

Marketing, Outreach & Enrollment Assistance Advisory Group

August 26, 2025, Hybrid Meeting

In-person: The California Endowment

1000 Alameda St, Los Angeles, CA 90012

Virtual: [GoToWebinar](#)



Welcome

Virtual Attendees: Thank you for joining us. **The meeting will begin at 1:00pm PDT**
You will not hear any audio until we begin the meeting webinar.

WEBINAR HOUSEKEEPING: MEMBERS, PUBLIC & STAFF

Recording

- Today's hybrid meeting will be recorded and posted on the [Covered California Marketing, Outreach, and Enrollment Assistance Advisory Group](#) webpage

Participants

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+1 (415) 655-0052

Access Code:


812-929-445

Audio PIN:

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Webinar ID:

965-159-443

- Use the **computer audio** or **dial-in** feature to listen.
 - If you use the dial-in feature, you must enter your assigned “**audio pin**” on your phone in order to speak when unmuted.
- All participants will be muted during the meeting. Please unmute yourself to speak.
- There is time for **comments** at the end of every agenda item. We will open up for the members first, and then for the public.
 - **Computer Audio:** Click on the icon, “**raise hand**  ” on your control panel. You will be called by your name to speak in the order of the raise hand.
 - **Dial-In by phone with no webinar visual:** We will open up the line for comments after we go through the raise hands. Unmute yourself to speak.
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Technical Difficulties

- Use the “**chat**” feature to submit technical difficulty comments/questions so we can assist you.

Contact

- Email Covered California at MOEAgroupp@covered.ca.gov if you have additional questions or comments after the webinar.

I. CALL TO ORDER & AGENDA OVERVIEW

AGENDA – AUGUST 26, 2025 MEETING

I. Call to Order and Agenda Overview

II. Administrative

- A. Opening Remarks
- B. Welcome New MOEA Advisory Member Member

III. Covered California

- A. Executive Welcome
- B. Federal Changes Impacting Covered California

IV. MOEA Advisory Member Feedback Discussion

- A. Navigating Consumer Outreach Amid Premium Changes and Policy Shifts
- B. Expanding Support for Covered California Consumers

***10 Minute Break**

V. Covered California Division Updates

- A. Marketing Updates
- B. Communications Updates
- C. Outreach and Sales Updates
- D. External Affairs and Community Engagement Updates

VI. MOEA Member Open Discussion

VII. Adjourn

II. ADMINISTRATIVE

OPENING REMARKS

Covered California welcomes all MOEA members and members of the public!




Welcome new Certified Community Enroller MOEA Advisory Member!

Connie Lo

Health Access Program Director
Asian Americans Advancing Justice

II. Administrative

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III. COVERED CALIFORNIA

Executive Welcome

Jessica Altman
Executive Director



FEDERAL CHANGES IMPACTING COVERED CALIFORNIA

FEDERAL UPDATE: RECENT ACTIONS IMPACTING MARKETPLACES

- In late June and early July, Congress and the administration took multiple actions that will have sweeping impacts to Covered California and our enrollees:
 - **On June 25**, the Centers for Medicare & Medicaid Services (CMS) issued the Marketplace Integrity and Affordability Final Rule.

**On August 22nd, a district court issued a preliminary injunction on several of the provisions contained in the rule.*
 - **On July 4**, President Trump signed the federal reconciliation bill, titled the One Big Beautiful Bill Act, into law.
- The combined impact of these policies, alongside the impending expiration of the enhanced premium tax credits at the end of 2025—which neither action addressed—is projected to lead to substantial declines in Marketplace coverage and a rise in the number of uninsured individuals.

MAJOR MARKETPLACE IMPACTS OF H.R. 1

As many as 660,000 Covered California enrollees could go uninsured, all Covered California enrollees will see significantly higher costs, and there will be burdensome new red tape making it harder for Californians to get and stay covered.

Limiting Enrollment Opportunities and Imposing New Administrative Requirements

- Imposes pre-enrollment verification and ending automatic re-enrollment
- Eliminates income-based **Special Enrollment Period (SEP)**

Restricting Eligibility for Immigrant Groups

- Limits **Premium Tax Credit (PTC)** eligibility to certain immigrant groups
- Ends Premium Tax Credit for low-income lawfully present immigrants

Affordability and Coverage Changes

- Removes caps on repayment of excess Advance Premium Tax Credit
- Denies Advance Premium Tax Credit to consumers who lose Medi-Cal due to work requirements.

Fails to extend the Enhanced Premium Tax Credits: Absent Congressional action, these enhanced tax credits will expire at the end of the year and significantly reduce the affordability of Marketplace coverage.



FEDERAL UPDATE: CMS FINAL RULE

The final rule adopts policy changes CMS believes will strengthen consumer protections, ensure Marketplace integrity, and address improper enrollments. Though several harmful provisions from the proposed rule were modified to allow for delayed implementation, sunseting timeframes, and increased state flexibility, deeply concerning provisions remain.



Limited Enrollment & Narrow Eligibility

- **Shortening the open enrollment** period to nine weeks, beginning with the 2027 coverage year.
- **Excluding DACA recipients** from Marketplace eligibility, effective 2025.
- **Eliminating the monthly special enrollment period (SEP)** for individuals below 150% of the federal poverty level (FPL), effective 2025.
- **Prohibiting coverage of gender-affirming care** as part of essential health benefits, effective 2026.

Stricter Verification & Reconciliation

-  **Tightening income verification** requirements, effective 2025 and sunseting after 2026.
- **Eliminating the automatic 60-day extension** for resolving income inconsistencies, effective 2025.
-  **Reducing the Failure to Reconcile** period for advanced premium tax credits (APTC) to one year, effective for 2026 and reverting to two years for 2027.

Reduced Affordability

-  Allowing issuers to **require consumers pay past-due premiums** before enrolling in new coverage, effective 2025.
- Requiring consumers to pay at least **95% of premiums owed**, effective 2025 and sunseting after 2026.
-  **Updating premiums and plan design requirements**, effective for 2026.

FEDERAL UPDATE: DACA UNWIND

Coverage for DACA recipients will end as of August 31, 2025. Covered California began implementing this policy change by taking the below actions to inform impacted consumers.

Consumer notification: A Notice of Determination will be issued once a DACA recipient is found ineligible, accompanied by an insert explaining that coverage is ending due to a federal policy change.

Phone Outreach: Service center representatives and certified agents (when applicable) will directly contact affected individuals to explain the change and confirm the coverage end date.

Electronic Outreach: Targeted email outreach is in development to ensure timely, clear communication.

Covered California Website: CoveredCA.com/DACA now reflects the updated policy and provides direct links to consumer assistance.

Off-Exchange Coverage Option: DACA recipients losing Covered California coverage will be informed of their option to purchase health plans directly from carriers. The Covered California termination notice can be used as proof of loss of coverage to access a Special Enrollment Period (SEP) through October 30, 2025.

EXPANDED AFFORDABILITY FROM THE ENHANCED PREMIUM TAX CREDIT

The federal enhanced premium tax credit (ePTC) has dramatically increased affordability for marketplace consumers by:

- ❑ Increasing the amount of financial help for all consumers eligible to receive the advanced premium tax credit (APTC).
- ❑ Providing two free Silver plan options for consumers with incomes below 150% FPL (\$23,475 for an individual and \$48,225 for a family of four).
- ❑ Eliminating the “subsidy cliff” for middle-income consumers above 400% FPL who were previously ineligible for APTCs (\$62,600 for an individual and \$128,600 for a family of four).

In place since 2021, the enhanced premium tax credits are set to expire at the end of 2025.

CHANGES REFLECTED IN THE 2026 DATA

- ❑ The following slides provide refreshed data on the potential consumer impacts of the expiration of enhanced premium tax credits in 2026 for Covered California's current enrollees and 2026 rate increases.
- ❑ While Covered California reports a 10.3% statewide average gross rate increase, the changes in net premium costs experienced by consumers will be much higher when also accounting for the decrease in generosity of tax credits, the loss of tax credit eligibility for middle income consumers, and other federal policy changes.
- ❑ These changes are reflected in the increased consumer impacts from original analyses in 2025:
 - On average, enrollee premiums will increase \$125 per member per month, up from \$101 per member per month.
 - This translates to a 97% increase in monthly premium costs, compared to an initial estimate of 66%.

THE ENHANCED PREMIUM TAX CREDIT PROVIDES AN ADDITIONAL \$2.5 BILLION IN ANNUAL PREMIUM SAVINGS

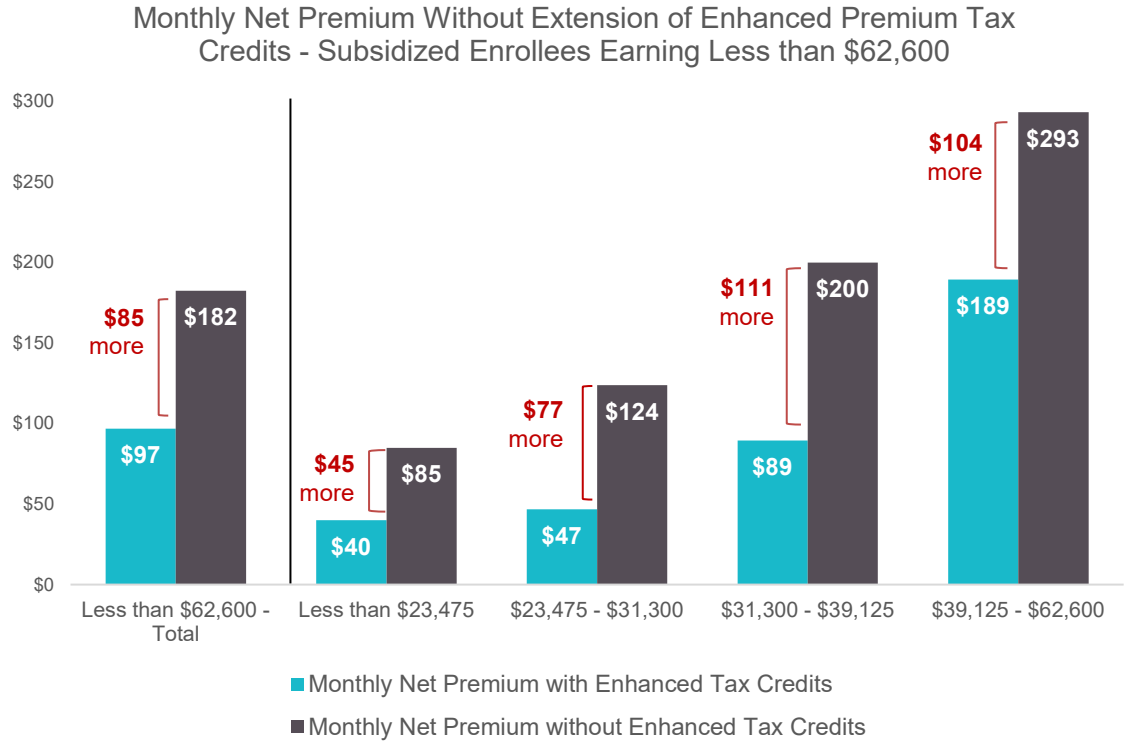
- ❑ The enhanced premium tax credit would account for \$2.5 billion of potential savings, in addition to the \$10.5 billion that consumers are projected to receive in 2026.
- ❑ This translates to an average \$125 per month in additional premium savings for marketplace enrollees.
- ❑ The loss of enhanced tax credits will also impact the roughly 1 in 10 Covered California enrollees who do not receive any financial assistance as the result of higher rate increases.

Enrollee Income (by Federal Poverty Level)	Number of Enrollees	Annual Value of Enhanced Premium Tax Credit
0-150% FPL	275,000	\$148 million
150-200% FPL	499,000	\$461 million
200-250% FPL	274,000	\$363 million
250-400% FPL	462,000	\$576 million
>400% FPL	161,000	\$969 million
Total	1,671,000	\$2.5 billion

Source: Snapshot of July 2025 Covered California enrollees receiving monthly APTC. Income levels reflect relevant program FPL cutoffs for the 2026 plan year.

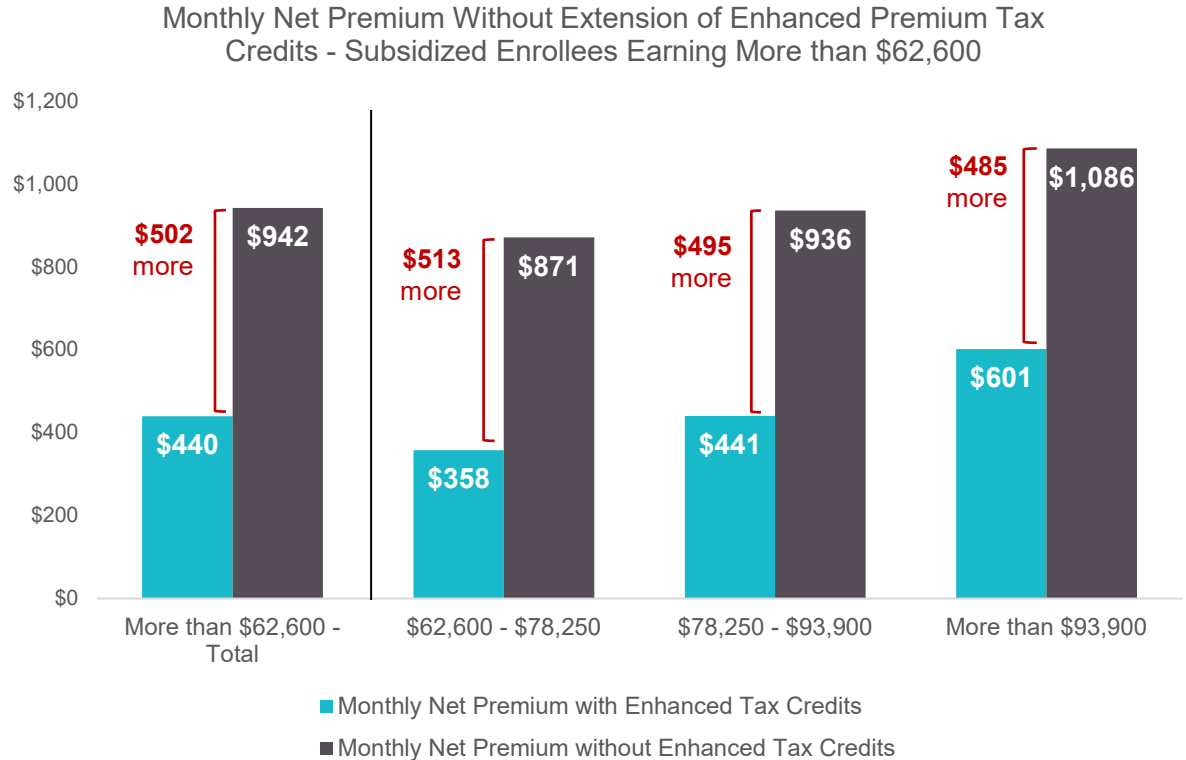
PREMIUMS WILL INCREASE IF THE ENHANCED PREMIUM TAX CREDIT EXPIRES

- ❑ Consumers with incomes less than 400% FPL (\$62,600 for an individual), could see, on average, an \$85 monthly increase in net premiums without the enhanced premium tax credit.
- ❑ Many consumers earning less than \$40,000 annually will see their premiums double, or more.



PREMIUMS WILL INCREASE IF ENHANCED PREMIUM TAX CREDIT EXPIRES

- Without the extension of enhanced premium tax credit, middle income consumers will have to pay the full premium cost to retain coverage.
- More than 160,000 middle income Californians would save an average of \$502 per month in premium costs due to the enhanced premium tax credit.



STATE FUNDING FOR FINANCIAL ASSISTANCE FOR COVERED CALIFORNIA MEMBERS IN PLAN YEAR 2026

- The Fiscal Year 2025-26 State Budget appropriated **\$190 million** from the Health Care Affordability Reserve Fund (HCARF) to Covered California for a program of financial assistance for the 2026 plan year.
- If Congress fails to extend the enhanced premium tax credit authorized through 2025 by the Inflation Reduction Act (IRA), the HCARF appropriation will be used to reduce premiums for Covered California enrollees at or below 165% of the federal poverty level.
- If Congress extends the enhanced premium tax credit by September 30, 2025, the \$190 million HCARF appropriation will be used to fund the California Enhanced Cost-Sharing Reduction Program as adopted by Covered California's Board in April, 2025.

NAVIGATING FEDERAL POLICY CHANGE

- Urgent action is needed by Congress to extend enhanced premium tax credits and keep coverage within financial reach of consumers in 2026. Timing is critical as we head into the renewal and open enrollment period.
- Covered California continues to inform federal policy through direct engagement with policymakers and critical partnerships with other state-based marketplaces, health leaders, and stakeholders in California and across the country.
- Covered California announced its health plans and rates for the 2026 coverage year. The preliminary statewide weighted average rate for 2026 is 10.3 percent. Covered California highlighted that this rate increase could be reduced if Congress takes timely action to extend federal enhanced premium tax credits.

NAVIGATING FEDERAL POLICY CHANGE

- Covered California is taking a comprehensive, enterprise-wide approach to address federal policy change and support consumers. This includes enterprise-wide efforts focused on:
 - Strategic contingency planning, including a robust, organization-wide retention effort designed to meet the moment and position Covered California as a supportive partner, now and in the long term.
 - Enrollee support, including direct-to-consumer communications helping to inform them about potential changes that may be forthcoming due to federal policy changes
 - Strategic engagement with policymakers, media, partners, and communities to share timely information and data to inform the policy dialogue and drive awareness of impacts to consumers.

III. Covered California

A. Executive Welcome – Federal Changes Impacting Covered California

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IV. MOEA ADVISORY MEMBER FEEDBACK DISCUSSION


NAVIGATING CONSUMER OUTREACH AMID PREMIUM CHANGES AND POLICY SHIFTS

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - What are the most effective ways to communicate premium changes to consumers in a clear, transparent, and empathetic manner? What messaging approaches should be avoided?
 - What outreach and enrollment assistance strategies do you recommend to mitigate the challenges posed by premium increases, especially for vulnerable populations?
 - How are you prioritizing communication about upcoming enrollment changes (e.g., shortened enrollment periods, auto-renewal changes, tightened income verification) to minimize consumer confusion and maximize engagement during open enrollment?

EXPANDING SUPPORT FOR COVERED CALIFORNIA CONSUMERS

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
 - What actions are you taking to increase support for consumers newly ineligible for Covered California enrollment in light of recent federal changes and other evolving policies? (i.e. DACA recipients)
 - What actions are you taking to increase support for consumers newly ineligible for premium tax credits - PTC in light of recent federal changes and other evolving policies? (i.e. lawfully present immigrants, consumers > 400% FPL)
 - Do you have a consumer-facing communication strategy specific to the prohibiting of gender-affirming care coverage? What recommendations should be considered?

IV. MOEA Advisory Member Feedback Discussion

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BREAK 10-MINUTES

V. COVERED CALIFORNIA DIVISION UPDATES

Marketing Updates

Glenn Oyoung

Director of Marketing

Yuliya Andreyeva

Chief of Advertising and Operations and Chief Brand Officer | Marketing



FY25/26 Marketing Update

MOEA

AUGUST 2025



TODAY

Purpose & Agenda

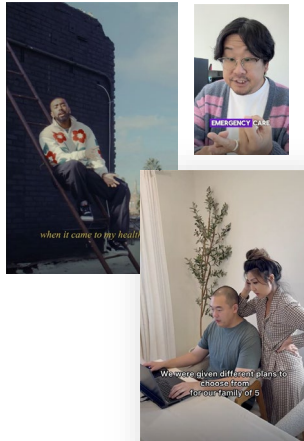
- FY24/25 highlights
- This Year's Priorities
- Media Flighting
- WIP Creative
- Retention

New programs introduced in FY24/25

NEW: OE 25

Influencers

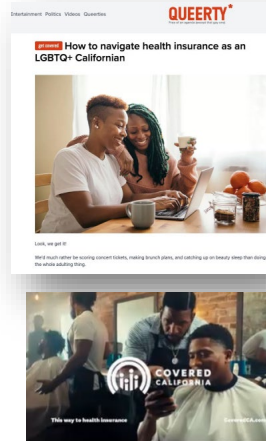
Launched Influencer across various campaigns leveraging talent from the Latinx, Korean, Black and LGBTQ+ communities.



14 MM Impressions +
1.8MM Post Engagements

Content Partnerships

Worked with trusted priority population owned publications to launch our Open Enrollment campaign for the Black, Hispanic, and LGBTQ+ Community.



4 MM Impressions Delivered

NEW: JUNE 2025

Cultural Observances

Launched Juneteenth and Pride Month campaigns in the Black and LGBTQ+ community with goal of member retention, consumer engagement, and brand building.



3 MM Impressions Delivered

Utilization Campaign

Launched a dedicated campaign centered around Preventive Care and healthcare plan utilization for the Asian, Black, and Hispanic Communities leveraging ethnic owned media outlets.



5 MM Impressions Delivered

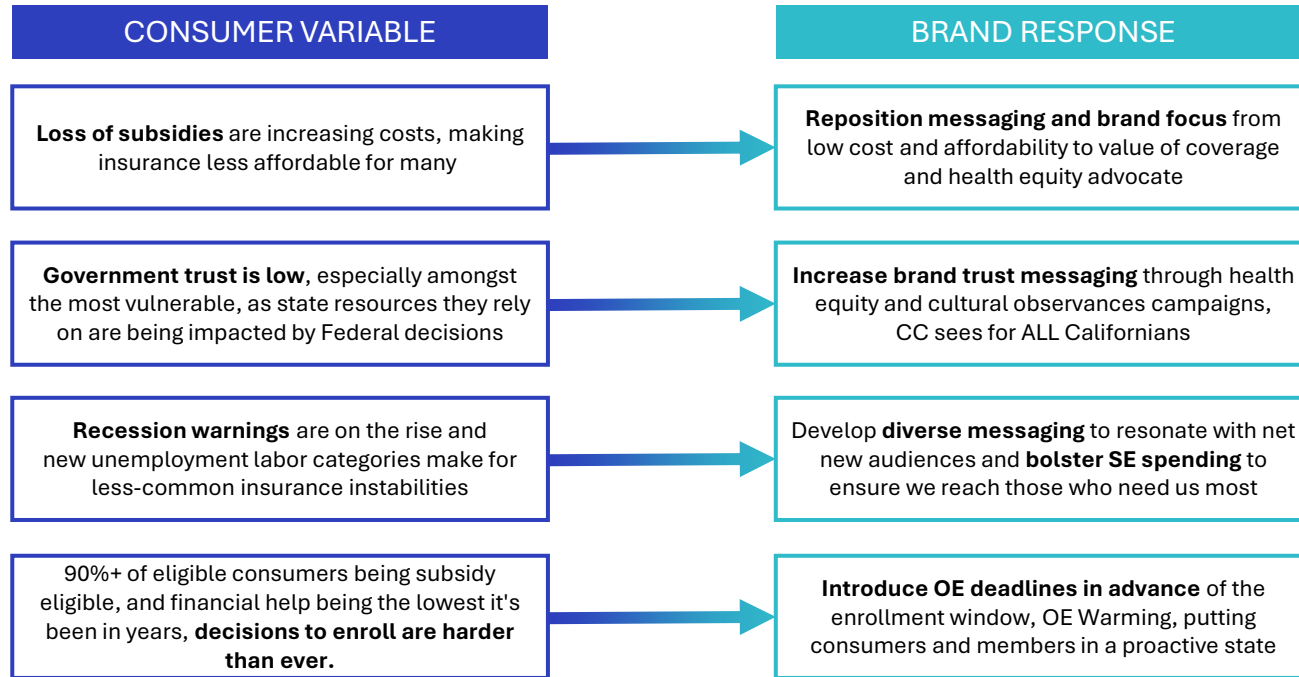
FY 25/26 OBJECTIVE

Launch breakthrough campaigns that seeks to address the struggles consumers are experiencing head-on. In these uncertain times, as access to affordable healthcare is threatened and confusion around coverage grows, we're committed to providing clarity, ensuring representation, and fostering empathy.

Brand Strategy



Consumers are facing the toughest variables to date this enrollment season



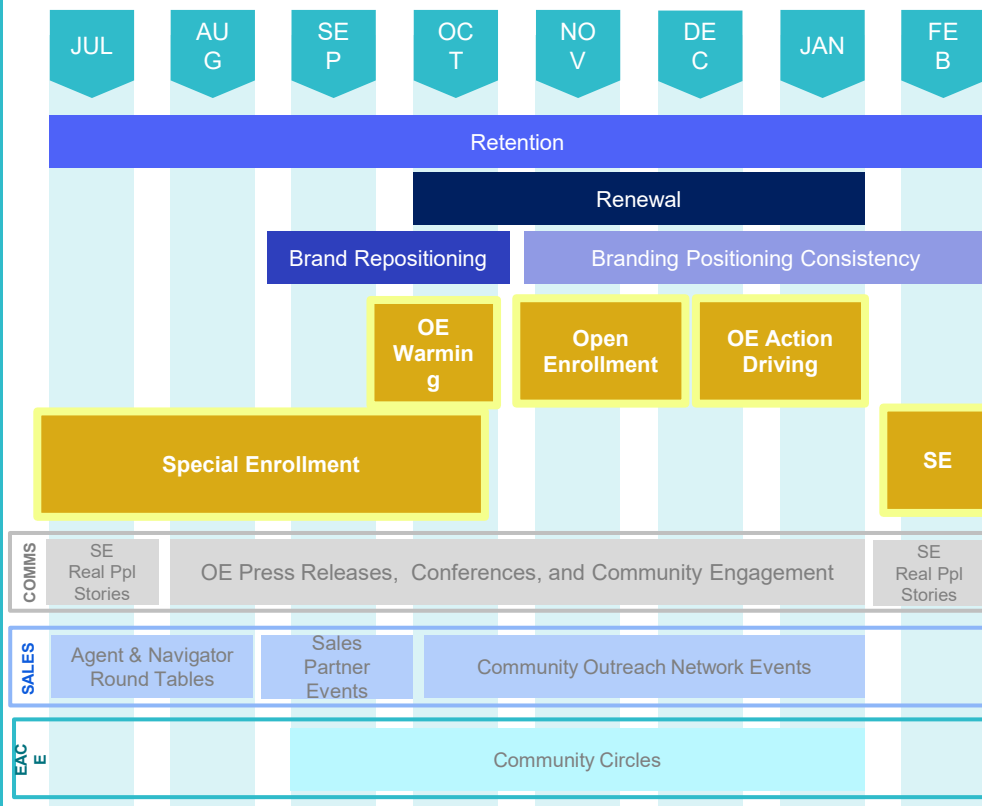
Messaging Gaps



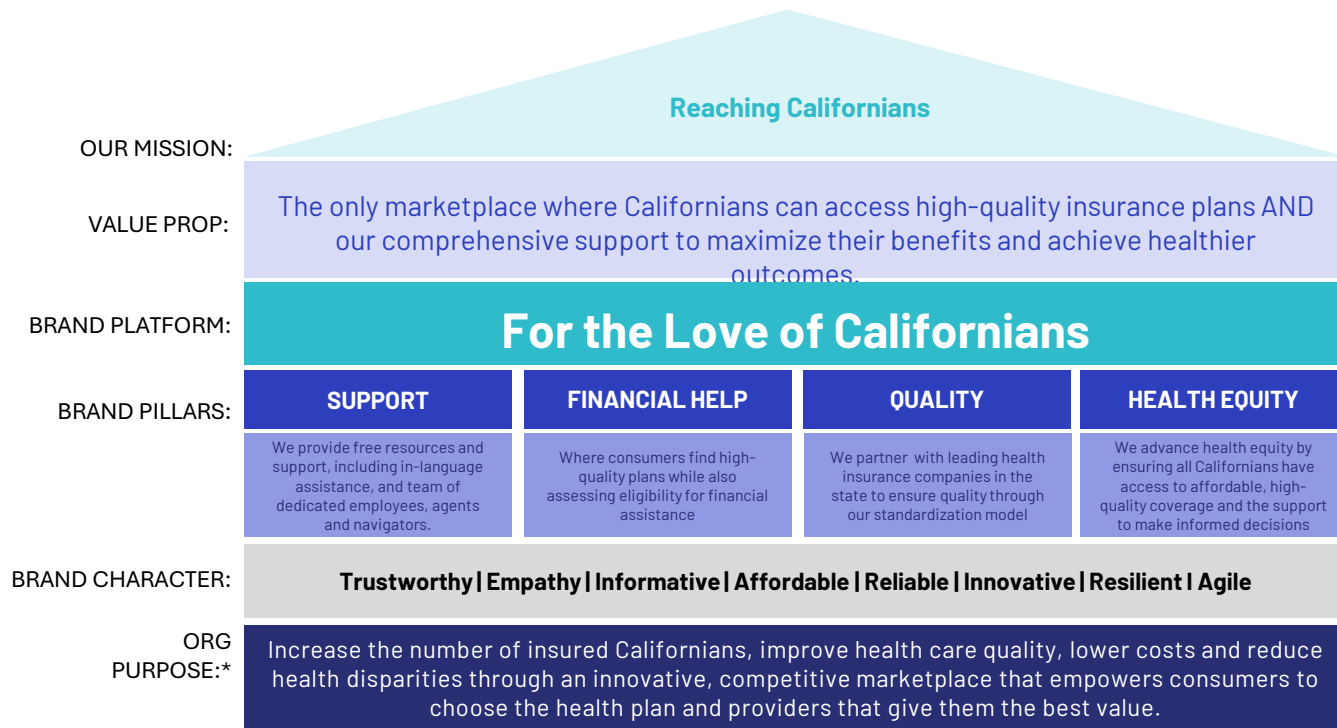
Always-on Marketing: Meeting the moment, 24/7/365

Open Enrollment Opportunities → Opportunities Year-Round
Acquisition → Brand Retention & Engagement Mindset

8 MONTH SNAPSHOT



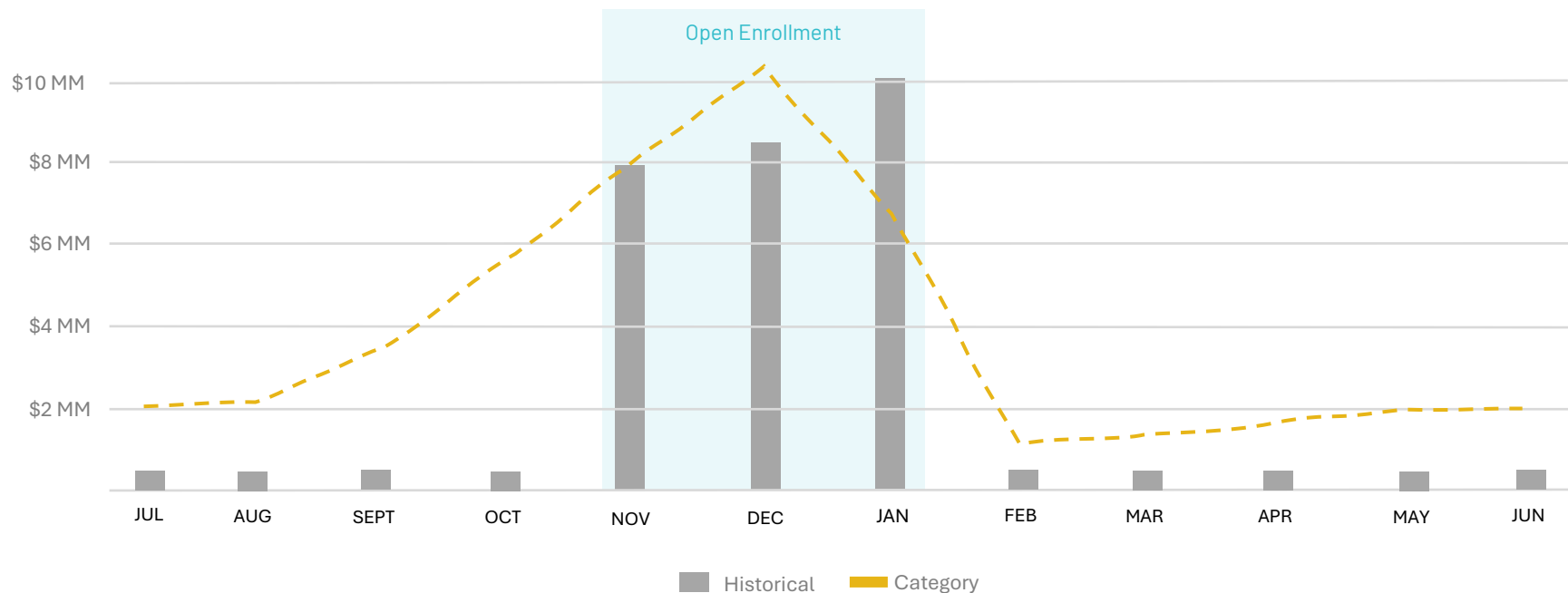
Brand House



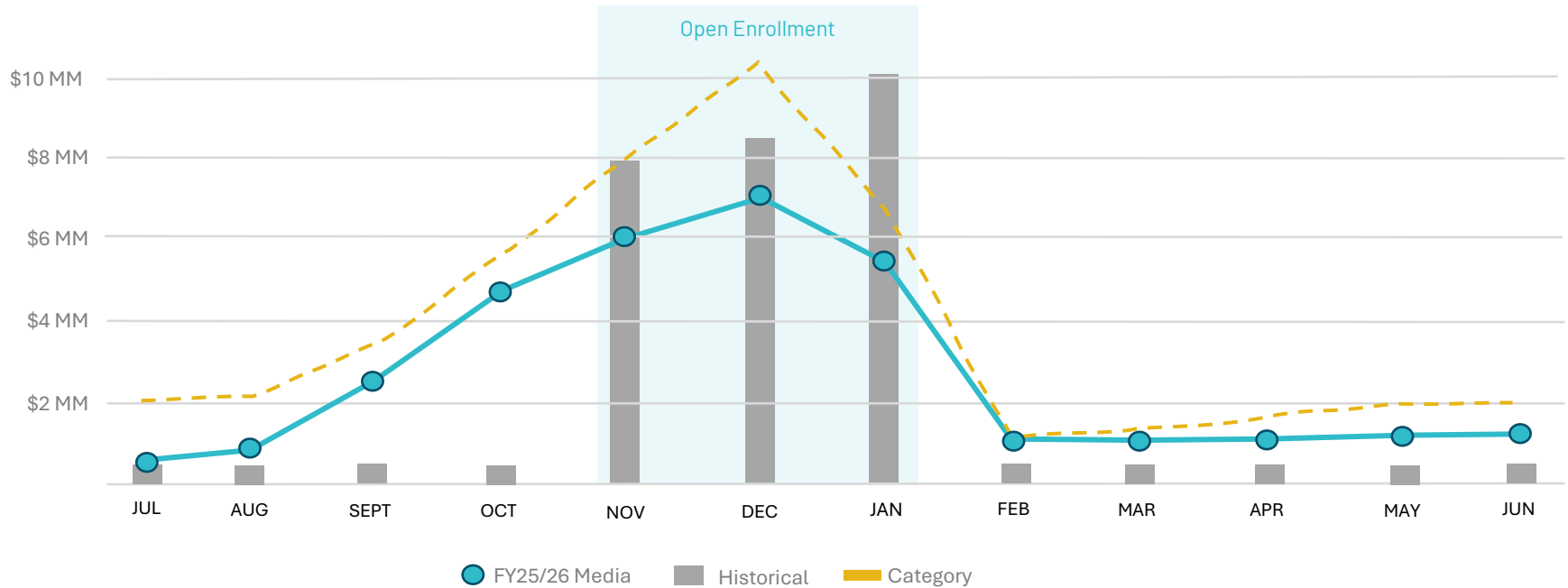
Media Strategy

Historical media spend vs category spend

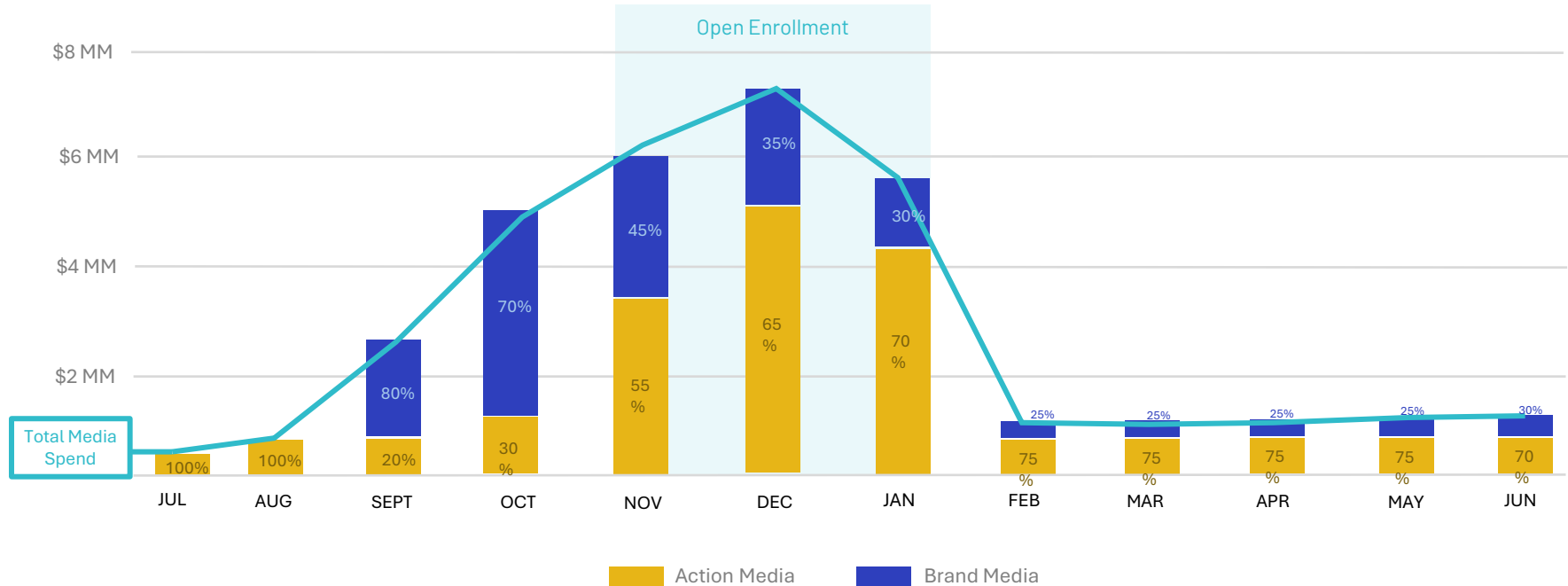
Category includes Medical & Health Insurance Sub-Category which includes comprehensive insurers such as, Blue Cross, Centene, Cigna, AIG, state health plans, etc.










FY25/26 media is a big shift in spend vs Historical



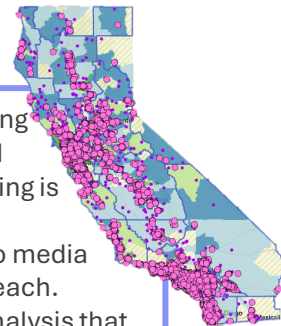
Mix of Action vs Brand messaging by month



High level overview of our channel mix by language and sneak peak on channels we are exploring for FY25/26

	 TV/CTV	 Radio/ Audio	 Print	 Out-of- Home	 Social/ Influencers	 Digital	 Search
General Market – English				NEW			
Black/ African American							
LGBTQ+							
Spanish							
Chinese					NEW		NEW
Korean							
Vietnamese					NEW		
Tagalog	NEW	NEW	NEW		NEW		
Hindi	NEW	NEW	NEW		NEW		
Hmong		NEW					

In addition to exploring more channels and languages, Marketing is taking a more targeted approach to media placement and outreach. Conducting a geo-analysis that considers areas of uninsured, health disparities, agent and navigator saturation, and more.



Creative Preview

Brand Platform Reactions

Emotional connection is strong, and many want to learn more

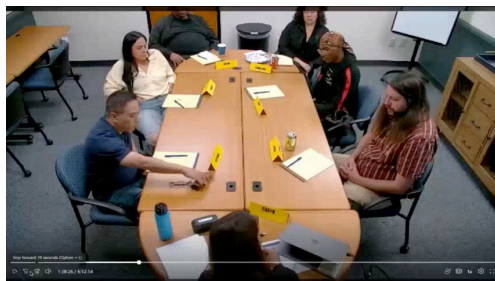
*"If anything, **I take them more seriously** because I feel like they're taking it seriously and trying to be something that's going to stay around, and not something that's going to be a flash in the pan. We won't have it next year, or whatever."*

*"**They are fighting for you to retain health insurance** even with how the government is right now. **I feel like CA has the resources to combat the cutbacks.**"*

*"It's a change for me - I always knew about CCA but now seeing the commercial it makes me feel like **its more available to everyone.**"*

*"At one point with the music, I was like, oh my God, I'm not going to cry right now. I was like, I'm such a cry baby. But I get very emotional when I see such beauty and I'm like, **this is my state, this is where I live.** So I'm like, **I love it. I love the commercial, love.**"*

*"I am from part of CA that's big in agriculture - the farm workers **made it feel like home.** I had no idea what [CCA] was, I thought it was another scam, so this **definitely changed my opinion.**"*



Tagline feedback we received directly from consumers – *it invokes pride & community*



**For the
love of
Californians**

*It benefits everyone who
lives in CA.*

*For the love of Californians
means community.*

It's for our wellbeing and for our health.



For the Love of Californians

We love California.

But we love Californians even more.
Look at us all. Every color. Every shade. Every stripe.
60 countries in one state, and the music of 200 languages.
When you've got that much life in one place, you need care,
you need love. You need a champion.

Because every single Californian deserves
healthcare that works.

You shouldn't need a second job just to afford a check-up.
You shouldn't need a law degree to understand your coverage.
And you should never have to choose between getting care - and
paying rent. So let us haggle. Let us cut through the confusion.
And stand up to the system.

We're not a health insurance company.

We don't answer to shareholders. We answer to you.
The parents. The kids. The caregivers.
The night shifters. The double shifters. The go-getters.
The ones who keep California running -
even when the system doesn't.
We're not in it for profit. We're in it for you.
We'll show up for you. We'll fight for you.
Because we are you.

For the love of Californians.







From the first Chinatown in San Francisco

1167852941

LOOKING OUT

SPOT CONSISTS OF VINTAGES IMAGES/VIDEO OF BLACK MIGRANTS SETTLING IN CALIFORNIA AND THEN TRANSITIONS INTO INCREASINGLY MORE MODERN EXAMPLES OF A CARING COMMUNITY

- VO:** We came to California in waves.
- VO:** Shipbuilding, agriculture and railroad jobs supported our growth.
- VO:** And communities in areas like Los Angeles, Fresno, Oakland and San Diego flourished thanks to adults looking out for kids that weren't their own and, families welcoming extended family members with open arms.
- VO:** That same spirit inspires covered California's approach to healthcare.
- VO:** We are a free service from the state that helps residents get quality health insurance. These health plans aren't just for when you and your family members are sick, most include free preventive care as well.
- VO:** At Covered California we believe taking care of your neighbors is just what you're supposed to do.
- SUPER:** For the love of Californians.
- LOGO:** CCA



00H

Roadblock:
SKEPTICISM



**We helped Jin get
surgery, so you can
keep getting...
broccoli.**

Jin S.

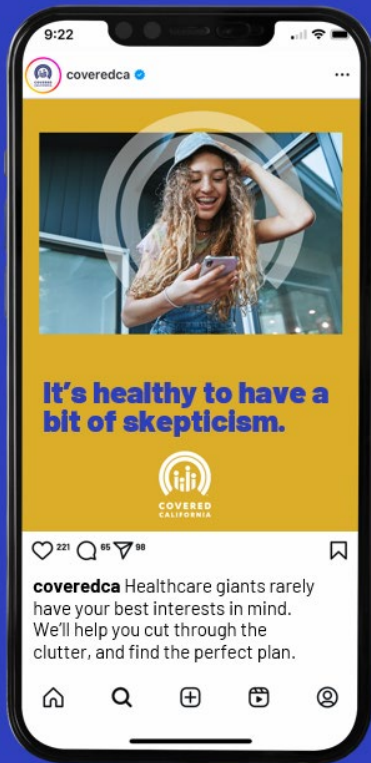
Encino Valley Farmers
Market Supply Manager



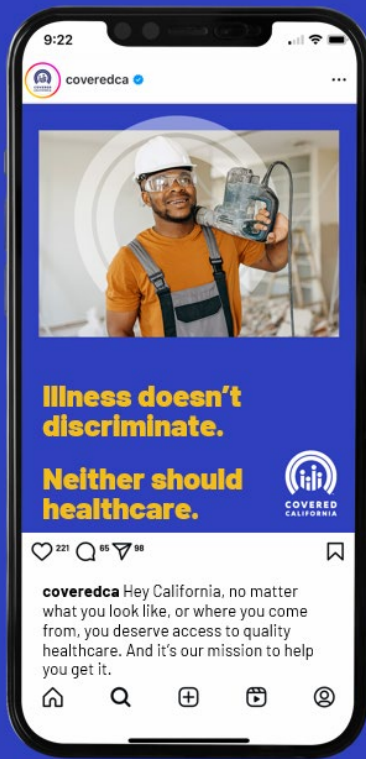
**For the
love of
Californians.**

SOCIAL

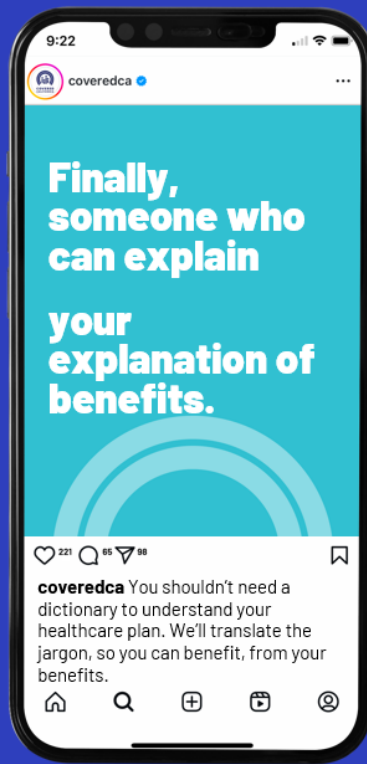
Roadblock: SKEPTICISM



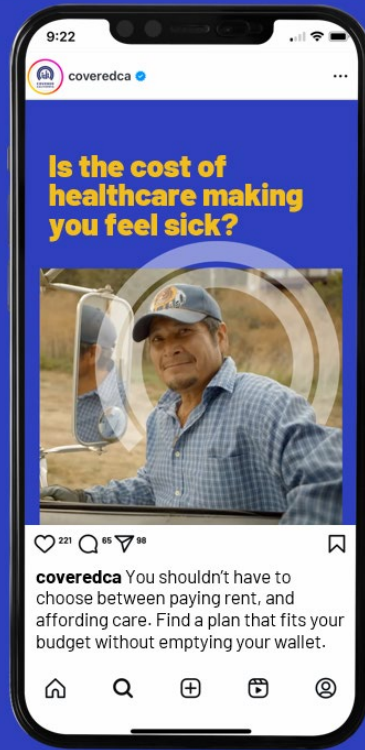
Roadblock: SOCIAL PROOF



Roadblock: COMPLEXITY

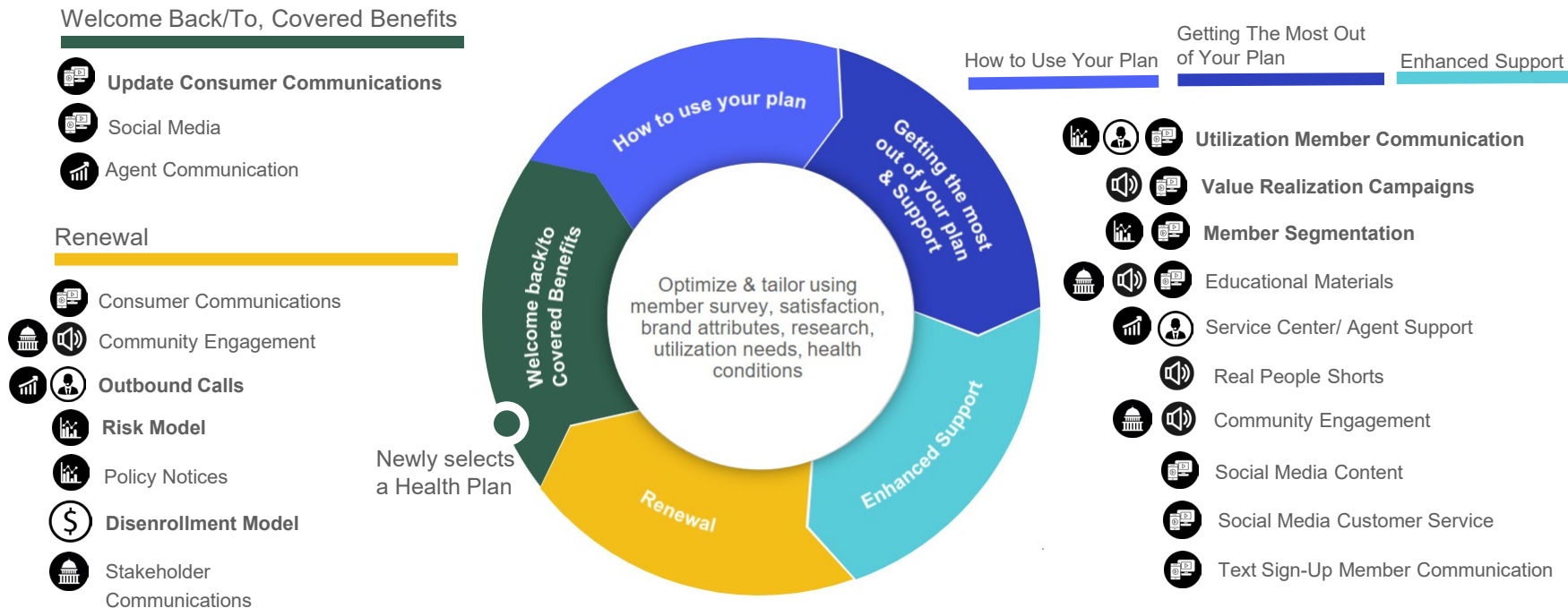


Roadblock: FINANCIAL



Member Retention Communications

Organizational Retention Strategy Upgrades



EAC



FMD



PER

D



Sales



Marketing



Comm

s



Service Center

Marketing – Member Communications Policy Updates

July

August

September

October

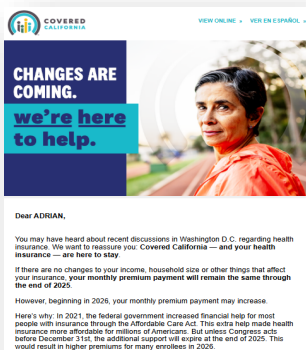
Primary
Message

CTA:

WIP
Member
Outreach

The amount of **financial help you receive in 2026 may be reduced** if proposed federal legislation passes and Enhanced Premium Tax Credit ends on 12.31.25

Log-in to your account for personalized updates and update your household information



CHANGES ARE COMING.
we're here to help.

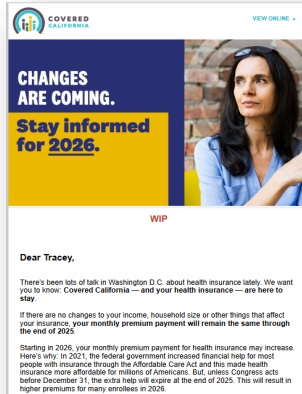
Dear ADRIAN,

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: Covered California — and your health insurance — are here to stay.

If there are no changes to your income, household size or other things that affect your insurance, your monthly premium payment will remain the same through the end of 2025.

However, beginning in 2026, your monthly premium payment may increase.

Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions of Americans. But unless Congress acts before December 31st, the additional support will expire at the end of 2025. This would result in higher premiums for many enrollees in 2026.



CHANGES ARE COMING.
Stay informed for 2026.

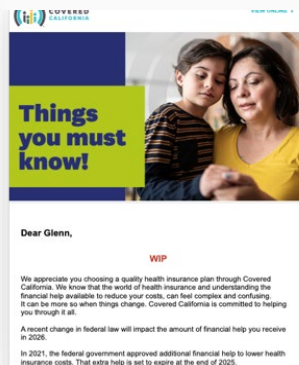
Dear Tracey,

There's been lots of talk in Washington D.C. about health insurance lately. We want you to know: Covered California — and your health insurance — are here to stay.

If there are no changes to your income, household size or other things that affect your insurance, your monthly premium payment will remain the same through the end of 2025.

Starting in 2026, your monthly premium payment for health insurance may increase. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act and this made health insurance more affordable for millions of Americans. But unless Congress acts before December 31, the extra help will expire at the end of 2025. This will result in higher premiums for many enrollees in 2026.

Renewal start date.
For help, visit the website or contact a certified enroller, and update your household information to prepare for fall renewal.



Things you must know!

Dear Glenn,

WIP

We appreciate you choosing a quality health insurance plan through Covered California. We know that the world of health insurance and understanding the financial help available to reduce your costs, can feel complex and confusing. It can be more so when things change. Covered California is committed to helping you through it all.

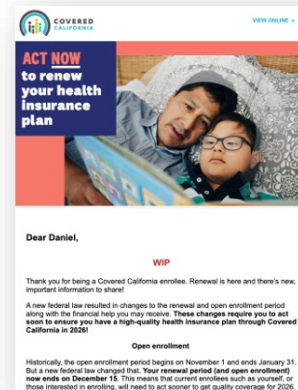
A recent change in federal law will impact the amount of financial help you receive in 2026.

In 2021, the federal government approved additional financial help to lower health insurance costs. That extra help is set to expire at the end of 2025.

It's time to renew.

New for the 2026 plan year:
Renewal and open enrollment
ends on 1.31.26. Act now:

**Help is available,
renew now.**



ACT NOW to renew your health insurance plan

Dear Daniel,

WIP

Thank you for being a Covered California enrollee. Renewal is here and there's new, important information to share!

A new federal law resulted in changes to the renewal and open enrollment period along with the financial help you may receive. **These changes require you to act soon to ensure you have a high-quality health insurance plan through Covered California in 2026!**

Open enrollment

Historically, the open enrollment period begins on November 1 and ends January 31. But a new federal law changed that. **Your renewal period (and open enrollment) now ends on December 15.** This means that current enrollees such as yourself, or those interested in enrolling, will need to act sooner to get quality coverage for 2026.

July Email and Direct Mail


To: All Members with Subsidies Receive

Intent:

Email - point enrollees to their online accounts where financial help details are available.

Direct Mail Letter - provides details and is shown here and will be sent to three scenarios.


Email



VIEW ONLINE • VER EN ESPAÑOL •

CHANGES ARE COMING.

we're here to help.




Dear ADRIAN,

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: **Covered California — and your health insurance — are here to stay.**

If there are no changes to your income, household size or other things that affect your insurance, **your monthly premium payment will remain the same through the end of 2025.**

However, beginning in 2026, your monthly premium payment may increase.


Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions of Americans. But unless Congress acts before December 31st, the additional support will expire at the end of 2025. This would result in higher premiums for many enrollees in 2026.



Sign in to your secure online account to see how this change affects you.

Your exact financial help for 2026 will be determined at renewal, which happens this fall.

Direct Mail Letter



July 15, 2025

1801 Exposition Blvd., Sacramento, CA 95833-0001

Open for updates about financial help.

(First Name) (Last Name)
(Address, Line 1)
(Address, Line 2)
(City), (State) (Zip Code)

Changes are coming. **We're here to help.**

Dear (First Name),

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: **Covered California — and your health insurance — are here to stay.**

Your monthly premium payment will remain the same through the end of 2025, if there are no changes to your income, household size or other things that affect your insurance.

Beginning in 2026, your monthly premium payment may increase. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions. But unless Congress acts, the additional support is set to end after 2025, which would result in higher premiums for many enrollees in 2026.

Here is the financial help you received in June 2025.

The financial help through Enhanced Premium Tax Credit is temporary and set to end **December 31, 2025.**

"Providing a change to federal legislation."

Savings Per:	Month
Affordable Care Act	\$400
Enhanced Premium Tax Credit	\$100
Total Savings	\$500

Your exact financial help which happens in 2026

Primary Message: The amount of financial help you receive in 2026 may be reduced if Enhanced Premium Tax Credit ends on 12.31.25.

CTA:

Log in to your online account to view details specific to you. Provide your mobile number for text alerts, visit the new landing page on the website, contact a certified enroller for help, update household information now in preparation for renewal.

Savings Per:	Month
Affordable Care Act	\$400
Enhanced Premium Tax Credit	\$100
Total Savings	\$500

Currently member envelopes are printed in greyscale, these new designs are intended to be more attention grabbing by adding color and bolder designs

July Envelope



August & September Envelope



New Landing Page

HIGHLIGHTS

- Information on Enhanced Premium Tax Credits and how this will affect consumers
- Navigation: Linked via alert banner across CoveredCA.com
- Details: We will keep updating as more details become available



CoveredCA.com/important-changes/




Above the Fold

Keep Scrolling

Below the Fold

⚠ Changes may be coming to your health insurance. [Here's what you need to know](#) →


 [Get Started](#) [Health](#) [Dental](#) [Vision](#) [Support](#) [Sign In](#) [Shop and Compare](#)

Home / Important Changes

Last Updated: July 10, 2025

Important Changes to Your Health Insurance

There's a lot happening with health insurance right now, and we're here to help you stay informed. This page will be updated with the latest information and what it could mean for you.



What to Expect

Possible Changes to Extra Financial Help

Your financial help and what you pay for your health insurance may change next year. More information is coming, but here's what we know for now.

Your monthly premium payment will stay the same for 2025.

Your monthly premium payment will remain the same through the end of 2025, as long as there are no changes to your income, household size, or other factors that affect your insurance.

Monthly premiums may increase in 2026.

The federal government increased financial help for some people in 2021 through Enhanced Premium Tax Credits. Unless Congress acts, the increased help will end on Dec. 31, 2025. Financial help will still be available next year, but many enrollees will receive less than they did before.

Covered California is working hard for you.

We believe in affordable health insurance for Californians, and we'll keep you informed and covered through the changes ahead.


Take Action

What You Can Do Now

Stay Connected
[Sign up for text alerts](#) to get important reminders about your renewal this fall.

Keep Your Info Up to Date
Make sure your income and household information are correct by [signing in to your account](#).

Shop and Compare Plans in Fall
Starting on Oct. 1, find out your 2026 health plan options and costs. Use the [Shop and Compare Tool](#) to review plans and prices.


Chat 

**We've got
your plan.
And your
back.**

**For the
love of
Californians.**



V. Marketing Updates Discussion

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Communications Updates

Craig Tomiyoshi

Director, Communications and Public Relations





EARNED MEDIA FOR COVERED CALIFORNIA IN Q2

PRESS RELEASES

The Communications and PR team have led a very busy second quarter in terms of press releases and media activity.

We began the quarter announcing the launch of Covered California's new Population Health Investment. In late spring our media efforts shifted to meet the moment of the federal climate including HR1 reconciliation bill, the extension of the enhanced premium tax credits, and the reversal of coverage for DACA recipients.

We ended it by announcing our Rates for 2026.

July 31, 2025

Covered California Offers Information and Resources for DACA Recipients No Longer Eligible for Affordable Care Act Coverage

Due to recent rule changes made by the federal government, Covered California enrollees who are part of the Deferred Action for Childhood Arrivals (DACA) program will have their Affordable Care Act health insurance terminated on Aug. 31, 2025. The federal rule will affect more than 2,300 DACA recipients in California.



May 20, 2025

Statement on Proposed Health Provisions in House Reconciliation Bill

Covered California expresses deep concern regarding the proposed health provisions in the reconciliation bill moving through the House of Representatives.



April 28, 2025

Statement on Data and Information Sharing

Covered California is reviewing the nature and extent of sensitive consumer data and information that was inadvertently shared with LinkedIn. In this review, privacy and security are the priority for us.



April 15, 2025

Covered California Welcomes Craig Cornett to Its Board of Directors

Craig Cornett has been named the newest member of Covered California's Board of Directors after his appointment to the board by the California Senate.



March 24, 2025

With Record High Enrollment Covered California Celebrates the 15th Anniversary of the Historic Affordable Care Act

Covered California Executive Director Jessica Altman issued the following statement about the 15th anniversary of President Barack Obama's signing the Patient Protection and Affordable Care Act into law on March 23, 2010.



March 06, 2025

Covered California Announces Launch of Population Health Investments in Conjunction With Its Quality Transformation Initiative

Covered California announced the launch of an innovative initiative that will reinvest millions of dollars collected from underperforming health plans back into its enrollees through programs designed to benefit their wellness.





EARNED MEDIA FOR COVERED CALIFORNIA IN Q2

EARNED MEDIA

With the launch of the Population Health Investment program and extensive changes to the ACA, impacted largely by the CMS Marketplace Integrity Rule and the passing of HR1, there was quite a bit of opportunity for Covered California to be an industry voice in both state and national media.

Coverage included articles and interviews with:

POLITICOPRO

 **PPIC** PUBLIC POLICY INSTITUTE OF CALIFORNIA

**Los
Angeles
Times**

CAL MATTERS
10 YEARS

THE SACRAMENTO BEE

manatt

LA ist

The Observer

IndiaCurrents

Los Angeles Times

SUBSCRIBE

BUSINESS

Covered California pushes for better healthcare as federal spending cuts loom





EARNED MEDIA FOR COVERED CALIFORNIA IN Q2

EARNED MEDIA

With so much focus on the future health care coverage in recent months, we announced our Rates and Plans on Aug. 14, a few later than usual, but we received robust coverage, providing us opportunities to discuss the vital importance of the pending expiration of the enhanced premium tax credits.

Some of the places we received coverage:

POLITICO PRO





SEP PRINT READY ARTICLES

SPECIAL ENROLLMENT PERIOD

In between Open Enrollment periods, the Communications and PR team focuses on the special enrollment period for potential consumers.

Topics include qualifying life events, including:

- Having a baby
- Getting married
- Graduating from college / turning 26

For each qualifying event, the team develops print ready articles for distribution with media, with culturally relevant and in-language graphic options.



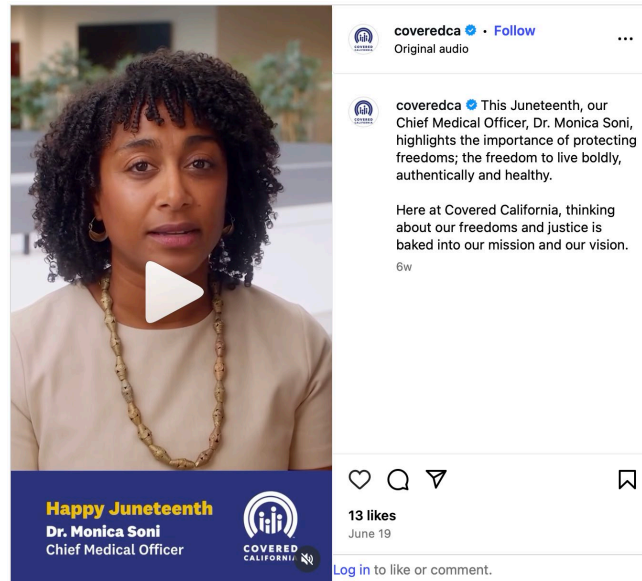


LEARNING INTO COMMUNITIES: INTEGRATED COMMUNICATIONS

LEVERAGING CULTURAL OBSERVANCE MONTHS TO CONNECT AUDIENCES WITH COVERED CALIFORNIA VOICES

In order to continue reaching Californians where they are, marketing and communications integrated their efforts to celebrate and honor cultural observances and connect with diverse audiences. This strategic approach includes:

- Leveraging trusted Covered California voices from the community we are speaking to.
- Launch [short and long form video content](#)
- Showing up in communities in between cultural observances





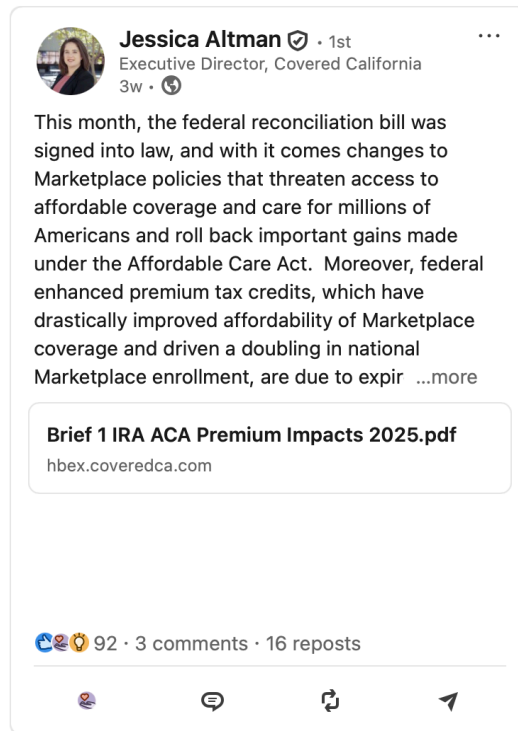
LEVERAGING THOUGHT LEADER CONTENT: INTEGRATED COMMUNICATIONS

THOUGHT LEADERSHIP & SOCIAL MEDIA

Thought leadership content has become a common industry practice, garnering higher rates of engagement. The intention is to leverage CCA's position and voice to support the CCA mission, informing and influencing industry leaders, as there is a great growth opportunity in this underutilized communication channel.

“According to [Sprout Social](#), 70% of people feel more connected to brands when the CEO is active on social, while 72% feel similarly when employees share information about a brand online.

What does this tell us? Showcasing the real people behind your agency can help you build more authentic, trusting, and longer-lasting relationships with your followers.





STEPPING INTO THE PODCAST BOOTH: INTEGRATED COMMUNICATIONS

PUTTING LEADERS IN INFLUENTIAL PODCAST SPACE

Podcasts may have been around for more than 20 years, The medium is growing in reach and influence. On-demand audio and video content through podcasts offer hosts and content creators a chance to content with niche, passionate and engaged audiences in ways that other media can't do.

For one, podcasts give CCA leadership an opportunity to have longer, nuanced conversations on complicated topics – from extending the enhanced premium tax credits to the impacts of the One, Big, Beautiful Bill.

CCA has been active this year pitching niche, healthcare focused podcasts to interview Executive Director Jessica Altman and Chief Medical Officer Dr. Monica Soni.



The Health Technology Podcast

<https://feedpodcast.com/showman/feed-ent/>



Covered California: Jessica Altman on Access, Equity & Affordability

Monday, Jun 16, 2020

Covered California is leading the way in making healthcare more accessible and equitable. Under the leadership of Executive Director Jessica Altman, the state's health insurance marketplace has reached nearly 2 million enrollees, setting new records for affordable health coverage in California. In this episode, Jessica dives into how Covered California's innovative outreach, tailored language support, and affordability programs are closing the coverage gap, especially for freelancers, gig workers, and families who often fall through the cracks.

Jessica shares on her roots in healthcare policy, shaped by family and her work at the US Department of Health and Human Services, to explain why insurance is so complex and how California's unique blend of state and federal policy makes a real-world difference. We discuss why the "last mile" to coverage is often the hardest, how creative partnerships with community organizations break down language and cultural barriers, and why affordability remains the foundation of any successful health insurance system.

This episode also tackles the impact of the Affordable Care Act, the pros and cons of state vs. federal insurance regulation, and what other states can learn from California's investments in outreach, Medi-Cal expansion, and targeted subsidies. Jessica shares real examples of how public opinion around coverage is shifting as families experience the benefits firsthand, and why Covered California's commitment to customer service is rebuilding trust in a system long seen as confusing and impersonal.

Join us for this compelling conversation hosted by Christine Wilcox of the UCSF Rosenman Institute.

Do you have thoughts on this episode or ideas for future guests? We'd love to hear from you.

Email us at info@ucsfrosenmaninstitute.org.



The Other 80

Covered California: A Startup in Government with Dr. Monica Soni

April 23, 2020

[Listen on your favorite player](#)

[Take me to this show's page](#)



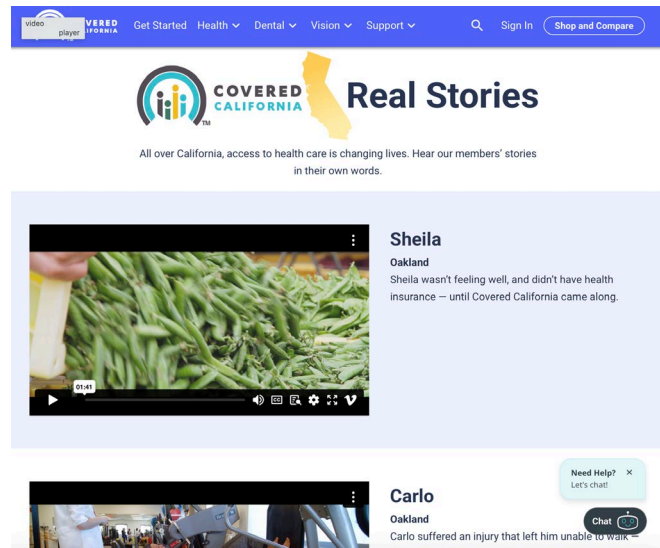
CONSUMER STORIES

REAL PEOPLE, REAL STORIES.

Consumers with positive experiences of Covered California can provide valuable testimonials that help demonstrate the value of having health coverage and encourage others to enroll. These stories can be used across media and integrated communications campaigns. The team, alongside our agency, built:

- Process for connecting with real people with diverse backgrounds and languages
- An intake process for meeting real consumers at events, employee referrals, different divisions, etc.
- Framework and system for capturing and maintaining stories
- Empowering other divisions to continue the work by integrated our support systems into their processes

DO YOU HAVE A CONSUMER STORY TO SHARE WITH US?



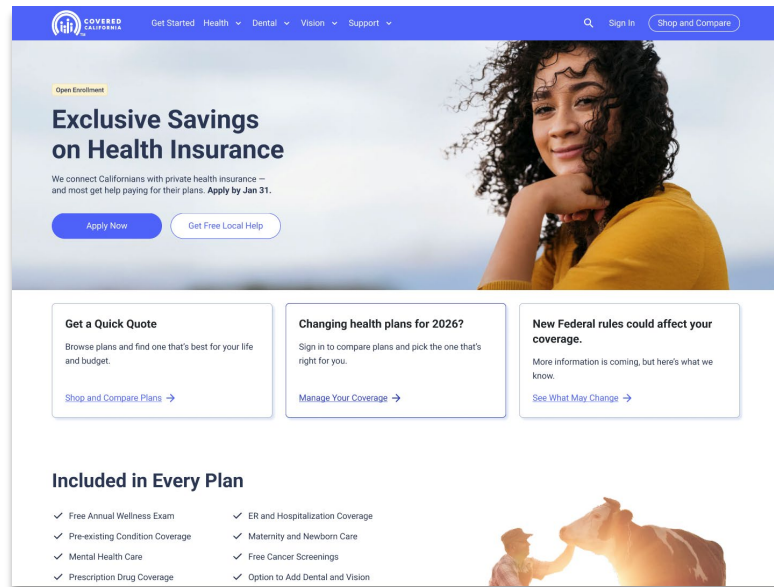


COVEREDCA.COM UPDATES

THE NEXT CHAPTER FOR COVEREDCA.COM

This quarter, the Website Experience and Strategy Team focused on preparing a completely redesigned homepage, guided by user testing and scheduled to go live in mid-September. The new homepage will be cleaner and more intuitive. The team also built a page to help consumers understand upcoming federal changes and how they may be affected.

The team is also pursuing a vendor to help design and build an entirely new Covered California website that better serves our users.





COMMUNICATIONS AND PR OPEN ENROLLMENT 2026

CONNECTORS TO COVERAGE

For over 10 years, Covered California's network has grown through human touch.


One conversation. One referral. One connection at a time.

Connectors to Coverage shifts Covered California from a marketplace that can feel transactional and impersonal, to a network of connectors who help Californians find their path to coverage. Enrollers, navigators, doctors, community leaders—we *ARE the network*. We're real people, helping real people connect to coverage.

The campaign will include a pre-open enrollment efforts, kickoff events, sustaining work within communities, and deadline efforts across media and integrated communications.



V. Communications Updates Discussion

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External Affairs and Community Engagement Updates

Sumeet Pamma

Community Engagement and Partnerships Chief,
External Affairs and Community Engagement



COMMUNITY ENGAGEMENT PROGRAM UPDATE

Meet our Team:

- Alyssa Reyes, Community Engagement Program Manager
- Isabelle Liu, Community Engagement Field Representative, Los Angeles
- Community Engagement Field Representative, Fresno (In Recruitment)
- Health Communications and Research Analyst (In Recruitment)

Community Engagement Activities:

- Ukrainian Community Circle – Sacramento County
- African American and Black Community Circle – Inland Empire

UKRAINIAN COMMUNITY CIRCLE - INSIGHTS


This Community Circle highlighted important insights about health coverage experience among Ukrainian immigrants and refugees of Sacramento County, particularly those transitioning from Medi-Cal to Covered California. Participants emphasized a growing need for tailored education, improved system navigation, and culturally sensitive outreach.

- **Transitions from Medi-Cal to Covered California**
- **Enrollment Barriers**
- **Urgent Needs and System Navigation**
- **Language Access and Communications**
- **Cultural Barriers, Misinformation, and Fear**

UKRAINIAN COMMUNITY CIRCLE



V. External Affairs and Community Engagement Updates Discussion

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Outreach & Sales Updates

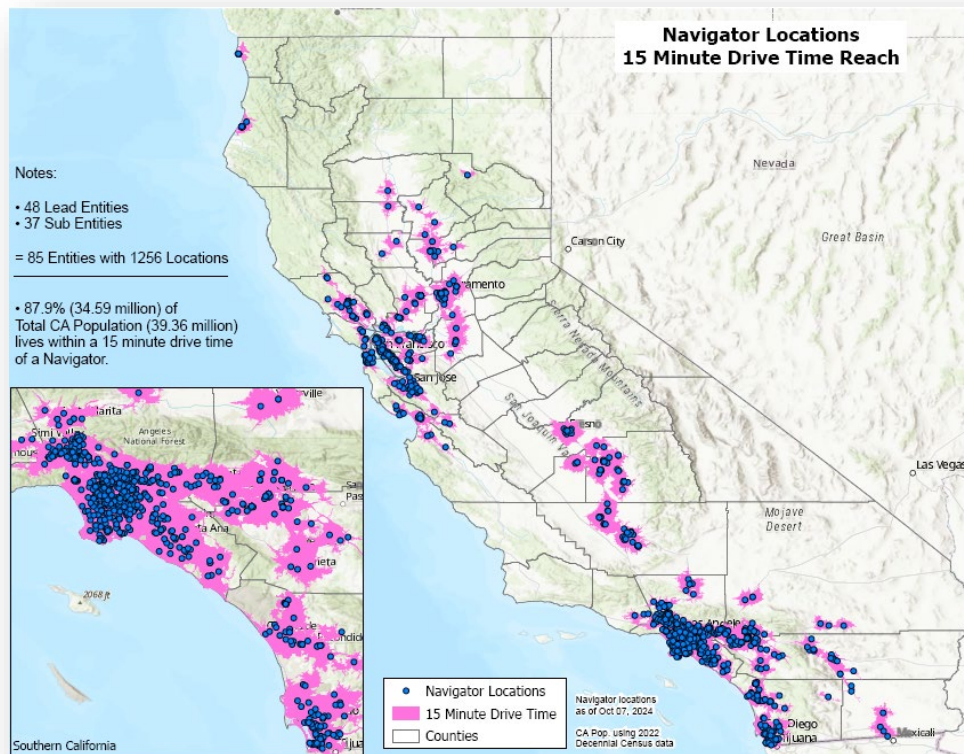
Robert Kingston

Director, Outreach & Sales



NAVIGATOR PROGRAM UPDATES


- Funding for FY 2025-26:
 - \$8.2 million in core funds awarded
- 85 Entities with 1,256 physical enrollment locations
 - 48 lead and 37 subcontractor entities with 1,364 counselors
- 87.9% (34.59 million) of total Californian's population lives within a 15-minute drive time of a Navigator location.
- FY 24-25 saw 43,602 individuals enrolled
 - 113% of program goal
 - 32% were new enrollments
- Navigator program reported double expected outreach activity volume, including paid media efforts, social media campaigns, and in-person events intended to connect with diverse communities across the state.
- FY 24-25 Supplemental Outreach Grant (SOG) pilot awarded 6 grants for a total of \$500,000 that resulted in 208 events participated in by 10 partner organizations to gather 4,136 consumer leads.



PREPARING ENROLLERS FOR OPEN ENROLLMENT PERIOD 2026 READINESS

- Facilitate 18 in person OE 2026 kickoff events for enrollers on new 2026 insurance plans and system updates.
- Host two unique virtual webinars for all enrollers to learn about the 2026 plans and the enroller portal.
- Distribute important updates and guides to enrollers and insurance agents through e-briefs, alerts, and toolkits.
- Train a diverse network of enrollers who can help Californians in different languages over the phone through the Help On-Demand Tool.
- Promote storefront details for walk-in consumer support.

Featuring Storefronts




Find a Local Enroller

Visit an enroller in your area who can walk you through your health plan options.

[Find an Enroller →](#)

For New Enrollees




Help on Demand


Have a certified enroller call you. Most calls are returned in under 15 minutes.

[Help on Demand →](#)


Enrollment Partner Toolkits and Resources

 Toolkits for Enrollers

- ▶ [Agency Manager Toolkit](#)
- ▶ [Approved Admin Staff Role Toolkit](#)
- ▶ [Enroller Portal and Enrollment and Shopping Section Toolkit](#)
- ▶ [Family Glitch Fix Toolkit](#)
- ▶ [Open Enrollment Toolkit](#)

 Medi-Cal Transition

- ▶ [Medi-Cal to Covered California Enrollment Program Toolkit](#)

 Toolkits for Navigators

- ▶ [Private Care Navigation](#)



For the
love of
Californians

OPEN ENROLLMENT 2026

ENROLLER KICK-OFF MEETINGS



WEDNESDAY, SEPT. 3

1. Calexico
2. Chico

THURSDAY, SEPT. 4

3. Palm Springs
4. Redding
5. Eureka

TUESDAY, SEPT. 9

6. Camarillo
7. Rohnert Park
8. Moreno Valley

WEDNESDAY, SEPT. 10

9. Fresno
10. Salinas

THURSDAY, SEPT. 11

11. Fremont

TUESDAY SEPT. 16

12. San Diego
13. Stockton

WEDNESDAY, SEPT. 17

14. Sacramento
15. San Clemente

TUESDAY, SEPT. 23

16. Los Angeles

WEDNESDAY, SEPT. 24

17. Lakewood

THURSDAY, SEPT. 25

18. Fullerton

TUESDAY, SEPT. 30

19. Virtual: Open Enrollment 2026 Readiness

WEDNESDAY, OCT. 1

20. Virtual: CalHEERS and Enroller Portal

CERTIFIED ENROLLER ROUNDTABLES JULY & AUGUST 2025

Covered California Outreach and Sales Team conducted **eleven roundtable sessions** with our sales channel partners to solicit feedback on how we can prepare our enrollment partners this open enrollment period 2026.

Discussion topics included legislative changes ahead from the CMS Final Rule and Budget Bill H.R.1, Consumer Retention campaigns, Marketing, CalHEERS, and Enroller Portal updates.

Navigators

- **8/13/25**, In-Person Bay Area Navigators
- **8/14/25**, In-Person Northern CA Navigators
- **8/19/25**, In-Person Los Angeles Navigators
- **8/20/25**, In-Person Southern CA Navigators
- **8/27/25**, Virtual Statewide Navigators

Certified Application Counselors

- **8/28/25**, Virtual Certified Application Counselors

Agents

- **7/23/25**, In-Person Southern CA Agents
- **7/24/25**, In-Person Top 25 Agency Partners
- **7/29/25**, In-Person Northern CA Agents
- **7/30/25**, Virtual Out-of-State Agents
- **8/12/25**, Virtual Storefront Agents

COVERED CALIFORNIA FOR SMALL BUSINESS UPDATE


Group & Membership Update through July 17, 2025

Groups	9,142
Members	76,942
Average Members per Group Size	8.4
2025 Year-to-Date New Membership Sales	6,907

*membership reconciled through 07/17/2025



V. Outreach & Sales Updates Discussion

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VI. MOEA MEMBER OPEN DISCUSSION

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THANK YOU!

Email questions to MOEAGroup@covered.ca.gov

All meetings are open to members of the public. Meeting materials are available on the Covered California Marketing, Outreach, and Enrollment Assistance (MOEA) Advisory Group web page here:
<https://hbex.coveredca.com/stakeholders/Marketing-Outreach-Enrollment/>