eHealth

Health Insurance Playbook

For Small Business 2025

Why health benefits matter

Whether you're offering health insurance for the first time or looking to switch to a plan that fits your budget and employees' needs, the right coverage can help your business thrive.

Attract top talent

79% of employees say health insurance is a top priority and a must-have benefit.[1]

Retain employees

9 in 10 small business owners say their health benefits help them keep their best workers.[2]

Support financial security

67% of bankruptcies are tied to medical expenses — creating financial stress for employees.[3]

Getting started is easy

1. **Prepare with our guide**
   Use this to assess your needs before speaking with a licensed insurance agent.

2. **Get a free quote**
   Call eHealth to explore your options with a licensed insurance agent.

3. **Easy enrollment**
   We'll help you and your employees enroll without the hassle.

> **"I truly value our partnership with eHealth. Their fast and satisfactory problem resolution takes all of the stress away from us and our employees."**
>
> — Rossanna Castellanos: Director of HR, Bookmobile

Why small businesses choose eHealth

We help you find affordable, high-quality coverage that fits your business—without the hassle.

Affordable Coverage
Explore plans from the nation's leading providers to find your best fit.

Unbiased licensed insurance agents
Get recommended plans based on your needs from dedicated licensed professionals.

Clear, upfront pricing
You pay the same price as buying directly from the carrier.

Dedicated account support
Get expert help with enrollment, billing, and employee renewals.

Helping you compare is kind of our thing.

Here is a plan comparison at a glance:

Key features	Agent or broker	Professional employer organization	eHealth
Plan types available	Typically 1-2 types	Typically 1-2 types	**All plan types**
Insurance carrier options	Typically 3-5	Typically 1-2	**Nation's leading carriers**
Administrative help	Typically no	Yes	**Yes**
Expertise in health insurance	Yes, but usually not in all types	Administer other benefits	**Licensed in all 50 states**

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Compare plan types with eHealth

Running a business is complex — choosing health benefits doesn't have to be. eHealth helps you compare four main plan types to find the right fit.

Traditional Group
Employer-sponsored coverage for employees & dependents, with cost-sharing and administrative responsibilities.

Level Funded
A hybrid of traditional and self-insured plans that offers cost predictability.

ICHRA (Iris™ by eHealth)
Employees pick their own plan, and the employer reimburses part or all of the cost. Iris by eHealth makes setup simple.

Ancillary Plans
Dental, vision, life, and disability benefits that complement primary health coverage.

And compare plans from different carriers.

eHealth has relationships with the nation's leading insurance companies, from small ones to big ones:

aetna | Anthem | Allstate Benefits | United Healthcare | Kaiser Permanente

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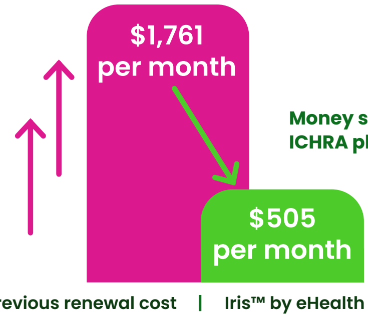
Case study:

Real savings.

A small healthcare services company with three employees faced a 145% rate increase on their renewal. eHealth helped them compare options and save significantly.[4]

Skyrocketing Renewals led a Philadelphia-based company to contact eHealth.



Money saved with an ICHRA plan by eHealth.

Individual results may vary; savings are not guaranteed.

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What's your current situation?

Let's review your goals and needs to prepare for your conversation with an agent. Answer the questions below to assess your situation.

Check any pain points that apply:

- ☐ Not currently offering health insurance
- ☐ Struggling to make a decision
- ☐ Existing coverage isn't meeting our needs
- ☐ Too much admin burden
- ☐ Need dental & vision coverage
- ☐ Losing employees due to benefits
- ☐ Year-over-year renewal rates too high
- ☐ Employer costs are unsustainable
- ☐ Employee premiums are too high
- ☐ Deductibles/copays are too high
- ☐ Want to cap costs year over year

How do employees feel about our current benefits?

(circle rating)

- Love it
- Like it
- Satisfied
- No opinion
- Meh
- Dislike it
- I quit

If it's below here, why do you think that is?

If I could change one thing, it would be:

....

....

....

....

....

55%

of small business owners don't know about the latest health benefit options.[5]

What are your goals?

Choosing the right plan means balancing budget and employee satisfaction. Let's define your priorities.

I'm looking for:

(Check all that apply)

- ☐ Basic coverage
- ☐ Average coverage
- ☐ Premium coverage
- ☐ Comprehensive coverage
- ☐ Attract better workers
- ☐ Retain good workers
- ☐ Ancillary benefits (dental, vision, life)
- ☐ First time offering health insurance
- ☐ Affordable, quality coverage
- ☐ Cutting costs
- ☐ Controlling long-term costs
- ☐ Admin help managing benefits
- ☐ Just browsing
- ☐ ______________________________

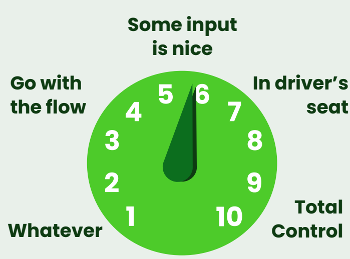
My control index

Rate on a scale of 1-10.

How much control do you need over health insurance costs from year to year? ☐

How much control do your employees want over their plan choices? ☐

Choose one:



How much can I afford?

$ ______

Per employee, per month

Health insurance costs are projected to rise

5.8%

in 2025.[6]

Getting ready to talk to an agent

Having basic details handy will make quoting faster and easier. Here's what to prepare:

Where are you in your health insurance journey?

(Check all that apply)

- ☐ New to offering health benefits
- ☐ Looking to switch plans
- ☐ Dropped current coverage
- ☐ Gathering information
- ☐ Have specific questions
- ☐ Ready to enroll

Quick quote essentials

(For all employees — don't forget to include yourself)

Total number of employees (include yourself)	
Do you offer coverage for spouses/dependents?	☐ Yes ☐ No
Total spouses & dependents covered	
Current plan (if applicable)	

Take the next step today

Get a free quote in 15 minutes or less and discover affordable, coverage.

Call a licensed insurance agent
M-F, 8 AM - 6 PM CT

1-877-768-2719

Scan to schedule a conversation

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1 2022 MetLife Study
2 WTW2022
3 National Library of Medicine
4 eHealth ICHRA Case Studies 2023
5 U.S. Department of Labor
6 US Health News