



Membership Dashboard

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New Effectuations

Covered California's Membership dashboard summarizes monthly trends in effectuated health plan enrollments. Effectuated enrollments include consumers who have paid their first month's premium following plan selection; this is also referred to as "active health coverage". Data is refreshed monthly and includes counts of effectuated consumers as of the date of publication. However, termination data may take up to three months to settle, so enrollment counts will be refreshed with each monthly publication.

New Effectuations January 2026



Ever Covered In Year

2025	2,546,000
2024	2,383,000
2023	2,158,000
2022	2,148,000
2021	2,128,000
2020	1,938,000
2019	1,680,000

Year
Multiple values

Month
All

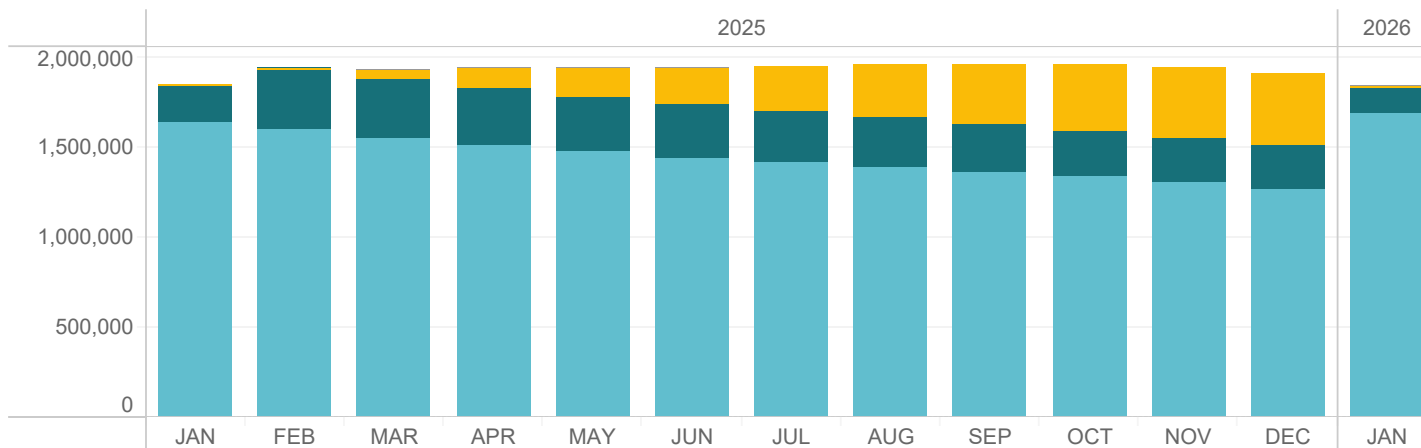
Filter Options

All

Monthly Enrollments by Cohort

The chart below summarizes counts of monthly effectuated enrollees based on the timing of their initial enrollment. For example, a new enrollee who effectuated during Open Enrollment in January will continue to appear in the Open Enrollment cohort until that enrollment is terminated, or until the plan year ends. In January 2026, 1,839,000 enrollees had effectuated coverage compared to 1,852,000 in January 2025.

Enrollee Cohort
■ SPECIAL ENROLLME..
■ OPEN ENROLLMENT
■ RENEWAL



Data as of 4/9/2026



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Membership Stats by Month

Effectuated enrollees include consumers who have paid their first month's premium following plan selection. Terminating enrollees include consumers who have active health coverage and choose not to continue their coverage in the upcoming month. Terminating enrollees are categorized based on the month of their last day of active coverage (e.g. a consumer with a coverage end date of February 28th who has no subsequent effectuated plan in March will be counted as "Terminated" in February).

Key Highlight: 150,000 new effectuations took place in January 2026, a 34% decrease from January 2025. While prior years show 4%-5% of effectuated enrollees terminating in January, this year's rate has risen to 8%.

Year
Multiple values

Month
Multiple values

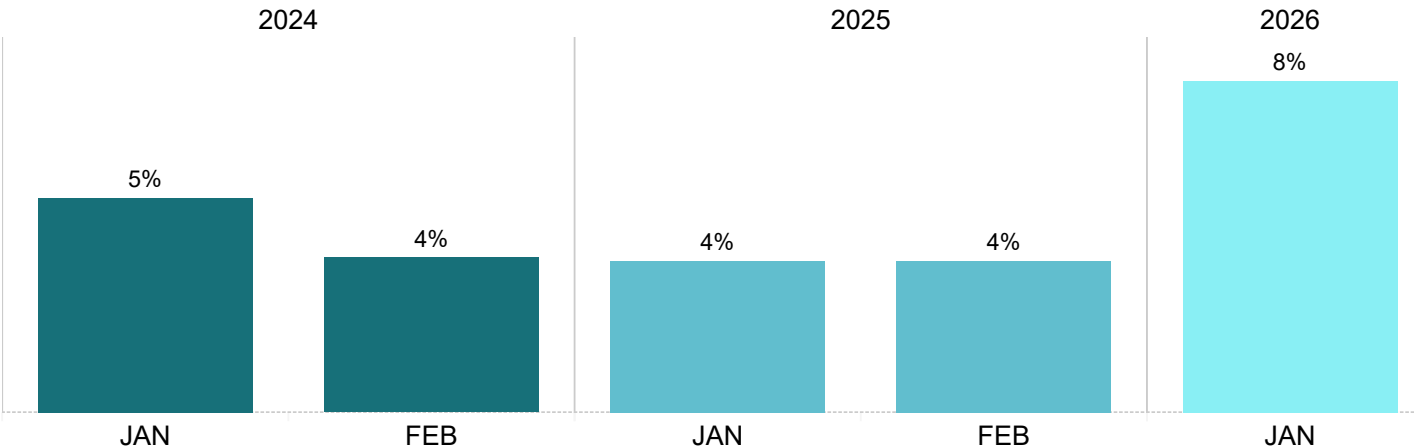
Filter Options

	2024		2025		2026
	JAN	FEB	JAN	FEB	JAN
Effectuated Enrollees	1,685,000	1,739,000	1,852,000	1,936,000	1,839,000
New Effectuations	191,000	141,000	227,000	153,000	150,000
Terminating Enrollees	87,000	65,000	68,000	71,000	147,000
Termination Rate	5%	4%	4%	4%	8%

All

Termination Rates

Monthly termination rates typically hover between 3-4% throughout the coverage year, except for December. Most consumers who do not renew their health coverage for the next plan year will end their coverage as of December 31st of the current plan year, causing an increase in termination rates.



Data as of 4/9/2026



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Inflow and Outflow of Effectuated Enrollees

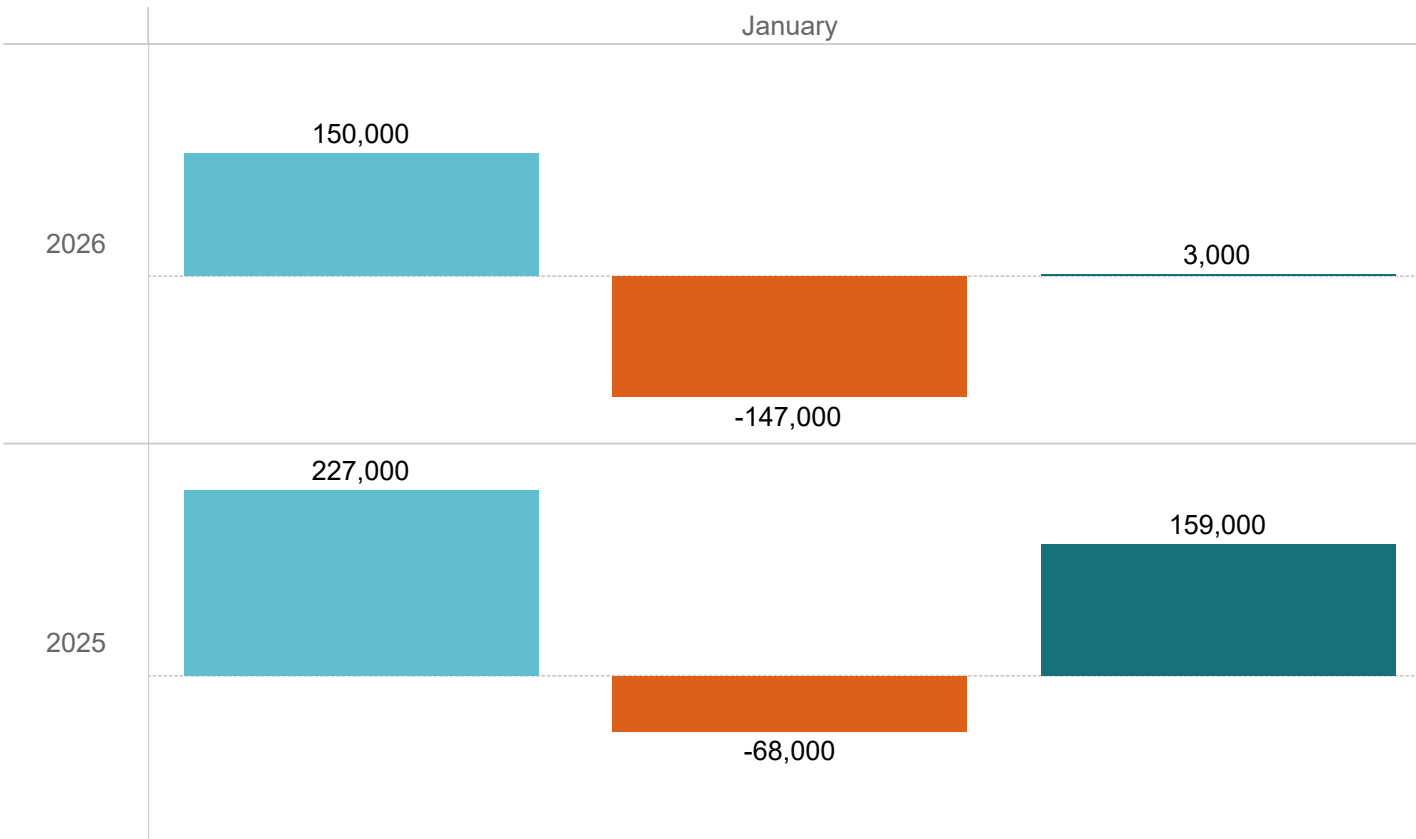
The chart below shows the monthly in and outflow of enrollees who newly effectuate (i.e. they did not have active health coverage in the prior month) and terminating enrollees who are ending their coverage in the given month. The data reflects counts at time of publication; termination data may take up to three months to fully settle.

Key Highlight: While the prior year shows a net change of 150k+ enrollees, January 2026 shows only a 3k net change due to an increase in terminations.

Year
Multiple values

Month
JAN

Filter Options



■ New Effectuations
 ■ Terminating Enrollees
 ■ Net Change

Data as of 4/9/2026



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New Effectuations

Termination Details

The table below summarizes counts of monthly enrollees terminating coverage and their associated termination rates. These enrollees had active health coverage in the month shown and do not have a record of active health coverage in the following month. The termination rate is the share of terminating enrollees in a coverage month out of all enrollees with active health coverage. Make a selection below to see termination details by an available demographic.

Key Highlight - Race/Ethnicity: Compared to January 2025, January 2026 shows increased termination rates among Latino enrollees (11% vs 4%) and Black or African American enrollees (15% vs 5%).

Selection
Race/Ethnicity

Year
Multiple values

Month
Multiple values

Selection	2025				2026	
	JAN		FEB		JAN	
	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate
American Indian or Alaska Native	200	5%	200	5%	500	12%
Asian American	11,000	3%	11,000	3%	20,000	5%
Black or African American	2,000	5%	2,800	7%	5,800	15%
Latino	19,000	4%	21,000	4%	51,000	11%
Multiple Races	1,700	4%	1,800	4%	3,900	8%
Native Hawaiian or Other Pacific Islander	80	6%	100	6%	200	13%
Other	3,900	4%	3,800	3%	7,400	7%
Unavailable	13,000	4%	13,000	4%	24,000	7%
White	17,000	3%	18,000	4%	34,000	7%
Grand Total	67,880	4%	71,700	4%	146,800	8%



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New Effectuation Details

The table below summarizes counts of monthly enrollees effectuating coverage in a given month. These enrollees have active health coverage in the current month and did not have active health coverage in the prior month. This includes individuals who are effectuating for the first time in a coverage year as well as individuals who previously had an effectuated health plan and are returning after a gap in coverage. Make a selection below to see new effectuation details by an available demographic.

Key Highlight - FPL Bracket: New effectuations by middle income consumers (those earning more than 400% of the Federal Poverty Level) decreased 61% compared to January 2025 (12,000 vs 31,000). Without the extension of federal premium tax credits, these consumers do not receive financial assistance to lower the cost of their monthly premium.

Selection
Race/Ethnicity

Year
Multiple values

Month
Multiple values

Selection	2025				2026	
	JAN		FEB		JAN	
	New Effectuations	Share of Total	New Effectuations	Share of Total	New Effectuations	Share of Total
American Indian or Alaska Native	400	0%	400	0%	300	0%
Asian American	43,000	19%	24,000	16%	32,000	21%
Black or African American	6,500	3%	4,700	3%	3,900	3%
Latino	61,000	27%	47,000	31%	36,000	24%
Multiple Races	5,800	3%	4,100	3%	4,400	3%
Native Hawaiian or Other Pacific Islander	200	0%	200	0%	100	0%
Other	13,000	6%	8,300	5%	8,800	6%
Unavailable	44,000	19%	28,000	18%	27,000	18%
White	54,000	24%	36,000	24%	37,000	25%
Grand Total	227,900	100%	152,700	100%	149,500	100%