



## Covered California Open Enrollment & Renewal Dashboard

The Covered California Open Enrollment & Renewal Dashboard provides weekly snapshots of health plan enrollments for new and renewing consumers during the Open Enrollment Period. Enrollments are measured as counts of net health plan selections, or the count of consumers with an active or pending enrollment, excluding those consumers who have chosen a plan and subsequently cancelled that enrollment. Comparisons are available by age brackets, metal tier, and race/ethnicity, in addition to comparisons to the same point in time in the prior year.

While Open Enrollment for new consumers begins on November 1<sup>st</sup> each year, Covered California's renewal shopping period for the 2026 plan year was delayed two weeks compared to the 2025 renewal period. Early trends in renewal counts may be impacted due to this difference in renewal start dates.

### Field Definitions

| Enrollment Metrics                                            |                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| New Sign-Ups                                                  | Count of unique individuals who have selected a marketplace health plan, where the consumer did not have prior year marketplace health coverage on or after 11/1 of the previous plan year. Count does not include plans that were cancelled or terminated.                              |
| Renewals                                                      | Count of unique individuals who have selected a marketplace health plan, where the consumer had non-cancelled marketplace health coverage on or after 11/1 of the previous plan year. Count does not include plans that were cancelled or terminated.                                    |
| Active Renewals                                               | Count of unique "Renewals" consumers who shopped and actively made a plan selection for the following plan year.                                                                                                                                                                         |
| Passive Renewals                                              | Count of unique "Renewals" consumers who were automatically re-enrolled into a health plan for the following plan year.                                                                                                                                                                  |
| Total Enrollment                                              | Count of unique individuals with a health plan selection (New Sign-Ups + Renewals). Count does not include plans that were cancelled or terminated.                                                                                                                                      |
| Financial Details                                             |                                                                                                                                                                                                                                                                                          |
| Monthly Consumer Premium Costs (Gross)                        | The average per member per month (PMPM) premium for all consumers with a non-cancelled marketplace health plan selection, before the application of advanced premium tax credits (APTCs).                                                                                                |
| Monthly Consumer Premium Costs with Tax Credits Applied (Net) | The average per member per month (PMPM) premium for all consumers with a non-cancelled marketplace health plan selection, after the application of federal and state advanced premium tax credits (APTCs). Average includes all covered lives, including those who do not receive APTCs. |
| Monthly Federal Advanced Premium Tax Credits (APTCs)          | The average per member per month (PMPM) advance premium tax credit (APTC) for all consumers with a non-cancelled health plan selection, among those who are eligible and have elected to receive an APTC amount greater than \$0.                                                        |

| Enrollment Characteristics |                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Enrollment Type            | Categorical variable to segment between New Sign-ups and Renewing Consumers.                                                                                                                                                                                                                                                                                                     |
| Age Bracket                | Age represents the recorded age as of the health plan effective start date.                                                                                                                                                                                                                                                                                                      |
| Federal Poverty Level      | A consumer's household income as a percent of the federal poverty level (FPL).                                                                                                                                                                                                                                                                                                   |
| Plan Level                 | The level of coverage corresponding to a consumer's plan selection. A plan's metal tier is determined by its actuarial value, which is the percentage of total average health benefit costs that a plan covers.                                                                                                                                                                  |
| Race/Ethnicity             | A roll-up dimension that combines three 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.                                                                                                                                                                            |
| Rating Region              | 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. |

## Weekly Report Dates

Data within the dashboard is refreshed weekly, to correspond with Covered California's weekly submission of net plan selection counts to Centers for Medicare & Medicaid Services (CMS). Data snapshots are taken following each Saturday during the Open Enrollment Period.

The publication of Covered California's Open Enrollment & Renewals dashboard began on Week 3, and will be refreshed weekly throughout Open Enrollment. Weekly snapshots for the 2025 and 2026 Open Enrollment Period reflect net plan selection counts through the following dates:

| Snapshot Week | Date Range for 2025 OEP | Date Range for 2026 OEP |
|---------------|-------------------------|-------------------------|
| 1             | 11/01/24 – 11/02/24     | 11/01/25 – 11/01/25     |
| 2             | 11/01/24 – 11/09/24     | 11/01/25 – 11/08/25     |
| 3             | 11/01/24 – 11/16/24     | 11/01/25 – 11/15/25     |
| 4             | 11/01/24 – 11/23/24     | 11/01/24 – 11/22/25     |
| 5             | 11/01/24 – 11/30/24     | 11/01/25 – 11/29/25     |
| 6             | 11/01/24 – 12/07/24     | 11/01/25 – 12/06/25     |
| 7             | 11/01/24 – 12/14/24     | 11/01/25 – 12/13/25     |
| 8             | 11/01/24 – 12/21/24     | 11/01/25 – 12/20/25     |
| 9             | 11/01/24 – 12/28/24     | 11/01/25 – 12/27/25     |
| 10            | 11/01/24 – 01/04/25     | 11/01/25 – 01/03/26     |
| 11            | 11/01/24 – 01/11/25     | 11/01/25 – 01/10/26     |
| 12            | 11/01/24 – 01/18/25     | 11/01/25 – 01/17/26     |
| 13            | 11/01/24 – 01/25/25     | 11/01/25 – 01/24/26     |
| 14            | 11/01/24 – 01/31/25     | 11/01/25 – 01/31/26     |