Are you eligible for financial help?

Most likely, yes. Approximately 4 out of 5 enrollees get financial help to lower their monthly premium. The amount of financial help you may be eligible for depends on your household income, family size, and where you live.

To see if you qualify for financial help, scan the QR code or visit CoveredCA.com

Am I required to have health insurance?

In California, most people are required by law to have health insurance or pay a tax penalty. Visit the Franchise Tax Board website at www.ftb.ca.gov to estimate the individual shared responsibility penalty you may owe if you do not have health insurance or qualify for an exemption.

Other questions? Visit **CoveredCA.com**

What you need to enroll.

The following is needed for every household member or dependent who is applying for coverage:

- Home ZIP code
- Birth date
- Proof of current household income[1]
- California ID or driver's license
- Social Security number or individual taxpayer identification number (ITIN), if you have one
- Proof of citizenship or lawful presence (e.g., U.S. passport, certificate of citizenship or naturalization document, green card, or a valid visa)[2]

1. Proof of current income of all members in the tax household, such as a recent tax return, W-2, or pay stub. A dependent's income should only be included if their income level requires them to file a tax return. A household is defined as the primary tax filer and all the dependents claimed on that person's taxes. If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal.
2. You can apply for your eligible child or spouse even if you are not eligible.

For the love of Californians

More straight talk. Less double talk.

For more information and free in-person help, visit CoveredCA.com or call 800-300-1506.

Covered California complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
Atención: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-300-0213 (TTY: 1-888-889-4500).
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-300-1533 (TTY 1-888-889-4500).

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We've got your plan. And your back.

Answers you want.
Coverage you need.
Help that's helpful.

For the love of Californians

COVERED CALIFORNIA

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–Jan 31

MEDI-CAL: Available year-round

SPECIAL ENROLLMENT: Available for 60 days after most life events

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

For more information, visit 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 and choose **"Shop and Compare"** to see which brand-name health insurance plans are right for you.

Choose **Platinum** or **Gold** and you'll pay a higher monthly premium, but you'll pay less for medical services when you need them.

Choose **Silver** or **Bronze** and you'll pay a lower monthly premium, but you'll pay more for medical services when you need them.

A **minimum coverage plan** is available to those under 30 or those 30 and over who receive a hardship exemption.

2027 standard coverage benefits by metal tier.

KEY BENEFITS	BRONZE Covers 60% of average annual cost	SILVER Covers 70% of average annual cost[1]	GOLD Covers 80% of average annual cost	PLATINUM Covers 90% of average annual cost
Individual/family medical deductible	$5,800/$11,600	$4,700/$9,400	No deductible	No deductible
Annual preventive care visit	No cost	No cost	No cost	No cost
Primary care visit copay	$60	$50	$40	$20
Urgent care visit copay	$60	$50	$40	$20
Emergency room copay	40%[2]	$400	$350	$225
Generic medication copay	$20	$20	$19	$10
Annual out-of-pocket max for one	$11,650/year	$11,650/year	$9,600/year	$5,500/year
Annual out-of-pocket max for family[1]	$23,300/year	$23,300/year	$19,200/year	$11,000/year

To get started, visit CoveredCA.com or call 800-300-1506.

Chart does not include all medical copays and coinsurance rates. For complete information, visit CoveredCA.com.
1. 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.
2. 40% after the deductible, up to annual out-of-pocket max.