

## GRI Content Index – FY23

### Report Location

#### 2-1 Organizational details

##### The eHealth of Today: Scale of the Organization

GRI 2-1	Organizational details	eHealth Company Timeline
	Legal name of the organization	eHealth, Inc.
	Location of headquarters	Santa Clara, California
	Location of operation(s)	Gold River, California, Salt Lake City, Utah, Indianapolis, Indiana, Austin, Texas, and Xiamen, China.
	Ownership and legal form	Ownership: publicly traded Legal form: as of 2013, eHealth became a “Web-based Entity” under the rules and regulations of the Centers for Medicare and Medicaid Services (“CMS”) to enroll eligible consumers into Qualified Health Plans (“QHPs”) under the Affordable Care Act (“ACA”)

#### 2-3 Reporting period, frequency and contact point

##### About this Report

GRI 2-3	Reporting period, frequency and contact point	Our Sustainability Approach
	Type of reporting	Sustainability
	Reporting period–Start Date	01-01-2023
	Reporting period–End Date	12-31-2023
	Frequency (e.g. annual, bi-annual)	Annual
	Publication date of the report or reported information	–
	Contact point for questions regarding the report	investors@ehealth.com

## GRI Content Index (continued)

## Report Location

## 2-7 Employees

## Human Capital Strategy: Employment and Engagement

GRI 2-7	Employees	Human Capital Strategy	FY2023	FY2022
	Total number of full-time employees - USA		1,654	1263
	Total number of contingent workers - USA		161	169
	Total number of full-time employees - China		249	252
	Total number of contingent workers - China		0	0
	Total number of full-time employees		1,903	1515
	Total number of contingent workers		161	169
	Combined Full-Time Employees and Contingent Workers		2,064	1684
	Customer Care & Enrollment		1,322	951
	Technology & Content		273	284
	General & Administrative		235	225
	Marketing & Advertising		73	55
	Male (%)		44.2%	46.7%
	Female (%)		55.1%	52.1%
	Other & Unidentified (%)		0.6%	1.1%
	Percentage of total employees - China		12.1%	16.6%
	Percentage of total employees - USA		87.9%	83.4%
	Number of Male Employees - United States		743	612
	Number of Female Employees - United States		899	646
	Number of Not disclosed employees - United States		12	5
	Number of Female Employees - China		99	144
	Number of Male Employees - China		150	96
	Number of Not disclosed employees - China		0	12

**GRI Content Index (continued)**

**Report Location**

**2-10 Nomination and selection of the highest governance body**

**Governance** 0

GRI 2-10	Nomination and selection of the highest governance body	Governance	
	Nominating and selecting the highest governance body		The policy of our board of directors is to consider recommendations for director candidates from stockholders holding not less than one percent (1%) of the outstanding shares of our common stock continuously for at least twelve months prior to the date of submission of the recommendation. Our board of directors has established a following procedures by which these stockholders may submit recommendations. The full procedure can be found on our annual Proxy filings.

**2-11 Chair of the highest governance body**

**Governance**

GRI 2-11	Chair of the highest governance body	Governance	
	Chair of the highest governance body		Beth Brooke, Chair of the Board of Directors

**GRI Content Index (continued)**

**Report Location**

**2-12 Role of the highest governance body in overseeing the management of impacts**

**Governance**

GRI 2-12	Role of the highest governance body in overseeing the management of impacts	Governance	
	Identifying and managing economic, environmental, and social impacts	Governance	<p>Our senior leadership team keeps the Board apprised on a quarterly basis of significant risks facing the company and the approach being taken to understand, manage, and mitigate such risks. Additional review or reporting on enterprise risks is conducted as needed or as requested by the full Board of Directors or the appropriate committee. The executive sponsor of the ESG strategy is the Senior Vice President of Investor Relations &amp; Strategy. The SVP of IR &amp; Strategy is responsible for championing and guiding the climate strategy, providing executive-level oversight, and accountability for the ESG program, including climate-related issues, across the enterprise. The executive sponsor reviews and approves, along with the Senior Leadership Team also reporting directly to the CEO, decisions regarding eHealth’s climate strategy, climate-related disclosures and governance of the overall ESG program. In addition, the executive sponsor advocates for ESG and climate-related issues and opportunities to be integrated into the overall business strategy. An executive sponsor and business unit leaders from across the company collaborate on risk management and strategy development on all ESG matters, including climate. Strategy- Disclose the actual and potential impacts of climate-related risks and opportunities on the organization’s businesses, strategy, and financial planning, where such information is material.</p>
	Consulting stakeholders on economic, environmental, and social topics		<p>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.</p>

**GRI Content Index (continued)**

**Report Location**

**2-15 Conflicts of interest**

**Ethical and Responsible Business Conduct**

GRI 2-15	Conflicts of interest	Governance	
	Discussion of processes for identifying and assessing conflicts of interest		Risks associated with director independence and potential conflicts of interest are overseen by the Nominating and Corporate Governance Committee.

**2-22 Statement on sustainable development strategy**

**Advancing our Mission for Sustainable Development**

GRI 2-22	Statement on sustainable development strategy	Governance	
	General Narrative		eHealth supports worker rights by ensuring that fair wages, benefits, decent working conditions, and overall human rights are respected across our global workforce. Terms are specified within our Code of Business Conduct and Employee Handbook, as well as in our Vendor Code of Conduct, which we adopted in 2021. Our Human Rights Policy and the Vendor Code of Conduct, in which we communicate our commitments and expectations to our vendor base, reflect values and policies included in specific human rights conventions, such as the United Nations Universal Declaration on Human Rights, International Labor Organization Conventions, and the Organization for Economic Co-operation and Development’s Guidelines for Multinational Enterprises. At eHealth, we partner with a large network of approximately 200 reputable insurance carriers to ensure our customers have access to a broad choice of quality Medicare, individual and family, small business, and ancillary health insurance plans.

**GRI Content Index (continued)**

**Report Location**

**2-23 Policy commitments**

**Responsible Business**

GRI 2-23	Policy Commitments	Responsible Business
	General Narrative	<p>We are committed to honest and ethical conduct as outlined in our Code of Business Conduct. The code includes broad principles in relation to discrimination, including an anti-discrimination policy, which all employees are trained in at point of hire and through periodic mandatory training including annual acknowledgment of the Code of Business Conduct.</p>
	Precautionary Principle or approach	<p>Since the founding of eHealth more than 20 years ago, our mission has been to connect every person with the highest quality, most affordable health insurance and Medicare plans for their life circumstances. We strive to be the most trusted partner to consumers in their life's journey through the health insurance market. 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 insurance agents and other means of getting educated and enrolled in quality coverage. 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. In 2021 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 second 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.</p>

**GRI Content Index (continued)****Report Location****2-24 Embedding policy commitments****Responsible Business**

GRI 2-24	Embedding policy commitments	Responsible Business
	Do you have a business ethics policy?	Yes

**2-26 Mechanisms for seeking advice and raising concerns****Responsible Business**

GRI 2-26	Mechanisms for seeking advice and raising concerns	Responsible Business
	Describe the mechanisms for individuals to (i.) seek advice on implementing the organization's policies and practices for responsible business conduct (ii.) to raise concerns about the organization's business conduct	—

**2-27 Compliance with laws and regulations****Ethical and Responsible Business Conduct: Supply Chain Management; & Human Rights**

GRI 2-27	Compliance with laws and regulations	Responsible Business
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**2-29 Approach to stakeholder engagement****Responsible Business**

GRI 2-29	Approach to stakeholder engagement	Responsible Business
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**GRI Content Index (continued)**

**Report Location**

GRI 2-29	Approach to stakeholder engagement	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. Given the rapid pace of socio-economic and environmental changes as well as the dynamic nature of our industry, we plan to carry out materiality assessment every two years. 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.
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**2-30 Collective bargaining agreements**

Responsible Business				
GRI 2-30	Collective bargaining agreements	Responsible Business	FY2023	FY2022
	Number of employees covered by collective bargaining agreements - China		249	252
	Percentage of employees covered by collective bargaining agreements - China		100%	100%
	Number of employees covered by collective bargaining agreements - USA		0	0
	Percentage of employees covered by collective bargaining agreements - USA		0%	0%

**3-1 Process to determine material topics**

**eHealth's Approach to Sustainability: Materiality**

GRI 3-1	Process to determine material topics	Our Sustainability Approach
	Defining report content and topic boundaries	Our reporting boundary is set to all operations within our financial control. However, diversity figures account for U.S. operations only.



**GRI Content Index (continued)**

**Report Location**

**3-2 List of material topics**

**eHealth’s Approach to Sustainability: Materiality**

GRI 3-2	List of material topics	Our Sustainability Approach	
	List of material topics		High Importance: 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 Importance 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

**201-1 Direct economic value generated and distributed**

**Economic Performance**

GRI 201-1	Direct economic value generated and distributed	Economic Performance	
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**201-2 Financial implications and other risks and opportunities due to climate change**

**Economic Performance**

GRI 201-2	Financial implications and other risks and opportunities due to climate change	Economic Performance	
	Climate-related risks and opportunities		eHealth’s process for identifying, assessing, and responding to climate-related risks and opportunities assumes short, medium, and long-term time horizons of zero to three years, three to five years, and five to ten years respectively. Recent extreme weather events showed that no company is exempt from potentially being impacted by climate-related factors. Several climate-related risks have been identified with the potential to have an impact on our business. Transition risks: Policy and Legal: Emerging regulations such as a carbon tax and emissions standards could increase the direct and indirect operational costs. (Medium term) Technology: To the extent that our competitors introduce new technologies that allow them to deliver similar services in a lower-carbon, more energy efficient way, this can have a negative impact on our position in the market. (continued)

**GRI Content Index (continued)**

**Report Location**

GRI 201-2 Climate-related risks and opportunities

(Medium term) Reputation: Expectations of customers, suppliers and investors could impact our reputation if they believe we are not actively responding to climate change. Short term Physical Risks:Acute: Heatwaves, floods, wildfires, cyclones. Significant weather events can impact eHealth employees, facilities, and customers and disrupt our call center and data center operations including during the critical Annual Enrollment Period (AEP). Our offices are in California, Texas, Indiana, Utah and China, all of which could be impacted by significant weather events. Our customers live in every state, so any impact to our operations could impact them. We could experience reduced revenue and higher costs from supply chain interruptions, and negative impacts on our workforce from an acute event. (Short term)Chronic. Temperature, precipitation, sea levels. eHealth uses cloud data centers that are managed by a third party service provider. Although we don't manage the physical data centers, our vendors may be impacted by higher energy load requirements based on extreme heating or cooling needs at their locations. This could impact operational costs, insurance premiums in high risk areas, and capital costs. (Medium term)Opportunities Resource efficiency: eHealth business model that is aimed at removing waste from what has traditionally been a highly-paper intensive process of applying for health insurance. Our end-to-end online enrollment solution might attract more demand for consumers who want to eliminate paperwork and reduce emissions from transportation from getting to appointments with traditional insurance brokers – segment of the market that we are competing against. Shifting to purchasing energy efficient appliances, accessing available rebates, and reviewing our lease-agreements regarding energy demand management can save operational costs. This could increase revenue from cost savings. Resilience: Emergency response planning and business continuity planning can prevent carrier, customer, and employee disruptions, helping reputation and operational costs. This could increase market valuation and the reliability of our supply chain. Reputation. Being known as a mission-driven company focused on public health and the environmentally-friendly approach to health insurance distribution can attract new customers and retain existing ones. Our sustainability initiatives have the opportunity to improve employee engagement, recruiting and retention. New customers and high retention could increase revenues. Products & Services. (continued)

**GRI Content Index (continued)****Report Location**

GRI 201-2	Climate-related risks and opportunities	Our Sustainability Approach	Due to the environmentally-friendly nature of our processes, there can be an opportunity to extend our platform to governments and insurance carriers to support their insurance enrollment efforts while reducing our carbon footprint. New customers and high retention could increase revenues.
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**201-3 Defined benefit plan obligations and other retirement plans****Economic Performance**

GRI 201-3	Defined benefit plan obligations and other retirement plans	Human Capital Strategy
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**205-1 Operations assessed for risks related to corruption****Ethical and Responsible Business Conduct**

GRI 205-1	Operations assessed for risks related to corruption	Responsible Business
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**205-2 Communication and training about anti-corruption policies and procedures****Ethical and Responsible Business Conduct**

GRI 205-2	Communication and training about anti-corruption policies and procedures	Responsible Business	Information related to our anti-corruption policies and procedures is embedded in our Code of Business Conduct. Required training occurs during the onboarding process and throughout the year, as needed.
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**205-3 Confirmed incidents of corruption and actions taken****Ethical and Responsible Business Conduct**

GRI 205-1	Operations assessed for risks related to corruption	Responsible Business	<b>FY2023</b>	<b>FY2022</b>
GRI 205-3	Confirmed incidents of corruption and actions taken		0	0
	Total number of confirmed incidents of corruption		0	0

**GRI Content Index (continued)**

**Report Location**

**207-1 Approach to tax**

**Economic Performance**

GRI 207-1	Approach to tax	Economic Performance
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General Narrative

Tax Strategy We recognize our responsibility to investors, governments, employees, and the local communities we are part of. The taxes we collect and pay represent one of the ways in which we embrace this responsibility. We are committed to compliance and being transparent about our approach to tax and taxes paid and are open to dialogue with governments, businesses, investors, and communities. As a company operating internationally, it is ever more important for us to have a solid tax strategy in place and be comfortable disclosing payments in different jurisdictions. In 2022, all of eHealth’s revenue and earnings were generated in the United States, and that is where the vast majority of our taxes are paid. We have an engineering facility in China which is a cost center for us, and we pay a small amount of tax in China in compliance with local tax code. Executive leaders and the Audit Committee of our Board regularly assess our approach to tax strategy in the context of our key stakeholders, while considering the changing global tax landscape and what future developments in tax regulations and our business might entail.

**207-2 Tax governance, control, and risk management**

**Economic Performance**

GRI 207-2	Tax governance, control, and risk management	Economic Performance
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Tax governance, control, risk management and control framework

We recognize our responsibility to investors, governments, employees, and the local communities we are part of. The taxes we collect and pay represent one of the ways in which we embrace this responsibility. We are committed to compliance and being transparent about our approach to tax and taxes paid and are open to dialogue with governments, businesses, investors, and communities. As a company operating internationally, it is ever more important for us to have a solid tax strategy in place and be comfortable disclosing payments in different jurisdictions.

## GRI Content Index (continued)

## Report Location

302-1 Energy consumption within the organization			FY2023	FY2022
Climate Change		Climate Change		
GRI 302-1	Energy consumption within the organization	Economic Performance		
	Non-Renewable fuel		–	796.4 MWh
	Natural Gas		157 MWh	796.4 MWh
	Renewable fuel		0 MWh	0 MWh
	Energy Purchased		1,045 MWh	2,889 MWh
	Energy Sold		0 MWh	0 MWh
	Electricity		1,045 MWh	2,889 MWh
	Total energy consumed within the organization		1,202 MWh	7,370.8 MWh
305-1 Direct (Scope 1) GHG emissions			FY2023	FY2022
Climate Change		Climate Change		
GRI 305-1	Direct (Scope 1) GHG emissions			
	Gross direct (Scope 1) GHG emissions		156.6 t CO <sub>2</sub> e	145.10 t CO <sub>2</sub> e
305-2 Energy indirect (Scope 2) GHG emissions			FY2023	FY2022
Climate Change		Climate Change		
GRI 305-2	Energy indirect (Scope 2) GHG emissions			
	Energy indirect from purchased electricity, steam, heat & cooling (location-based)		1045.2 t CO <sub>2</sub> e	1,379.10 t CO <sub>2</sub> e
	Energy indirect from purchased electricity, steam, heat & cooling (market-based)		–	–
	Energy indirect GHG Emissions (Scope 2 location based)		1045.2 t CO <sub>2</sub> e	1,379.10 t CO <sub>2</sub> e

## GRI Content Index (continued)

## Report Location

## 305-3 Other indirect (Scope 3) GHG emissions

Climate Change		Climate Change	FY2023	FY2022
GRI 305-3	Other indirect (Scope 3) GHG emissions			
	1. Purchased goods and services		13,929.00 t CO <sub>2</sub> e	13,929.00 t CO <sub>2</sub> e
	2. Capital goods		21.00 t CO <sub>2</sub> e	21.00 t CO <sub>2</sub> e
	3. Fuel- and energy related activities (not included in scope 1 or scope 2)		53.00 t CO <sub>2</sub> e	53.00 t CO <sub>2</sub> e
	4. Upstream transportation and distribution		337.00 t CO <sub>2</sub> e	337.00 t CO <sub>2</sub> e
	5. Waste generated in operations		47.00 t CO <sub>2</sub> e	47.00 t CO <sub>2</sub> e
	6. Business travel		946.00 t CO <sub>2</sub> e	946.00 t CO <sub>2</sub> e
	7. Employee commuting		4,880.00 t CO <sub>2</sub> e	4,880.00 t CO <sub>2</sub> e
	8. Upstream leased assets		91.00 t CO <sub>2</sub> e	91.00 t CO <sub>2</sub> e
	Total other indirect (Scope 3) GHG emissions		20,304.00 t CO <sub>2</sub>	20,304.00 t CO <sub>2</sub>
	1. Purchased goods and services		68.6%	68.6 %
	2. Capital Goods		0.1%	0.1 %
	3. Fuel- and energy related activities (not included in scope 1 or scope 2)		0.3%	0.3 %
	4. Upstream transportation and distribution		1.7%	1.7 %
	5. Waste generated in operations		0.2%	0.2 %
	6. Business travel		4.7%	4.7 %
	7. Employee commuting		24.0%	24.0 %
	8. Upstream leased assets		0.4%	0.4 %
	Gases included in the calculation, whether CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , or all		CO <sub>2</sub> equivalent	CO <sub>2</sub> equivalent

**GRI Content Index (continued)****Report Location****306-1 Waste generation and significant waste-related impacts****Climate Change**

GRI 306-1	Waste generation and significant waste-related impacts	Climate Change
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**Ethical and Responsible Business Conduct**

GRI 308-2	Negative environmental impacts in the supply chain and actions taken	Climate Change
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**401-3 Parental leave****Human Capital Strategy****FY2023****FY2022**

GRI 401-3	Parental leave	Human Capital Strategy		
	Total number of employees that were entitled to parental leave		1,862	1,257
	Please provide details on eHealth's parental leave policy		We offer 6 weeks paid pregnancy disability leave for birthing mothers and 6 weeks paid parental bonding leave for the employee who is a new parent. Eligible Employee is working 30 hours or more and employed at eHealth for at least 90 days when the leave begins.	

**404-1 Average hours of training per year per employee****Human Capital Strategy****FY2023****FY2022**

GRI 404-1	Average hours of training per year per employee	Human Capital Strategy		
	Total Mandatory Corp Training		11,656 h	9,450 h
	Sales Staff Training		284,640 h	47,978 h
	Sales Support Staff Training		16,400 h	3,747 h
	Voluntary Training		1,795 h	1,569 h
	Aggregate Total Training hours		314,491.00	62744

**GRI Content Index (continued)**

**Report Location**

**404-2 Programs for upgrading employee skills and transition assistance programs**

**Human Capital Strategy**

GRI 404-2	Programs for upgrading employee skills and transition assistance programs	Human Capital Strategy
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**404-3 Percentage of employees receiving regular performance and career development reviews**

**Human Capital Strategy**

GRI 404-3	Percentage of employees receiving regular performance and career development reviews	Human Capital Strategy
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**413-1 Operations with local community engagement, impact assessments, and development programs**

**Ethical and Responsible Business Conduct**

GRI 413-1	Operations with local community engagement, impact assessments, and development programs	Innovation
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**414-1 New suppliers that were screened using social criteria**

**Ethical and Responsible Business Conduct**

GRI 414-1	New suppliers that were screened using social criteria	Responsible Business
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**418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data**

**Responsible Business: Data Privacy and Information Security**

GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Responsible Business
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