Membership Dashboard

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 August 2026

47,500

Covered Lives in August

2026	1,750,000
2025	1,958,000
2024	1,787,000
2023	1,664,000
2022	1,693,000
2021	1,640,000
2020	1,555,000
2019	1,325,000

Year
Multiple values

Month
All

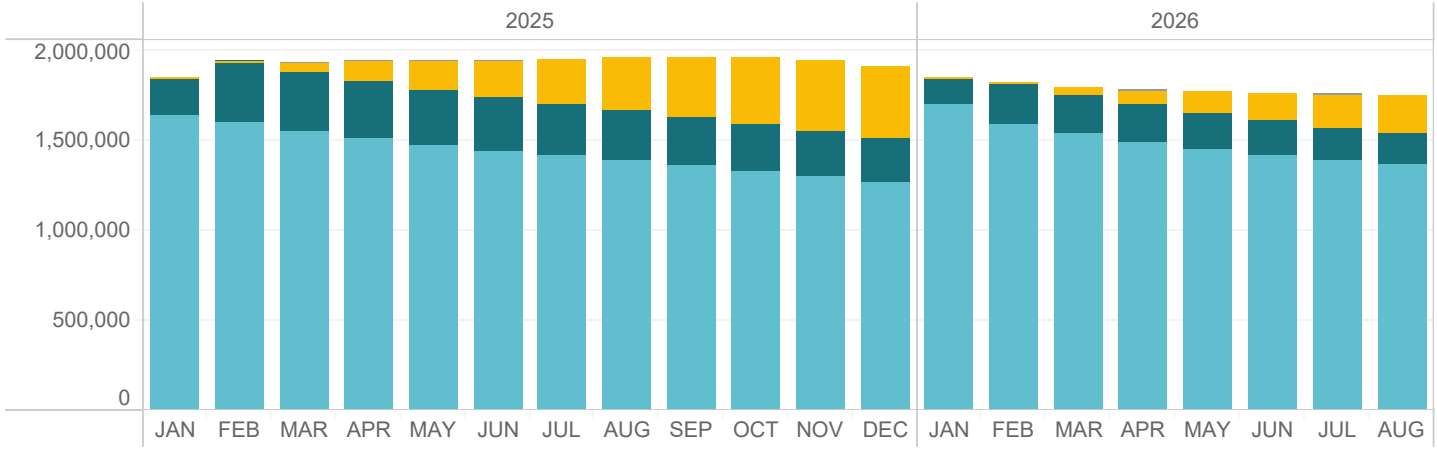
Filter Options

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 August 2026, 1,750,000 enrollees had effectuated coverage compared to 1,958,000 in August 2025, an almost 11% decrease in effectuated enrollment.

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



Data as of 11/12/2026

Membership Dashboard

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

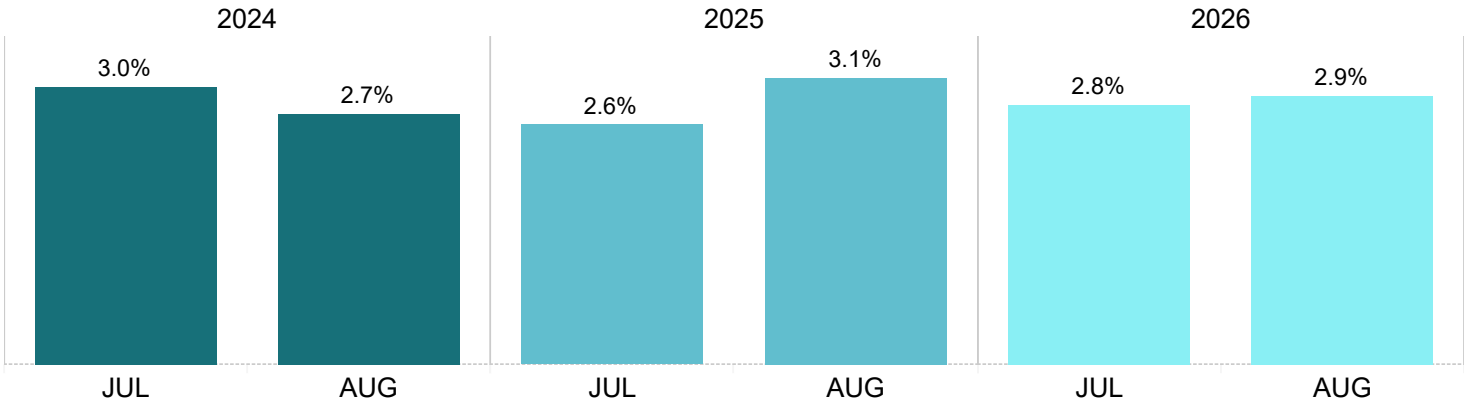
All

Key Highlight: 47,500 new effectuations took place in August 2026, a 23% decrease from August 2025. The overall termination rate in August is slightly lower than the prior year at 2.9%, compared to 3.1% in 2025.

	2024		2025		2026	
	JUL	AUG	JUL	AUG	JUL	AUG
Effectuated Enrollees	1,778,000	1,787,000	1,947,000	1,958,000	1,753,000	1,750,000
New Effectuations	60,000	62,500	61,000	62,000	46,500	47,500
Terminating Enrollees	53,500	48,500	51,000	60,000	49,500	50,500
Termination Rate	3.0%	2.7%	2.6%	3.1%	2.8%	2.9%

Termination Rates

Monthly termination rates typically hover between 2-4% 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 11/12/2026

Membership Dashboard

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.

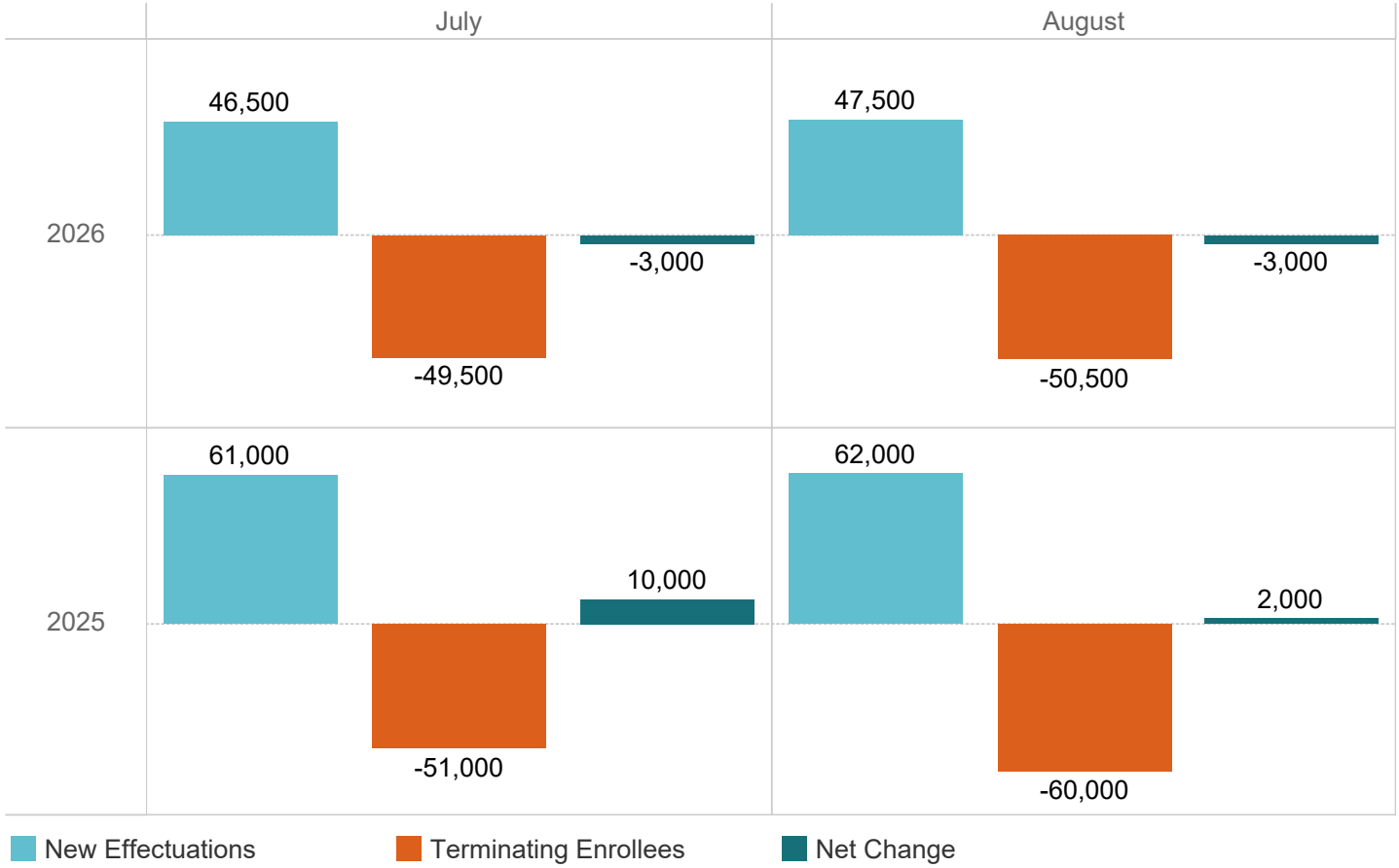
Key Highlight: While August 2026 saw a slightly lower termination rate than the prior year, fewer new effectuations resulted in a net loss of 3,000 enrollments compared to a 2,000 enrollment net gain in August 2025.

Year
Multiple values

Month
Multiple values

Filter Options

All



Data as of 11/12/2026

Membership Dashboard

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 - FPL Bracket: Termination rates in August 2026 are largely consistent with the prior year, with a slight decrease among enrollees 150% FPL or less (2.5% vs 3.4%).

Selection	Year	Month
FPL Bracket	Multiple values	AUG

	2024 AUG		2025 AUG		2026 AUG	
Selection	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate
150% FPL or less	7,300	3.0%	8,800	3.4%	6,900	2.5%
150% FPL to 200% FPL	11,500	2.5%	16,500	2.9%	14,000	2.9%
200% FPL to 250% FPL	7,600	2.6%	9,000	3.2%	7,700	3.2%
250% FPL to 400% FPL	12,500	2.6%	16,000	3.1%	14,000	2.9%
400% FPL or greater	6,300	2.7%	6,700	2.7%	5,200	2.7%
FPL Unavailable	3,500	3.9%	2,900	3.3%	3,000	3.3%
Grand Total	48,700	2.7%	59,900	3.1%	50,800	2.9%

Data as of 11/12/2026

Membership Dashboard

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 52% compared to August 2025 (4,300 vs 9,000). Without the extension of federal premium tax credits, these consumers do not receive financial assistance to lower the cost of their monthly premium.

Selection
FPL Bracket

Year
Multiple values

Month
AUG

	2024 AUG		2025 AUG		2026 AUG	
	New Effectuations	Share of Total	New Effectuations	Share of Total	New Effectuations	Share of Total
150% FPL or less	8,400	13%	8,800	14%	7,400	16%
150% FPL to 200% FPL	18,000	29%	17,500	28%	14,000	29%
200% FPL to 250% FPL	10,500	17%	8,400	14%	6,000	13%
250% FPL to 400% FPL	14,500	23%	15,000	24%	11,000	23%
400% FPL or greater	7,500	12%	9,000	15%	4,300	9%
FPL Unavailable	4,100	7%	3,300	5%	4,500	9%
Grand Total	63,000	100%	62,000	100%	47,200	100%

Data as of 11/12/2026