Membership Dashboard

Summary | Monthly Stats | Monthly Flow | Termination Details | 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 April 2026

51,000

Covered Lives in April

2026	1,770,000
2025	1,938,000
2024	1,741,000
2023	1,670,000
2022	1,705,000
2021	1,554,000
2020	1,507,000
2019	1,376,000

Year
Multiple values

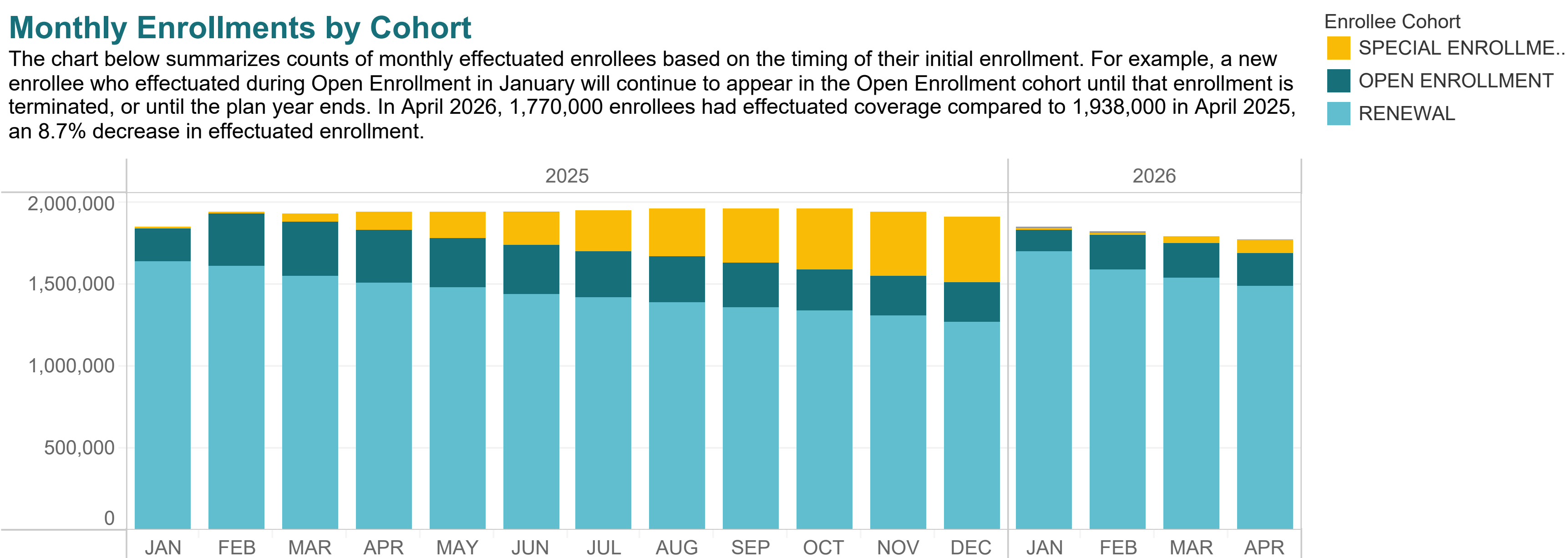
Month
All

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 April 2026, 1,770,000 enrollees had effectuated coverage compared to 1,938,000 in April 2025, an 8.7% decrease in effectuated enrollment.



Data as of 7/9/2026

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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).

Year
Multiple values

Month
Multiple values

Filter Options

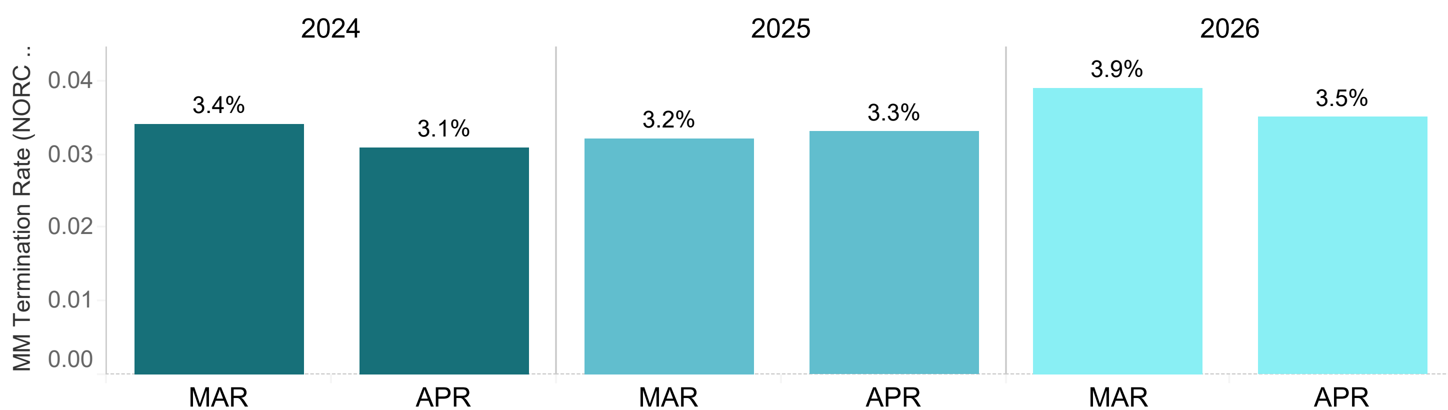
All

Key Highlight: 51,000 new effectuations took place in April 2026, a 25% decrease from April 2025. The overall termination rate in April is slightly higher than last year at 3.5%, compared to 3.3% in 2025.

	2024		2025		2026	
	MAR	APR	MAR	APR	MAR	APR
Effectuated Enrollees	1,730,000	1,741,000	1,931,000	1,938,000	1,789,000	1,770,000
New Effectuations	55,000	69,000	66,000	68,000	48,000	51,000
Terminating Enrollees	58,000	54,000	62,000	64,000	70,000	62,000
Termination Rate	3.4%	3.1%	3.2%	3.3%	3.9%	3.5%

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 7/9/2026

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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.

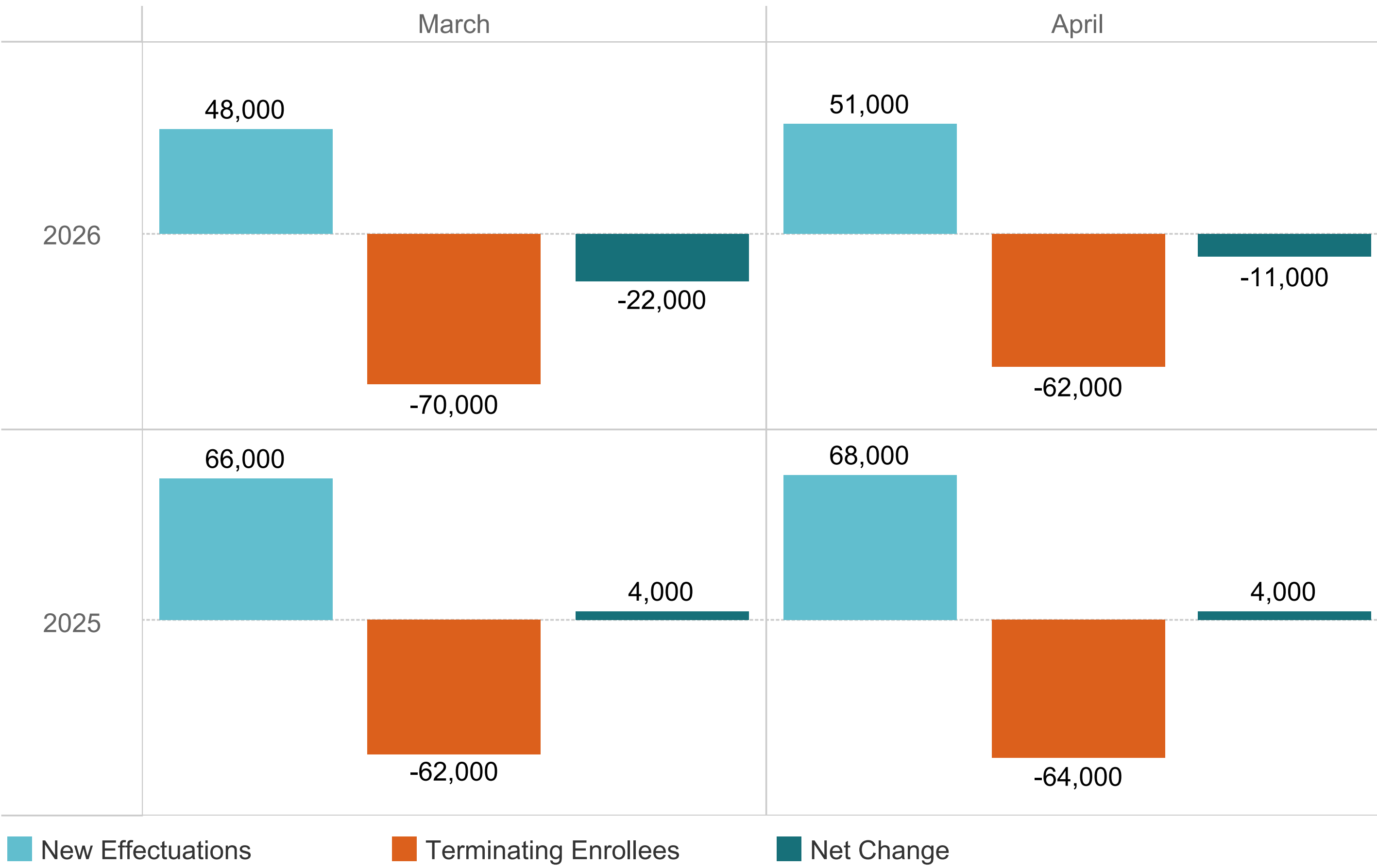
Key Highlight: While April 2026 and April 2025 saw similar volumes of terminations, fewer new effectuations resulted in a net loss of 11,000 enrollments in April 2026 compared to a 4,000 enrollment net gain in April 2025.

Year
Multiple values

Month
Multiple values

Filter Options

All



Data as of 7/9/2026

Membership Dashboard

Summary | Monthly Stats | Monthly Flow | Termination Details | 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: In April 2026, termination rates among Black or African American and Latino enrollees have increased slightly compared to the same month in prior years.

Selection	Year	Month
Race/Ethnicity	Multiple values	APR

	2024 APR		2025 APR		2026 APR	
Selection	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate
American Indian or Alaska Native	100	3.0%	200	3.6%	100	4.0%
Asian American	9,500	2.7%	12,000	3.0%	11,000	2.8%
Black or African American	1,500	4.3%	2,100	4.9%	2,000	5.7%
Latino	15,000	3.7%	19,000	4.0%	18,000	4.4%
Multiple Races	1,300	3.2%	1,500	3.3%	1,700	4.0%
Native Hawaiian or Other Pacific Islander	70	5.0%	60	4.0%	70	5.0%
Other	3,300	3.1%	3,600	3.2%	3,700	3.5%
Unavailable	11,000	3.1%	11,000	3.2%	11,000	3.4%
White	13,000	2.8%	15,000	2.9%	15,000	3.2%
Grand Total	54,770	3.1%	64,460	3.3%	62,570	3.5%

Data as of 7/9/2026

Membership Dashboard

Summary | Monthly Stats | Monthly Flow | Termination Details | New Effectuations

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 51% compared to April 2025 (3,600 vs 7,300). Without the extension of federal premium tax credits, these consumers do not receive financial assistance to lower the cost of their monthly premium.

Selection: FPL Bracket

Year: Multiple values

Month: APR

	2024 APR		2025 APR		2026 APR	
	New Effectuations	Share of Total	New Effectuations	Share of Total	New Effectuations	Share of Total
150% FPL or less	7,200	10%	8,800	13%	8,300	16%
150% FPL to 200% FPL	21,000	30%	22,000	32%	16,000	31%
200% FPL to 250% FPL	13,000	19%	11,000	16%	6,900	14%
250% FPL to 400% FPL	17,000	25%	17,000	25%	12,000	24%
400% FPL or greater	7,400	11%	7,300	11%	3,600	7%
FPL Unavailable	4,400	6%	3,000	4%	3,500	7%
Grand Total	70,000	100%	69,100	100%	50,300	100%

Data as of 7/9/2026