



# Marketing, Outreach & Enrollment Assistance Advisory Group

**March 5, 2026 | 1:00 PM – 4:00 PM**

Hybrid Meeting

*In-person:* Covered California Headquarters, Tahoe Auditorium  
1601 Exposition Blvd., Sacramento, CA 95815

*Virtual:* [GoTo Webinar](#)

# Welcome!

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

**Disclaimer:**

Please note that this presentation deck is a DRAFT version. The FINAL version will be posted and available on the [HBEX MOEA Advisory Group](#) homepage Thursday, March 5<sup>th</sup>, 2026. Please note that the information contained herein is subject to change and should not be considered final until the latest version is officially released.

# WEBINAR HOUSEKEEPING

<p><b>Recording</b></p>	<ul style="list-style-type: none"> <li>Today’s hybrid meeting will be recorded and shared on the <a href="#">Covered California Marketing, Outreach, and Enrollment Assistance Advisory Group</a> webpage.</li> </ul>	
<p><b>Virtual Participants</b></p> <p><b>Dial in by phone:</b> +1 (562) 247-8422</p> <p><b>Access Code:</b> 135-454-592</p> <p><b>Audio PIN:</b> Shown after joining the webinar</p> <p><b>Webinar ID:</b> 471-615-171</p>	<ul style="list-style-type: none"> <li><b>Audio Options:</b></li> </ul>	<ul style="list-style-type: none"> <li>Use <b>computer audio</b> for the best sound quality.</li> <li>If dialing in by phone, enter your assigned <b>“audio pin”</b> to speak when unmuted.</li> </ul>
	<ul style="list-style-type: none"> <li><b>Speaking During the Webinar:</b></li> </ul>	<p>Everyone will <b>stay muted</b> during the meeting. <b>Unmute</b> yourself when it’s your turn to speak.</p>
	<ul style="list-style-type: none"> <li><b>Comment Opportunities:</b></li> </ul>	<p><u>After each agenda item</u>, <b>members</b> will have the chance to comment first, followed by the <b>public</b>.</p>
	<ul style="list-style-type: none"> <li><b>How to Raise Your Hand:</b></li> </ul>	<ul style="list-style-type: none"> <li><b>On the Computer:</b> Click the “Raise Hand”  icon on your control panel. You’ll be called on in order.</li> <li><b>By Phone:</b> After addressing raised hands, phone lines will open for comments.</li> </ul>
	<ul style="list-style-type: none"> <li><b>For Hearing Impaired Participants:</b></li> </ul>	<ul style="list-style-type: none"> <li>Use the <b>“Chat”</b> feature to share your questions or comments. Staff will assist and respond on your behalf to the group and via chat.</li> </ul>
<p><b>Technical Difficulties</b></p>	<ul style="list-style-type: none"> <li>Having issues? Use the “Chat” feature to let us know, and we’ll assist you.</li> </ul>	
<p><b>Contact</b></p>	<ul style="list-style-type: none"> <li>For additional questions or comments after the webinar, email us at <a href="mailto:MOEAgroup@covered.ca.gov">MOEAgroup@covered.ca.gov</a>.</li> </ul>	

# I. Call to Order and Agenda Overview



# Agenda: March 5, 2026, Meeting

## I. Call to Order and Agenda Overview

## II. Administration

- A. Welcome from MOEA Advisory Chair, Maribel Montañez

## III. Covered California

- A. Welcome from Executive Director, Jessica Altman
- B. Federal Policy Update and Open Enrollment 2026 Highlights
- C. Federal Policy Changes – A Closer Look
- D. State Legislation and Budget Highlights

## IV. MOEA Member Feedback Discussion

- A. Open Enrollment 2026 Best Practices
- B. CMS Final Rule and H.R. 1 Updates

## **\*10 Minute Break**

## V. Covered California Division Updates

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

## V. MOEA Members Open Discussion

## VI. Adjourn

## II. Administrative



## MOEA ADVISORY MEMBERS

### MEMBERSHIP

- Current two-year 2024-2026 MOEA Advisory Group membership term sunsets August 2026.
- The 2026-2028 MOEA membership term application will post on the [MOEA home page](#) in June.
- More information and updates will be shared via email the months ahead.



## ADMINISTRATIVE

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# III. Covered California



# Welcome

**Jessica Altman**, Executive Director



## WELCOME

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# Federal Policy and Open Enrollment Updates

**Bahara Hosseini**, Assistant Chief Counsel | Office of Legal Affairs

**Isaac Menashe**, Deputy Director of Evaluation and Research | Policy, Eligibility,  
and Research Division



# Federal Landscape Recap: Marketplace Impacts

In late June and early July of 2025, Congress and the administration took multiple actions impacting Covered California and our enrollees:

- On June 25, 2025 the Centers for Medicare & Medicaid Services (CMS) issued the **Marketplace Integrity and Affordability Final Rule**.
  - \*On August 22nd, 2025 a district court issued a preliminary injunction on several of the provisions contained in the rule.
- On July 4, 2025 President Trump signed the federal reconciliation bill, **H.R. 1 titled the One Big Beautiful Bill Act**, into law.

**The combined impact of these policies, alongside the expiration of the enhanced premium tax credits at the end of 2025 will 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 red tape making it harder for Californians to get and stay covered.

## Limiting Enrollment Opportunities & 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 expired at the end of the year and can significantly reduce the affordability of Marketplace coverage.**

# FEDERAL UPDATE: CMS MARKETPLACE INTEGRITY RULE

This 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.



Indicates implementation of provision was stayed by a federal court on 8/22/25.

# Federal Update: Another Key Development

Adding to this evolving legal landscape, on February 9, CMS released its annual **proposed Notice of Benefit and Payment Parameters for 2027**. This proposed rule sets out wide-ranging policy and operational changes for ACA Marketplaces and related insurance reforms. At a high level, the proposed rule would:

- Implement elements of H.R. 1;
- Revisit portions of the Marketplace Integrity Rule (including provisions stayed in litigation), making some permanent;
- Roll back several Biden-era policies; and
- Introduce other new changes.

Covered California is closely reviewing the proposed rule and coordinating with partners to understand its potential impacts. With comments due March 13 and a final rule expected in the following months that may diverge from the proposal, we will continue to monitor and assess implications as CMS's work progresses.

# Enhanced Premium Tax Credits Expand Affordability and Access to Coverage

The federal enhanced premium tax credit, in place between 2021 and 2025, **dramatically increased affordability for marketplace consumers by:**

- **Increasing the amount of financial help** for all consumers eligible to receive the advanced premium tax credit.
- **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 “cliff” for middle-income consumers** above 400% FPL who were previously ineligible for advance premium tax credits (\$62,600 for an individual and \$128,600 for a family of four).
- In 2025, Covered California **reached an all-time record enrollment of nearly 2 million enrollees and a 6.4% uninsured rate.**

# The Enhanced Premium Tax Credit Provided Consumers an Additional \$2.5 Billion in Annual Premium Savings

The enhanced premium tax credit was projected to account for about **\$2.5 billion** of potential savings for consumers, in addition to the \$10.5 billion that consumers are projected to receive in 2026.

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
<b>Total</b>	<b>1,671,000</b>	<b>\$2.5 billion</b>

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

# Consumer Impacts of Enhanced Premium Tax Credit Expiration

The enhanced premium tax credit expired on **December 31, 2025**.

Due to the expiration, starting in 2026:

- Many enrollees will experience, on average, a **97% increase** in monthly premium costs.
- This translates to, on average, **\$125 more** consumers will pay each month for their coverage.
- Estimates indicate that **400,000 Californians** could drop marketplace coverage due to lack of affordability.

# State-funded Financial Assistance for Covered California Enrollees in Plan Year 2026

- California is taking steps to protect the most vulnerable enrollees from increased costs. The Governor and Legislature appropriated \$190 million to provide state premium assistance for enrollees earning up to approximately \$26,000 per year.
- While these funds cannot backfill the potential \$2.5 billion loss of the enhanced premium tax credit, they will provide meaningful support for lower income enrollees.
- Thus far, 390,000 enrollees under 165% FPL are benefitting from the California Premium Tax Credit program.

# Open Enrollment 2026 Plan Selections

Open enrollment for the 2026 plan year ended on January 31st. As of January 31<sup>st</sup>, Covered California has 1,927,371 enrollees, which is a 3% decrease compared to last year. This includes 235,055 new sign-ups (a 32% decrease from last year) and 1,692,316 renewing consumers (a 4% increase from last year).

	2024	2025	2026	Difference	
Net Plan Selections	(Count)	(Count)	(Count)	(2026 v 2025)	
New Enrollment	306,382	345,711	235,055	-110,656	-32%
Renewals	1,478,271	1,633,781	1,692,316	58,535	4%
Total Plan Selections	1,784,653	1,979,492	1,927,371	-52,121	-3%

# Early 2026 Enrollment Data Indicate Impact of ePTC Expiration - Renewal Numbers Still Pending

With 2025 renewing consumers still in their 3-month premium payment grace period, it is too early to see the full effects of the expiration of the enhanced tax credits on enrollment. But, there are some key warning signs we are watching closely:

- New enrollment (consumers who were not enrolled in 2025 coming in to enroll for 2026) is down 32% from the same time last year and at its lowest level in years. During open enrollment for 2026, Covered California saw 110,656 fewer new sign ups for 2026 compared to 2025.
- Of these consumers, more than 1 in 3 opted for a bronze plan with a higher deductible and lower monthly premium, compared to fewer than 1 in 4 new enrollees electing bronze plans at the same time last year.
- Similarly, of renewing enrollees who actively switched plan tier, the majority (73%) have moved to bronze. This is roughly 130,000 enrollees compared to 28,000 in 2025 (28% of active tier switchers).
- 14% (267,700) of our renewing enrollees have cancelled their plans. This is up from the same time last year at 11% (201,640). However, among middle income consumers (400% FPL and up) who are losing access to all premium subsidies, we are currently tracking a 2026 termination rate that is nearly double what it was in 2025 (22 percent of all renewals with incomes over 400% of FPL in 2026, compared to 11 percent in 2025).
- Enrollment has dropped since the end of January. As of February 17<sup>th</sup>, 1,861,260 individuals are enrolled. More coverage cancellations are expected as renewing consumers exhaust their premium payment grace period.

## FEDERAL POLICY AND OPEN ENROLLMENT UPDATES

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# Federal Policy Changes: A Closer Look

**Kelly Green**, Director of External Affairs and Community Engagement  
**Craig Tomiyoshi**, Director of Communications and Public Relations



## Policy Change:

**Starting in 2027, under H.R. 1, specified lawfully present immigrants (LPI) will no longer be eligible for premium tax credits and cost-sharing reductions.**

**This will impact approximately 120,000 Covered California enrollees and limit future enrollment among LPI consumers throughout the state.**

Enrollees include more than 35,000 with asylum or pending asylum status, nearly 1,000 admitted as refugees, and more than 500 victims of trafficking, domestic violence and other serious crimes, in addition to nearly 13,000 enrollees with work or student visas.

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These changes impact more than 90 percent of immigration categories that have historically been eligible for Marketplace coverage.

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California LPI consumers receive approximately \$500M in federal premium tax credits. When those tax credits are removed, affected LPI consumers may face an average premium increase of approximately \$650 per member per month.

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An estimated 2,300 DACA recipients enrolled through Covered California lost coverage entirely as a result of the CMS Final Rule.

# Eligibility Changes for Lawfully Present Immigrants

Coverage and Financial Assistance Eligibility by Immigration Status	
<p><b>Remain Eligible for Premium Tax Credits</b></p>	<p><b>2027 Coverage Year</b></p> <ul style="list-style-type: none"> <li>• Lawful Permanent Residents, including individuals subject to or exempt from the five-year bar (LPR/Green Card holder)</li> <li>• Cuban and Haitian Entrants</li> <li>• Migrants from Compact of Free Association (COFA) countries, including Micronesia, the Marshall Islands, and Palau</li> </ul>
<p><b>Lose Eligibility for Financial Assistance</b></p>	<p><b>2027 Coverage Year</b></p> <ul style="list-style-type: none"> <li>• Individuals with asylum status or pending asylum applications</li> <li>• Refugees</li> <li>• Survivors of trafficking, domestic violence, and other serious crimes</li> <li>• Individuals with Temporary Protected Status (TPS)</li> <li>• Individuals with work visas</li> <li>• Individuals with student visas</li> <li>• Other humanitarian or temporary lawful statuses previously eligible for Marketplace financial assistance</li> </ul>
<p><b>Lose Marketplace Eligibility Entirely</b></p>	<p><b>August 25, 2025</b></p> <ul style="list-style-type: none"> <li>• Deferred Action for Childhood Arrivals (DACA)</li> </ul>

# Covered California is developing an organization-wide strategy that includes:



## Public Education & Awareness

Informs and educates LPI consumers, stakeholders, and the public about changes to LPI eligibility.



## Partner & Stakeholder Support

Provides support and resources to internal and external partners on the front lines of service to this population (Service Center Representatives, enrollment partners, stakeholders, policymakers).



## Consumer Transition Support

Supports impacted LPI consumers with clear, timely information, education, support and resources to help them navigate their eligibility transition.



## Operational Readiness

Ensures smooth and effective operational readiness.

POLICY CHANGE

# Open Enrollment shortens to a 9-week period, ending no later than December 31 starting plan year 2027.

This is the first major structural change since ACA implementation and compresses the time available for learning, shopping, and enrollment.



## OUR APPROACH

**Develop and execute an enterprise-wide strategy and tactical plan to address and mitigate the impact of a shortened Open Enrollment Period (SOEP)**

## How we'll do it:

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### Inform and Educate

Inform and educate consumers about the shortened OE, with a clear call to action (behavioral change)

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### Mitigate Impact, Maximize Opportunity

Limit potential enrollment, renewal and consumer experience impacts, and leverage opportunities for consumers to learn, shop and apply

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### Leverage our Enrollers and Ambassadors

Provide enhanced support and resources to consumer-facing entities (SCRs enrollment channel partners and navigators)

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### Support Internal Readiness

Enhance and strengthen the ability of divisions and teams to contend with a 9-week enrollment window

## FEDERAL POLICY CHANGES-A CLOSER LOOK

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# State Legislation and Budget Highlights

**Kelly Green**, Director of External Affairs and Community Engagement



# Governor's Budget – January 2026

- On Friday, January 9, the Governor released his January Budget for 2026.
- For Covered California, the Budget remains the same as the appropriations for 2025. These appropriations will address the 2027 plan year:
  - \$190 million from the Health Care Affordability Reserve Fund (HCARF) for a program of financial assistance. (Premium Assistance or Enhanced CSR)
  - \$2 million from HCARF for the striking worker benefit program, with authorization to increase the funding by an additional \$3 million if needed.
  - \$20.35 million from the General Fund to fund the California Premium Credit, which is a credit of \$1 per member/per month to provide abortion coverage.
  - \$15 million from HCARF to provide payments to QHP issuers to defray the cost of providing Gender Affirming Care for Covered California enrollees.
- The Budget also includes a scheduled repayment of \$200 million from the General Fund to HCARF.

## State Legislation

Covered California continues to track legislation on a variety of policy topics such as eligibility and enrollment, plan regulation, benefit and cost sharing mandates, and other bills that may impact the marketplace, consumers, or the health care and insurance markets generally. Below is a sampling of bills that would have an impact on Covered California.

- **AB 1907 (Addis)** is legislation that originated from Covered California technical assistance. The bill would extend Covered California's automatic enrollment process to individuals who *newly apply* for coverage at the county level, and who are determined ineligible for Medi-Cal, but eligible for Covered California. Under the bill, more Californians will benefit from the same seamless enrollment process Covered California currently offers and foster greater access to coverage and care.
- **AB 2066 (Rodriguez)** would establish pregnancy as a qualifying life event for special enrollment.
- **AB 2363 (Bains)** would provide an exemption from the individual mandate penalty to consumers who were enrolled in Medi-Cal in 2024 or 2025.

## State Legislative Hearings

State lawmakers are actively weighing the consequences of federal policy changes stemming from H.R. 1, federal marketplace rules, and ongoing state budget discussions. Covered California has been invited to the following legislative hearings to inform the members of health policy and fiscal committees on the impact of federal policy change and what it means for California consumers.

- January 27 - Assembly Health Committee Informational Hearing: *“The Devastating Impact of Federal Disinvestment on California’s Health Care System: What We Know and How the State, Health Care Providers, and Communities are Responding”*
- March 9 – Assembly Budget Subcommittee #1 on Health: Issues included *“The Impact of H.R. 1 and Federal Actions on California’s Health Care Exchange”* and *“H.R. 1 and Immigrant Access to Care”*
- March 10 - Joint Hearing of the Senate and Assembly Health Committees: *“The Cost of Uncertainty: Health Coverage Access and Affordability Amid Federal Instability”*

## STATE LEGISLATION AND BUDGET HIGHLIGHTS

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# IV. MOEA Advisory Member Feedback Discussion



# Open Enrollment 2026 Best Practices

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
  - What has your feedback been from consumers you assisted in Open Enrollment 2026 to enroll or renew into Covered California?
  - What tools worked best in helping you assist consumers through their enrollment journey in open enrollment 2026?
  - What challenges do you think consumers encountered most through their open enrollment 2026 journey?

## MOEA ADVISORY MEMBER FEEDBACK DISCUSSION

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## CMS Final Rule and H.R. 1 Updates

- Feedback from Consumer Advocates, Health Plan Carriers, Community Enroller Partners, Certified Insurance Agents, Ex-Officio Members:
  - How are you preparing your outreach efforts in light of the new federal updates impacting consumers in plan year 2027?
  - What resources / tools will you need for marketing and outreach?
  - How can Covered California support these efforts and strategies?

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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

**Jennifer Miller**, Chief of Consumer Communications, Research, and Analytics Branch | Marketing



# Marketing Update

Brand, OE26 and SE26

Glenn Oyoung, Yuliya Andreyeva, Jennifer Miller

March 5, 2026



# Agenda

- 01** OE26 Marketing Campaign Highlights
- 02** Point-of-Sales Materials Design Update
- 03** SE26 Marketing Plan

# Open Enrollment 2026

## Highlights



# What we were up against

We faced a *trust gap* with Californians on multiple fronts

Trust in government & healthcare system on the decline

Waning understanding & positive sentiment for Covered California

Loss of EPTC Subsidies and Rising Premiums Undermine Our Core Affordability Message

## It's Not Just You: Many Americans Face Insurance Obstacles Over Medical Care and Bills

By Reed Abelson

REPORTED PROBLEM	Pct. of all insured adults	Employer plans	Marketplace plans	Medicare plans	Medicaid plans
Insurance <b>paid less than expected</b> for the patient's doctor, hospital or lab bill.	27%	35%	28%	15%	11%
A doctor covered by insurance whom the patient needed to see <b>did not have appointments</b> .	26	28	23	18	33
Insurance <b>did not cover</b> a prescription drug, or required a very high copay.	23	22	22	27	21
Insurance <b>did not pay</b> for care the patient received and expected to be covered.	18	21	20	10	12
Insurance <b>denied or delayed</b> prior approval for a treatment, service, visit or drug.	16	15	17	11	22

Brand Awareness remains high 95%+.

Neutral brand sentiment has surged from 13% to 49% for insured and 31% to 59% for uninsured.

Favorable sentiment is declining from 73% to 40% among the insured and from 57% to 25% among the uninsured

Figure 10. Three in 10 Californians Say That Their Ability to Access High-Quality, Affordable Care Has Gotten Harder

Q: IN THE PAST SEVERAL YEARS, HAS IT GOTTEN EASIER, HARDER, OR STAYED THE SAME FOR YOU AND YOUR FAMILY TO ACCESS HIGH-QUALITY, AFFORDABLE HEALTH CARE IN THE STATE OF CALIFORNIA?

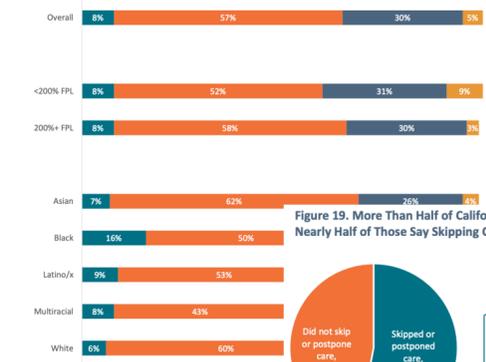
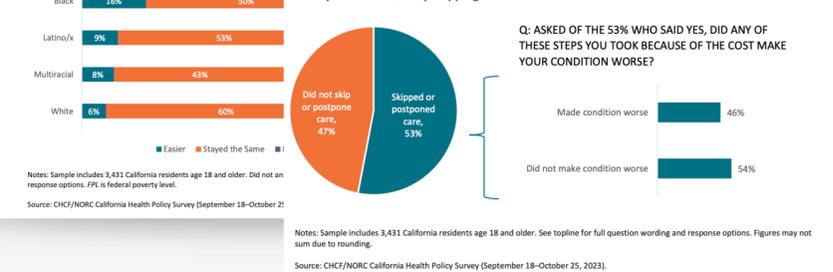
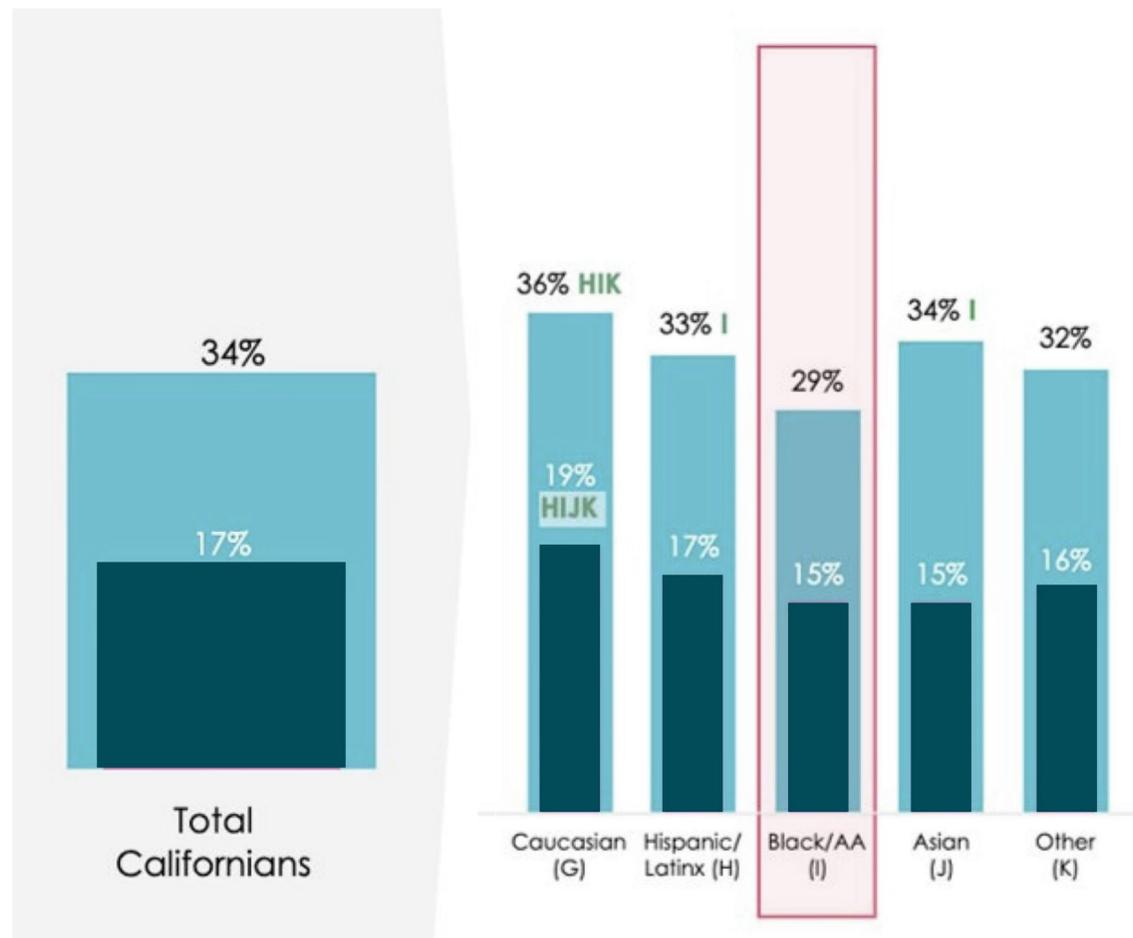


Figure 19. More Than Half of Californians Report Skipping Care in the Past Year Due to Cost; Nearly Half of Those Say Skipping Care Made Their Condition Worse



## AWARENESS & FAMILIARITY OF COVERED CALIFORNIA

Among Total • n = 10702



■ Aware ■ Familiar (Very familiar / know a good amount)

Covered California Brand Health Tracking Report, September 2025

## BRAND AWARENESS AND UNDERSTANDING

Name recognition and brand understanding are low, especially with key segments

# How we met the moment



Culture-First Messaging



Language Expansion



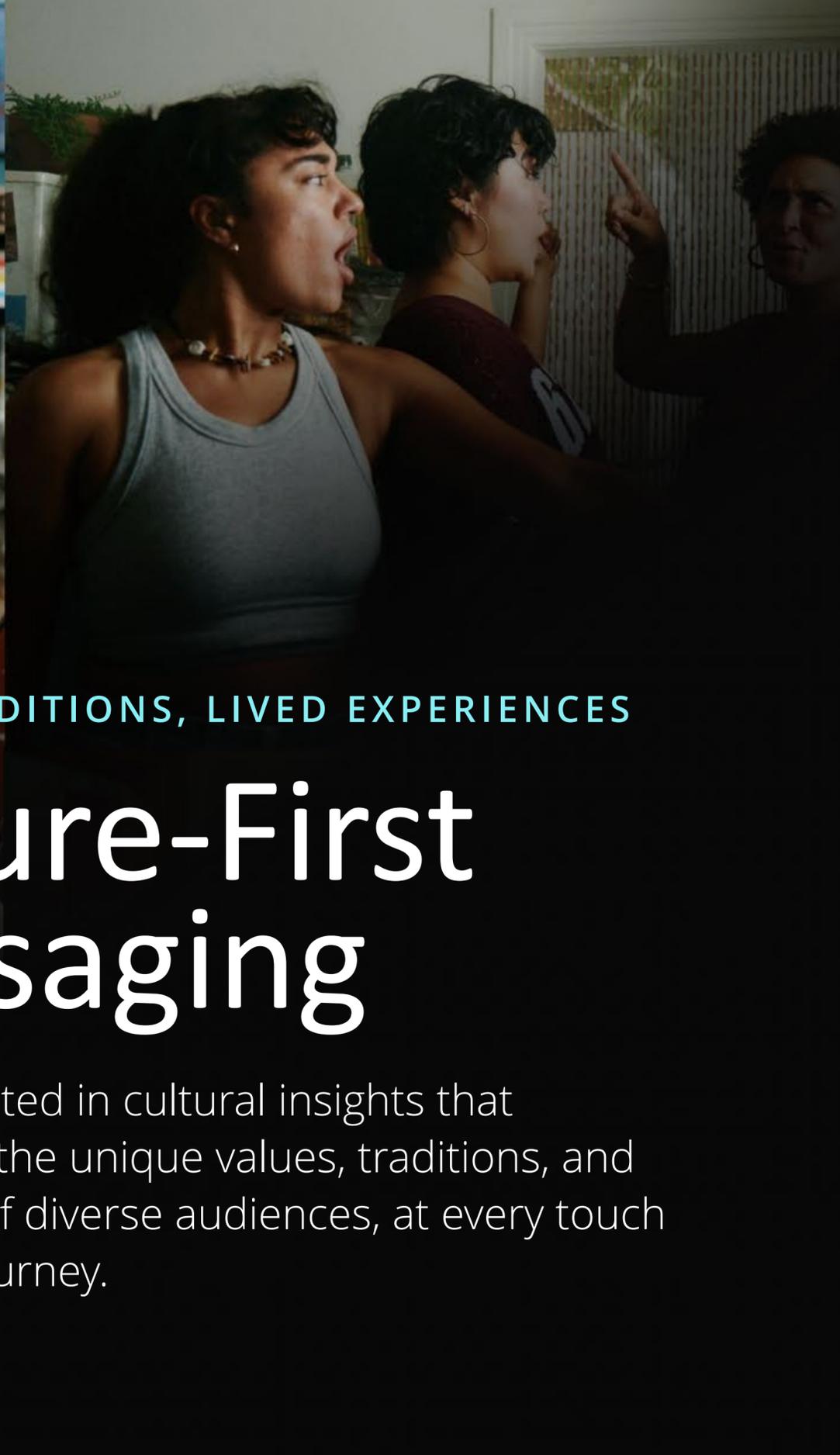
Beyond Advertising

HUMAN EMOTION, INCLUSIVITY, OPTIMISM

# Build Trust

Redefine who we are, positioning Covered California as an advocate for Californians with empathy and strength. Healthcare isn't just about policies; it's about people and their well-being. It's how we give Covered California a personality and a humanity, with diversity and inclusion at its heart.

# For the love of Californians



VALUES, TRADITIONS, LIVED EXPERIENCES

# Culture-First Messaging

Messaging rooted in cultural insights that resonate with the unique values, traditions, and perspectives of diverse audiences, at every touch point of the journey.

BRAND TV SPOTS

# Culture-First Storytelling

We've evolved our creative storytelling from translation and transcreation to rich, authentic narratives that connect with our audiences through empathy. At the heart of every story, we celebrate the Californians we serve.



Hispanic/Latino: [Made by You](#)



AAPI: [Rooted in Care](#)



Black/AA: [Backyard](#)



Luchamos para que el cuidado de salud te funcione mejor.

 COVERED CALIFORNIA | Por el bien de los californianos



# Cuidado de salud sin el ¿quééé?

Obtén las respuestas y cobertura que buscas.

 COVERED CALIFORNIA | Por el bien de los californianos

NINE LANGUAGES

# Language Expansion

Communications in multiple languages meets the needs of our diverse member population. Developing in-language content ensures clarity and accessibility for all members.

हमें कैलिफ़ोर्निया से मोहब्बत है, और क्यों न हो?

आपने इस स्टेट को बनाने में मदद की है— अपना देश छोड़कर, अपनों को छोड़कर, और अपनों के बेहतरीन ज़िंदगी के लिए।

60 देशों के लोग एक स्टेट में – यह फूलों का गुलदस्ता, जहाँ हर एक फूल अपने रंग और खुशबू से इस जगह को महका देता है - वहाँ उनकी हिफ़ाजत भी ज़रूरी है।

आपको चाहिये थोड़ा सा प्यार, थोड़ा देखभाल -- एक चैंपियन की, क्योंकि हर कैलिफ़ोर्निया-वासी को कारगर स्वास्थ्य सेवा मिलनी चाहिये।

आपको अपने या अपने बच्चों के स्वास्थ्य में चुनना न पड़े, या फिर अपनी ज़रूरी आवश्यकताओं को दबाना न पड़े, इसी लिए हम आपकी वकालत करते हैं। हम सौदा करते हैं ताकि आपको बेहतर स्वास्थ्य सेवा मिल सके।

हम स्वास्थ्य बीमा कंपनी नहीं हैं। हम इसमें आपके लिए हैं।

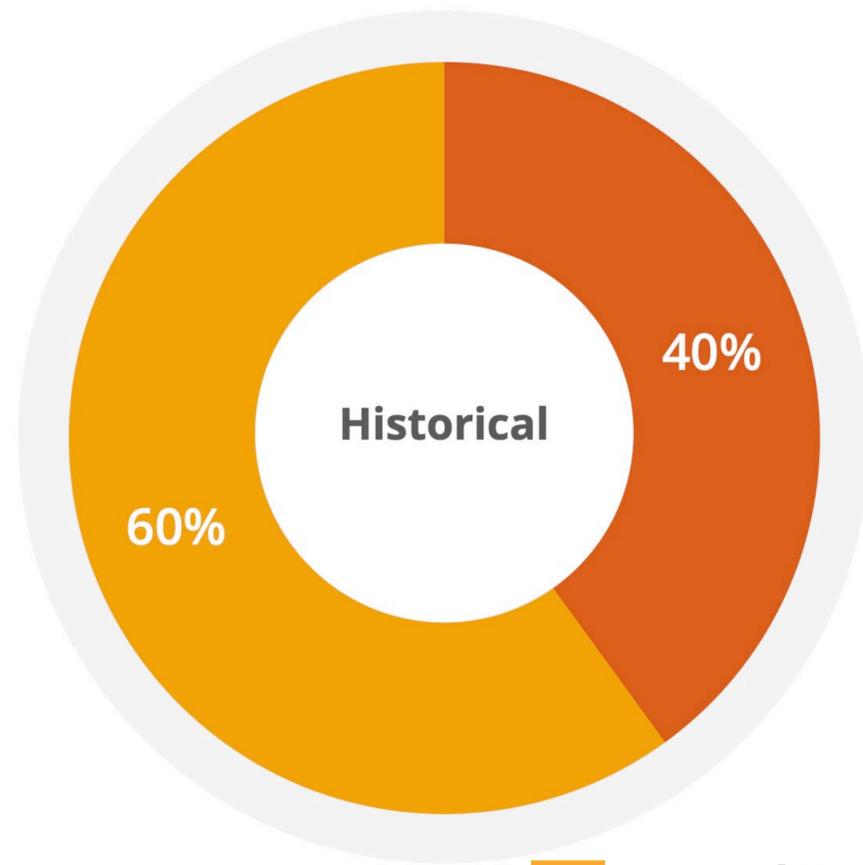
 COVERED CALIFORNIA

कलिफ़ॉर्निया के लिए दिल से

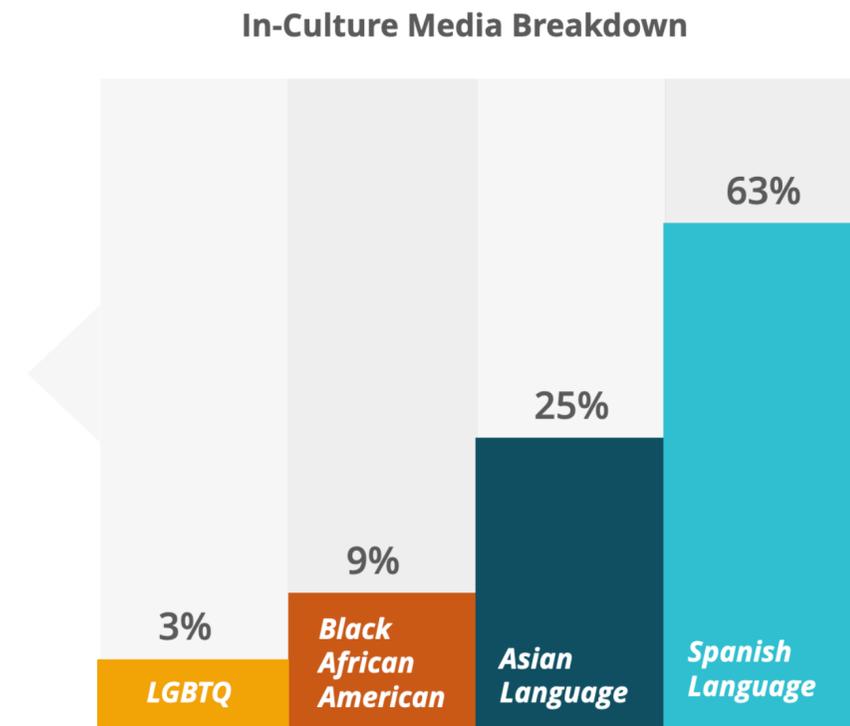
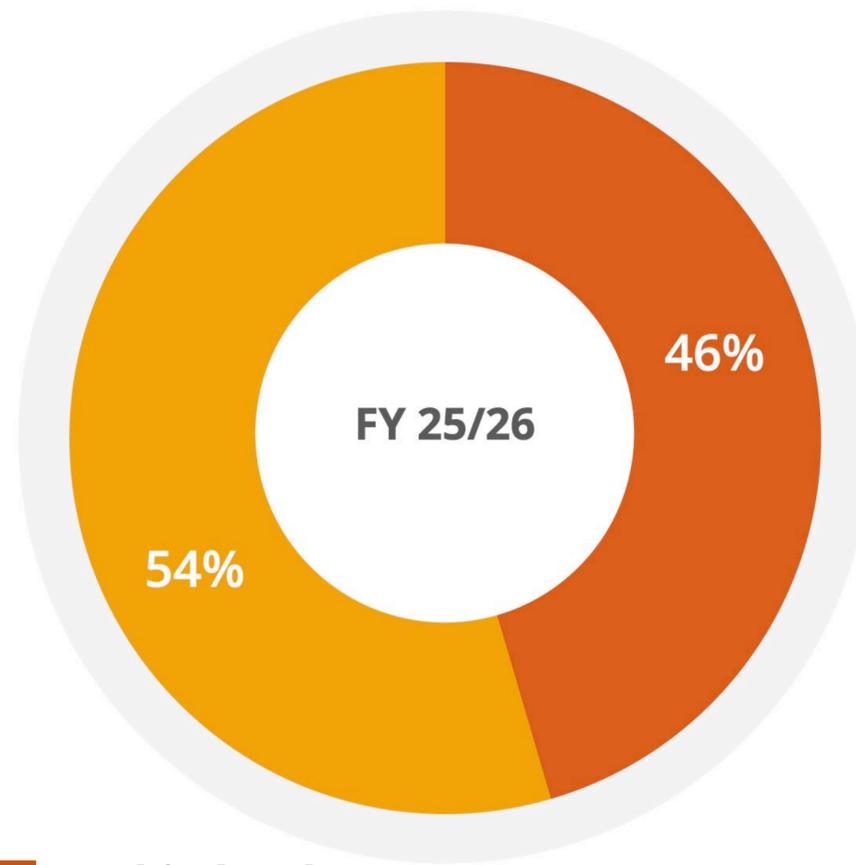


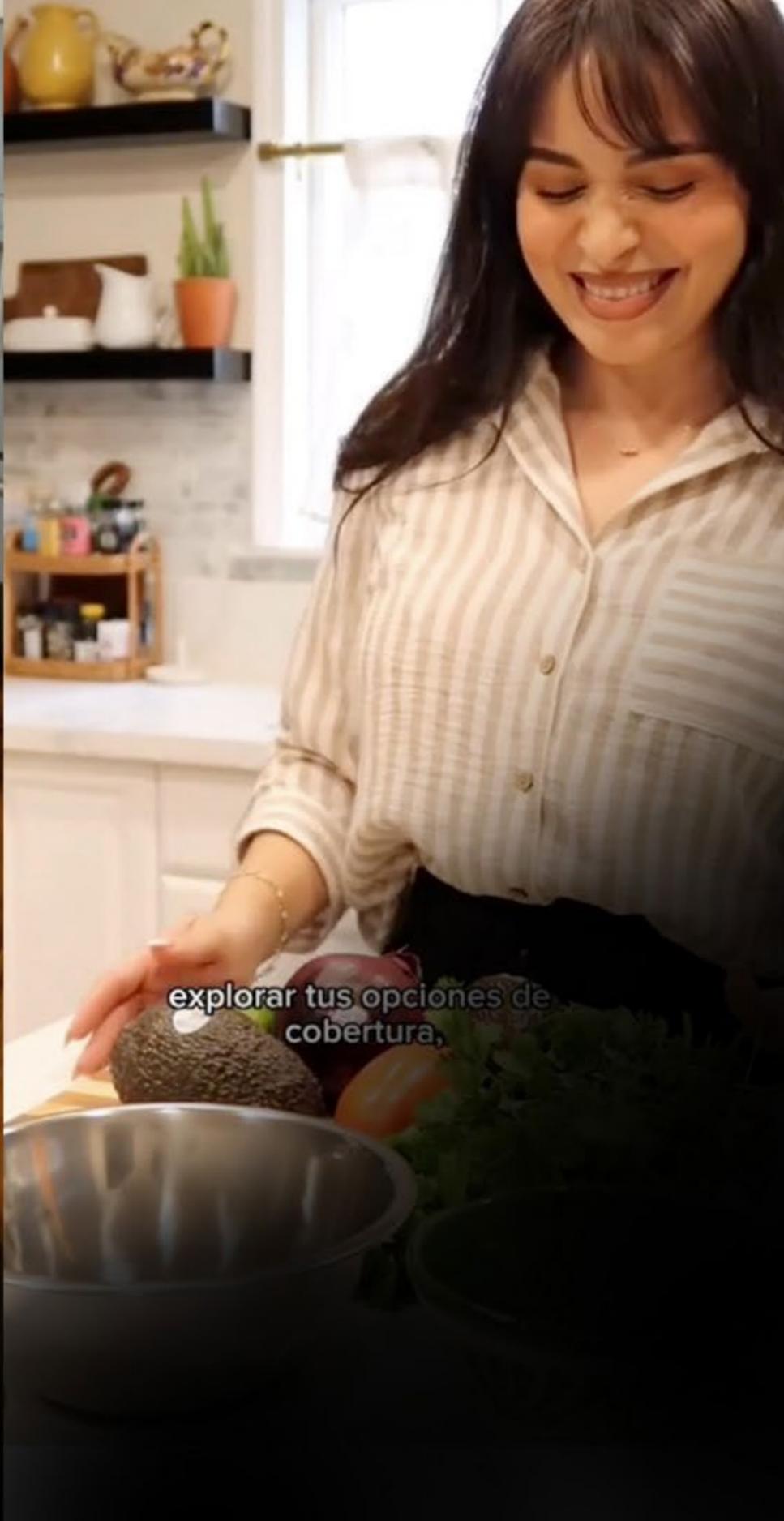
PAID MEDIA INVESTMENT

# We've reallocated our investment to line up with our culture-first approach



General Market Multicultural





**TELL**

**ME**

**WHY**

CALIFORNIANS' TRUSTED VOICES

# Beyond Advertising

Activate culturally relevant brand ambassadors via social media influencers and engage on the ground with community events.

OUR NETWORK

# Influencers

A key component to connecting with our communities is partnering with influential creators from diverse backgrounds to build trust, amplify our message, and educate Californians.

6

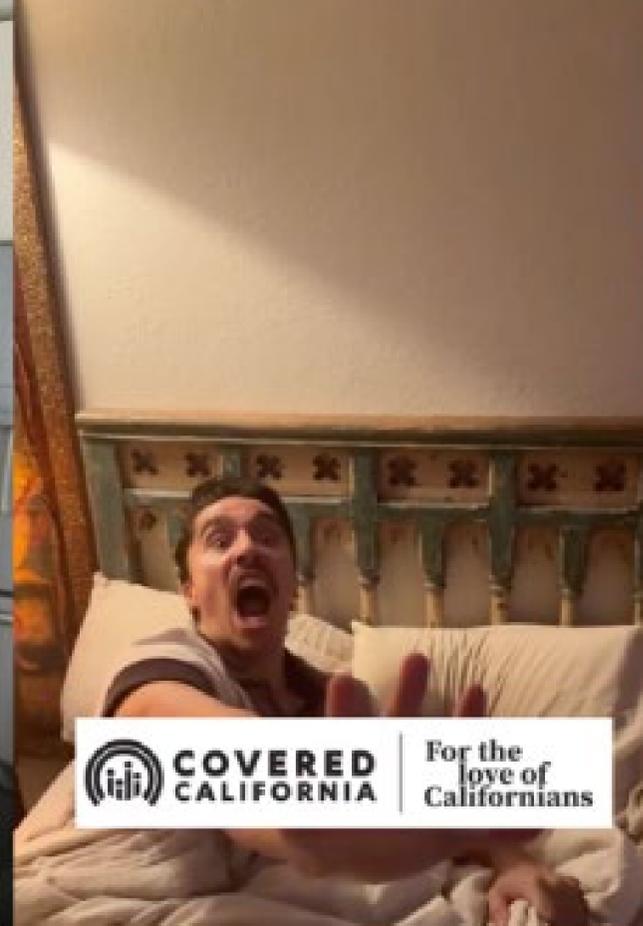
CREATORS

7.2M+

IMPRESSIONS

169K

ENGAGEMENTS



Inspired after a Lunar New Year celebration w/ the @coveredca community! It was a powerful reminder of how crucial peace of mind is for our wellbeing. It's such a great & easy resource that can help you find affordable healthcare! It's FREE to use & is accessible in so many languages!!

[OPEN ENROLLMENT ENDS JAN 31!!!](#)



# And it's working.

We're building brand trust and understanding among Californians.

## Exceptional Exposure

**897M**  
IMPRESSIONS

## Creatives is Breaking Through

**54%**  
Video Completion  
Rate (+37% YoY)

**69%**   **51%**   **41%**  
AAPI   Black/AA   HSL

## Strong Engagement

**2.4M**  
CLICKS to  
CoveredCA.com

## Higher Intent

**+20%**  
Google Trends  
Index YoY

BEYOND ADVERTISING

# Communicating with our Enrollees – Email, Direct Mail, SMS

Knowledge is empowering. We strive to provide our enrollees the most up-to-date information so they can make informed decisions. Sharing details about the loss of federal subsidies is one example of how we prioritize transparency. Even when information is limited, we want our enrollees to feel valued and reassured that we are sharing what we know to support them in staying covered.



1601 Exposition Blvd., Sacramento, CA 95815-5103

[First\_Name] [Last\_Name]  
[Address\_Line1]  
[Address\_Line 2]  
[City], [State] [ZipCode]  
[Barcode]

October 15, 2025

### Your Current Health Plan Details

Health Plan Name  
[current\_issuer] [current\_health\_plan\_name]  
Case Number  
[ahbx\_case\_id]

### You Can Stay With [current\_issuer] and Switch to a [step\_down\_metal\_tier] Plan to Save in 2026

<b>Current Health Plan</b>	[current_issuer] [current_health_plan_name] 2026 Monthly Premium: \$[gross_premium_amt] Financial Help:* -\$[total_subsidy_amt]
<b>Amount You Pay:</b>	<b>[\$[net_premium_amt]]</b>
<b>Lower-Priced Health Plan Option</b>	[current_issuer] [step_down_plan_name] Amount You Pay: <b>[\$[step_down_net_premium_amt]]</b>

**Log in to see all of your options!**

\*Financial help is based on your household income of **[\$[income]]**. Your monthly health plan premium, Advance Premium Tax Credits (APTC), and Cost-Sharing Reductions (CSR) may change each year depending on your health plan, your income, household size, and where you live.

**Find the right health coverage option for 2026 and renew now.**

Dear [First\_Name],

It's time to renew your health insurance plan, and we want to make sure you and your family have the health coverage you need for 2026. Congress has not taken action to extend the Enhanced Premium Tax Credit (financial help) that has been in place since 2021. That means your health plan may cost more next year. Covered California is here to guide you—whether that means staying where you are or exploring new health plans to help manage your costs. Review your health plan today to get the care you need at a price that works for you.

### Explore Your Options

Now is the time to find a health plan that meets your needs and budget in 2026.

**Step 1: Log in** to your account at CoveredCA.com.

**Step 2: Update your information**, like household income and size.

**Step 3: Review and compare your options**, and choose a health plan by the renewal deadline.

### Key Renewal Deadlines

**Nov 1: Renewing your current health plan?** Update your information and renew your health coverage by November 1.

**Dec 31: Changing to a new health plan?** Enroll in your health coverage by December 31 to start health coverage on January 1.

**Jan 31: Need more time?** You have until January 31 to make changes, but health coverage will start later depending on when you enroll.



## Let's Keep You Covered, California

Health plan costs are rising—but keeping your coverage is essential.

[Review your health plan](#)

Dear Jennifer,

Health costs are rising nationwide, and your monthly premium will increase in 2026. That's never easy, and we understand how important affordable health coverage is for you and your family.

Covered California is here to help you stay covered. If we haven't already done so, Covered California will soon automatically renew your health plan for 2026, so your coverage keeps on going.

If anything in your household has changed, you can easily log in to update your details or review your options. And remember—our team is here to help every step of the way.

### Why Staying Covered Matters

Even with higher costs, your health coverage helps protect you from expensive medical bills and ensures you can access care when you need it most. *Stay covered for peace of mind in 2026.*



### Complete Health Plan Benefits

Every health plan through Covered California offers:

- Free preventive care
- Maternity and newborn care
- Pre-existing condition coverage



# This month

let's make your health a priority.

[Learn more](#)



Dear Lissa,

This Breast Cancer Awareness Month, we're here to remind you of the essential services your health plan covers – often at no extra cost to you.

Early detection is one of the most powerful tools we have in the fight against breast cancer. Screenings, like mammograms, help find cancer early when it's most treatable. These preventive care services like these are generally covered by your health plan in California.

Breast cancer impacts families and loved ones across all communities. While it is most common among women, men can also develop breast cancer, making awareness and prevention important for everyone.

# Know your

important health numbers!

[Learn more](#)



Dear Lissa,

November is Diabetes Awareness Month—a reminder that nearly 11% of California adults live with diabetes, and millions more are at risk. Diabetes often develops silently, but early detection can help you take control of your health and prevent serious complications. Scheduling a screening is a proactive step toward protecting your future.



Covered California is here to support you. Your health plan includes [preventive care](#) at no extra cost. If your doctor is in-network and recommends diabetes screening for you, it's fully covered.



# See a doctor without leaving your home!

[Learn more](#)

Dear Lissa,

Winter might bring cozy sweaters, but it can also bring coughs, sneezes, and sore throats. If you're feeling ill this cold and flu season, Covered California makes it easy to get care without leaving home.

[Telehealth](#) lets you connect with a doctor by video, phone, or sometimes just by a message, allowing you to avoid the hassle of in-person visits. Your usual doctor offers telehealth visits, and if not, you can check with your health plan for other providers that may be available. Telehealth visits may be available for illnesses like the common cold or flu, which means [you won't need to pay more than you normally would](#). Be sure to check that your provider offers these types of appointments.



# 2026 starts with you.

[Learn more](#)

Dear Lissa,

The new year is here, and with 2025 in your rearview mirror, you and your family are likely already deep into planning and preparing for the new year ahead! As your calendar fills up and extracurricular activity registrations close, **don't forget to prioritize your health.** Your health insurance plan supports and empowers you to start 2026 on healthy and strong footing – even offering telehealth visits so you can make the most of your plan from the comfort of your home. **Now's a great time to act!** Schedule your [free preventive care visit](#) with your doctor.

**Unlock Your Health Insurance Plan's Full Potential**

## ENROLLEE COMMUNICATION

# Increasing the knowledge of health insurance plan benefits one email at a time

Reminding enrollees of benefits that are included in their health insurance plan encourages utilization and access to care. This ongoing outreach continues to be adjusted and tailored as access to data and knowledge about our enrollees increases.

# Design Update

Point-of-Sale Materials



# Collateral, Events and Storefronts





## Healthcare without the "Huh?"

Covered California isn't a health insurance company. We're the people making healthcare simpler, fairer, and more affordable for Californians. We help you compare plans, get financial help, and enroll in brand-name coverage. Most members receive financial help to lower their monthly premium, and everyone is guaranteed the same high-quality coverage. We show up for you. We fight for you. Because we are you.

**WE'RE HERE TO HELP**  
Covered California offers free expert assistance online, in person, and over the phone in many languages as well as for the hard of hearing.

**OPEN ENROLLMENT: Nov 1–Dec 31**  
**MEDI-CAL: Available year-round**  
**SPECIAL ENROLLMENT: Available for 60 days after a life event**

Special Enrollment allows Californians to get coverage within 60 days of a major life change, such as losing health insurance, a change in household size, or moving to or within California.

For more information, visit [CoveredCA.com/special-enrollment](https://CoveredCA.com/special-enrollment)

## Coverage without the catch.

Covered California offers four levels of coverage also known as metal tiers: Bronze, Silver, Gold, and Platinum. Insurance companies pay a portion of covered services, and the benefits offered within each metal tier are the same no matter which insurance company you choose.

Visit [CoveredCA.com](https://CoveredCA.com) and choose "Shop and Compare" to see which brand-name health insurance plans are right for you.

Choose **Platinum** or **Gold** on a monthly premium, but you'll receive more services when you need them.

Choose **Silver** or **Bronze** on a monthly premium, but you'll receive fewer medical services when you need them.

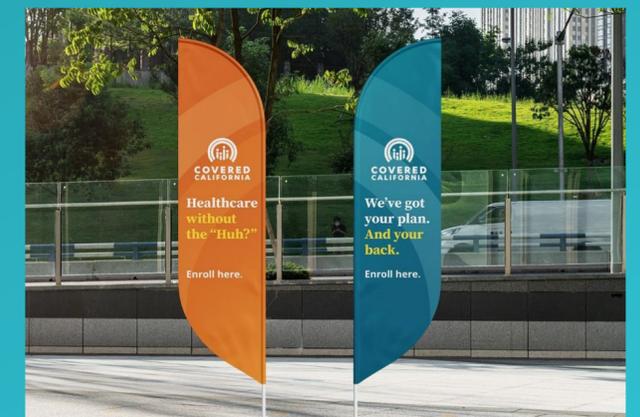
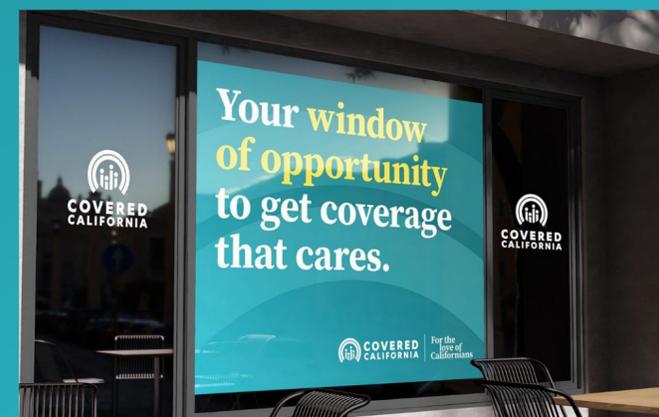
A minimum coverage plan is available for those under 30 or those 30 and older with a hardship exemption.

### 2026 standard coverage benefits by metal tier

KEY BENEFITS	BRONZE Covers 60% of average annual cost	SILVER Covers 70% of average annual cost	GOLD Covers 80% of average annual cost
Individual/family medical deductible	\$5,800/\$11,600	\$5,200/\$10,400	No deductible
Annual preventive care visit	No cost	No cost	No cost
Primary care visit copay	\$40	\$50	\$40
Urgent care visit copay	\$60	\$50	\$40
Emergency room copay	\$100*	\$400	\$350
Generic medication copay	\$20	\$15	\$18
Annual out-of-pocket max for one	\$9,800/year	\$6,800/year	\$9,200
Annual out-of-pocket max for family <sup>1</sup>	\$19,600/year	\$13,600/year	\$18,400

**To get started, visit [CoveredCA.com](https://CoveredCA.com) or call 800-300-1506.**

Chart does not include all medical copays and coinsurance rates. For complete information, visit [CoveredCA.com](https://CoveredCA.com).  
<sup>1</sup> Silver is the only metal tier where your costs may be lower based on your household income. These plans are also referred to as Enhanced Silver Plans.  
<sup>2</sup> 30% after the deductible, copay annual out-of-pocket max.



## Logo Lockups - Agents



## Logo Lockups - Navigators



# Special Enrollment 2026

Marketing Campaign



# Go-to-Market Campaigns

Jan Feb March April May June Jul Aug Sep Oct Nov Dec

## BRAND "EXTENSION"

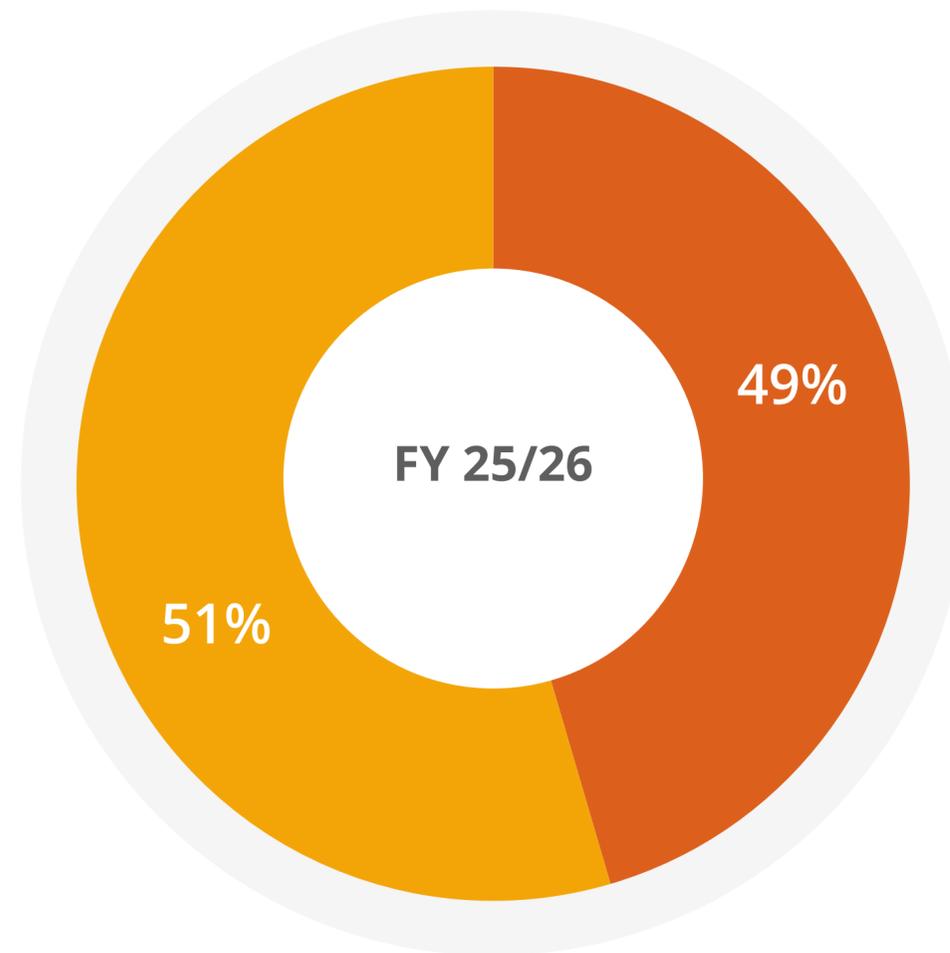
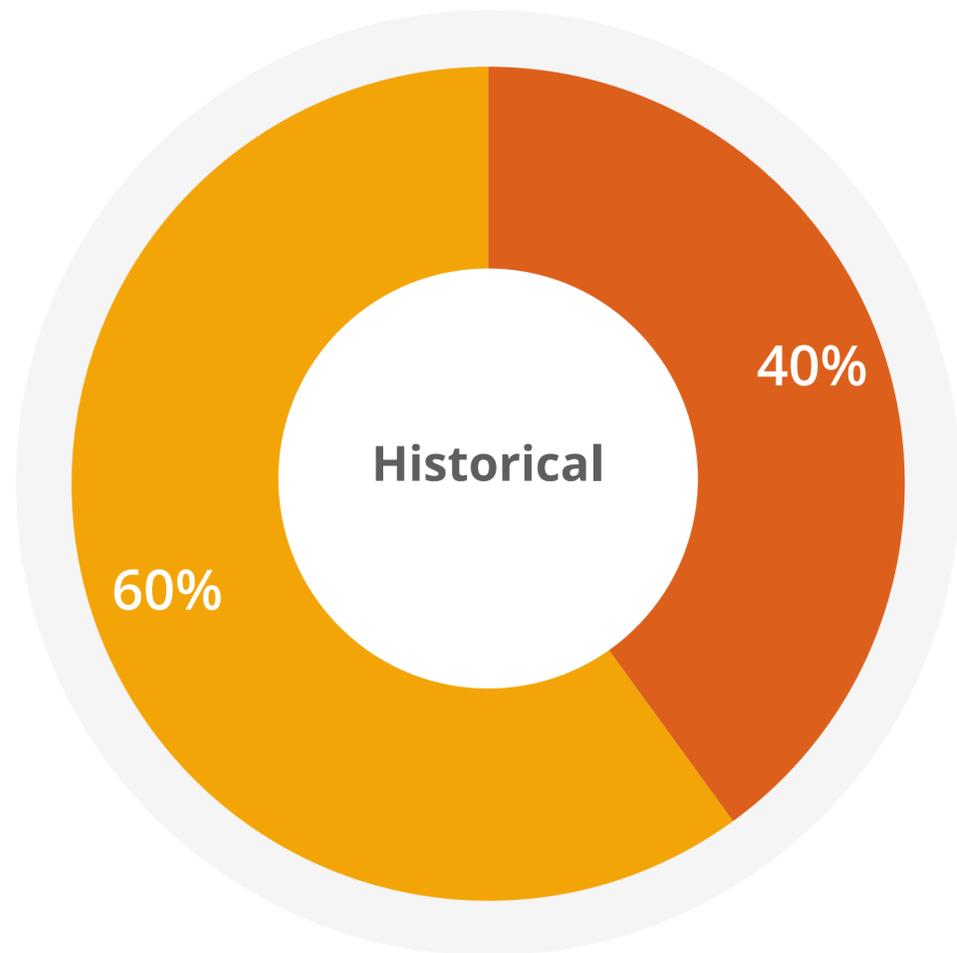
Video, Social, Influencer, Newsprint, Radio

## SPECIAL ENROLLMENT 2/2 – 6/30

Search, Social, Digital, Video, Audio

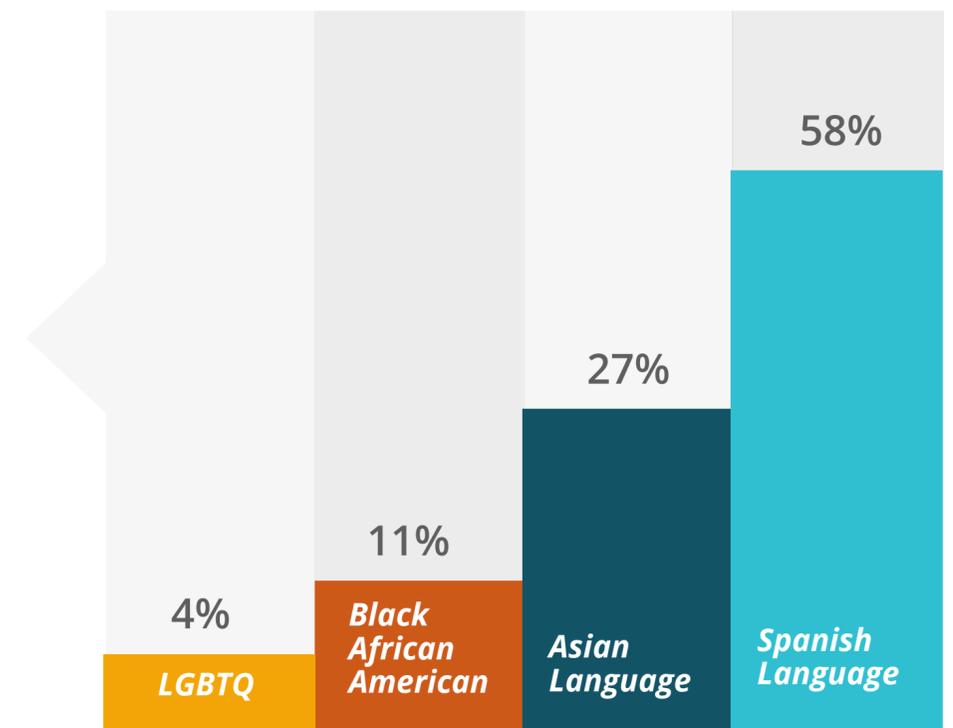
## COMMUNITY ENGAGEMENT

# Continue to Expands Investments in Culture-First Paid Media to Increase Impact, Education, and Brand Trust



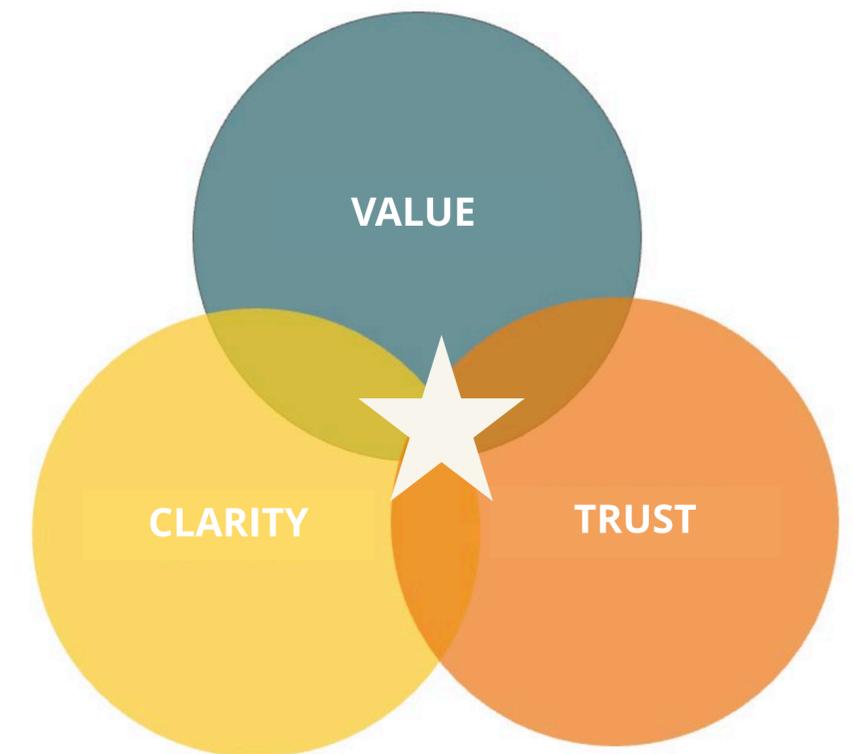
■ Culture-First    ■ General Market

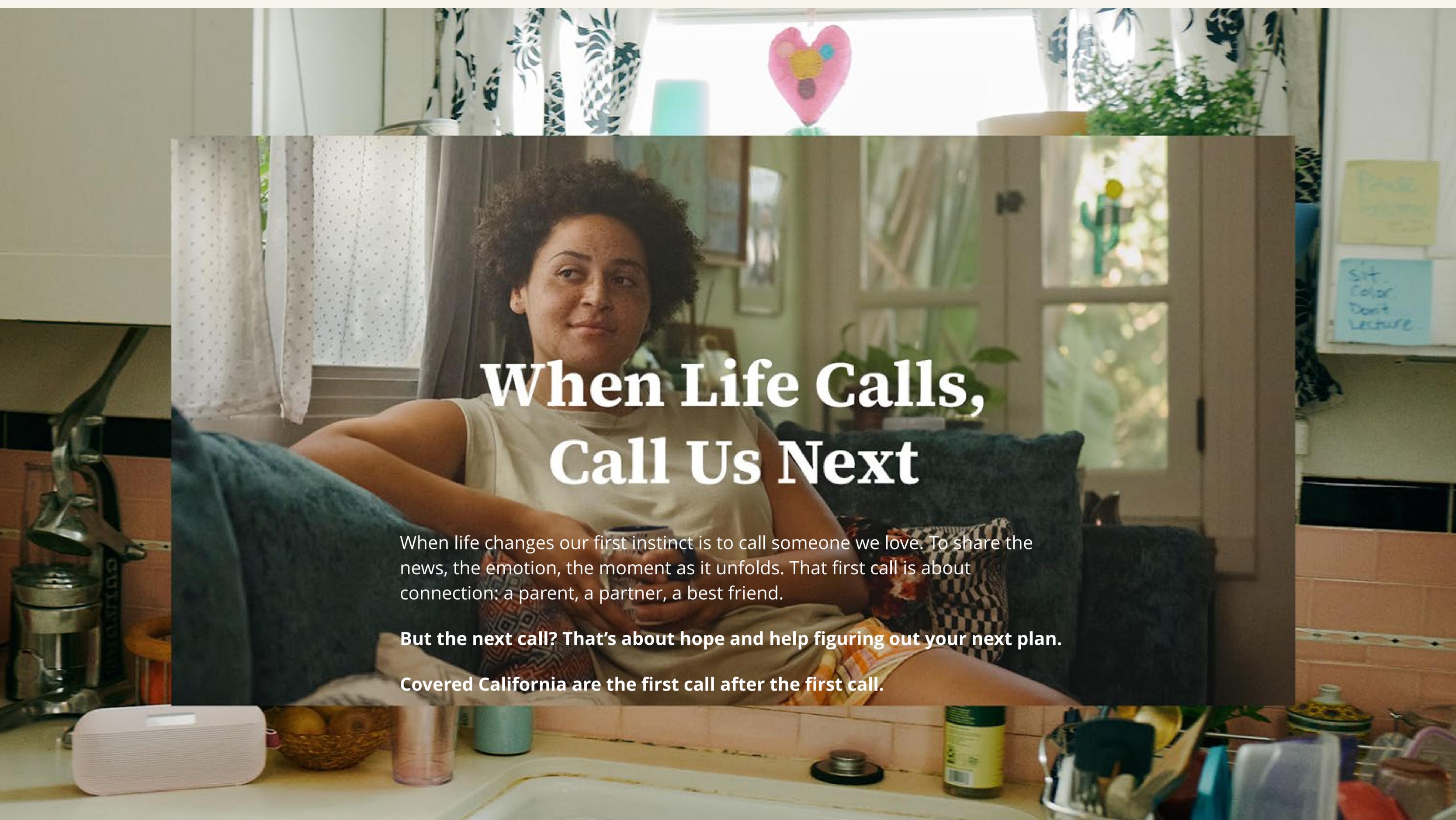
In-Culture Media Breakdown



# SE26 Creative Strategy

Launch a Special Enrollment campaign that rebuilds trust and drives action by positioning Covered California as an unwavering advocate and a safe landing place for Californians experiencing pivotal life events



A woman with curly hair is sitting on a dark blue couch in a living room. She is wearing a white sleeveless top and patterned shorts. She is holding a smartphone in her hands and looking towards the camera with a slight smile. The room is decorated with a pink heart hanging from the ceiling, a potted plant, and a window with patterned curtains. A white speaker is visible on a table in the foreground.

# When Life Calls, Call Us Next

When life changes our first instinct is to call someone we love. To share the news, the emotion, the moment as it unfolds. That first call is about connection: a parent, a partner, a best friend.

**But the next call? That's about hope and help figuring out your next plan.**

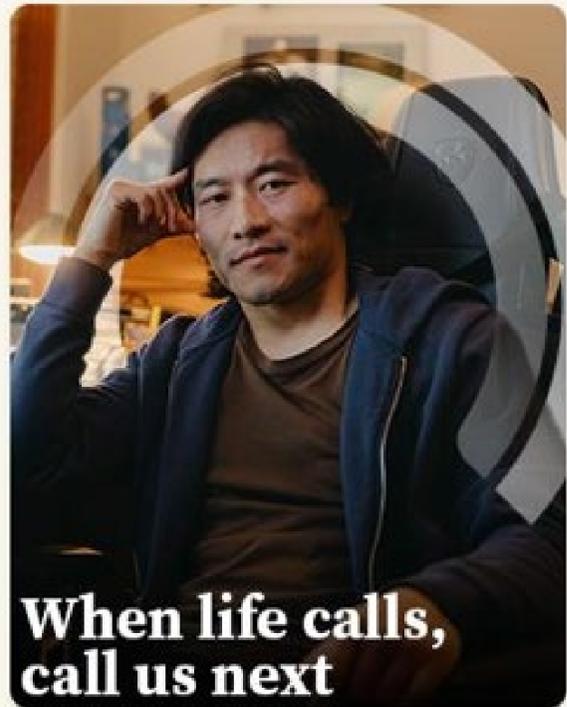
**Covered California are the first call after the first call.**



## Streaming Radio – Tailored to Each Core Audience



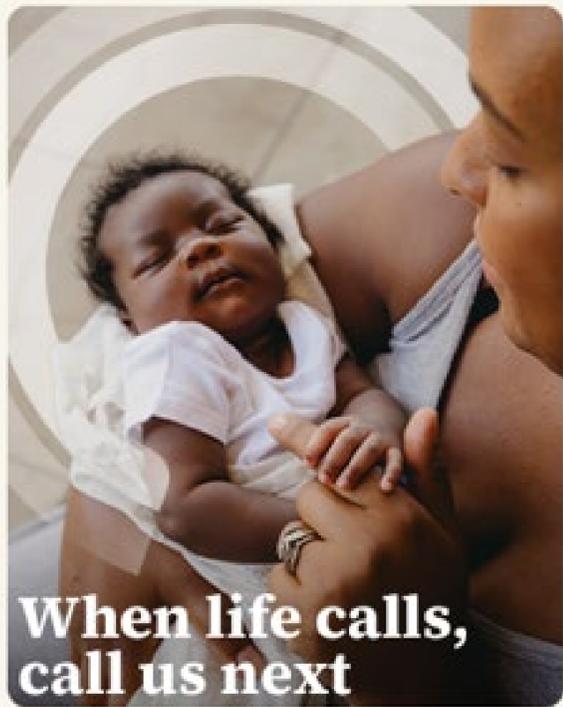
# Digital – Connecting During Real Life Moments



**When life calls,  
call us next**

**for health coverage  
when you've been  
laid off.**

[Learn More](#)



**When life calls,  
call us next**

**for health coverage  
when you've just  
had a baby.**

[Learn More](#)



**When life calls,  
call us next**

**for health coverage  
when you turn 26.**

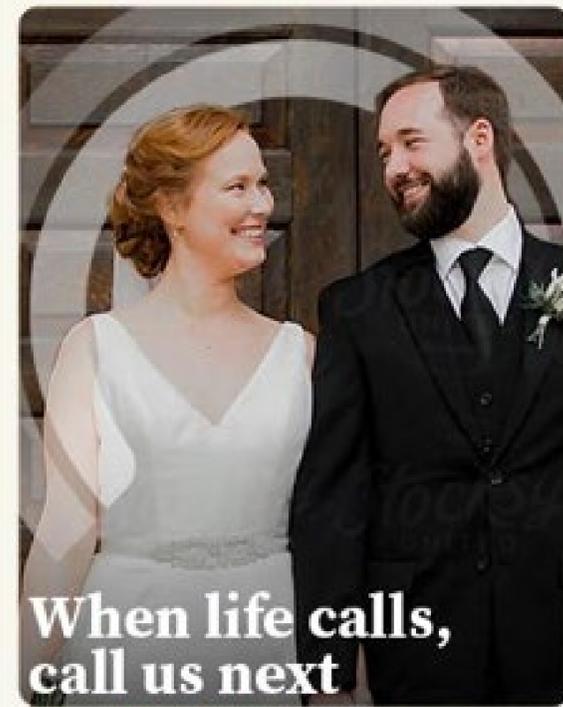
[Learn More](#)



**When life calls,  
call us next**

**for health coverage  
when you move to  
California.**

[Learn More](#)

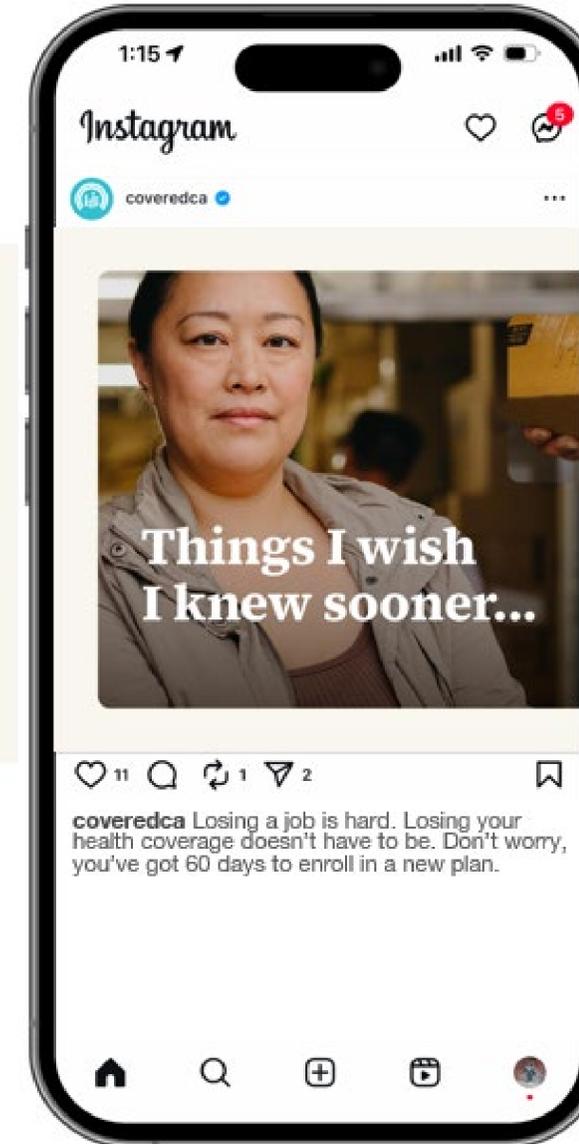
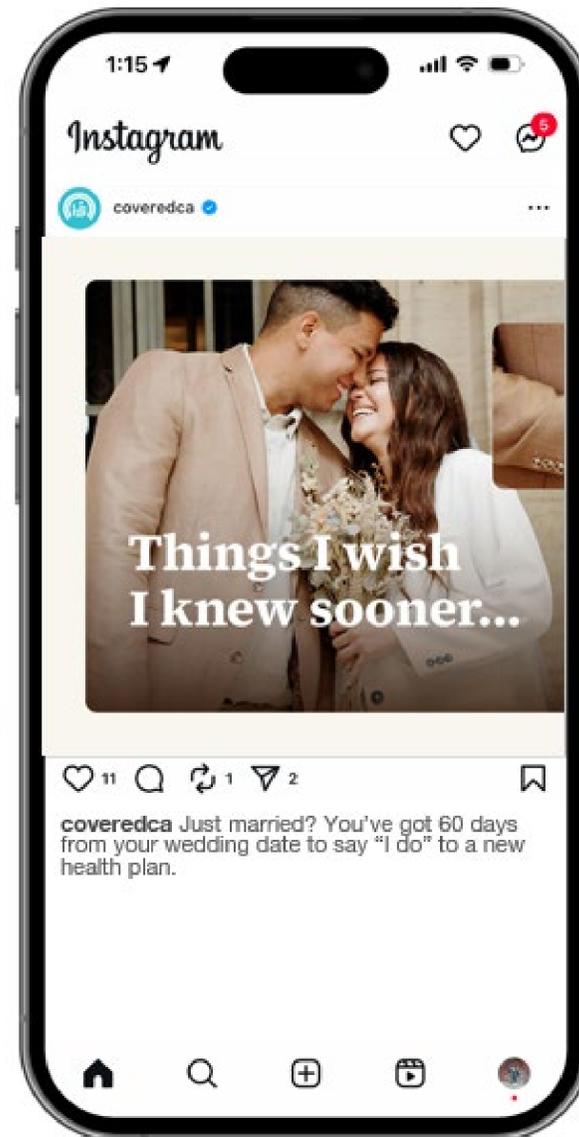
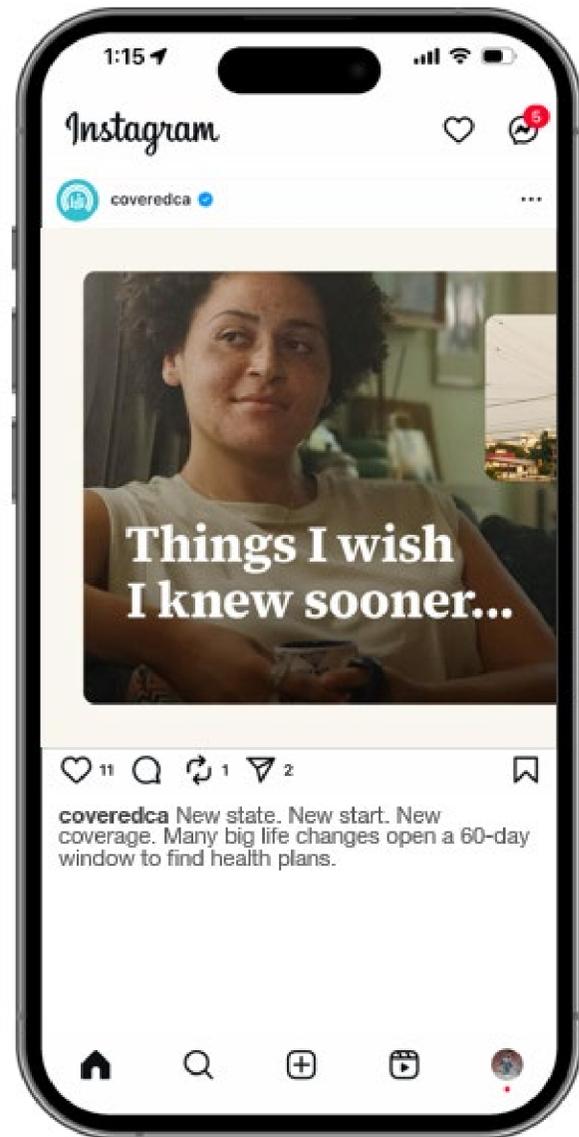


**When life calls,  
call us next**

**for health coverage  
when you tie  
the knot.**

[Learn More](#)

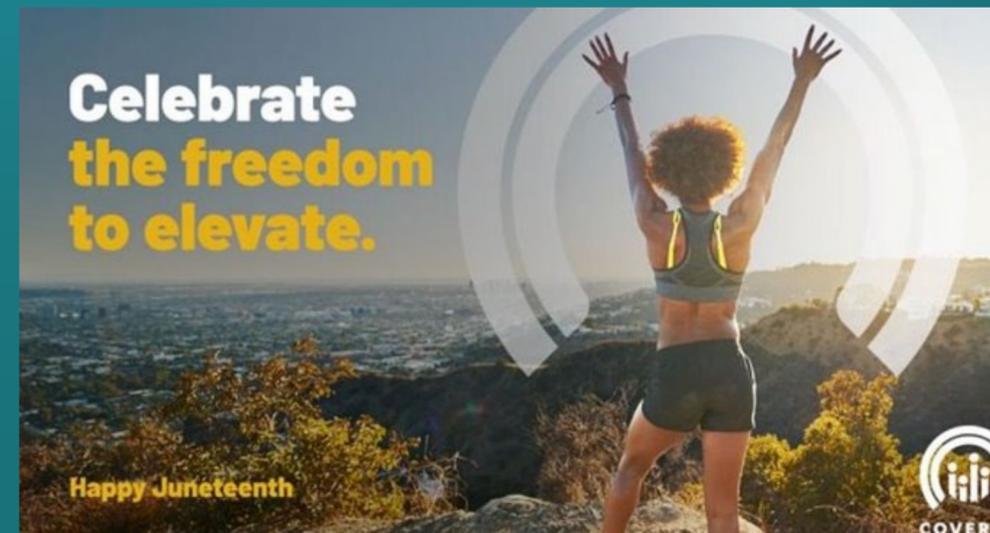
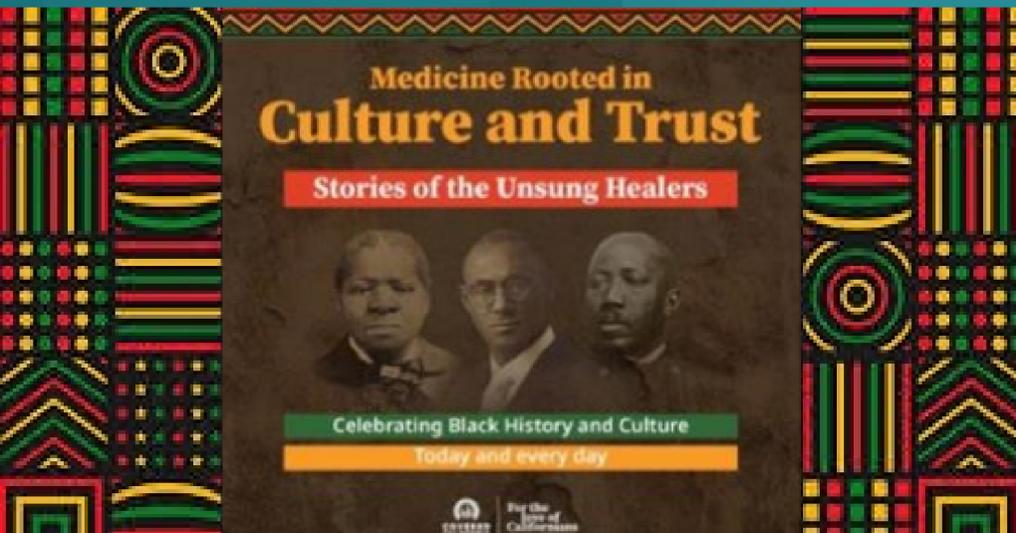
# Social – "Things I Wish I Knew Sooner" Series



VALUES, TRADITIONS, LIVED EXPERIENCES

# Cultural & Community Engagement

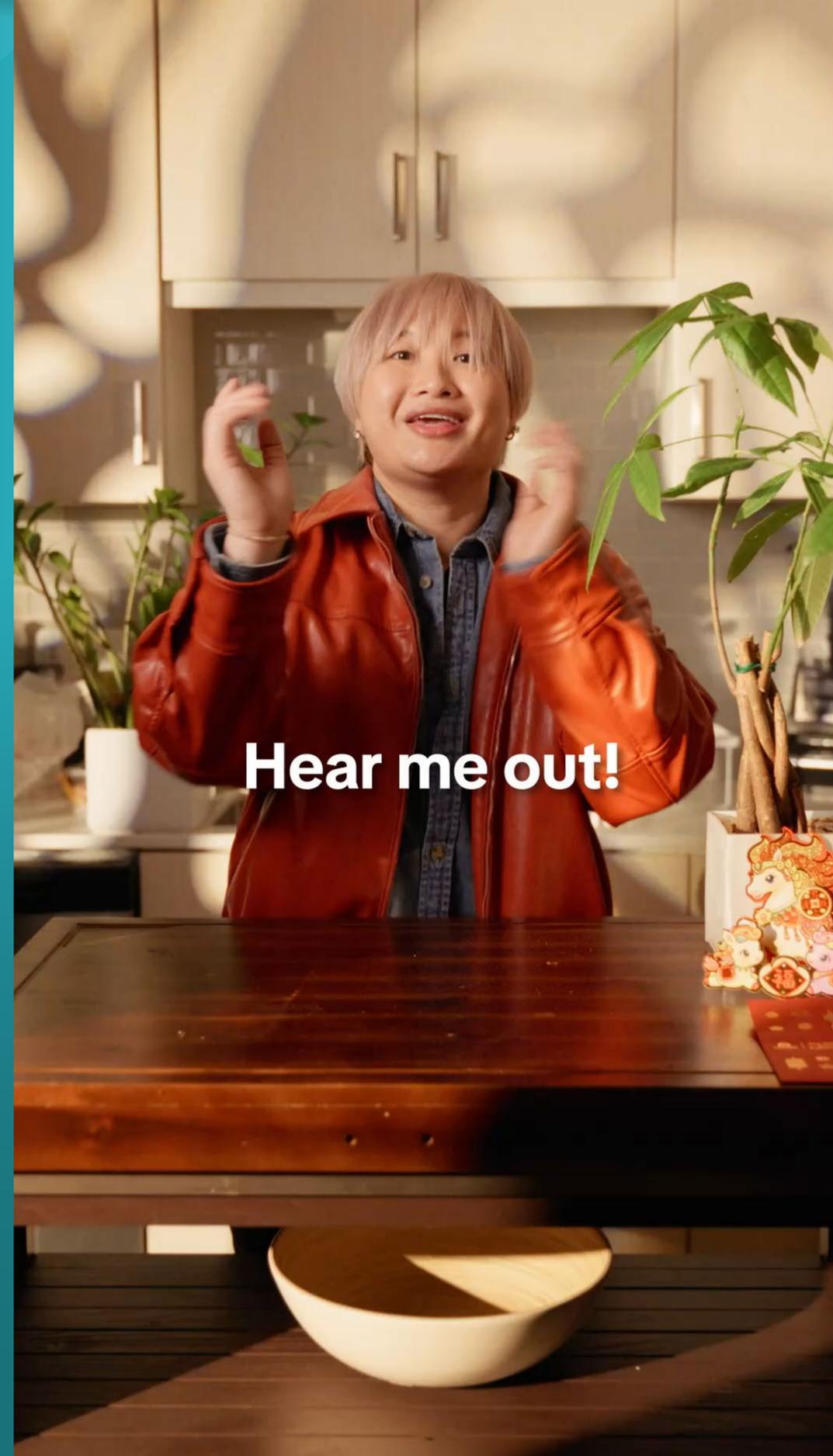
A key component to connecting with our communities is celebrating key cultural and/or community events throughout the year. All champion health, close awareness/familiarity gaps and address access concerns (for members and non-members).



OUR NETWORK

# Influencers

Connecting with our communities starts with building trust. During Special Enrollment, we will partner with influential creators from diverse backgrounds to amplify our message and educate Californians about the importance of health coverage. By collaborating with top-performing creators, we can effectively reach and engage audiences, empowering them to secure the health and well-being they deserve.



a través de Covered CA.

# Enrollee Outreach

Sent to enrollees monthly to provide them with information about their health insurance plan and helpful tips about using their plan. Each month highlights a relevant and timely topic. Outreach is in English, Spanish, and some are in additional languages such as Chinese, Korean, and Vietnamese.

**COVERED CALIFORNIA** For the love of Californians

**Get to know your numbers.**

Learn more

Dear Frank,

As we enter February, we join in the dedication to keeping healthy hearts happy. Covered California wants to share the facts and steps you can take to care for your heart, all with the support of your doctor and health insurance plan.

The terms "cholesterol" and "blood pressure" are terms we have all heard before, but understanding their impact on your heart is vital to help prevent issues and protect your overall health. We'd like to demystify these terms and help you understand what these numbers mean for your heart and your health.

**Guide to Heart Health**

What is cholesterol? Think of cholesterol as a fat-like substance that our body needs to build cells. Our body makes as much as it needs, but we get more from certain foods.

Talk to your doctor about getting your cholesterol checked and what those numbers mean for your health. It's complicated! Some types of cholesterol can support heart health, and some can cause blockages in your blood vessels. Your primary care doctor can tell you what your numbers mean and give you recommendations to protect your heart.

**COVERED CALIFORNIA** For the love of Californians

**Find your 2025 tax document from Covered California.**

Learn more

Dear Frank,

Your 2025 [tax document](#) from Covered California is now available. All Covered California enrollees (except those in minimum coverage plans) received the Federal Internal Revenue Service (IRS) Form [1095-A](#). If you had a minimum coverage plan, you may receive a 1095-B tax form from your health insurance company, but the form is not required to file your taxes.

**Where to Find Your Tax Document**

If you selected **MAIL** as your communication preference, we sent your tax document to the mailing address on file with Covered California. If your communication preference is **EMAIL**, we sent you an email alert indicating that you have a new message in your Covered California online account.

To download your tax document online:

- [Log in](#) to your online account. Go to the "Tax Forms & Other Important Documents" section on the main page to find your form.

Even if your communication preference is **MAIL**, you will still be able to download your tax document from your online account at any time.

Watch our video to learn more about your health insurance tax document.

**How to Get Your 1095-A Tax Form**

Watch Video

# Prospective Enrollee Outreach

Sent to prospective consumers that either requested information or are in our enrollment system. Outreach is tailored to each unique audience based on the information we know about them. An emphasis is placed on providing the value of health insurance and how to get help when they need it.

**COVERED CALIFORNIA** For the love of Californians

**Need health insurance for 2026? Enroll now.**

Learn more

Dear Janet,

Health insurance is more than just a card in your wallet. It's a vital tool to help make sure you and your family's health is protected. Open enrollment is happening now, and if you need health insurance for 2026, [Covered California](#) is here to help.

**Open Enrollment is the Time to Get Covered for 2026**

Open enrollment began November 1 and ends on January 31. With Covered California, you can access high-quality health insurance, regardless of your income or health history.

- All Covered California health plan benefits include emergency services, laboratory services, prescription drugs, hospitalization, and other important services.
- All Covered California health plans also include free preventive care, like cancer screenings and well child visits, at no extra cost to you.

Checking to see if you qualify for financial help to lower your monthly premium payments is easy. Use the [Shop and Compare](#) tool to compare plans in your area and see how much you may save in just five minutes!

**Important Open Enrollment Deadline**

January 31: Enroll in health coverage for 2026 before open enrollment ends on January 31. Your coverage will start based on when you enroll.

**Follow These Steps to Enroll**

If you're ready to enroll, you're only a few steps away from accessing high-quality health coverage.

**Step #1:** Create an online account at [CoveredCA.com](#) or [sign in](#) if you already have one.

- If you need help resetting your password or username, use the reset links on the log in page. If you have trouble accessing your online account, call the Service Center for assistance at (800) 300-1506.

**Step #2:** Start or update your application, then submit it to see your monthly premium.

**Step #3:** After you submit your application, you can pick a health insurance plan!

Anthem Balance blue health net  
 IEOHP KAISER PERMANENTE L.A. Care MOLINA HEALTHCARE  
 SHARP Health Plan Humana western health

**Remember:** Per the Affordable Care Act and California state law, all Californians are required to have health insurance throughout the year. If you don't have health coverage, you may face a penalty when filing your taxes, unless you qualify for an exemption.

**We've Got You**

Rest assured, we're here to provide help every step of the way. Whether you have questions about plans, or need help finding one, we have resources to guide you:

- Call us at (800) 300-1506, Monday–Friday, 8:00 am–6:00 pm PT, to speak with a knowledgeable Covered California representative.
- [Live chat](#) for quick answers to your questions or [sign up](#) for text alerts to receive important updates and reminders. You can also speak to a local [Certified Enroller](#) for free expert help.

**Get Started on Your Coverage**

**Don't wait—reach out today! Covered California is here to make sure you get the health coverage that meets your needs.**



**For the  
love of  
Californians**

## MARKETING UPDATES

### How to Make a Comment

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# Communications and Public Relations Updates

**Craig Tomiyoshi**, Director of Communications and Public Relations

# 2026 OE Campaign

November 2025 – January 2026



# Campaign: Connectors to Coverage

## Who We Are:

Covered California

Real People

CBO's

Navigators

Communities

Past Enrollees

Me, You!



# OE '26 Objective

To launch Open Enrollment unlike any in Covered California's history, the team shifted from formal press events to an approach rooted in direct engagement with people where they live, gather and seek support.



## Earned media

Generated high volume coverage through **20 events in 5 key markets** that elevated the importance of enrollment, drove strong attention to EPTCs and affordability, and reinforced Covered California as a trusted source

Hosted **67 media attendees** across all audience segments

Secured more than **569 placements** with more than **1.5 BILLION impressions**



## Stakeholder engagement

Activated meaningful community conversations across California, convening trusted leaders, enrollment partners, and organizations to address enrollment barriers and increase awareness of coverage benefits in priority audiences

Engaged with **120+ community leaders** as speakers, participants, venue hosts and attendees



## Social media

Drove meaningful engagement through social media content that highlighted kickoff events, real enrollee experiences and the importance of enrollment

Produced **25 pieces of social content** to highlight the 20 events across 5 markets\*

The campaign brought this year's Open Enrollment theme, **Connectors to Coverage**, to life by prioritizing genuine human connection.

# A strategic, phased approach drove awareness and readiness for Open Enrollment



## Pre-Enrollment

- Amplified **key milestones and announcements** among relevant California media outlets
- **Engaged early** with top-tier policy and national media with benefits of health coverage and EPTC messaging
- **Mobilized trusted voices** across communities, advocates and consumers



## Kickoff

- Hosted **comprehensive multi-city effort** rooted in direct connection with people where they live, gather and seek support
- Engaged media with **compelling human-interest stories across key consumer segments** at kickoff



## Sustain

- Deployed **community events and learnings** in community spaces
- Helped consumers **understand the value** of staying covered
- Launched **Real People stories**



## Deadline

- Focused on **education and trusted voices** within communities to encourage enrollment by Jan 31
- Provided media and enrollment partners with countdown content and **tools and materials to highlight the importance of being covered**

# OE26 Kickoff Events



## November 2025 – 15 events in 5 cities

- **Tour:** Hosted multiple media events across the state in key markets, including LA, SF, SD, Fresno, and Sacramento.
- **Community Connection:** Met with local community leaders, enrollers, and other connectors to address barriers and health inequities.
- **Topics:** Communicated deadlines, federal changes, rising costs, and the importance of staying covered.



# THE SACRAMENTO BEE

## Covered California kicks off open enrollment amid health care subsidy uncertainty



## Loss Of Subsidies Could Strip Health Coverage From 400,000 Californians

# OE26 Deadline Events



## January 2025 – Main events in 5 cities

- Tour: OE countdown media tour with stops in Bay Area, Sacramento, Fresno, San Diego and Los Angeles
- Lunar New Year Event
- Interviews: Added value interview opportunities for general market and ethnic markets
- Topics: Communicated deadlines, federal changes, rising costs, and the importance of staying covered.

# In the Community: Lunar New Year Event

## Lunar New Year Event: Arcadia LA Arboretum: Media + Community

**Red Envelopes:** We distributed limited-edition, branded red envelopes to be gifted to our communities.

**Cover Cards:** Used to help reinforce our consumer call-to-action. Printed in English, Chinese, Vietnamese, and Korean.



# Dotcom Launches and Enhancements

Homepage Redesign

Get Started Enhancements

How It Works

Important Changes

Carrier Landing Page Redesign

In Language Content

Learning Center Updates

Find an Enroller Improvements

The screenshot shows the top navigation bar with a menu icon, the Covered California logo, and a sign-in button. The hero section features a woman kissing a child on the cheek. The text reads: "We've got your plan. And your back." Below this, it says: "Had a big life change? You may be able to get health insurance — and most people get help paying for it." There are two buttons: "Get Started" and "Find Free Local Help".

### Get a Quick Quote

Browse plans and find one that's best for your life and budget.

[Shop and Compare Plans](#) →

Chat

### Manage Your Account

Update your income, access plan documents and more from your account dashboard.

[Sign In](#) →

### Federal Changes to Insurance

Updated Feb. 3, 2026

Here's what we know about new federal rules and how they may affect your costs and coverage.

[See What's Changing](#) →

### Included in Every Plan

- ✓ Free Annual Wellness Exam
- ✓ Pre-existing Condition Coverage
- ✓ Mental Health Care
- ✓ Prescription Drug Coverage
- ✓ ER and Hospitalization Coverage
- ✓ Maternity and Newborn Care
- ✓ Free Cancer Screenings
- ✓ Option to Add Dental and Vision

Chat

The screenshot shows the "Start Your Enrollment" page. It includes a navigation bar with a menu icon, the Covered California logo, and a sign-in button. The main heading is "Start Your Enrollment". Below it, the text says: "Ready to apply? Here's what you need to know about the process." There is a light blue callout box with an information icon: "Open enrollment has ended. You may still enroll after a major life change, like moving, getting married or losing other insurance. [Check life changes](#) →". Below this is a blue button: "Start Online Application" and a link: "More Ways to Apply ↓". On the right, there is a photo of a man wearing headphones. At the bottom right, there is a "Need Help? Let's chat!" button.

### Things to Know

#### What You'll Need to Apply

Knowing the following information before you start can make applying easier. We will confirm your application details with government data or what you've shared before.

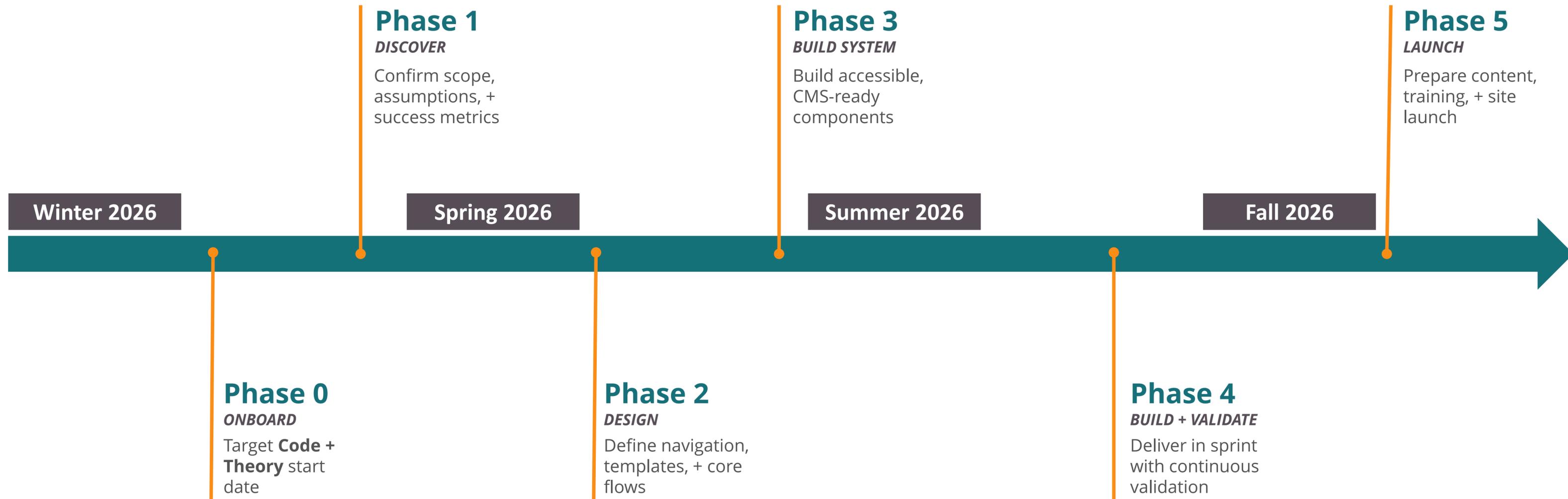
- ✓ **Social Security Numbers**  
For applicants who have them.
- ✓ **Immigration Documents**  
For non-citizens.
- ✓ **Federal Tax Information**  
For applicants who file taxes.
- ✓ **Employer and Income Information**  
For applicants who earn money.

### How to Apply

There are several ways to apply. Each option is free and confidential.

Chat

# CoveredCA.com Redesign Roadmap



# 2026 SEP Campaigns

February 2026 – October 2026



# 2026 SEP Campaigns



## Website

- Clear guidance for consumers on SEP
- Highlight federal rule changes to 'Important Changes', such as ePTC, public charge and HSA-eligibility
- Develop CCA Content Strategy and Governance SOP



## Media

- Distribute Print-ready articles for publication throughout the year around popular themes (weddings, graduation, e.g.)
- Support cultural celebrations and holidays
- Content promoting the value of insurance and benefit usage



## Integrated Communications

- Develop overarching social media strategy to support SEP and OE27
- Executive thought leadership on LinkedIn and other social platforms
- Real People Documentary and Real People Storybook

## COMMUNICATIONS UPDATES

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# External Affairs and Community Engagement Updates

**Sumeet Pamma**, Community Engagement and Partnerships Chief | External Affairs and Community Engagement Division

# Community Engagement



# Community Engagement Team

**Kelly Green**  
Director of External Affairs and Community Engagement

**Waynee Lucero**  
Deputy Director

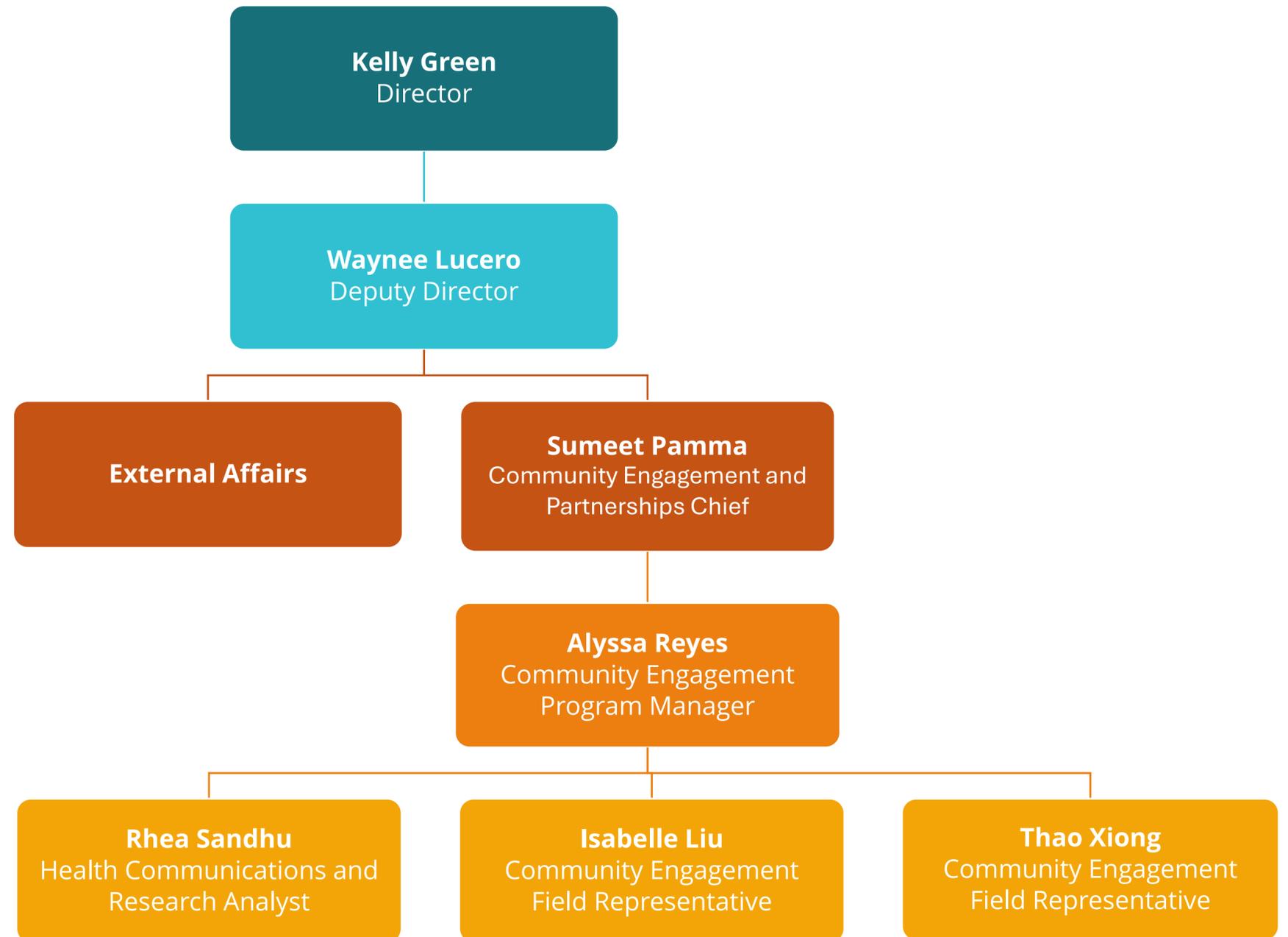
**Sumeet Pamma**  
Community Engagement and Partnerships Chief

**Alyssa Reyes**  
Community Engagement Program Manager

**Rhea Sandhu**  
Health Communications and Research Analyst

**Isabelle Liu**  
Community Engagement Field Representative

**Thao Xiong**  
Community Engagement Field Representative



## **Where We've Been and Who We Met With**

### **Community Circles**

- Sacramento – Ukrainian Community
- Inland Empire – African American / Black Community
- Coachella Valley – LGBTQ+ and Immigrant Serving Organizations

### **Open Enrollment Kickoff Community Conversations**

- Los Angeles – Latino Communities
- San Francisco – Latino Communities
- Fresno – Farmworker Communities
- San Diego – Latino Communities

## Key Takeaways

### **Trusted messengers matter most**

- Communities rely on local organizations for credible, actionable guidance and follow-through.

### **Language + navigation support are essential**

- People need help that is language-accessible and step-by-step (not just information).

### **Transitions and “churn” create coverage gaps**

- Shifts in eligibility, life changes, and renewal processes lead to confusion and drop-off.

### **Affordability concerns drive decisions**

- Premium cost, out-of-pocket costs, and uncertainty about financial help influence enrollment and retention.

### **Systems can feel hard to use**

- Notices, documentation requirements, account access, and plan comparison are common friction points.

### **Communities want support where they already are**

- In-community settings, familiar channels, and organization led touchpoints increase engagement.

## Action Taken in Response to Community Feedback

### Created a direct partner support pathway

- Served as a consistent point of contact for community organizations and provided “warm handoffs” to the right internal teams or state partners when issues require escalation or specialized support.

### Shared targeted Covered California resources to support outreach and enrollment

- OE26 Social Press Kit
- Find an Enroller GIS Directory
- How to become a Covered California Enrollment Partner
- Impact of Enhanced Premium Tax Credits Briefs and Fact Sheets
- 2025 Estimated Uninsured Subsidy Eligible StoryMap
- Federal Changes to Your Health Insurance webpage

### Shared relevant statewide resources beyond Covered California

- California Department of Managed Health Care: Transgender, Gender Diverse, or Intersex Care resources webpage
- California Department of Health Care Access and Information: Race and Ethnicity Workforce Dashboard

### Closed the loop with partners using “resource + connection” approach

- We don’t only point partners to existing tools; we share the most relevant resources across state agencies and make warm handoffs so community organizations can get timely help and communities receive what they need.

## Interested in Partnering With us?

The Community Circle is designed to deepen our understanding of the experiences, challenges, and barriers that the community faces when accessing health care.

**By joining the Community Circle, you'll have the opportunity to:**

- Share your insights and lived experiences
- Identify gaps in health care access and services
- Collaborate on solutions that drive equity and inclusion
- Partner with us to expand resources for those who need them most

We hope you or a representative from your organization will partner with us in this important work. Together, we can shape a more inclusive, equitable, and accessible health care system.

## Get Involved

Reach out to [Sumeet.Pamma@covered.ca.gov](mailto:Sumeet.Pamma@covered.ca.gov) to learn more and get involved.

## EXTERNAL AFFAIRS & COMMUNITY ENGAGEMENT UPDATES

### How to Make a Comment

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# Outreach and Sales Updates

**Robert Kingston, Director of Outreach and Sales**

**Adam Unger, Deputy Director, Covered California Small Business**

# Recap of Preparing Enrollers for Open Enrollment Period 2026

- Facilitated 18 in person OE 2026 kickoff events for enrollers on new 2026 insurance plans and system updates.
- Hosted two unique virtual webinars for all enrollers to learn about the 2026 plans and the enroller portal.
- Distributed important updates and guides to enrollers and insurance agents through e-briefs, alerts, and toolkits.
- Trained a diverse network of enrollers who can help Californians in different languages over the phone through the Help On-Demand Tool.
- Promoted 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

- [Webinars, Briefings, and Resources](#)
- [Agency Manager Toolkit](#)
- [Approved Admin Staff Role Toolkit](#)
- [CalHEERS and Enroller Portal Release Notes](#)

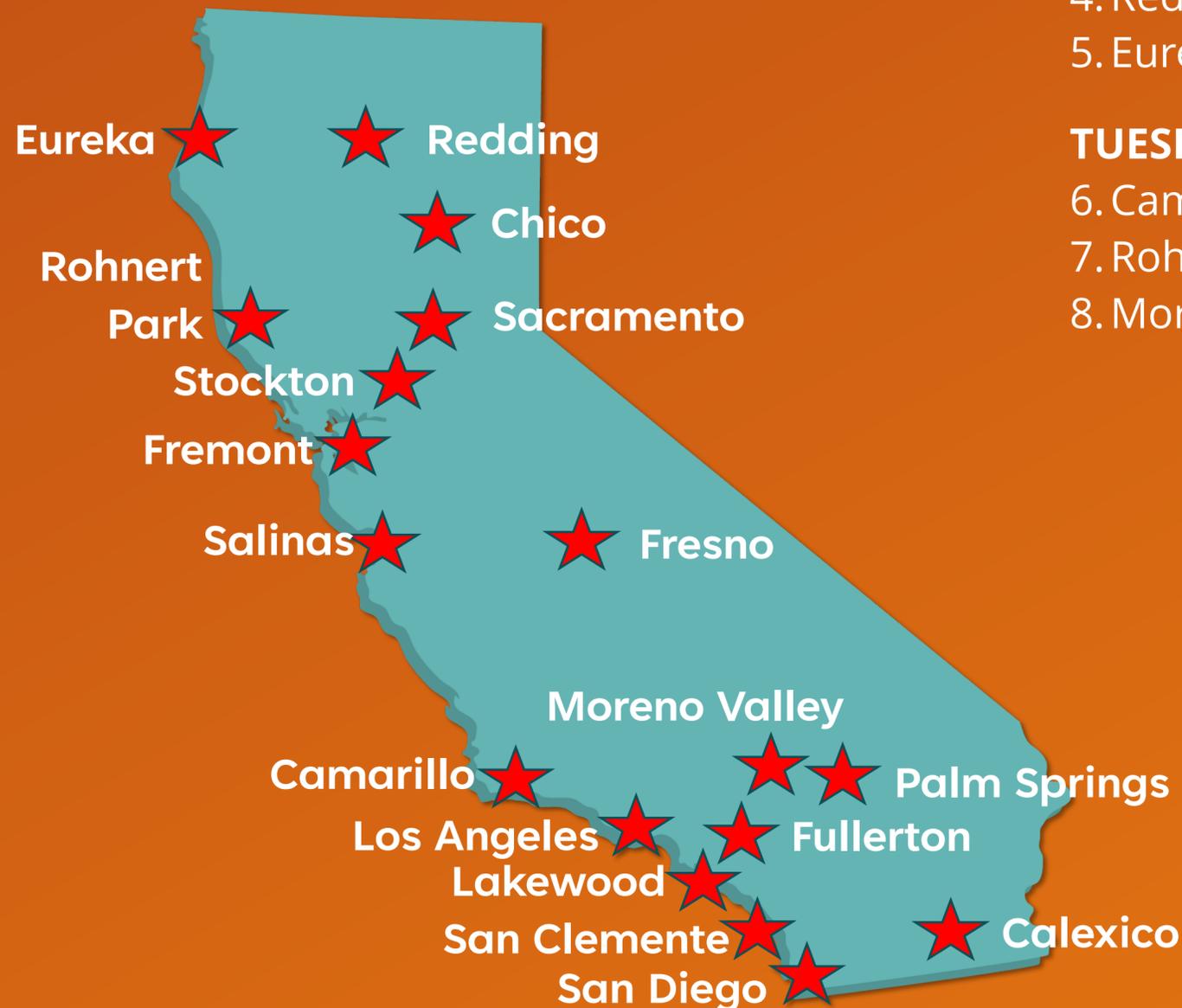


### Special Enrollment Social Press Kit

- [Special Enrollment 26 Social Press Kit](#)
- [Federal Changes Fact Sheet and FAQ](#)



# 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

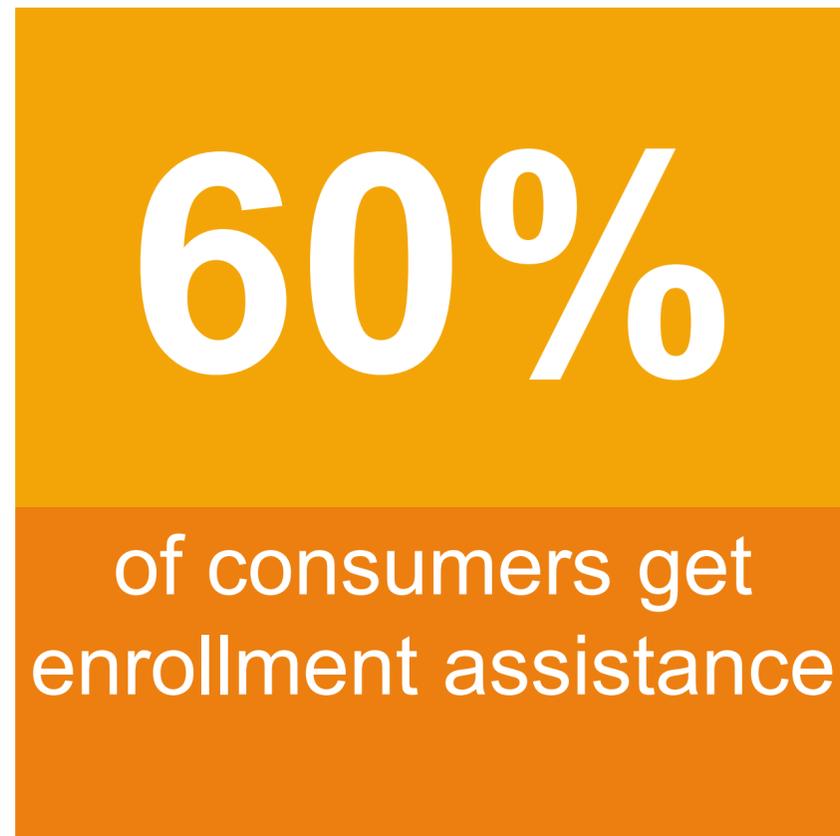
### WEDNESDAY, OCT. 1

- 20. Virtual: CalHEERS and Enroller Portal

**18** IN-PERSON TRAININGS

TOTAL IN-PERSON ATTENDANCE: **1,242**

# Recap of Preparing Enrollers for Open Enrollment Period 2026



## Outreach and Sales works with

- 11,876** Certified Insurance Agents
- 1,311** Navigator, Certified Enrollment Counselors
- 1,280** Certified Application Counselors
- 978** QHP Plan-Based Enrollers
- 23** Medi-Cal Plan-Based enrollers

# Certified Enroller Roundtables Scheduled for February and March 2026

The Covered California Outreach and Sales Team plans to engage with our sales channel partners to gather insights and feedback on the experience of the open enrollment period for the 2026 plan year.

## Navigators

- **2/4/26**, In-Person, Bay Area Navigators
- **2/5/26**, In-Person, Northern California Navigators
- **2/10/26**, In-Person, Southern California Navigators
- **2/12/26**, Virtual, Los Angeles County Navigators
- **2/17/26**, Virtual, Statewide Navigators

## Certified Application Counselors

- **2/18/26**, Virtual Statewide, Certified Application Counselors

## Agents

- **3/10/26**, In-Person, Northern California Agents
- **3/12/26**, In-Person, Bay Area Agents
- **3/17/26**, In-Person, Southern California Agents
- **3/18/26**, In-Person, Top 25 Partners Agents
- **3/20/26**, Virtual, Out-of-State Agents

# Special Enrollment Period, April 2026: 15 Enroller Workshops



## Week 1:

- Tuesday, April 7: Orange County (Lake Forest) and Northern California (Chico)
- Wednesday, April 8: Orange County (Fullerton) and Sacramento (Expo HQ)
- Thursday, April 9: San Diego County (El Cajon) and Northern CA (Santa Rosa)

## Week 3:

- Tuesday, April 21: Central Coast (Oxnard) and Los Angeles East
- Wednesday, April 22: Central Valley (Bakersfield) and Los Angeles West

## Week 2:

- Tuesday, April 14: Bay Area (Redwood City) and Inland Empire (Moreno Valley)
- Wednesday, April 15: Central Valley (Modesto) and Inland Empire (Palm Springs)
- Thursday, April 16: Central Valley (Fresno)

## Week 4:

- Tuesday, April 28: Virtual Meeting (Statewide)

# Covered California for Small Business (CCSB)



## Group Membership

- **Total Groups:** 9,412
- **Total Members:** 79,611
- **Retention Numbers:** 88%
- **Average Group Size:** 8.4 members



## Sales Updates

- **Agents Writing CCSB Business:** 1,406
- **Membership by Health Plans:**
  - **Blue Shield of California:** 35,009
  - **Kaiser Permanente:** 41,149
  - **Sharp Health Plan:** 3,128
  - **Delta Dental:** 9,017 (*not included in total member count*)
- **Year-to-Date (YTD) New Sales:** 3,445
- **Year-to-Date New Employer Groups:** 516
- *Membership reconciled through 2/17/26*

# Targeted Marketing

Targets outreach to businesses identified as less likely to offer insurance, highlighting the availability of tax credits to help offset the cost of providing coverage.

Direct email campaigns targeted at industry-specific employers.



## Your small business could be eligible for a tax credit

ONLY AVAILABLE THROUGH COVERED CALIFORNIA FOR SMALL BUSINESS (CCSB)

With Covered California for Small Business (CCSB) you decide the level of coverage and provide employees with health insurance that fits your budget. Small businesses that purchase coverage through CCSB may be eligible to receive a federal tax credit to help offset the cost of providing health insurance.

The amount of credit you are eligible to receive works on a sliding scale. The smaller your business and/or the lower your annual average wage, the larger your credit will be.

up to  
**50%**  
Credit

of Premiums  
For-Profit Businesses

up to  
**35%**  
Credit

of Premiums  
Non-Profit Businesses

The maximum tax credit available is 50 percent of premium expenses as a for-profit employer. The maximum credit for tax-exempt employers is 35 percent. This credit applies to two consecutive tax years.\* Small businesses must purchase health insurance through CCSB to be eligible for the tax credits offered.

Your tax credit will depend on a number of factors including but not limited to:

- Number of Employees:** The business must have less than 25 full-time equivalent employees (FTEs). Owners and immediate family members of the owner are not counted as employees when calculating the tax credit.
- Average Wage of Employees:** The employees must have an average annual wage of less than \$67,000\*\* per year. This limit has been adjusted for inflation since 2014.
- Employer-Paid Premiums:** The employer must contribute at least 50 percent of the cost of insurance coverage for each employee.

[CoveredCA.com/ForSmallBusiness](https://CoveredCA.com/ForSmallBusiness)

\*Not all businesses will qualify. To verify that your small business is eligible for a federal tax credit, please consult a professional tax adviser. The credit only applies for two consecutive tax years based on premiums paid for employees. \*\*Federal tax credit income limits are adjusted annually as updated in IRS publications for the prior tax year and become available in the first quarter of the preceding calendar year. For example, the 2026 tax income limit will not become available until early 2027. Please refer to Form 9911, Credit for Small Employer Health Insurance Premiums for the most current information.

CCSB077

## affordable health coverage that works for your business

Covered California for Small Business (CCSB) recognizes that providing health coverage is essential to attracting and retaining talented, dedicated employees across all industries. We understand the challenges businesses encounter when offering health insurance, and we're committed to helping you discover tailored solutions that meet the unique needs of your company.

### Why Choose Covered California for Small Business?

Whether you're new to offering group insurance or seeking ways to reduce costs on your current coverage, CCSB is here to support you.

- Budget Control:** Employers decide the level of coverage and how much to contribute toward employee premiums.
- Employee Choice:** Employees select health insurance plans tailored to their needs, while employers benefit from a multi-carrier portfolio of top-tier PPO and HMO plans offering affordable access to California's largest network of physicians and hospitals.
  - Coverage is available for businesses with employees outside of California.
- Exclusive Tax Credits:** Employers may qualify for tax credits to cover up to 50% of premium costs to help provide quality health coverage for employees.
  - [Click here](#) or call (844)-332-8384 to find out if your business qualifies.
- Employee Wellness Benefits:** Offering CCSB coverage provides employees with access to preventive care, mental health resources, fitness programs, and telehealth services, helping them stay healthy and productive both on and off the job.

Engaging with Brokers.

## a simpler way to do small group coverage.

Small group clients want health coverage that fits their budget, with a process that feels simple from start to finish. Covered California for Small Business (CCSB) helps you reduce administrative work, streamline the experience, and stay focused on advising.

CCSB makes it easier to quote, enroll, and manage small group health coverage, while giving your clients access to trusted carriers, flexible plan options, and exclusive advantages available only through CCSB.

**MAKE SMALL GROUP COVERAGE SIMPLER. PARTNER WITH CCSB.**

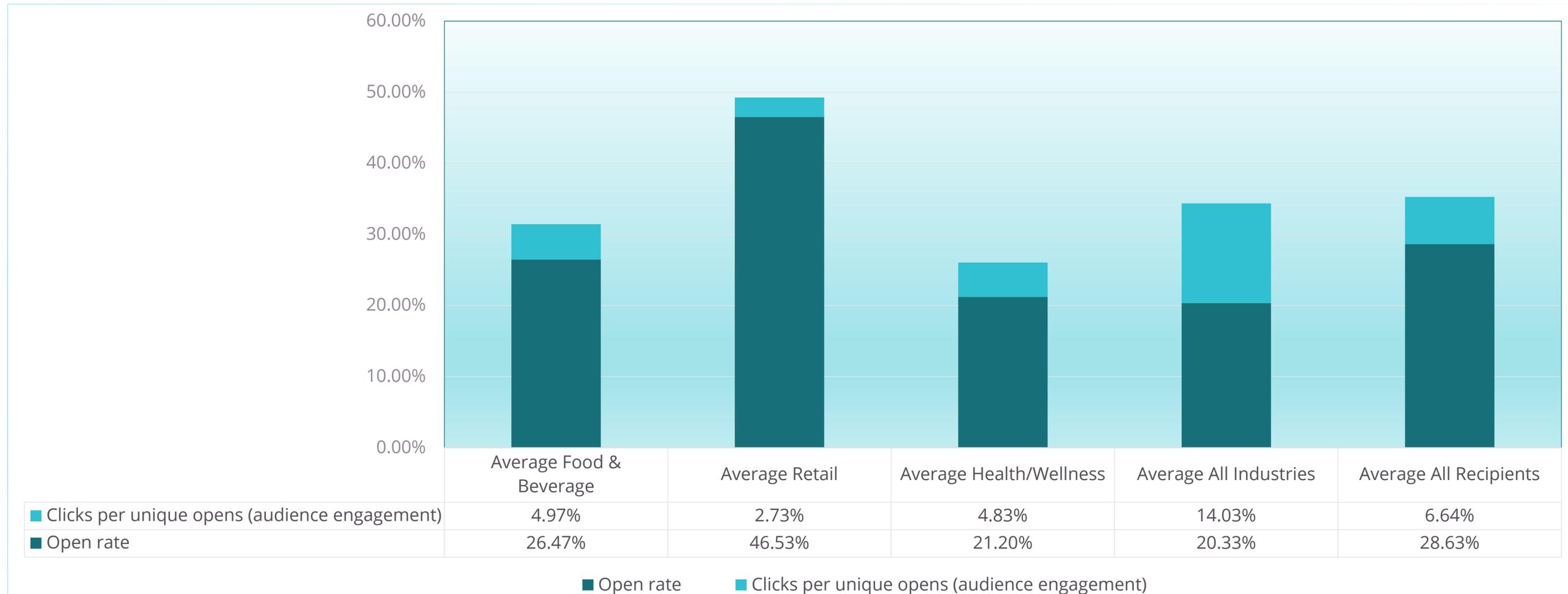
Visit [CoveredCA.com/forSmallBusiness](https://CoveredCA.com/forSmallBusiness) or call 844-332-8384 to get started.

Follow us on LinkedIn /covered-california-for-small-business

**Why brokers choose CCSB**

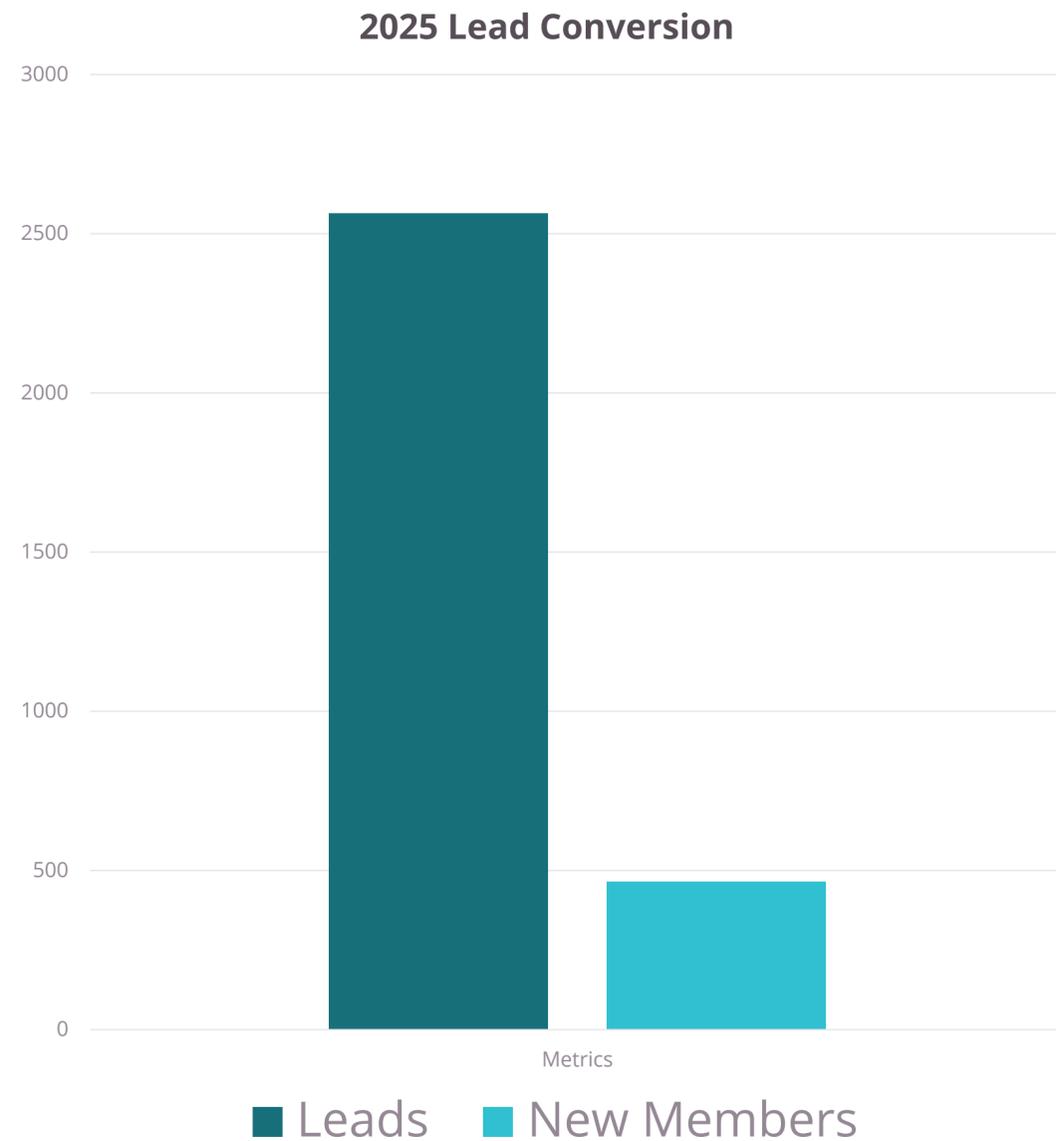
- Multi-carrier portfolio with trusted California providers
- Exclusive Small Business Health Care Tax Credit eligibility
- No administrative or late fees
- Streamlined enrollment and ongoing management through the MyCCSB Portal
- Dedicated support for brokers and employers

# Targeted Outreach to Employers

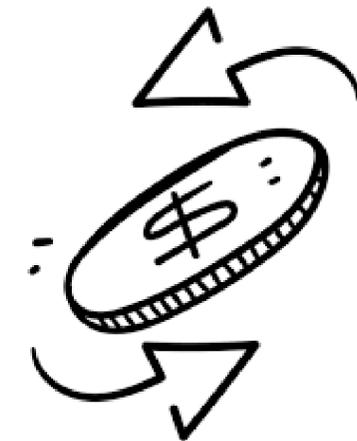


- Email **open rates** are highest in the Food & Beverage industry (46.53%) and lowest in the Health/Wellness industry (20.33%), with an overall average of 28.63% across all industries.
- Audience engagement, measured by **clicks per unique opens**, is highest in the Health/Wellness industry (14.03%) and lowest in Retail (2.73%), with an overall average of 6.64% across all industries.

# 2025 New Employer Lead Conversion



- **Source of Leads:** CCSB.com
- **Total Leads Generated:** 2,569
- **Enrolled New Groups:** 98
- **Enrolled New Members:** 465



CCSB.com generated nearly 100 new group enrollments, in part due to the success of our direct marketing efforts in turning small business owner prospects into customers.

## OUTREACH AND SALES UPDATES

### How to Make a Comment

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# VI. MOEA Member Open Discussion



## MOEA MEMBER OPEN DISCUSSION

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**Computer Audio:** Click the “Raise Hand” icon on your control panel. You’ll be called by name in the order hands are raised. Wait for the operator to introduce you before speaking.

**Dial-In by Phone:** After addressing raised hands, phone lines will open for comments. Unmute yourself to speak.

**Hearing Impaired:** Use the “Chat” feature to submit your questions or comments. Staff will review them, speak on your behalf, and respond via chat.

### Comment Time Limit

Each participant will have **two minutes** to comment per agenda item.

**Note:** Written comments can be emailed to [MOEAgroup@covered.ca.gov](mailto:MOEAgroup@covered.ca.gov).

## MOEA Advisory Members and Public Comments

***Dial in by phone:***

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# Thank You!

Email questions to [MOEAgroup@covered.ca.gov](mailto:MOEAgroup@covered.ca.gov)

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



Many Hispanic hands  
helped build California.



生隆

隆生  
貨百  
KWONG SANG  
GIFTS & HERBS

匯

上海

和益

OPEN 11 AM - 7 PM  
SAN FRANCISCO

GO AWAY  
SHOPPING  
ANY TIME