

eHealth, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

eHealth, Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between eHealth, Inc. and its competitors. This provides our Clients with a clear understanding of eHealth, Inc. position in the Industry.

The report contains detailed information about eHealth, Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for eHealth, Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The eHealth, Inc. financial analysis covers the income statement and ratio trendcharts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your



company's decision-making processes.

In the part that describes eHealth, Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of eHealth, Inc. business.

About eHealth, Inc.

eHealth, Inc. offers Internet-based insurance agency services for individuals, families, and small businesses in the United States, as well as technology licensing and Internet advertising services. The company is licensed to market and sell health insurance in all 50 states and the District of Columbia.

The company's sponsorship advertising program allows carriers to purchase advertising space in specific markets in a sponsorship area on its Web site. Its technology licensing business allows carriers to offer their own health insurance policies on their Web sites and agents to utilize its technology to power their online quoting, content, and application submission processes.

Platform and Technology

The company's ecommerce platform organizes and presents voluminous and complex health insurance information in an unbiased and objective format and empowers individuals, families, and small businesses to research, analyze, compare, and purchase various health insurance products. The products that the company offers include major medical health insurance coverage, such as preferred provider organization, health maintenance organization and indemnity plans, short-term medical insurance, student health insurance, health savings account eligible health insurance



plans, and ancillary products, such as dental, vision, and life insurance. Elements of its platform consist of:

Online Rate Quoting and Comprehensive Plan Information: The company's ecommerce platform provides consumers online rate quotes and comprehensive plan benefit information from various health insurance carriers. After entering a minimal amount of relevant information on its Web site, such as zip code, gender, age, date of birth, smoker or non-smoker, and student status, its platform allows consumers to receive a list of applicable health insurance products and rate and benefit information. The consumer can sort through the quoted plans based on price, health insurance carrier, deductible amount, or search the list of quoted plans to obtain a subset based on certain consumer preferences.

Plan Comparison and Recommendations: The company offers online comparison and recommendation tools that distill voluminous health insurance information. Its ecommerce platform enables consumers to compare and contrast health insurance plans in a side-by-side format based on plan characteristics, such as price, plan type, deductible amount, co-payment amount and in-network, and out-of-network benefits. To further assist consumers, its automated recommendation capability presents a short series of questions and recommends up to four health insurance plans based on the consumer's input.

Online Application and Enrollment Forms: Health insurance applications vary by carrier and state. The company's proprietary graphical Application Designer Tool allows it to capture each application's business rules and build a corresponding online application in XML format. The company's online application process offers its consumers significant improvements over the traditional, paper-intensive application process. It employs dynamic business logic to help individuals and families application and enrollment forms correctly in real-time. The company, in its enrollment process, accepts electronic signature and electronic payment from its consumers.

Electronic Processing Interchange: The company's Electronic Processing Interchange (EPI) technology integrates its online application process with health insurance carriers' technology systems, enabling the company to electronically deliver its consumers' applications to health insurance carriers. This expedites the application process by eliminating manual delivery and reducing the need for data entry and human review. Through EPI, the company also receives alerts and data from carriers, such as notification of underwriting approval or a request from a carrier for a consumer's medical records for underwriting purposes, which the company then relays electronically to the



consumer. These features of its service help prevent applications from becoming delayed or rejected through inactivity of the consumer or the carrier.

Back Office Systems: The company's proprietary back office customer relationship management system enables it to provide a range of customer service tasks. Using these tools, the company can track each consumer throughout the application process, obtain real-time updates from the carrier, generate automated emails specific to each consumer and access a cross-sell engine and dashboard to identify and track cross-sell opportunities. The company's auto-email system contains feature, such as HTML capability, customizable merge tags, granular segmentation, and tracking capability.

Carrier Relationships

The company has developed partnerships with health insurance carriers in the United States, enabling it to offer various health insurance products online. As of December 31, 2009, the company had relationships with approximately 180 carriers, including national carriers, such as Aetna, Humana, UnitedHealthcare, and Wellpoint; approximately 40 BlueCross BlueShield carriers; and regional carriers, such as Health Net, Kaiser Permanente, and Unicare.

Strategic Alliances

In April 2010, eHealth, Inc. announced a partnership with Healthcare Blue Book (CareOperative, LLC) to combine the two companies' to deliver a one-stop shop for purchasing health insurance along with unbiased healthcare pricing information.

History

eHealth, Inc. was incorporated in 1997.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.



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^{1 –} Data availability depends on company's security policy.

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ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.



Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors



integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity



Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?
Rare?
Costly to imitate?
Organized properly?



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