***Bulletin Insert or Announcement***

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| |  | | --- | | **Covered California’s special enrollment is underway and health coverage is still more affordable than ever before**  **As a reminder, there are many life changes that allow Californians to enroll in quality, low-cost health coverage right now.** **Newlyweds, new college grads, and people who have been impacted by the pandemic or recently lost their health insurance are among those now eligible for special enrollment through Covered California.**  Brand-name health coverage is still more affordable than ever, thanks to the increased financial help made available through the federal American Rescue Plan, and consumers can benefit from dramatically lower monthly health care costs throughout 2022 – with most people eligible to pay less than $10 or even $0 per month.  The American Rescue Plan built on the federal Affordable Care Act -- also known as “Obamacare” -- in significant ways by reducing consumers’ monthly health care costs to record lows and expanding eligibility for health premium savings to middle-income individuals and families.  The most common qualifying life events for Covered California’s special enrollment are losing health coverage, getting married, having a baby, permanently moving to California or moving within California. In addition, there are several other qualifying life events that are currently available, including:  -You or a family member have been affected by the COVID-19 pandemic. -You have a household income under 150 percent of the federal poverty level, which is less than $19,320 for an individual and $39,750 for a family of four. -You paid the penalty because you did not have health insurance.  A full list of qualifying life events for Covered California’s special enrollment can be found [here](https://www.coveredca.com/support/before-you-buy/qualifying-life-events/). Consumers who sign up during special enrollment will have their health coverage begin on the first day of the following month, and there are several ways to explore your health plan options:  -Visit Covered California’s online [Shop and Compare Tool](https://apply.coveredca.com/lw-shopandcompare/) to see if you’re eligible for financial help and which health plans are available in their local area. -Find a Covered California certified enroller in your local area for free and confidential assistance by visiting <https://www.coveredca.com/support/contact-us/>. -Call Covered California at (800) 300-1506 to get information or enroll by phone.  Covered California’s online enrollment portal and certified enrollers can also help people find out whether they qualify for no-cost or low-cost Medi-Cal health plans. Medi-Cal enrollment is available year-round, and the health coverage will begin the day after a person signs up.  **Covered California’s next open enrollment period is slated to begin Nov. 1, which is open to all eligible state residents who don’t have health insurance.** | |