# Enrollment Summary



California's Open Enrollment & Renewal dashboard reflects the count of consumers who have chosen a plan during the Open Enrollment & Renewal Period. The counts focus on consumers who have a current plan selection, excluding those who have cancelled their plan by the time of reporting. Consumers who are automatically renewed, but ultimately choose to end their coverage, may not immediately appear as cancelled due to delays in the timing of carrier transactions and payment grace periods.

All cells are rounded in accordance with data disclosure guidelines and as a result grand totals may differ slightly across tables. Values under 100 have been suppressed.

## HIGHLIGHTS FOR WEEK 1

As of Week 1, more than 12,000 consumers have newly enrolled in coverage, a 7% decrease from this time last year. 731,000 consumers have renewed their coverage, with 35% having actively selected a plan for the 2027 plan year.

| Counts of Enrolled Consumers | | | Change in Enrollment 2026 to 2027 |
|---|---|---|---|
| | 2026 | 2027 | % Change |
| New Sign-Ups | 13,500 | 12,500 | -7% |
| Renewing Consumers | 267,000 | 731,000 | 174% |
| **Grand Total** | **280,500** | **743,500** | **165%** |

As of November 7th, more than 743,000 consumers have enrolled in coverage for 2027. The majority of these enrollees are existing consumers who have renewed their coverage for 2027. Due to the timing of passive renewal batches, the comparison to 2026 renewals may fluctuate in the coming weeks.

## Comparing Types of Renewing Consumers

| | 2026 | | 2027 | |
|---|---|---|---|---|
| | Counts | Share of Total | Counts | Share of Total |
| Active Renewals | 255,000 | 96% | 253,000 | 35% |
| Passive Renewals | 12,000 | 4% | 477,000 | 65% |
| Grand Total | **267,000** | **100%** | **730,000** | **100%** |

Consumers enrolled in a marketplace plan have the option to actively shop and compare coverage for the following plan year. These active shoppers comprise 35% of renewals to date. Consumers who do not actively shop will have their coverage automatically renewed and are considered "passive renewals."

**Current snapshot: Week 1**
Plan year 2027 data through Week 1 as of 11/7/2026
Plan year 2026 data through Week 2 as of 11/8/2025

# Age Brackets



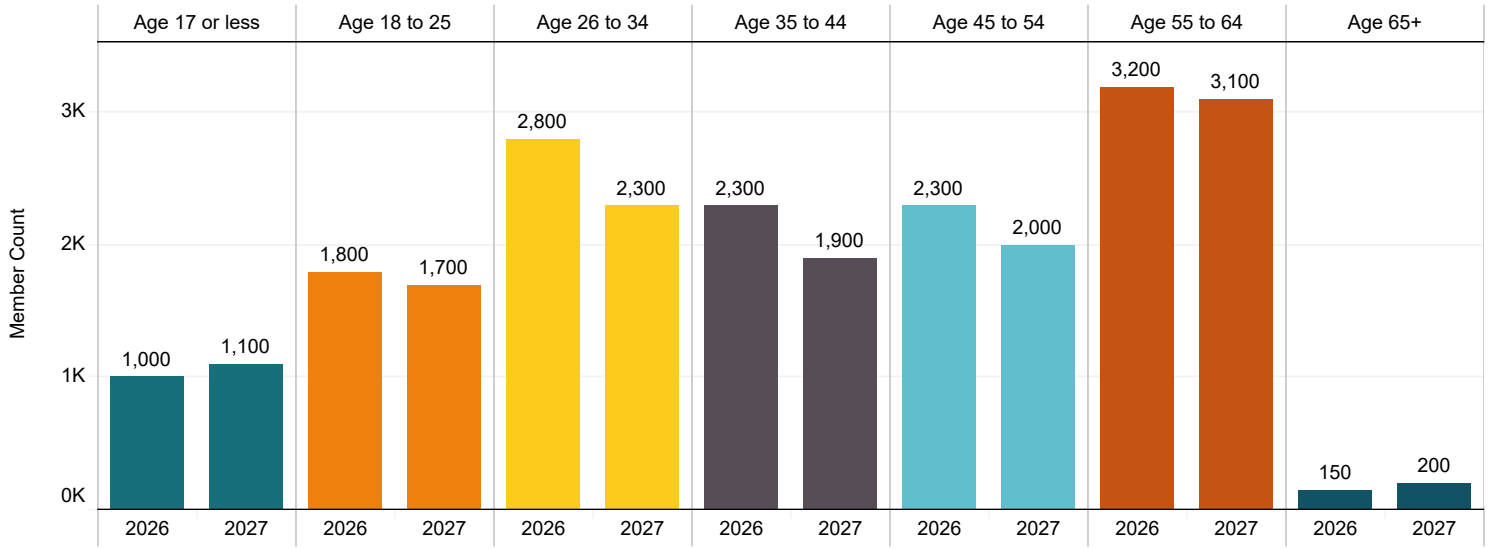
Age brackets represent the recorded age of enrollees as of the health plan effective start date.

## HIGHLIGHTS FOR WEEK 1

The age distribution of new enrollees is largely consistent to this time last year with some slight changes. Enrollees ages 26 to 34 have decreased from 21% in 2026 to 18% in 2027. Enrollees ages 55 to 64 make up the largest share of new enrollees as of week 1 in 2026 and 2027.

### Enrollment by Year

| | 2026 | | 2027 | | % Difference |
|---|---|---|---|---|---|
| | Counts | Share of Total | Counts | Share of Total | |
| Age 17 or less | 1,000 | 7% | 1,100 | 9% | 10% |
| Age 18 to 25 | 1,800 | 13% | 1,700 | 14% | -6% |
| Age 26 to 34 | 2,800 | 21% | 2,300 | 18% | -18% |
| Age 35 to 44 | 2,300 | 17% | 1,900 | 15% | -17% |
| Age 45 to 54 | 2,300 | 17% | 2,000 | 16% | -13% |
| Age 55 to 64 | 3,200 | 24% | 3,100 | 25% | -3% |
| Age 65+ | 150 | 1% | 200 | 2% | 33% |
| **Grand Total** | **13,550** | **100%** | **12,300** | **100%** | **-7%** |



# Income as a Share of the Federal Poverty Level (FPL)



An enrollee's household income is reported as a percentage of the Federal Poverty Level (FPL). Reporting income as a share of FPL allows for standardization across household sizes. Eligibility for tax credits and plans with greater out-of-pocket savings are determined by a consumer's share of FPL. Consumers with incomes over 400% of FPL lost eligibility for federal financial assistance in 2026.

## HIGHLIGHTS FOR WEEK 1

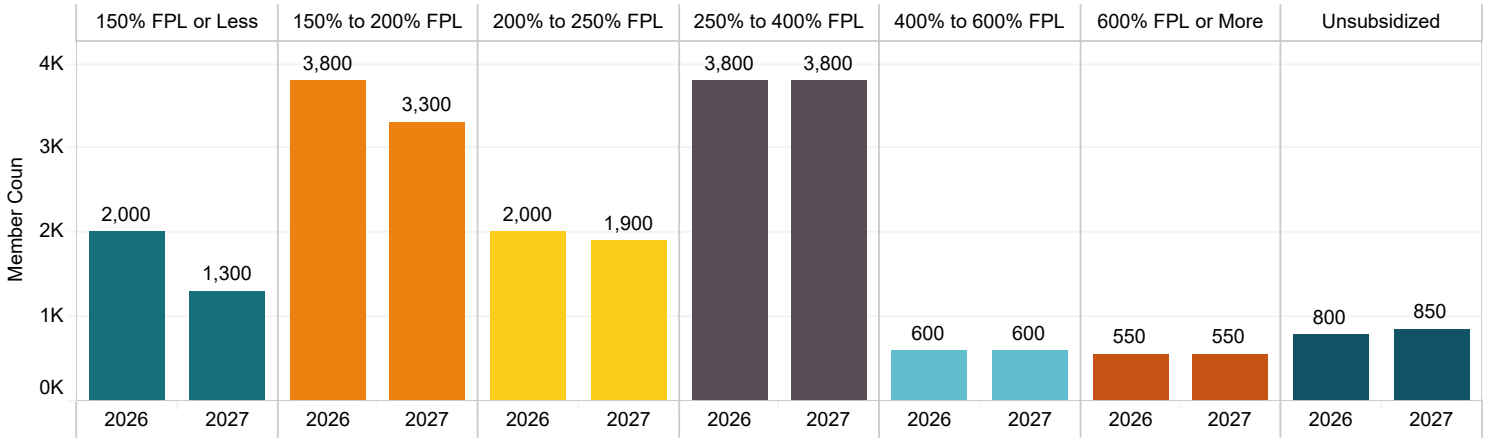
As of week 1, fewer new enrollees under 250% FPL have selected a 2027 health plan compared to 2026. New enrollees with an income of 150% FPL or less have decreased 35%. This trend will be monitored as Open Enrollment continues.

### Enrollment by Year

| | 2026 | | 2027 | | % Difference |
|---|---|---|---|---|---|
| | Counts | Share of Total | Counts | Share of Total | |
| 150% FPL or Less | 2,000 | 15% | 1,300 | 10% | -35% |
| 150% to 200% FPL | 3,800 | 28% | 3,300 | 26% | -13% |
| 200% to 250% FPL | 2,000 | 15% | 1,900 | 15% | -5% |
| 250% to 400% FPL | 3,800 | 28% | 3,800 | 30% | 0% |
| 400% to 600% FPL | 600 | 4% | 600 | 5% | 0% |
| 600% FPL or More | 550 | 4% | 550 | 4% | 0% |
| Unsubsidized | 800 | 6% | 850 | 7% | 6% |
| **Grand Total** | 13,550 | 100% | 12,300 | 100% | -7% |

Enrollment Type
New Sign-Ups

Income Level (FPL)
- 150% FPL or Less
- 150% to 200% FPL
- 200% to 250% FPL
- 250% to 400% FPL
- 400% to 600% FPL
- 600% FPL or More
- Unsubsidized




To see the latest income amounts for each FPL bracket, click here.

# Plan Levels



Marketplace plans are organized into standardized levels of coverage, known as metal tiers (Bronze, Silver, Gold, and Platinum). Each plan level is categorized by the average share of health care costs paid by the plan versus the consumer (or, the actuarial value). Bronze plans have the lowest monthly premium costs but with higher out-of-pocket expenses for consumers, while Platinum plans have the highest monthly premium costs but with lower out-of-pocket expenses.

## HIGHLIGHTS FOR WEEK 1

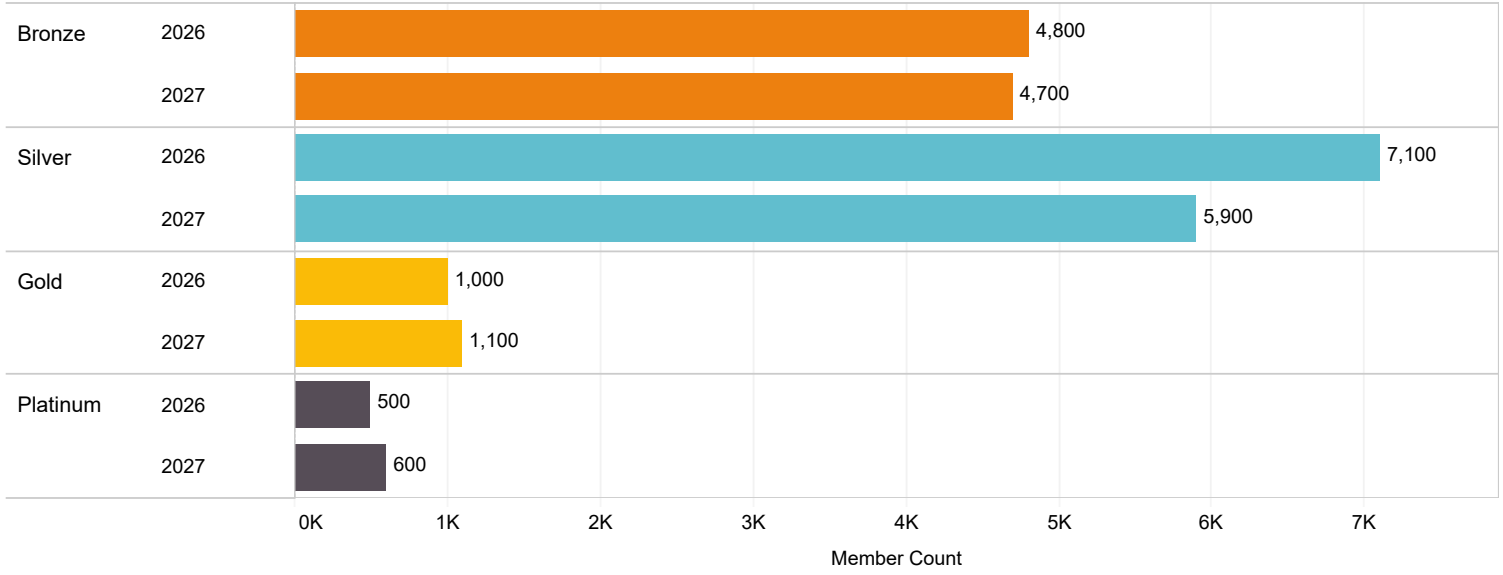
For the 2027 plan year, 47% of new consumers are enrolling in Silver plans, compared to more than half (53%) at this time last year.

### Enrollment by Year

| | 2026 | | 2027 | | % Difference |
|---|---|---|---|---|---|
| | Counts | Share of Total | Counts | Share of Total | |
| Minimum Coverage | 150 | 1% | | | -100% |
| Bronze | 4,800 | 36% | 4,700 | 38% | -2% |
| Silver | 7,100 | 53% | 5,900 | 47% | -17% |
| Gold | 1,000 | 7% | 1,100 | 9% | 10% |
| Platinum | 500 | 4% | 600 | 5% | 20% |
| Grand Total | **13,550** | **100%** | **12,300** | **100%** | **-7%** |

**Enrollment Type**
New Sign-Ups

Metal Level
- Bronze
- Silver
- Gold
- Platinum



# Race & Ethnicity



Race/Ethnicity is a roll-up dimension that combines three consumer 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. "Other" comprises all non-Latino selections other than "Black or African American", "White", "Native Hawaiian/Other Pacific Islander", or "Asian American" from the Race/Ethnicity dimension (including Multiple Races).

## HIGHLIGHTS FOR WEEK 1

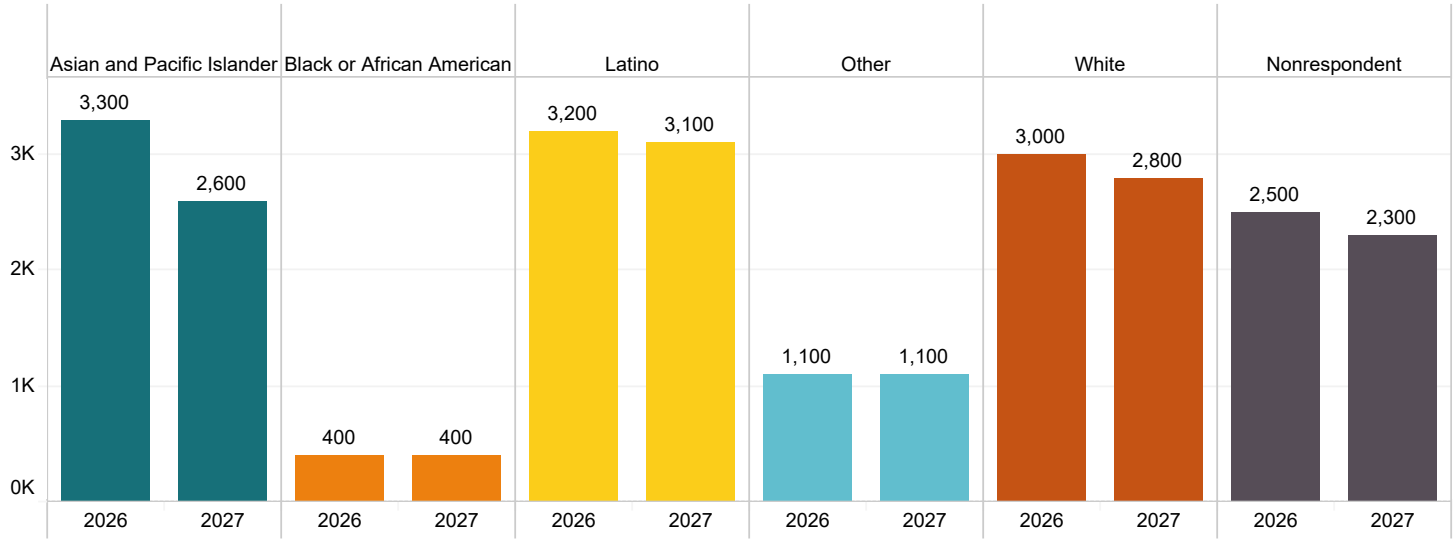
The distribution of new enrollees is largely similar to this time last year. Latinos comprise a slightly larger share (25% vs 24%) compared to last year, while Asian and Pacific Islander enrollees comprise a slightly smaller share (21% vs 24%).

## Enrollment by Year

| | 2026 | | 2027 | | % Difference |
|---|---|---|---|---|---|
| | Counts | Share of Total | Counts | Share of Total | |
| Asian and Pacific Islander | 3,300 | 24% | 2,600 | 21% | -21% |
| Black or African American | 400 | 3% | 400 | 3% | 0% |
| Latino | 3,200 | 24% | 3,100 | 25% | -3% |
| Other | 1,100 | 8% | 1,100 | 9% | 0% |
| White | 3,000 | 22% | 2,800 | 22% | -7% |
| Nonrespondent | 2,500 | 19% | 2,300 | 18% | -8% |
| Grand Total | **13,500** | **100%** | **12,300** | **100%** | **-7%** |

Enrollment Type
New Sign-Ups

**Race/Ethnicity**
- Asian and Pacific Isl..
- Black or African Am..
- Latino
- Other
- White
- Nonrespondent



# Rating Regions



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.

## HIGHLIGHTS FOR WEEK 1

Enrollment by rating region is largely consistent with this time last year.

**Enrollment Type**
New Sign-Ups

| Enrollment by Year | | | | | % Difference |
|---|---|---|---|---|---|
| | 2026 | | 2027 | | |
| | Counts | Share of Total | Counts | Share of Total | |
| 01 - Northern counties | 350 | 3% | 400 | 3% | 14% |
| 02 - North Bay counties | 450 | 3% | 400 | 3% | -11% |
| 03 - Sacramento Valley | 800 | 6% | 850 | 7% | 6% |
| 04 - San Francisco County | 300 | 2% | 250 | 2% | -17% |
| 05 - Contra Costa County | 400 | 3% | 400 | 3% | 0% |
| 06 - Alameda County | 700 | 5% | 700 | 6% | 0% |
| 07 - Santa Clara County | 750 | 6% | 600 | 5% | -20% |
| 08 - San Mateo County | 300 | 2% | 250 | 2% | -17% |
| 09 - Monterey Coast | 200 | 1% | 200 | 2% | 0% |
| 10 - San Joaquin Valley | 700 | 5% | 650 | 5% | -7% |
| 11 - Central San Joaquin | 450 | 3% | 350 | 3% | -22% |
| 12 - Central Coast | 450 | 3% | 450 | 4% | 0% |
| 13 - Eastern counties | | | | | |
| 14 - Kern County | 200 | 1% | 200 | 2% | 0% |
| 15 - Los Angeles County, partial | 1,800 | 13% | 1,400 | 11% | -22% |
| 16 - Los Angeles County, partial | 1,900 | 14% | 1,800 | 14% | -5% |
| 17 - Inland Empire | 1,300 | 10% | 1,300 | 10% | 0% |
| 18 - Orange County | 1,300 | 10% | 1,100 | 9% | -15% |
| 19 - San Diego County | 1,100 | 8% | 1,000 | 8% | -9% |
| **Grand Total** | **13,450** | **100%** | **12,300** | **100%** | **-7%** |

# Financial Details



The tables below provide details on monthly consumer premium costs and the level of federal assistance that consumers receive. The 'Dimensions' menu on the right will allow viewing of premium costs by various consumer attributes (income, age, etc.).

With the expiration of enhanced premium tax credits at the end of the 2025 plan year, consumer premium costs have increased for many consumers. Middle income consumers (those earning over 400% of the federal poverty level), did not receive any federal financial assistance in 2026 without the enhanced tax credits. This will continue into plan year 2027. In 2027, 400% FPL is equivalent to $63,840 for an individual and $132,000 for a family of four.

Starting in 2026, consumers earning under 165% FPL became eligible for California premium subsidies (data not shown), limiting the extent to which their plan costs increase.

## HIGHLIGHTS FOR WEEK 1

Net premium costs for new consumers between 150% to 400% FPL have decreased compared to the prior year, while net premium costs for middle-income consumers (400%-600% FPL) have increased from an average of $625 per member per month to $670 per member per month.

### Average Premiums and Financial Assistance

Enrollment Type
New Sign-Ups

Dimensions
Income Levels (FPL)

| | Average Monthly Premium Costs (Gross) | | Average Monthly Consumer Premium Costs with Federal & State Tax Credits Applied (Net) | | Average Monthly Federal Advanced Premium Tax Credits (APTC) | |
|---|---|---|---|---|---|---|
| | 2026 | 2027 | 2026 | 2027 | 2026 | 2027 |
| 150% FPL or Less | $697 | $843 | $24 | $42 | $619 | $749 |
| 150% to 200% FPL | $690 | $761 | $94 | $84 | $587 | $667 |
| 200% to 250% FPL | $707 | $776 | $173 | $168 | $561 | $640 |
| 250% to 400% FPL | $695 | $781 | $270 | $263 | $473 | $562 |
| 400% to 600% FPL | $625 | $670 | $625 | $670 | | |
| 600% FPL or More | $778 | $780 | $778 | $780 | | |
| Unsubsidized | $731 | $736 | $731 | $736 | | |
| Grand Total | $701 | $761 | $234 | $248 | $559 | $636 |