, and transparency.



Another important development underway in the Medicare Advantage market is a fundamental shift from enrollment and sales volume at all costs and toward growth built on a foundation of enrollment quality, enhanced consumer experience, transparency, and profitability. This trend will serve to rationalize the Medicare Advantage distribution market. We are already seeing that lead generators and distributors that pursue aggressive, misleading sales practices are being marginalized and forced to either change their tactics or exit the space. Ultimately, we believe this trend represents a long-term benefit to customers, insurance carriers and quality brokers, such as eHealth.

At eHealth, we believe our mission extends not just to our customers and our shareholders, but also to the broader health insurance marketplace. To that end, we engage with public policy makers to leverage our industry expertise and technology platform to drive healthcare accessibility in the United States. For example, our unique perspective and data on the health insurance market can help inform public policy discussions. We are committed to ensuring decision-makers appreciate the value of the private sector and what it can do to broaden access to affordable health insurance and promote government insurance programs such as Medicare and leading technological innovation in the sector.

We participate in the political and public policy process in ways that are intended to support the best interests of our company, employees, customers and shareholders. They are done in accordance with all applicable laws, and consistent with our high ethical standards. Our Vice President of Government Affairs and our General Counsel, in consultation with members of our senior leadership team, oversee our political, lobbying, and compliance activities. Our management team is responsible for ensuring that the company's political activities are conducted and disclosed in accordance with applicable law.

# Advancing our Mission for Sustainable Development

eHealth introduced a new mission statement in 2022: To expertly guide consumers through their health insurance and related options, when, where, and how they prefer. This mission statement is not just for PR, we live and breathe it in our everyday functions and work our mission into as many functions of our company as we can. This includes our goal of being the gold standard in enrollment quality across our industry and the most trusted partner to consumers in their journeys through health insurance markets.

Today, this mission is more relevant and important than ever, and we are dedicated to achieving it in a sustainable way, while bringing innovation and a green approach to a historically paper intensive, difficult-to-navigate process of enrolling in health insurance.

We are committed to the diversity of our customer base that includes individuals across all age groups and ethnic, social

and economic backgrounds. Our technology platform extends health insurance-related information, decision support tools and enrollment opportunities to consumer groups that might otherwise have limited access to licensed insurance agents and other means of getting educated and enrolled in quality coverage.

Further, in 2022 we introduced a new sales structure centered around a local market operating model where our benefit advisers specialized by region. This better aligns our sales model with the local community-based nature of health care delivery and the health insurance industry.

Our mission also extends to the health of the communities we touch. eHealth is committed to a more sustainable and just world. In support of this commitment, we are sharpening our focus on what matters most by developing strong foundations for our environmental, social, and governance activities.

## eHealth's new mission statement:

To expertly guide  
consumers through  
their health insurance  
and related options,  
when, where, and  
how they prefer.



In 2022 we have accelerated our response to critical ESG issues and are proactively designing activities to minimize risks to sustainable development, whether we have full control over the outcomes or we work collectively with various stakeholders to inspire change.

Our third Sustainability Report is part of our dedication to the health of our employees, our customers, our communities, and the broader environment. We are committed to driving innovation and change in the health insurance sector while assessing our strategic and operational goals through the lens of sustainability.



We are committed to driving innovation and change in the health insurance sector while assessing our strategic and operational goals through the lens of sustainability.

## eHealth's Approach to Sustainability

### Materiality

As part of our efforts toward shaping and accelerating our sustainability program, we formed a cross-functional working group in 2020 to align our ESG initiatives with our broader corporate mission and our dedication to healthy customers, employees, and communities.

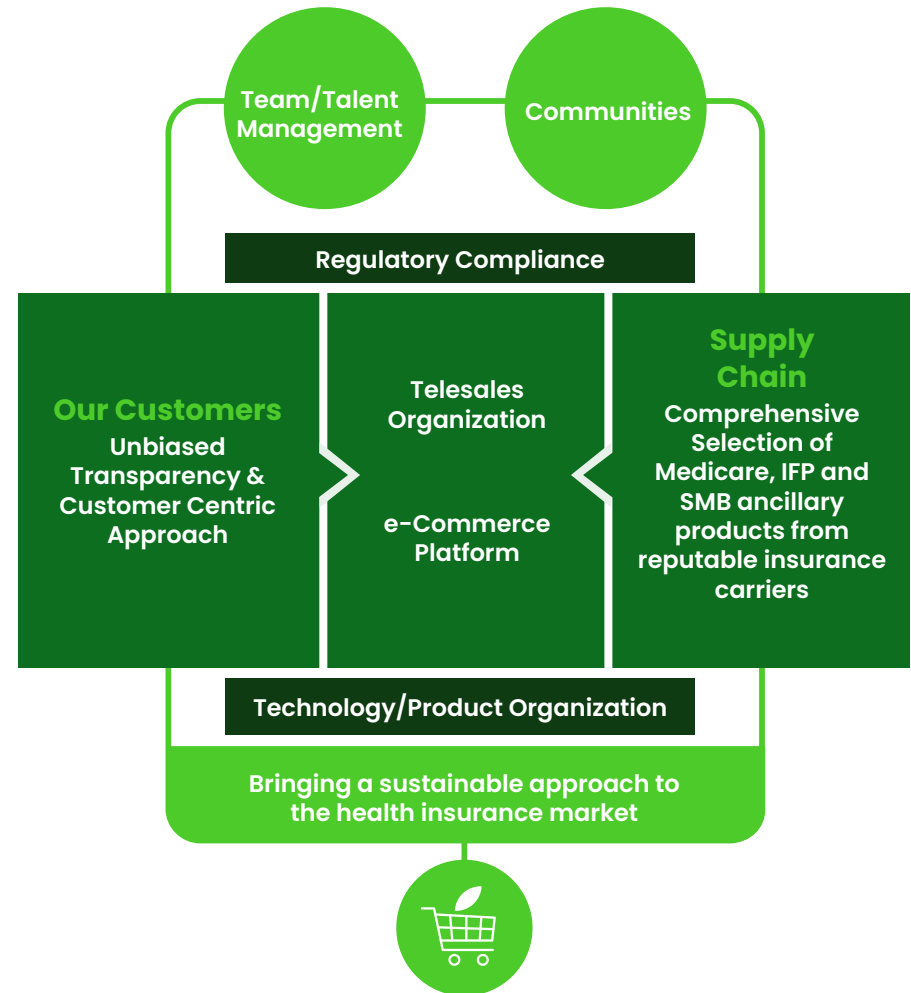
The Nominating and Corporate Governance Committee of our Board of Directors oversees our ESG program. Under the direction of our investor relations, legal, and corporate finance teams, assessment and strategic outcomes are shared with our Chief Executive Officer and our Board of Directors. Executive champions update their teams and draw on their support to help refine our direction, compile data, and track pending risks across various outlets.

In 2020 we embarked on an ESG materiality assessment. The assessment, which applied the GRI Reporting Principles, was initiated by reviewing industry publications; engaging with our key stakeholders, including customers, investors, employees and partners; conducting internal interviews with cross-functional teams; and evaluating our goals by aligning with leading sustainability initiatives, standards, and frameworks.

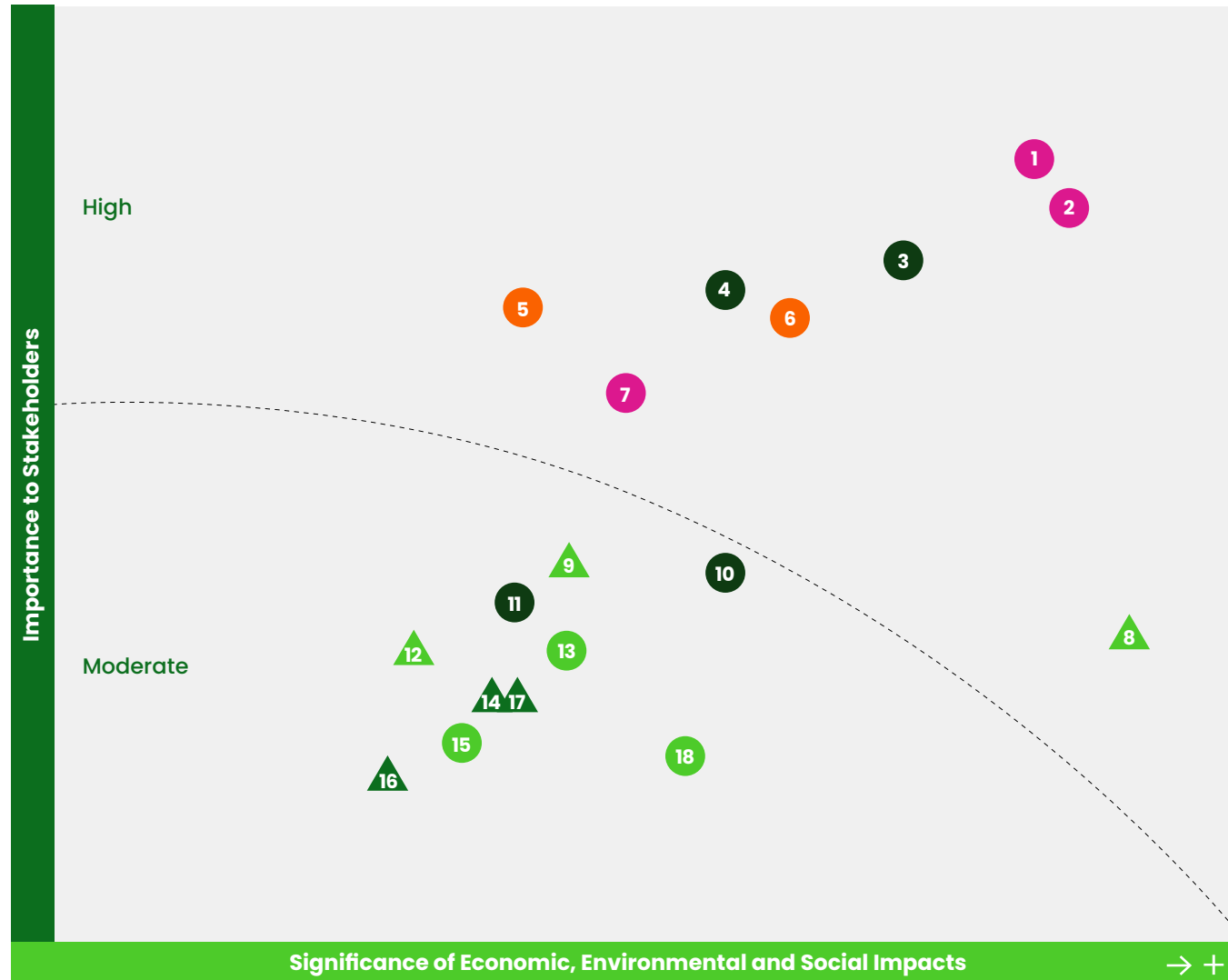
In June of 2021, we published our inaugural ESG Report. The eHealth Sustainability program plans to continue to hone data tracking processes, develop key initiatives and targets, and further engage employees and stakeholders.

**Our assessment was carried out in a three-stage process aimed at determining:**

- 1. The significance of current and potential social, environmental, and economic impacts.** This analysis considered both quantitative and qualitative factors based on the tests for materiality within the GRI Standards and by referencing SASB’s industry guidance. Additional considerations included an alignment exercise with leading ESG ratings questionnaires and the acknowledgment of applicable laws and regulations, along with company strategy, policies, core competencies, and identified risks and opportunities. By assessing impacts across eHealth’s range of stakeholders, we were able to assess the degree of control we have over our ability to create change in a certain area.
- 2. The importance to stakeholders in determining their assessments and decisions about eHealth.** With the help of an external advisory firm, we evaluated stakeholder perspectives by proxy through benchmarking assessments and interviews held with cross-functional team members and senior leaders. Once we shortlisted applicable topics, we surveyed a wide group of stakeholders to help us prioritize relevant issues. More than 2,100 people, including our employees, members of our Board of Directors, customers, and insurance carriers provided feedback vital for shaping our sustainability strategy and overall organizational improvements.
- 3. The strategy in creating long-term value.** We assessed the strategic significance of sustainability topics based on eHealth’s mission, vision, strategic objectives, and areas of organizational focus and completed a mapping exercise to identify key sources of long-term value creation. This systems-thinking approach enabled us to take a more holistic view of the key topics and their important interconnections. Our senior leadership team then validated our final set of 18 topics and thresholds for feasibly advancing change throughout the various areas of our organization.



# Materiality Matrix



- Responsible Business
- ▲ Economic
- Human Capital Development
- ▲ Community Impact
- Customer Experience
- Environment

**High**

1. Data privacy and information security
2. Responsible business conduct
3. Employment and engagement
4. Healthy, safety and well-being
5. Customer health and wellness
6. Customer experience
7. Human rights
8. Economic performance

**Moderate**

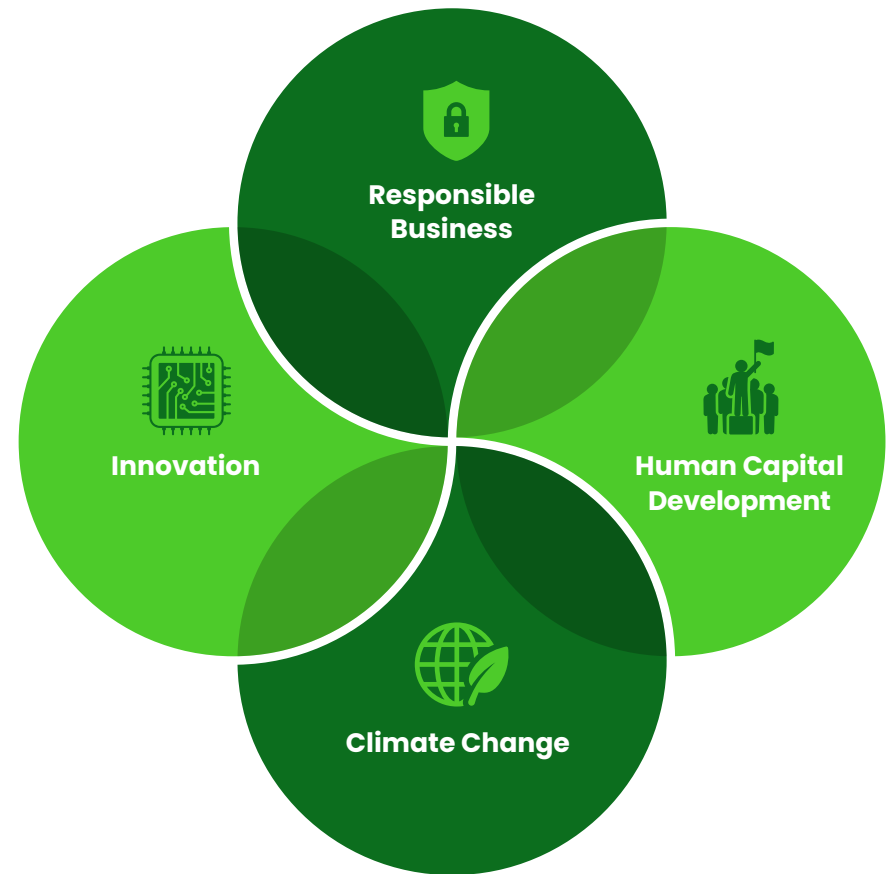
9. Indirect economic impacts
10. Diversity, equity and inclusion
11. Learning and development
12. Tax strategy
13. Materials and waste
14. Inclusive access to digital economy
15. Water
16. Community impact and support
17. Supply chain management
18. Energy and GHG emissions

# Our Sustainability Commitments

By aligning material topics to the SDGs, we can begin collaborating with our stakeholders to achieve progress on some of the issues that challenge sustainable development in the world today. The progress on these issues is also closely aligned with our strategic and operational goals.

## About the SDGs

The SDGs were introduced in 2015 to provide a call to action for governments, companies, and civil society to rally behind 17 goals that promote economic growth and address a range of social needs, including education, health, social protection, and job opportunities, while tackling climate change and environmental protection. We are excited to join others in the call to accelerate efforts to alleviate global challenges by 2030 in the Decade of Action.



## Responsible Business

### GOVERNANCE

- Ethical and responsible business conduct
- Human rights
- Data privacy and information security
- Supply chain management

### ECONOMIC

- Economic performance
- Indirect economic impacts
- Tax strategy

8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



11 SUSTAINABLE CITIES AND COMMUNITIES



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



## Human Capital Development

- Employment and engagement
- Learning and development
- Health, safety and well-being
- Diversity, equity and inclusion

1 NO POVERTY



3 GOOD HEALTH AND WELL-BEING



5 GENDER EQUALITY



8 DECENT WORK AND ECONOMIC GROWTH



10 REDUCED INEQUALITIES



11 SUSTAINABLE CITIES AND COMMUNITIES



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



## Climate Change

- Energy and greenhouse gas emissions
- Water
- Materials and waste

7 AFFORDABLE AND CLEAN ENERGY



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION



15 LIFE ON LAND



17 PARTNERSHIPS FOR THE GOALS



## Innovation

### CUSTOMER EXPERIENCE

- Customer experience
- Customer health and wellness

### COMMUNITY IMPACT

- Community impact and support
- Inclusive access to digital economy

3 GOOD HEALTH AND WELL-BEING



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



11 SUSTAINABLE CITIES AND COMMUNITIES



17 PARTNERSHIPS FOR THE GOALS

