



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 July 2026



Covered Lives in July

2026	1,757,000
2025	1,948,000
2024	1,778,000
2023	1,664,000
2022	1,698,000
2021	1,612,000
2020	1,542,000
2019	1,337,000

Year
Multiple values

Month
All

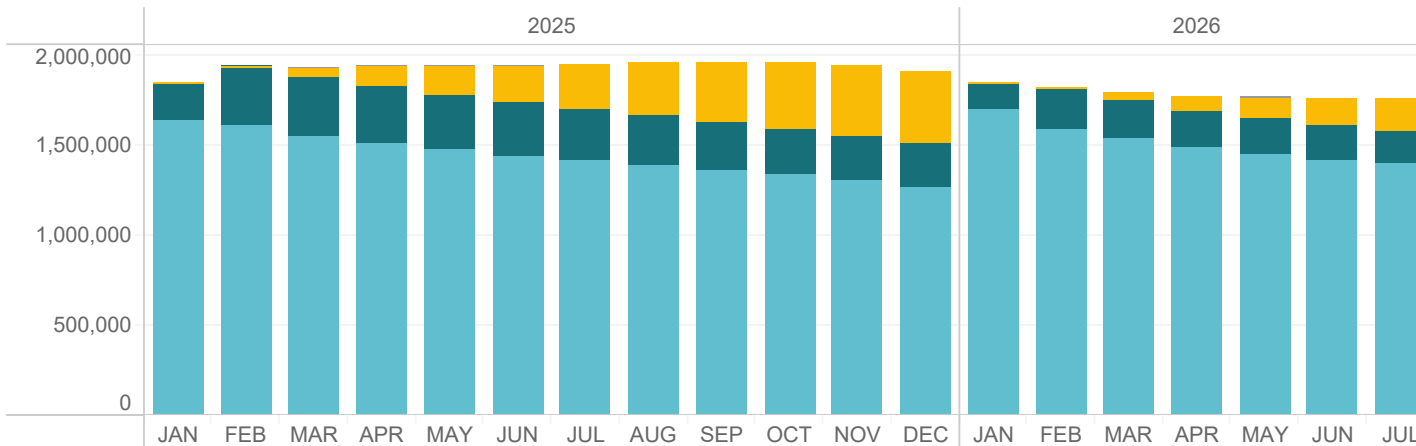
Filter Options

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 July 2026, 1,757,000 enrollees had effectuated coverage compared to 1,948,000 in July 2025, a 10% decrease in effectuated enrollment.

Enrollee Cohort
SPECIAL ENROLLME..
OPEN ENROLLMENT
RENEWAL



Data as of 10/13/2026



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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

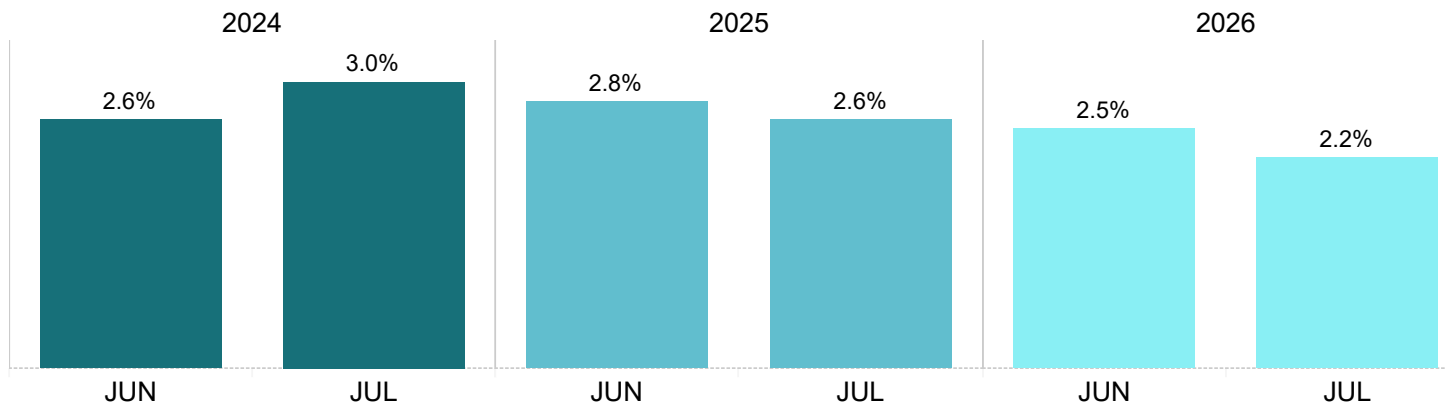
Key Highlight: 46,000 new effectuations took place in July 2026, a 25% decrease from July 2025. However, the overall termination rate in July is slightly lower than the prior year at 2.2%, compared to 2.6% in 2025.

All

	2024		2025		2026	
	JUN	JUL	JUN	JUL	JUN	JUL
Effectuated Enrollees	1,764,000	1,778,000	1,941,000	1,948,000	1,755,000	1,757,000
New Effectuations	65,000	60,000	63,000	61,000	45,000	46,000
Terminating Enrollees	46,000	53,000	54,000	51,000	44,000	39,000
Termination Rate	2.6%	3.0%	2.8%	2.6%	2.5%	2.2%

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 10/13/2026



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Inflow and Outflow of Effectuated Enrollees

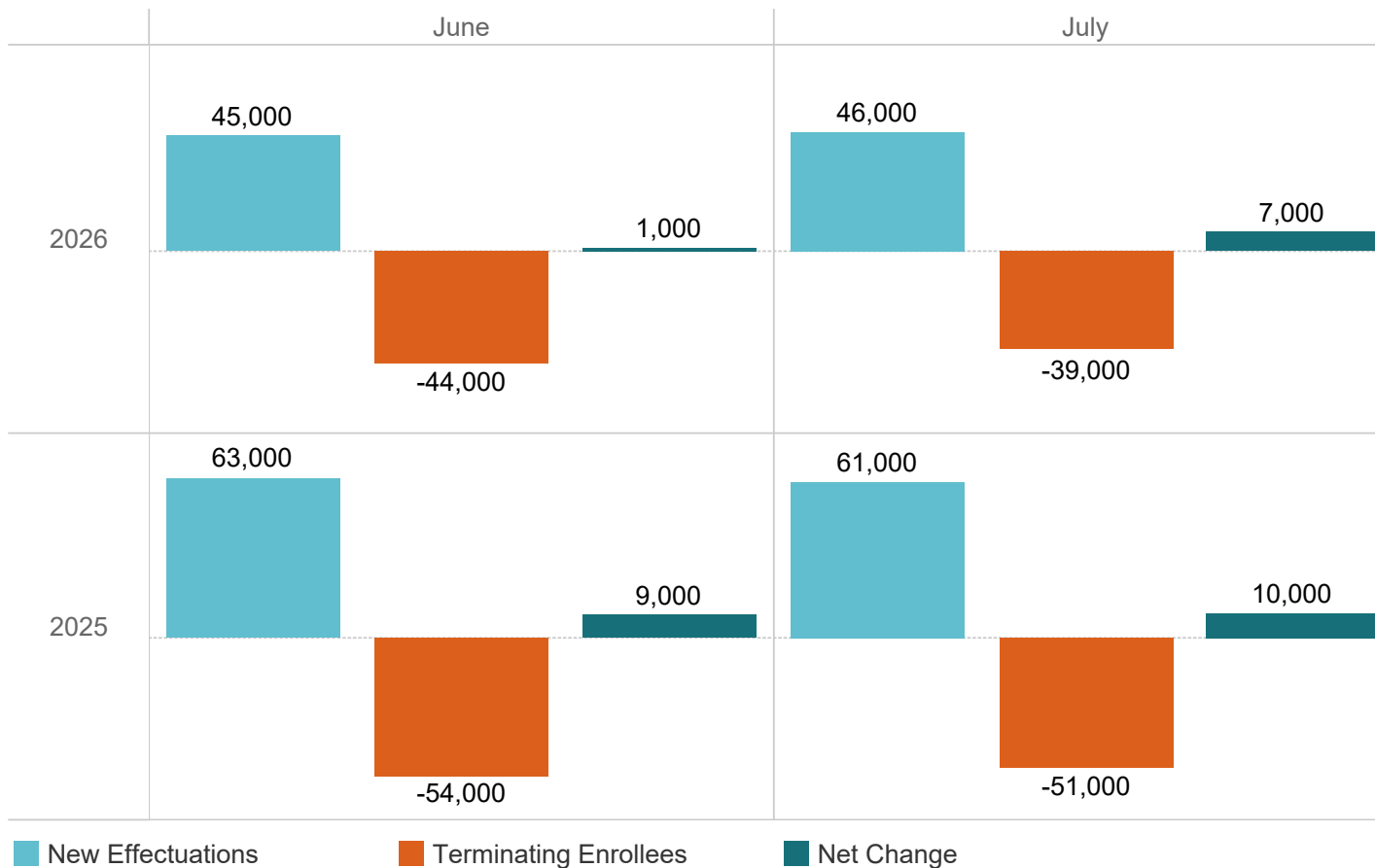
The chart below shows the monthly in and outflow of enrollees who newly effectuate (i.e. they did not have active health coverage in the prior month) and terminating enrollees who are ending their coverage in the given month. The data reflects counts at time of publication; termination data may take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

Key Highlight: While July 2026 saw a slightly lower termination rate than the prior year, fewer new effectuations resulted in a net gain of 7,000 enrollments compared to a 10,000 enrollment net gain in July 2025.

Year
Multiple values

Month
Multiple values

Filter Options



Data as of 10/13/2026



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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: In July 2026, the slight decrease in termination rate compared to the prior year occurred across almost all FPL brackets, except 400% FPL or greater. Without 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
JUL

Selection	2024 JUL		2025 JUL		2026 JUL	
	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate	Terminating Enrollees	Termination Rate
150% FPL or less	7,900	3.3%	8,700	3.4%	6,300	2.3%
150% FPL to 200% FPL	13,000	2.8%	13,000	2.4%	9,700	2.0%
200% FPL to 250% FPL	8,800	3.0%	7,100	2.5%	5,300	2.2%
250% FPL to 400% FPL	14,000	2.9%	13,000	2.5%	9,500	2.0%
400% FPL or greater	6,400	2.8%	5,900	2.4%	5,400	2.8%
FPL Unavailable	3,900	4.3%	3,200	3.7%	3,300	3.8%
Grand Total	54,000	3.0%	50,900	2.6%	39,500	2.2%

Data as of 10/13/2026



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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 51% compared to July 2025 (4,100 vs 8,400). 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
JUL

	2024 JUL		2025 JUL		2026 JUL	
	New Effectuations	Share of Total	New Effectuations	Share of Total	New Effectuations	Share of Total
150% FPL or less	7,700	13%	8,100	13%	7,200	16%
150% FPL to 200% FPL	17,000	28%	18,000	30%	14,000	30%
200% FPL to 250% FPL	10,000	17%	8,600	14%	6,200	13%
250% FPL to 400% FPL	14,000	23%	15,000	25%	11,000	24%
400% FPL or greater	7,100	12%	8,400	14%	4,100	9%
FPL Unavailable	3,700	6%	2,900	5%	3,900	8%
Grand Total	59,500	100%	61,000	100%	46,400	100%

Data as of 10/13/2026