

Enrollment Summary

California's Open Enrollment & Renewal dashboard reflects the count of consumers who have chosen a plan during the Open Enrollment & Renewal Period. The counts focus on consumers who have a current plan selection, excluding those who have cancelled their plan by the time of reporting. Consumers who are automatically renewed, but ultimately choose to end their coverage, may not immediately appear as cancelled due to delays in the timing of carrier transactions and payment grace periods. ...

HIGHLIGHTS FOR WEEK 9

As of December 27th, more than 137,000 consumers have newly enrolled in coverage, a 32% decrease from this time last year. More than 1.7 million consumers have renewed their coverage, with 27% having actively selected a plan for the 2026 plan year.

Counts of Enrolled Consumers			Change in Enrollment 2025 to 2026	
	2025	2026	Count Difference	Percent Change
New Sign-Ups	201,901	137,958	New Sign-Ups -63,943	-32%
Renewing Consumers	1,693,657	1,798,137	Renewing Consumers 104,480	6%
Grand Total	1,895,558	1,936,095	Grand Total 40,537	2%

As of December 27th, more than 1.9 million consumers have enrolled in coverage for 2026. The majority of these enrollees are existing consumers who have renewed their coverage for 2026.

Covered California entered this renewal cycle with its highest-ever enrollment, which is reflected in the 6% increase in renewing consumers. However, the count of renewing consumers is expected to decrease as consumers cancel their plans for next year's coverage.

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- Race & Ethnicity
- Rating Regions
- Financial Details

Comparing Types of Renewing Consumers					
	2025		2026		
	Counts	Share (%)	Counts	Share (%)	
Active Renewals	407,454	24%	479,358	27%	
Passive Renewals	1,286,203	76%	1,318,779	73%	
Grand Total	1,693,657	100%	1,798,137	100%	

Consumers enrolled in a marketplace plan have the option to actively shop and compare coverage for the following plan year. These active shoppers comprise 27% of renewals to date. Consumers who do not actively shop will have their coverage automatically renewed and are considered "passive renewals." Now that the process for passively renewing consumers is complete, we expect the count of renewing consumers to decrease in coming weeks as consumers cancel their plan for the next plan year.

Current snapshot: Week 9
Plan year 2026 data as of 12/27/2025
Plan year 2025 data as of 12/28/2024

Age Bracket

The ages of enrollees represent the recorded age as of the health plan effective start date.

HIGHLIGHTS FOR WEEK 9

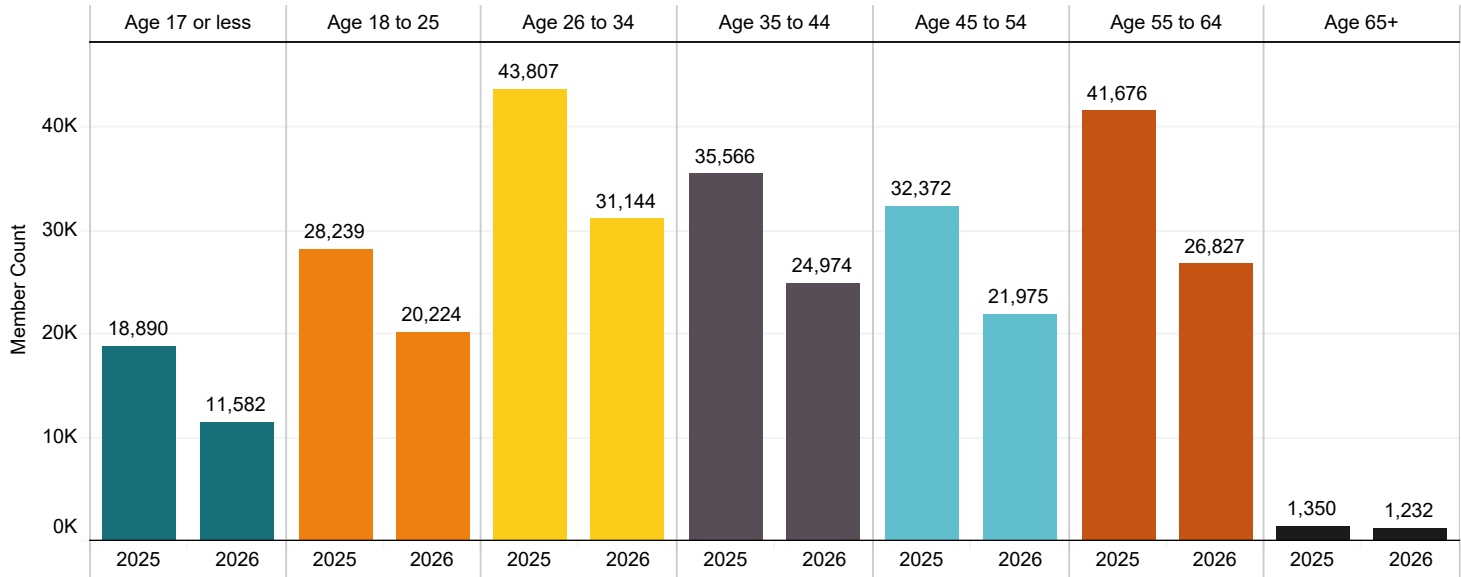
The age distribution of new enrollees is largely consistent to this time last year. Enrollees ages 26 to 34 comprise the largest share of enrollment (23%), while a slightly smaller share of new enrollees are ages 55 to 64 compared to last year (19% vs 21%)

Enrollment by Year					% Difference
	2025		2026		
	Counts	Share (%)	Counts	Share (%)	
Age 17 or less	18,890	9%	11,582	8%	-39%
Age 18 to 25	28,239	14%	20,224	15%	-28%
Age 26 to 34	43,807	22%	31,144	23%	-29%
Age 35 to 44	35,566	18%	24,974	18%	-30%
Age 45 to 54	32,372	16%	21,975	16%	-32%
Age 55 to 64	41,676	21%	26,827	19%	-36%
Age 65+	1,350	1%	1,232	1%	-9%
Grand Total	201,900	100%	137,958	100%	-32%

Enrollment Type
New Sign-Ups

- Age Bracket
- Age 17 or less
 - Age 18 to 25
 - Age 26 to 34
 - Age 35 to 44
 - Age 45 to 54
 - Age 55 to 64
 - Age 65+

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Rating Regions
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Income as a Share of the Federal Poverty Level (FPL)

An enrollee's household income is reported as a percentage of the Federal Poverty Level (FPL). Reporting income as a share of FPL allows for standardization across household sizes. Eligibility for tax credits and plans with greater out-of-pocket savings are determined by..

HIGHLIGHTS FOR WEEK 9

The share of new enrollments by middle-income consumers (those earning more than 400% of FPL) is lower than this time last year (9% vs.15%). Without the extension of the enhanced premium tax credits, these consumers do not receive financial assistance to lower the cost of their monthly premium.

Enrollment by Year					% Difference
	2025		2026		
	Counts	Share	Counts	Share	
150% FPL or Less	22,644	11%	20,303	15%	-10%
150% to 200% FPL	53,386	26%	37,164	27%	-30%
200% to 250% FPL	27,945	14%	19,052	14%	-32%
250% to 400% FPL	54,951	27%	37,627	27%	-32%
400% to 600% FPL	17,721	9%	6,606	5%	-63%
600% FPL or More	11,253	6%	6,013	4%	-47%
Unsubsidized	13,913	7%	11,181	8%	-20%
Grand Total	201,813	100%	137,946	100%	-32%

Enrollment Type
New Sign-Ups

- Income Level (FPL)
- 150% FPL or Less
 - 150% to 200% FPL
 - 200% to 250% FPL
 - 250% to 400% FPL
 - 400% to 600% FPL
 - 600% FPL or More
 - Unsubsidized

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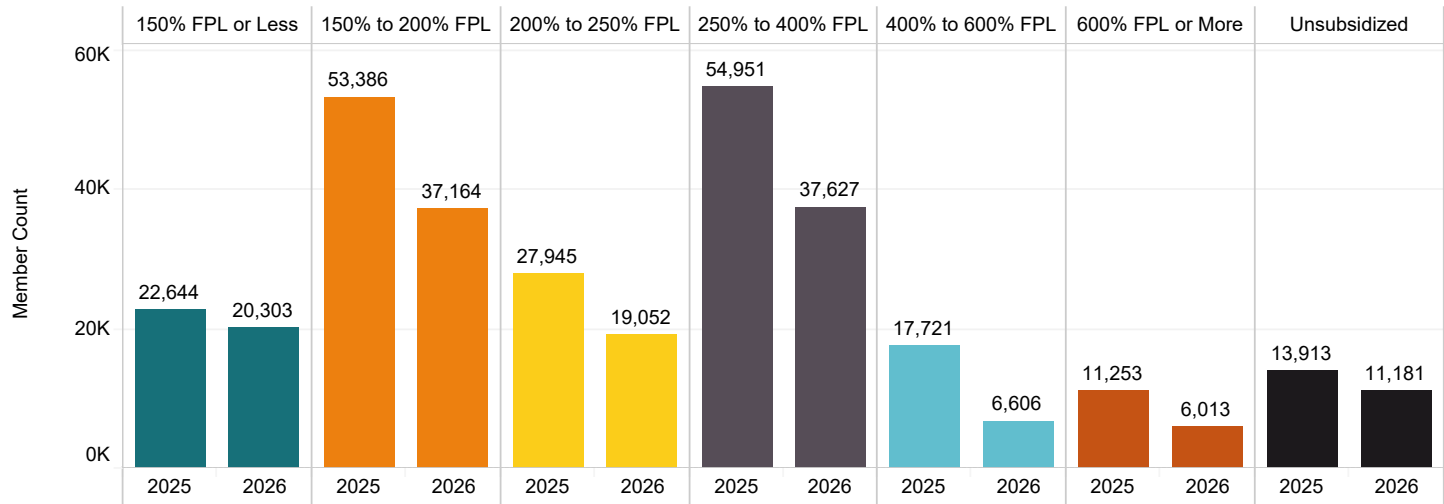
Age Brackets

Plan Levels

Race & Ethnicity

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Financial Details



To see the latest income amounts for each FPL bracket, [click here](#).

Plan Levels

Marketplace plans are organized into standardized levels of coverage, known as metal tiers (Bronze, Silver, Gold, and Platinum). Each plan level is categorized by the average share of health care costs paid by the plan versus the consumer (or, the actuarial value). Bronze plans have the lowest monthly premium costs but with higher out-of-pocket expenses for consumers, while Platinum plans have the highest monthly premium costs but with lower out-of-pocket expenses.

HIGHLIGHTS FOR WEEK 9

For the 2026 plan year, more than a third of new consumers are enrolling in Bronze plans, compared to only one in five at this time last year. This is largely due to a reduction in new enrollees choosing Silver plans (69% in 2025, compared to 52% of new enrollees in 2026).

Enrollment by Year					% Difference
	2025		2026		
	Counts	Share of Total (%)	Counts	Share of Total (%)	
Minimum Coverage	2,215	1%	2,435	2%	10%
Bronze	45,204	22%	48,655	35%	8%
Silver	138,995	69%	72,181	52%	-48%
Gold	8,595	4%	9,667	7%	12%
Platinum	6,892	3%	5,020	4%	-27%
Grand Total	201,901	100%	137,958	100%	-32%

Enrollment Type
New Sign-Ups

- Metal Level
- Bronze
 - Silver
 - Gold
 - Platinum

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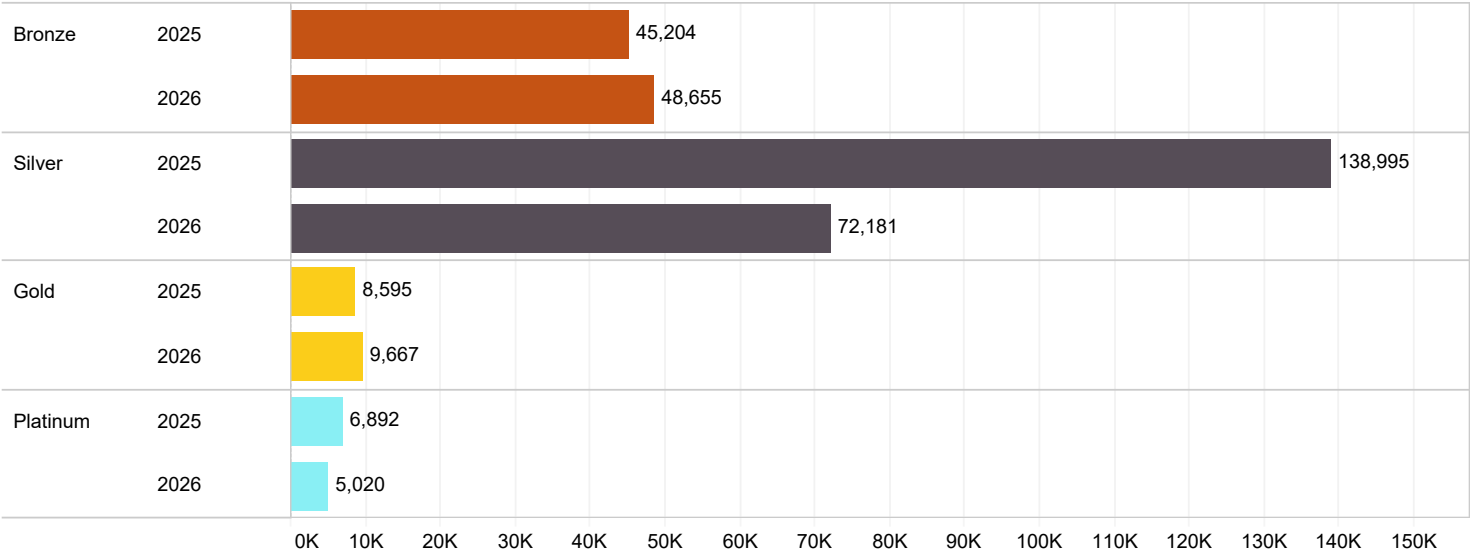
Age Bracket

Income Levels

Race/Ethnicity

Rating Regions

Financial Details



Race & Ethnicity

Race/Ethnicity is a roll-up dimension that combines three consumer application questions on race and ethnicity, such that a consumer who reports a Latino, Hispanic, or Spanish origin is counted as "Latino" in Race/Ethnicity.

HIGHLIGHTS FOR WEEK 9

The distribution of new enrollees is largely similar to this time last year. Latinos comprise a slightly smaller share (24% vs 26%) compared to last year, while white enrollees comprise a slightly larger share (25% vs 24%).

Enrollment by Year					% Difference
	2025		2026		
	Counts	Share (%)	Counts	Share (%)	
Asian and Pacific Islander	37,788	19%	28,545	21%	-24%
Black or African American	5,811	3%	4,017	3%	-31%
Latino	52,582	26%	33,002	24%	-37%
Other	16,318	8%	12,127	9%	-26%
White	48,452	24%	34,493	25%	-29%
Nonrespondent	40,950	20%	25,774	19%	-37%
Grand Total	201,901	100%	137,958	100%	-32%

Enrollment Type

New Sign-Ups

Race/Ethnicity

Asian and Pacific Islander

Black or African American

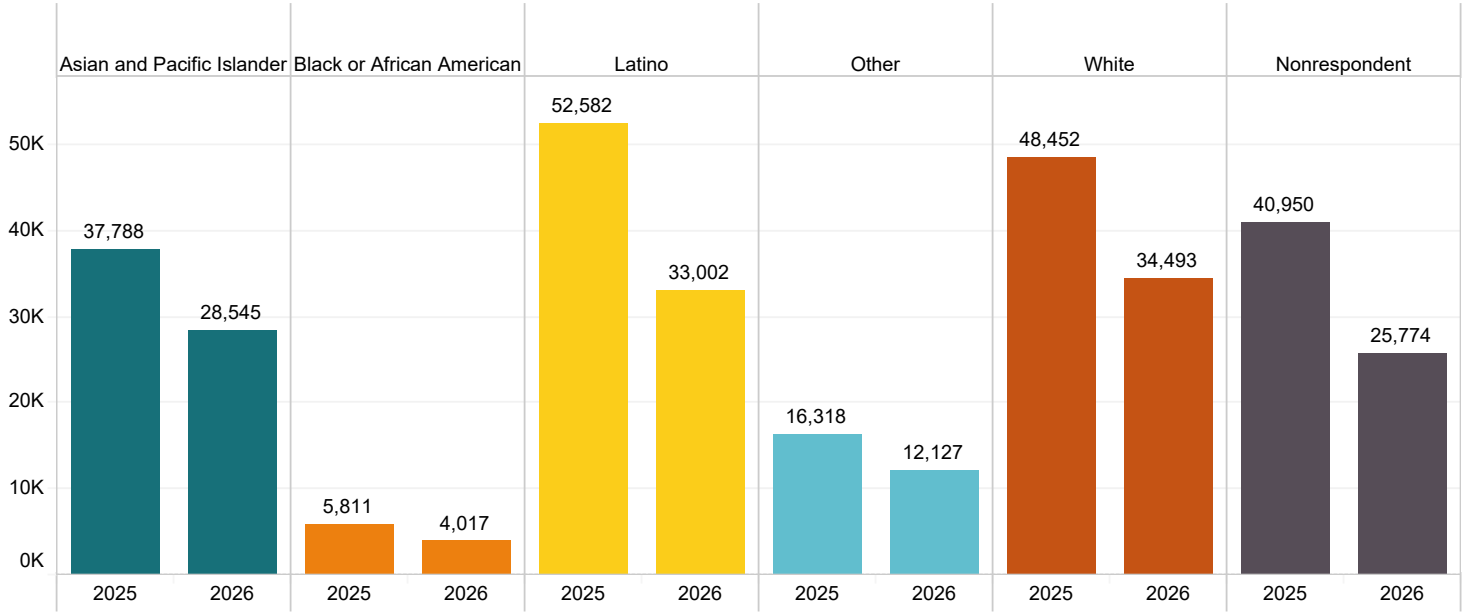
Latino

Other

White

Nonrespondent

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Rating Regions

Rating Regions are geographically defined areas used to determine health plan offerings and premium rates for Covered California enrollees. Each region groups together counties or zip codes. Premiums for health coverage vary by rating region, meaning individuals within the same health plan may pay different premiums depending on the rating region in which they live.

HIGHLIGHTS FOR WEEK 9

Enrollment by rating region is consistent with this time last year.

Enrollment by Year					% Change	Enrollment Type New Sign-Ups
	2025		2026			
	Counts	Share (%)	Counts	Share (%)		
01 - Northern counties	6,078	3%	3,922	3%	-35%	Jump to Section:
02 - North Bay counties	6,343	3%	4,343	3%	-32%	
03 - Sacramento Valley	11,602	6%	8,553	6%	-26%	Summary
04 - San Francisco County	4,468	2%	3,282	2%	-27%	Income Levels
05 - Contra Costa County	5,910	3%	4,221	3%	-29%	Plan Levels
06 - Alameda County	8,632	4%	6,551	5%	-24%	Race & Ethnicity
07 - Santa Clara County	9,419	5%	7,203	5%	-24%	Age Brackets
08 - San Mateo County	3,784	2%	2,704	2%	-29%	Financial Details
09 - Monterey Coast	3,842	2%	2,287	2%	-40%	
10 - San Joaquin Valley	9,175	5%	6,611	5%	-28%	
11 - Central San Joaquin	6,269	3%	4,320	3%	-31%	
12 - Central Coast	7,560	4%	4,907	4%	-35%	
13 - Eastern counties	1,083	1%	637	0%	-41%	
14 - Kern County	3,328	2%	1,990	1%	-40%	
15 - Los Angeles County, partial	24,722	12%	16,648	12%	-33%	
16 - Los Angeles County, partial	31,882	16%	21,068	15%	-34%	
17 - Inland Empire	21,166	10%	13,914	10%	-34%	
18 - Orange County	18,730	9%	13,059	9%	-30%	
19 - San Diego County	17,908	9%	11,738	9%	-34%	
Grand Total	201,901	100%	137,958	100%	-32%	

Financial Details

The tables below provide details on monthly consumer premium costs and the level of federal assistance that consumers receive. The 'Dimensions' menu on the right will allow viewing of premium costs by various consumer attributes (income, age, etc.).

With the expiration of enhanced premium tax credits at the end of the 2025 plan year, consumer premium costs are expected to increase for many consumers. Middle income consumers (those earning over 400% of the federal poverty level), will not receive any federal financial assistance in 2026 without the enhanced tax credits. In 2026, 400% FPL is equivalent to \$62,600 for an individual and \$128,600 for a family of four.

Consumers earning under 165% FPL (\$25,823 for an individual or \$53,048 for a family of four) are eligible for California premium subsidies (data not shown), limiting the extent to which their plan costs will increase in 2026.

HIGHLIGHTS FOR WEEK 9

Net premium costs for middle-income consumers have increased substantially, from an average of \$404 per member per month to \$759 per member per month.

Enrollment Type
All

Dimensions
Income Levels (FPL)

Average Premiums and Financial Assistance						
	Average Monthly Premium Costs (Gross)		Average Monthly Consumer Premium Costs with Federal & State Tax Credits Applied (Net)		Average Monthly Federal Advanced Premium Tax Credits (APTCs)	
	2025	2026	2025	2026	2025	2026
150% FPL or Less	\$694	\$740	\$60	\$50	\$636	\$648
150% to 200% FPL	\$682	\$732	\$82	\$121	\$632	\$620
200% to 250% FPL	\$713	\$770	\$121	\$200	\$621	\$591
250% to 400% FPL	\$675	\$734	\$213	\$285	\$492	\$482
400% to 600% FPL	\$738	\$759	\$404	\$759	\$410	
600% FPL or More	\$803	\$839	\$617	\$839	\$369	
Unsubsidized	\$639	\$695	\$639	\$695		
Grand Total	\$694	\$744	\$200	\$270	\$568	\$578

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