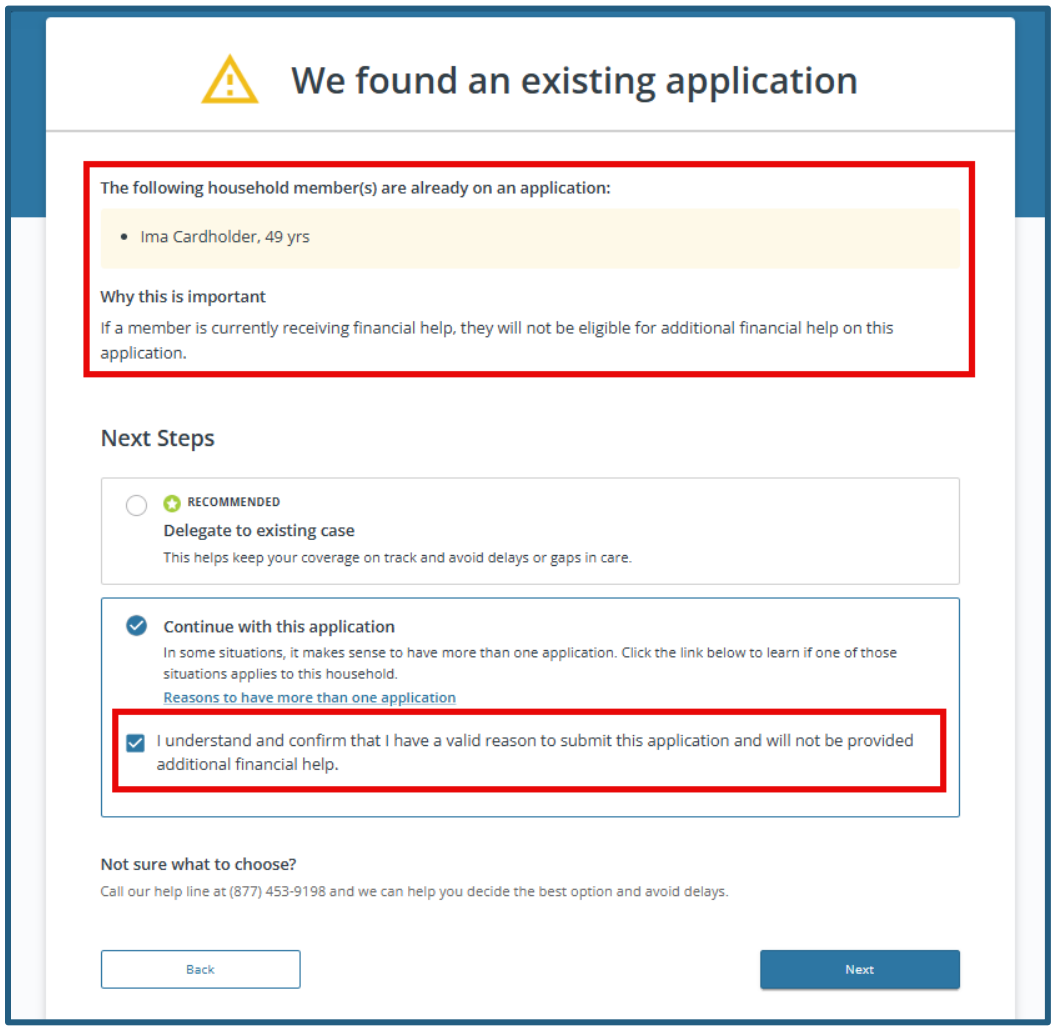
Release Date

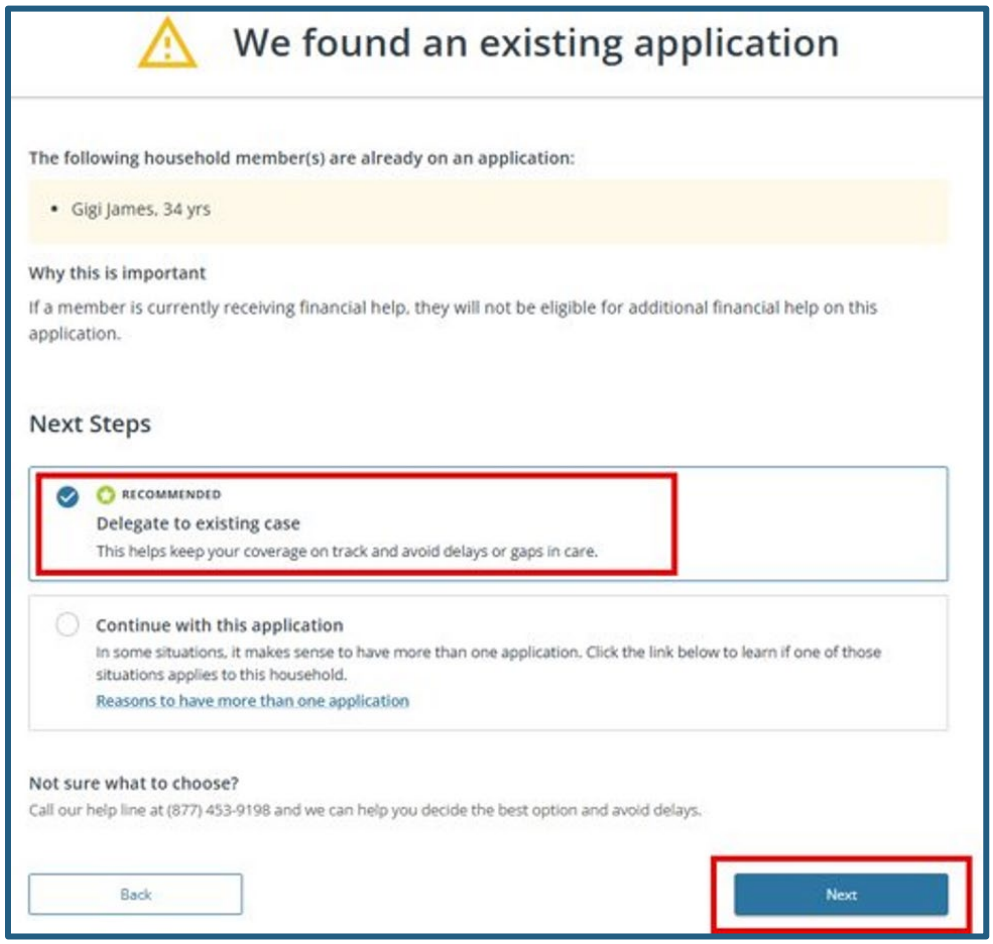
9/21/2026

Decreasing Duplicates

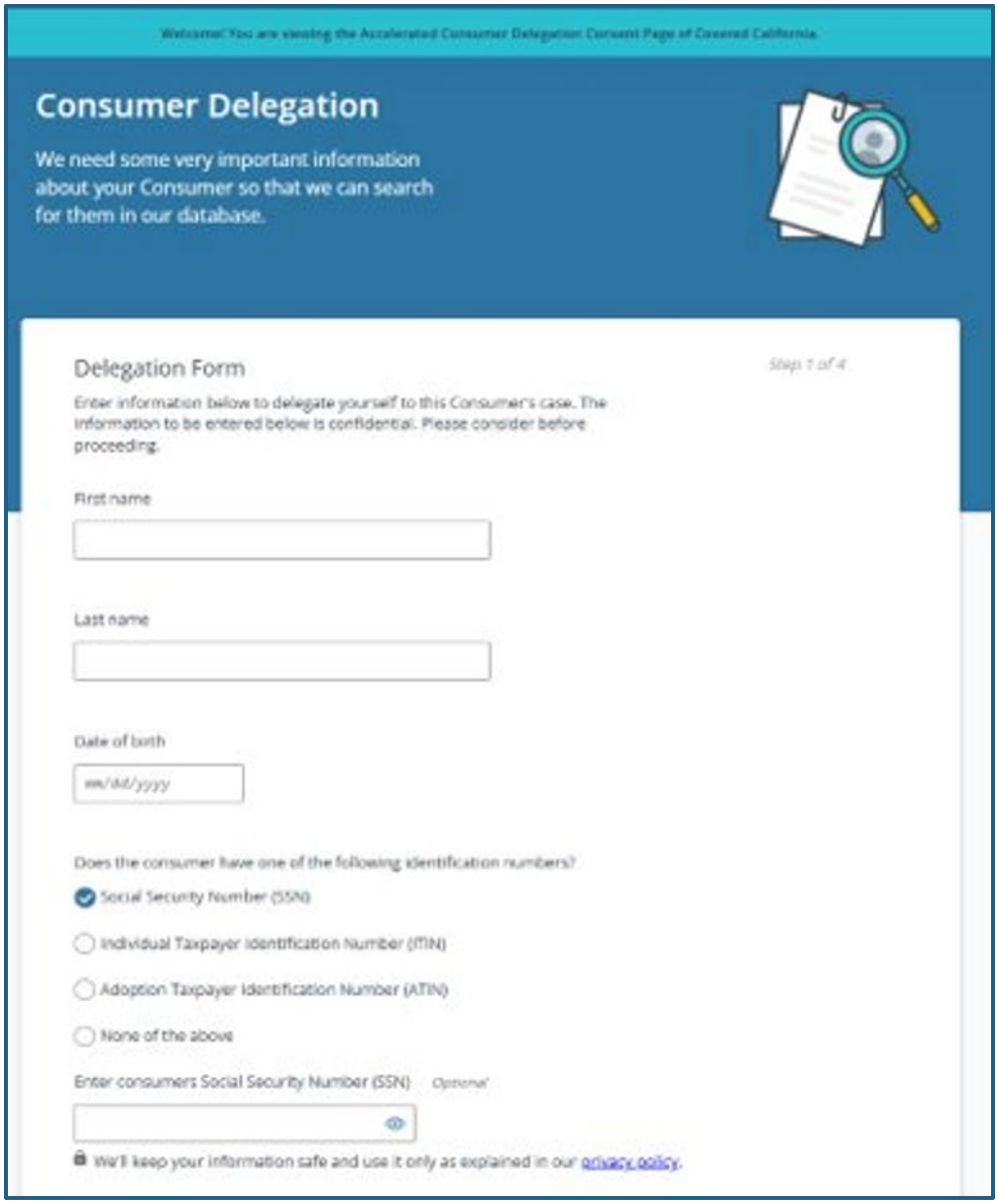
A new *We found an existing application* popup displays when consumers have duplicate application(s):

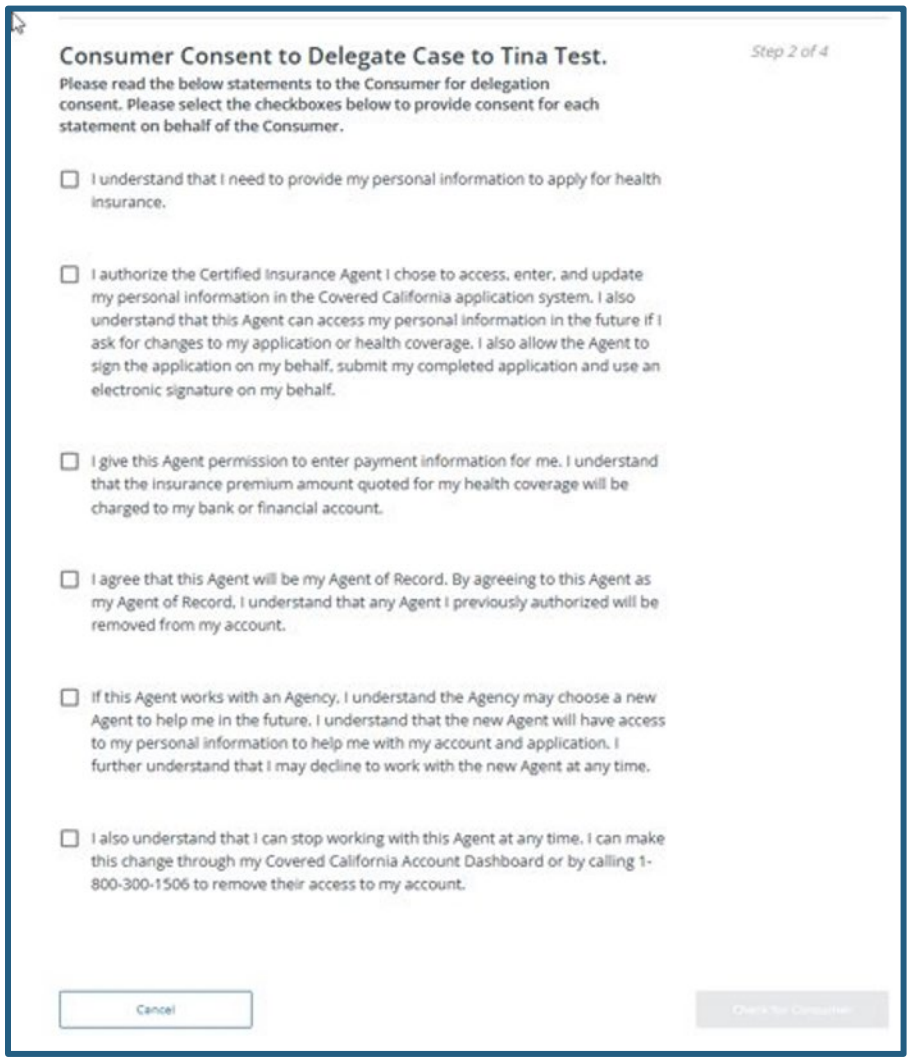
- Next Steps section with the following radio button:
  - **RECOMMENDED (Access your existing application)** navigates dynamically as follows:
    - Consumers: *Select an account to continue and Review your information* page
    - Enrollers: *Delegate to existing case* page
  - **Continue with this application** navigates the users to the *Household Menu* page. The option provides a link for *Reasons to have more than one application.* When selected, there is a checkbox *I understand and confirm that I have a valid reason to submit this application and will not be provided additional financial help*.
    - Selecting **Continue with this application** will trigger notification at various points in the application and provides the reminder that if there is financial help being received on another case, they would not be eligible for financial help on this application.

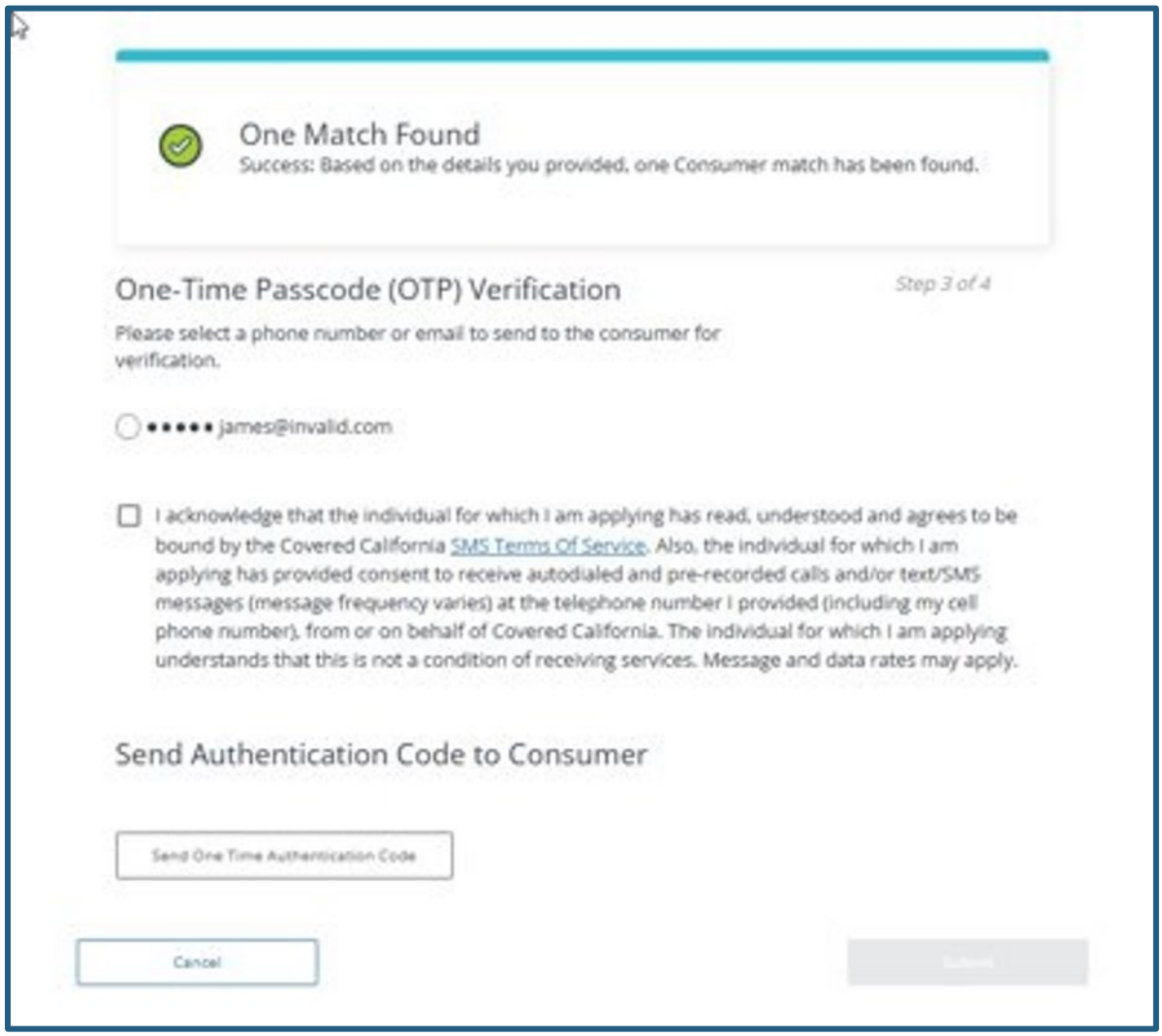

We found an existing application
The following household member(s) are already on an application:
Ima Cardholder, 49 yrs
Why this is important
If a member is currently receiving financial help, they will not be eligible for additional financial help on this application.
Next Steps
RECOMMENDED
Delegate to existing case
This helps keep your coverage on track and avoid delays or gaps in care.
Continue with this application
In some situations, it makes sense to have more than one application. Click the link below to learn if one of those situations applies to this household.
Reasons to have more than one application
I understand and confirm that I have a valid reason to submit this application and will not be provided additional financial help.
Not sure what to choose?
Call our help line at (877) 453-9198 and we can help you decide the best option and avoid delays.
Back
Next

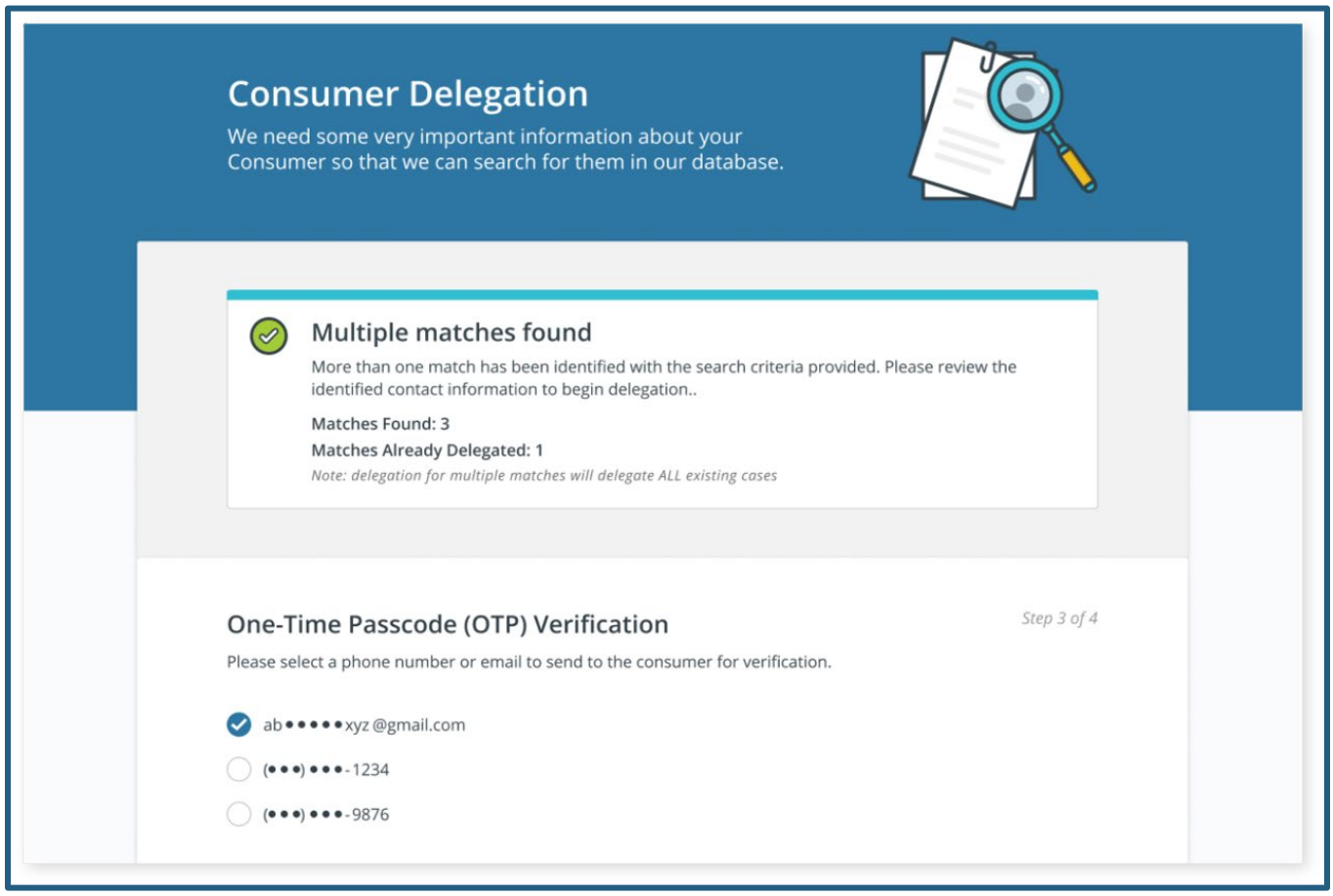


Selecting **Delegate to an existing case** navigates the user to the *Consumer Delegation tool*.


Consumer Delegation
We need some very important information about your Consumer so that we can search for them in our database.
Delegation Form
Step 1 of 4
Enter information below to delegate yourself to this Consumer's case. The information to be entered below is confidential. Please consider before proceeding.
First name
Last name
Date of birth
mm/dd/yyyy
Does the consumer have one of the following identification numbers?
Social Security Number (SSN)
Individual Taxpayer Identification Number (ITIN)
Adoption Taxpayer Identification Number (ATIN)
None of the above
Enter consumers Social Security Number (SSN) Optional
We'll keep your information safe and use it only as explained in our privacy policy.


Consumer Consent to Delegate Case to Tina Test.
Step 2 of 4
Please read the below statements to the Consumer for delegation consent. Please select the checkboxes below to provide consent for each statement on behalf of the Consumer.
I understand that I need to provide my personal information to apply for health insurance.
I authorize the Certified Insurance Agent I chose to access, enter, and update my personal information in the Covered California application system. I also understand that this Agent can access my personal information in the future if I ask for changes to my application or health coverage. I also allow the Agent to sign the application on my behalf, submit my completed application and use an electronic signature on my behalf.
I give this Agent permission to enter payment information for me. I understand that the insurance premium amount quoted for my health coverage will be charged to my bank or financial account.
I agree that this Agent will be my Agent of Record. By agreeing to this Agent as my Agent of Record, I understand that any Agent I previously authorized will be removed from my account.
If this Agent works with an Agency, I understand the Agency may choose a new Agent to help me in the future. I understand that the new Agent will have access to my personal information to help me with my account and application. I further understand that I may decline to work with the new Agent at any time.
I also understand that I can stop working with this Agent at any time. I can make this change through my Covered California Account Dashboard or by calling 1-800-300-1506 to remove their access to my account.
Cancel


One Match Found
Success: Based on the details you provided, one Consumer match has been found.
One-Time Passcode (OTP) Verification
Step 3 of 4
Please select a phone number or email to send to the consumer for verification.
••••• james@invalid.com
I acknowledge that the individual for which I am applying has read, understood and agrees to be bound by the Covered California SMS Terms Of Service. Also, the individual for which I am applying has provided consent to receive autodialed and pre-recorded calls and/or text/SMS messages (message frequency varies) at the telephone number I provided (including my cell phone number), from or on behalf of Covered California. The individual for which I am applying understands that this is not a condition of receiving services. Message and data rates may apply.
Send Authentication Code to Consumer
Send One Time Authentication Code
Cancel



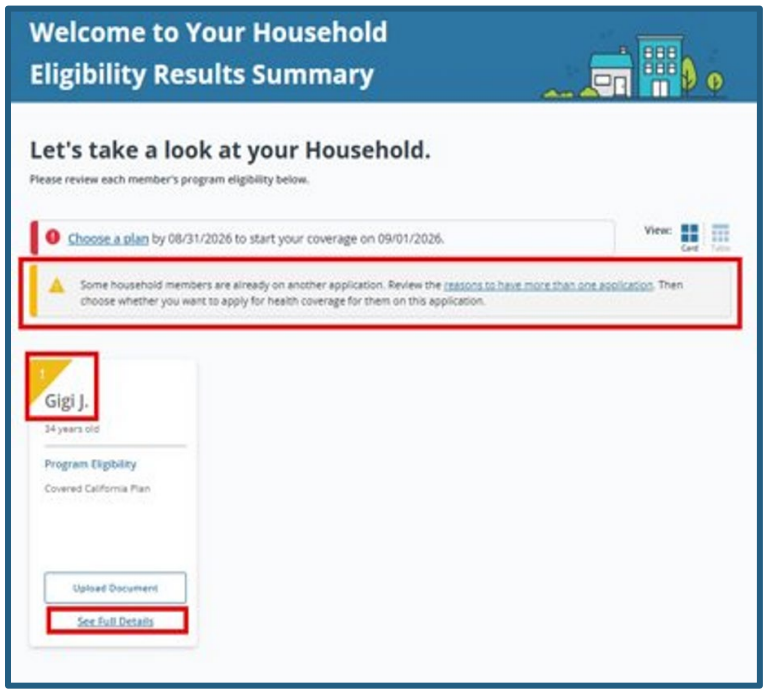
New yellow banner messaging displays on the following pages when a consumer is identified as a duplicate:

- *Welcome to Your Household Eligibility Results Summary*
- *Individual Eligibility Details*

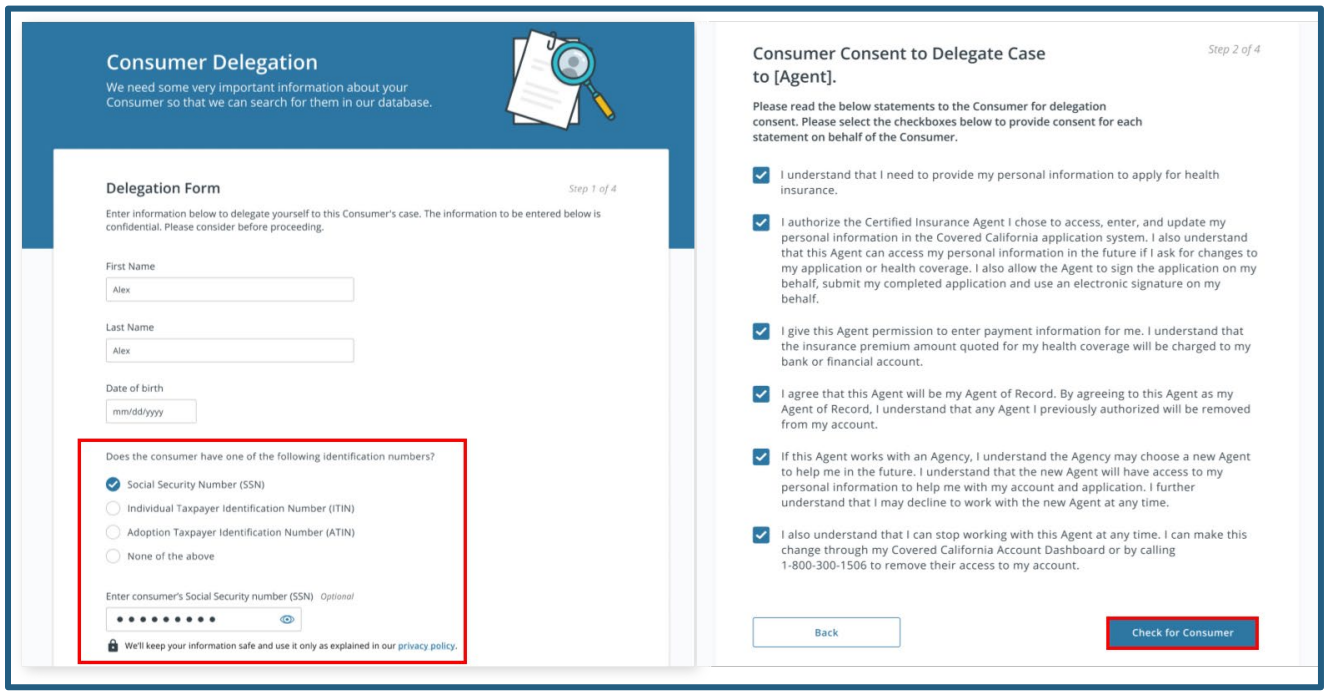
Clicking the **reasons to have more than one application** link displays possible reasons.

A message with eligibility results displays about financial help.

Clicking the **See Full Details** link displays a yellow banner and the *Financial Help* section displays a message that [HHM] is not eligible for financial help due to another active case with enrollment receiving that is financial help.

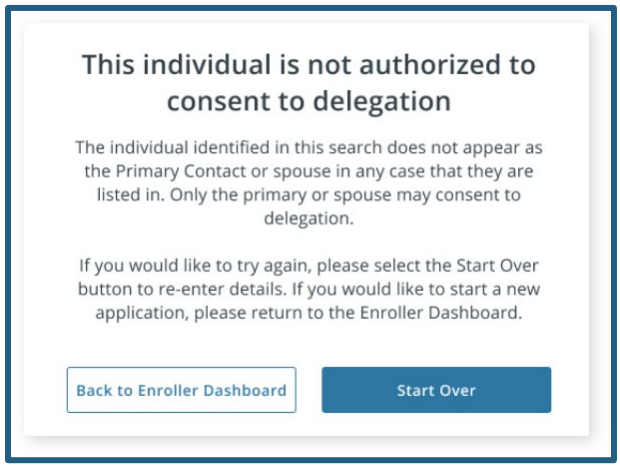


A new *Does the consumer have one of the following identification numbers?* question displays on the Consumer Delegation page to collect SSN/ITIN/ATIN during intake.

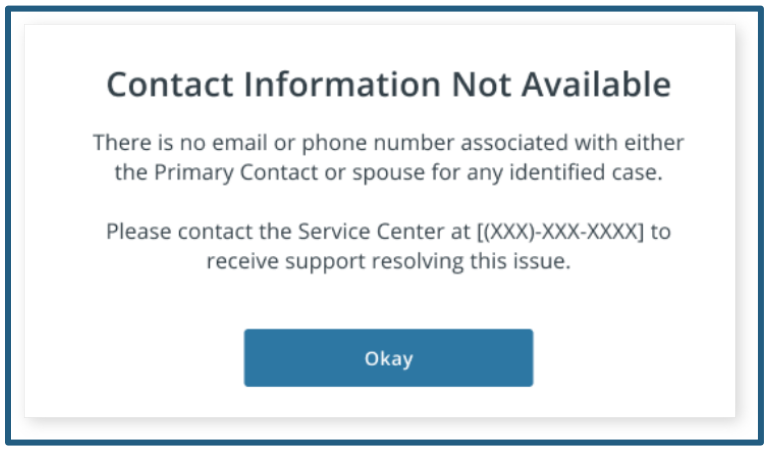


The following new popups display when the user clicks the **Check for Consumer** button:

- *This individual is not authorized to consent to delegation* when the consumer is not the primary or spouse on the case

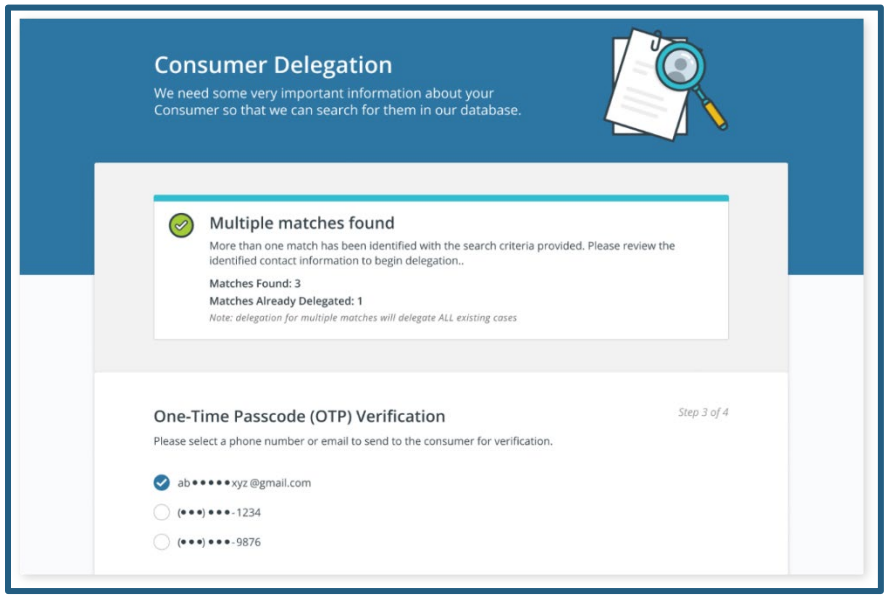


- *Contact Information Not Available* when an email or phone is not available



A new *Multiple matches found* banner displays on the Consumer Delegation page with all available phone numbers and/or email addresses associated to the Primary Contact and/or Spouse case.

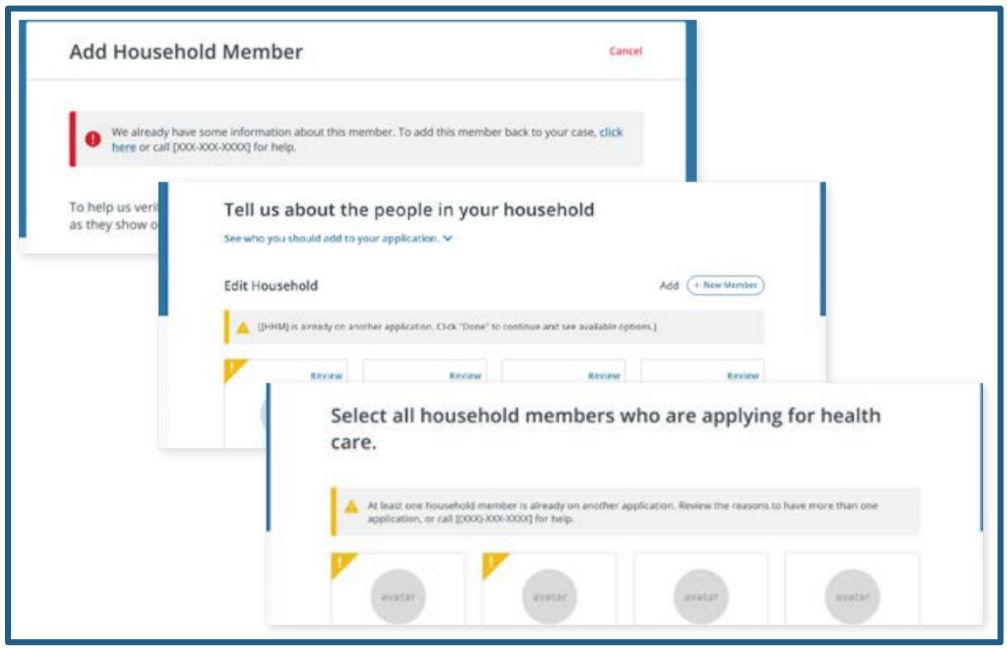
Selecting an option sends an authentication code to the appropriate contact method.



New banner messaging displays informing users they are identified as a duplicate on another application:

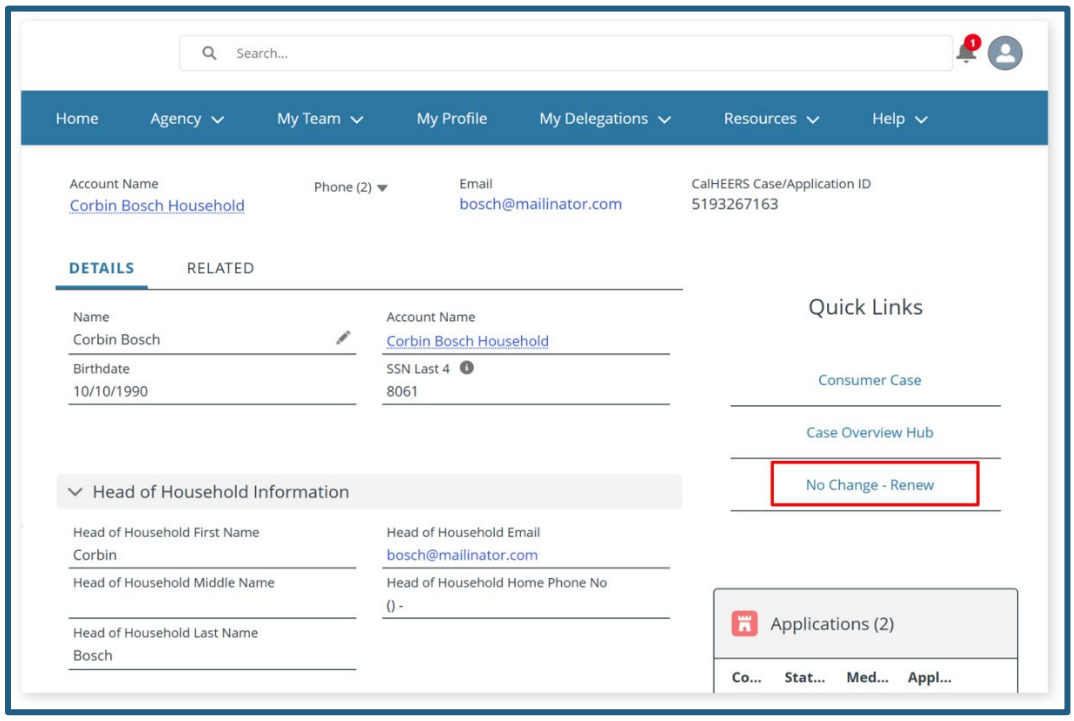
- *Add Household Member*
- *Final Individual Review*
- *Tell us about the people in your household*

- *Select all household member who are applying for health care*



Enroller Portal Enhancements

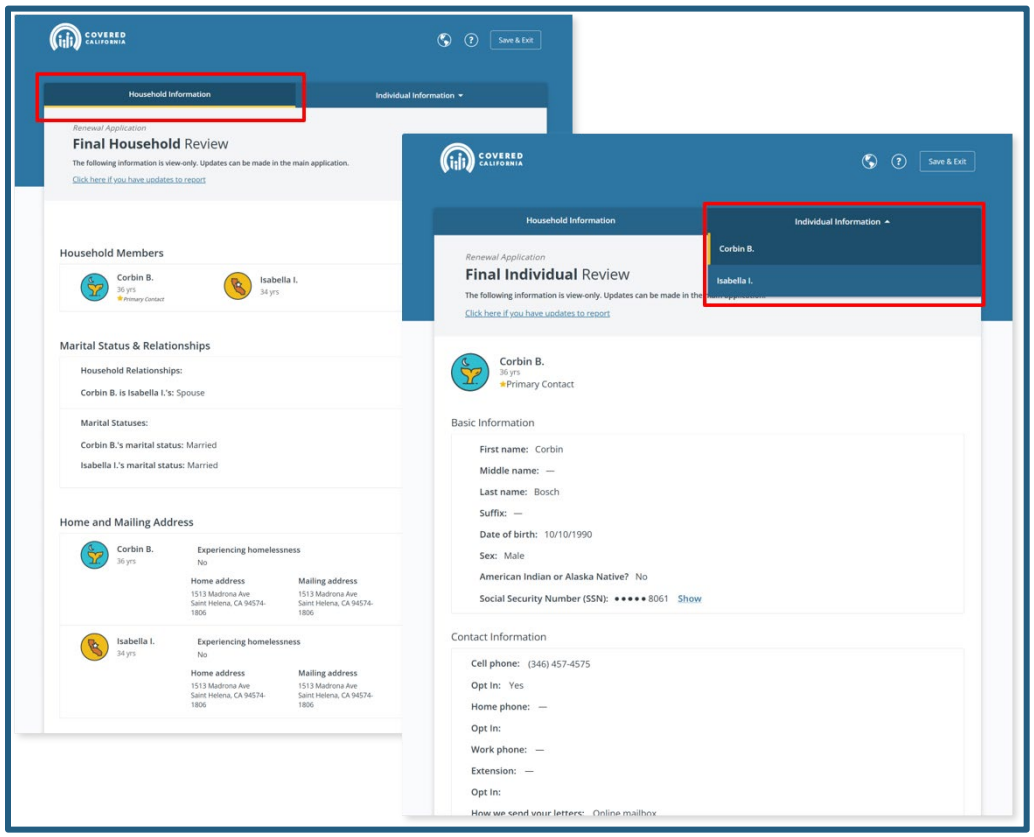
The Contact page of the Enroller Portal displays a new **No Change – Renew** button during Open Enrollment allowing Agency and Entity users to initiate a Renewal application with no changes for Covered California only renewals.



Agency and Entity users navigate through a new No Change Renewal flow when clicking the **No Change – Renew** link.

The No Change Renewal flow navigates users to a dynamic view of the *Final Household Review* and *Final Individual Review* pages with the following:

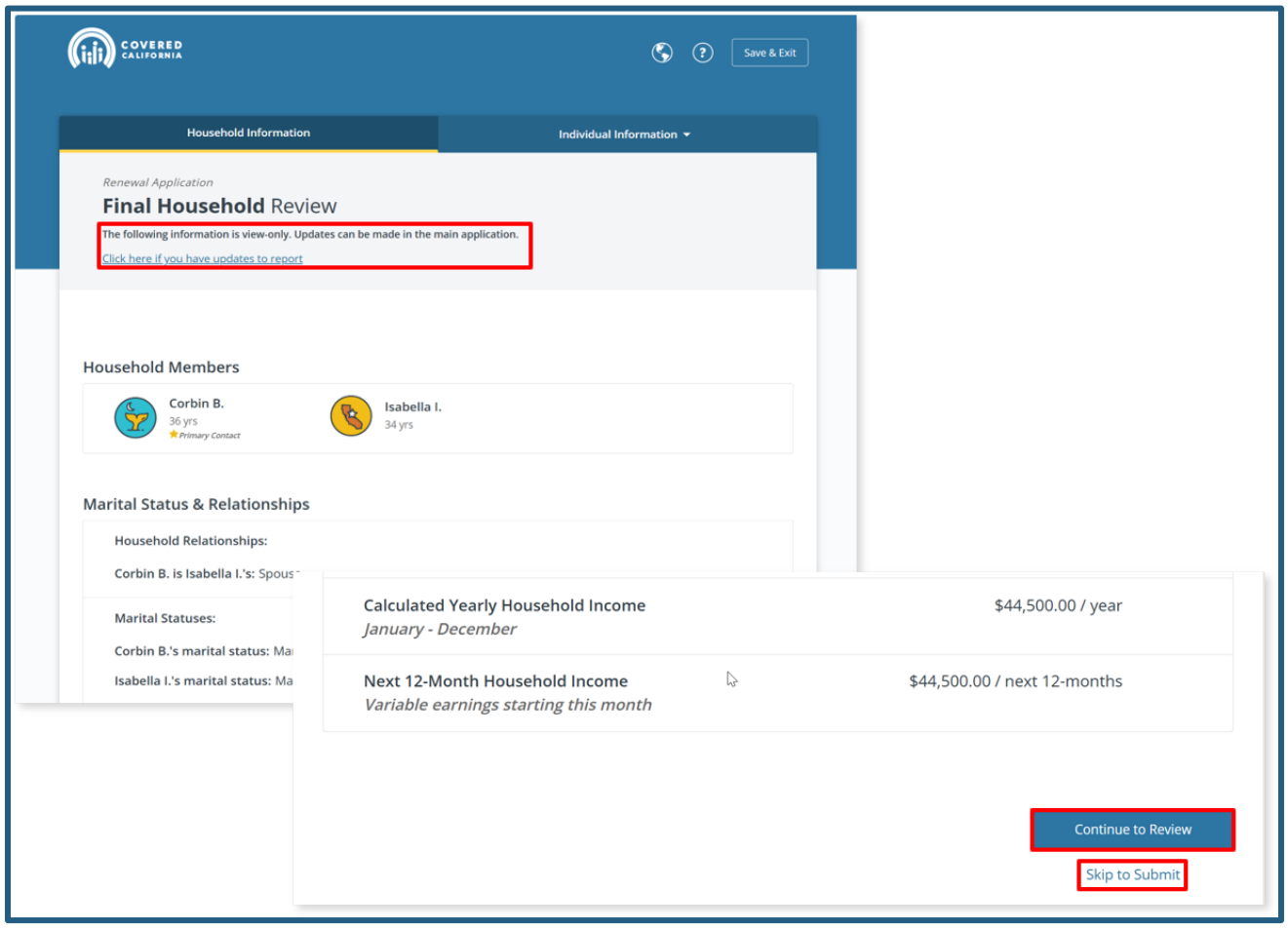
- *Household Information* tab – Displays read only case information
- *Individual Information* tab – Displays individual information and allows one to select the individual they would like to review



The *Household Information* tab displays the following in view only:

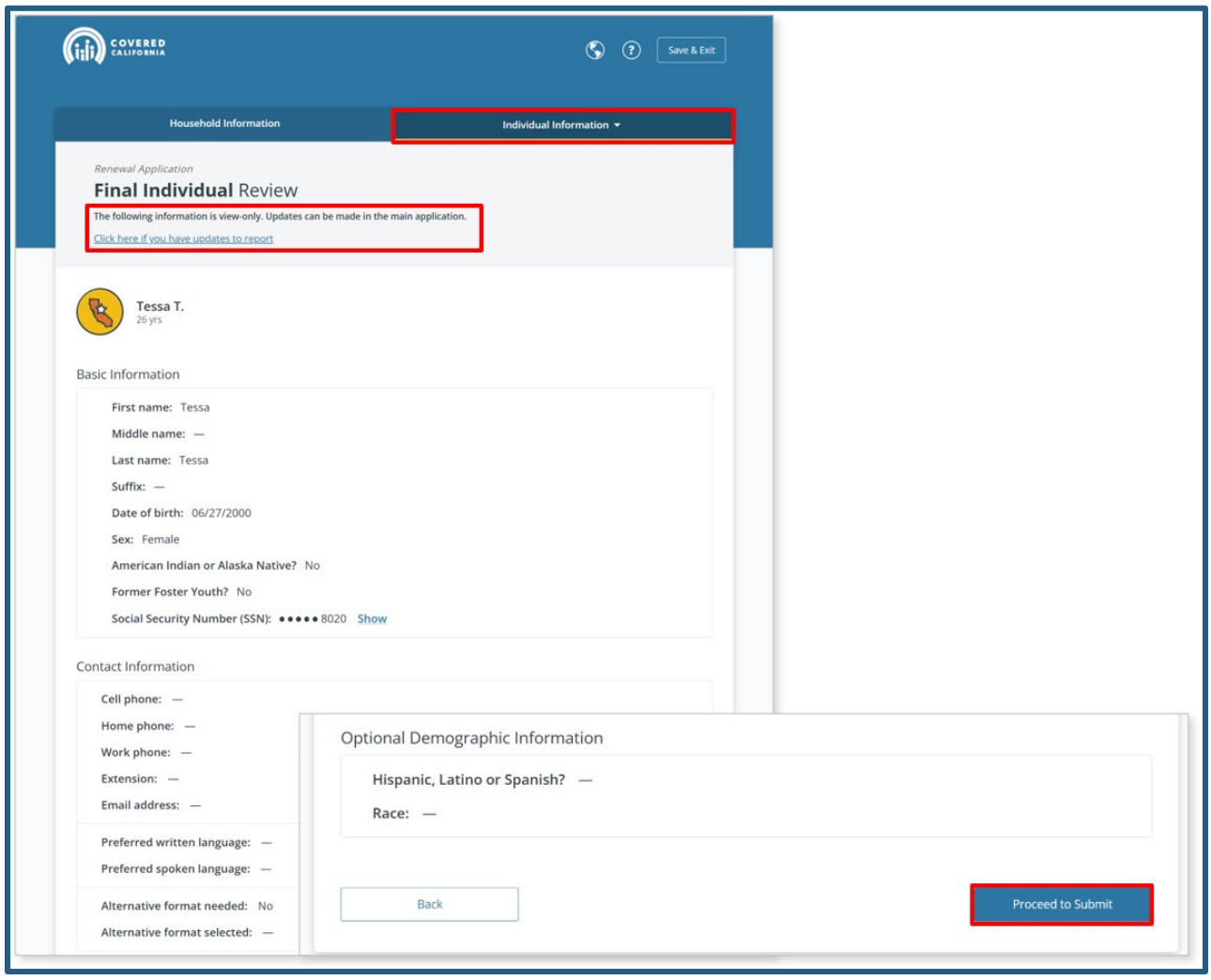
Updated messaging

- **Click here if you have updates to report** link – Navigates the user to the active Renewal flow
- **Continue to Review** button – Navigates the user to the Individual Information tab
- **Skip to Submit** link – Allows the user to complete the Renewal and navigates to the:
  - *Let's check your application to make sure you are ready to submit!* page
  - *We Found an existing application* page when a HHM member is identified as having a duplicate application or case


COVERED CALIFORNIA
Save & Exit
Household Information
Individual Information
Renewal Application
Final Household Review
The following information is view-only. Updates can be made in the main application.
Click here if you have updates to report
Household Members
Corbin B.
36 yrs
Primary Contact
Isabella I.
34 yrs
Marital Status & Relationships
Household Relationships:
Corbin B. is Isabella I.'s: Spous
Marital Statuses:
Corbin B.'s marital status: Ma
Isabella I.'s marital status: Ma
Calculated Yearly Household Income
January - December
$44,500.00 / year
Next 12-Month Household Income
Variable earnings starting this month
$44,500.00 / next 12-months
Continue to Review
Skip to Submit

The *Individual Information* tab displays individual information in view only. Selecting the individual in the dropdown displays information for that individual.

Clicking the **Proceed to Submit** button allows the user to continue with Renewal process as described on the *Household Information* tab.



Prior to the *Sign and Submit* page, the system will conduct a duplicate case check and a message will appear and the verification check will populate

If any details are edited, the quick renew flow will no longer be available and the enroller will need to complete the application for each page.

CalHEERS Update Functionality for Eligible Non-Citizens (ENC)

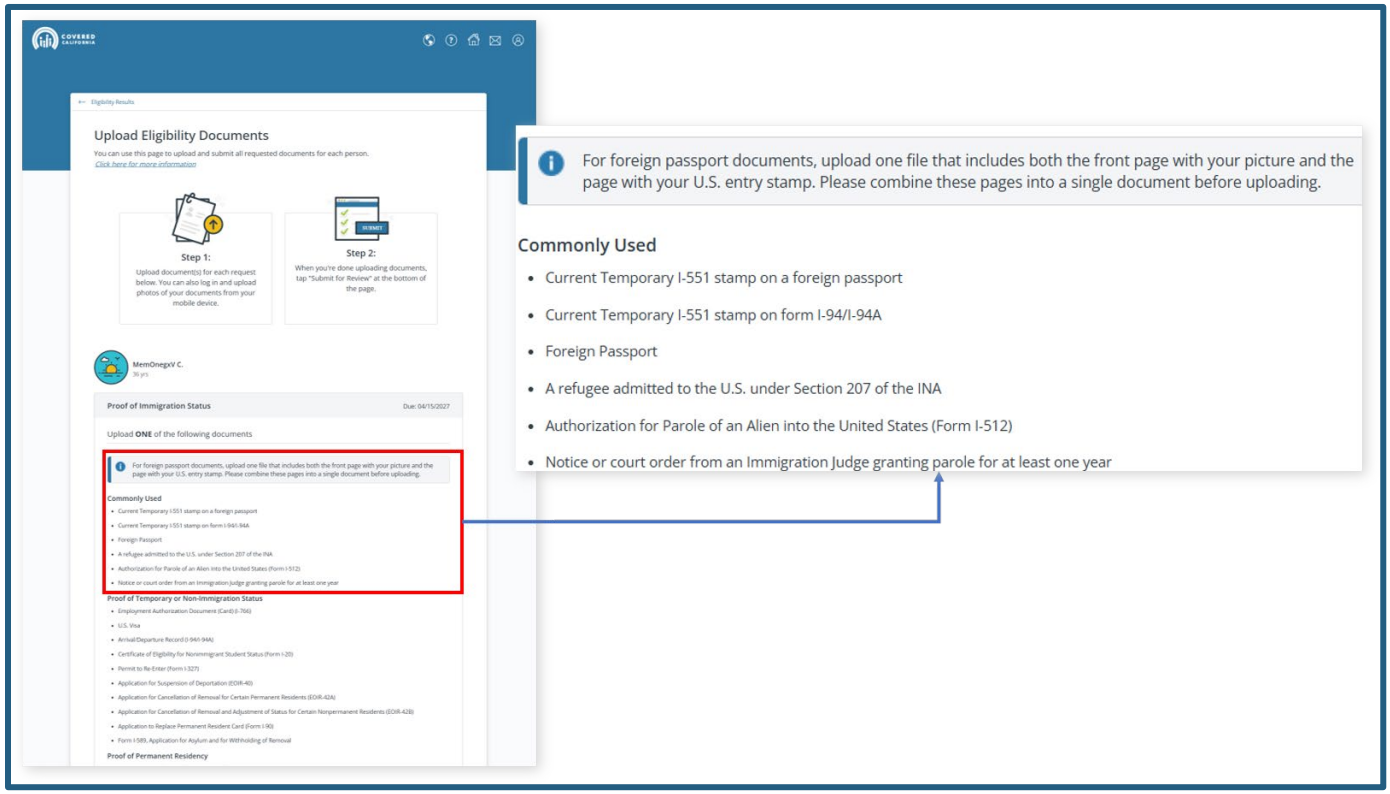
Effective October 1, 2026, CalHEERS introduces a new APTC Non-Citizen (APTC ENC) verification attribute to determine Exchange financial assistance and subsidy eligibility for non-citizens based on ENC status and verification results.

Financial assistance will be limited to newly defined Eligible Non-Citizen (ENC) with the following status:

- Lawful Permanent Resident (LPR/Green Card holder).
- Cuban/Haitian Entrant
- Citizen of Micronesia, the Marshall Islands, or Palau.
- Other immigration status' will be ineligible financial assistance

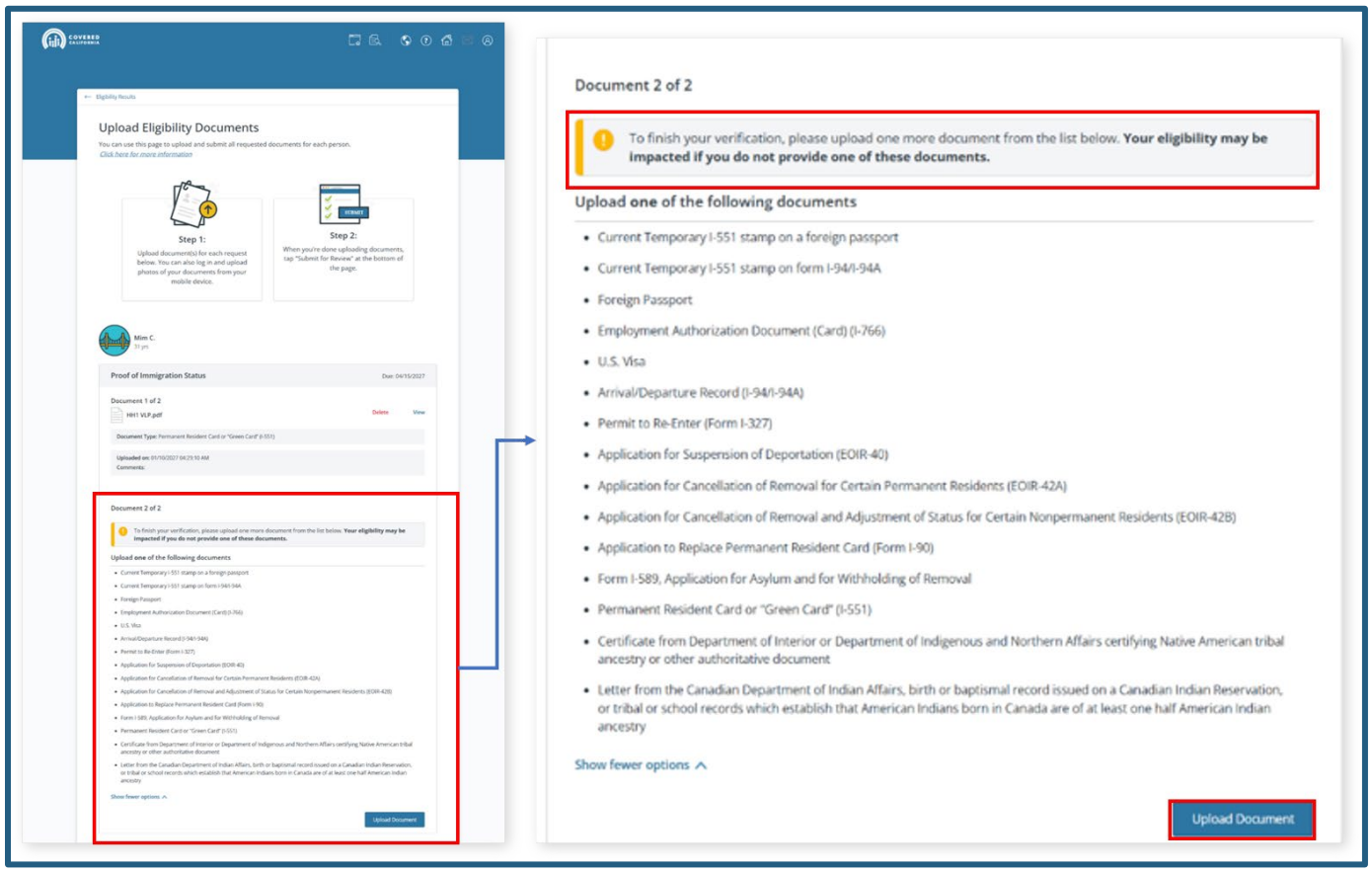
The *Upload Eligibility Documents* page displays the following:

- *New banner messaging*
- *Updated and new document types*

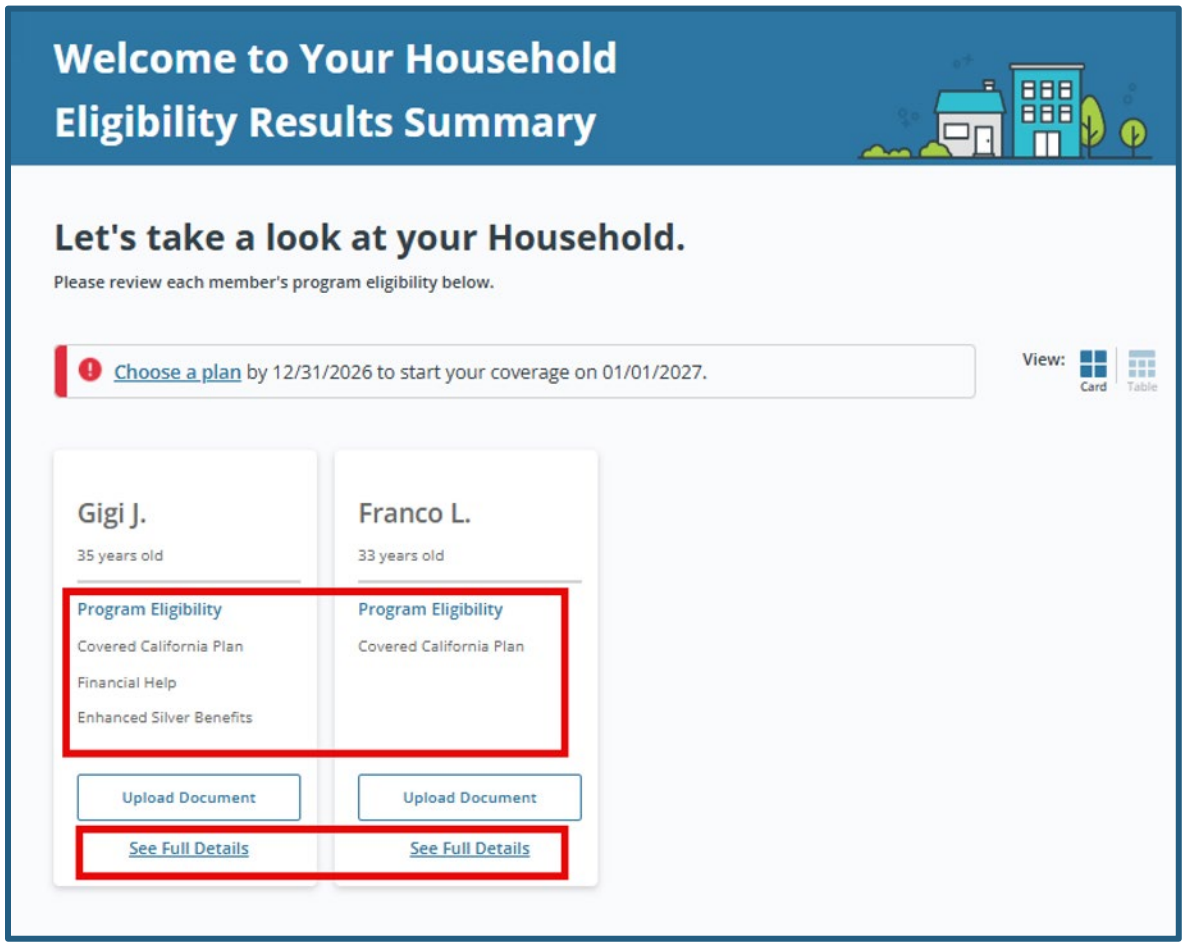


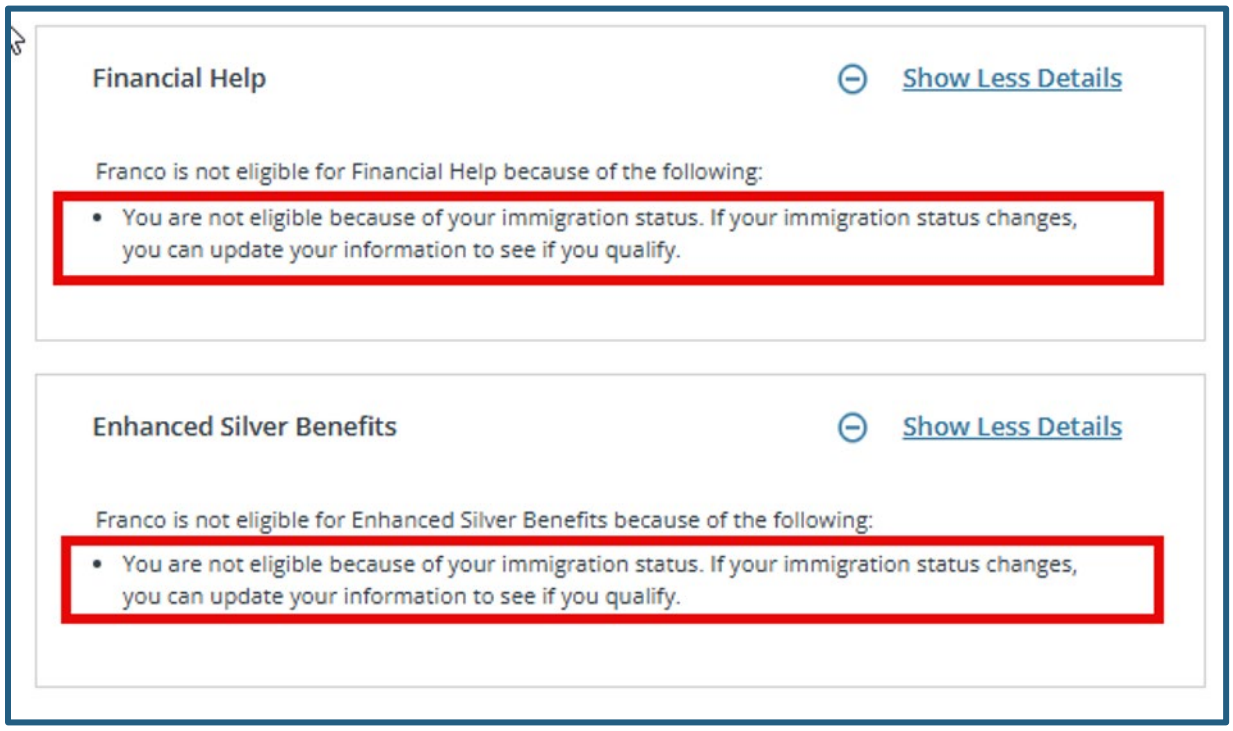
New banner messaging displays when uploading a document that only satisfies Lawful Presence and does not verify the Consumer as an Exchange Eligible Non-Citizen.

Clicking the **Upload Document** button allows the user to upload an additional document to validate ENC.



New messaging related to immigration status displays on the *See Full Details* page.


Welcome to Your Household Eligibility Results Summary
Let's take a look at your Household.
Please review each member's program eligibility below.
Choose a plan by 12/31/2026 to start your coverage on 01/01/2027.
View:
Card
Table
Gigi J.
35 years old
Program Eligibility
Covered California Plan
Financial Help
Enhanced Silver Benefits
Upload Document
See Full Details
Franco L.
33 years old
Program Eligibility
Covered California Plan
Upload Document
See Full Details

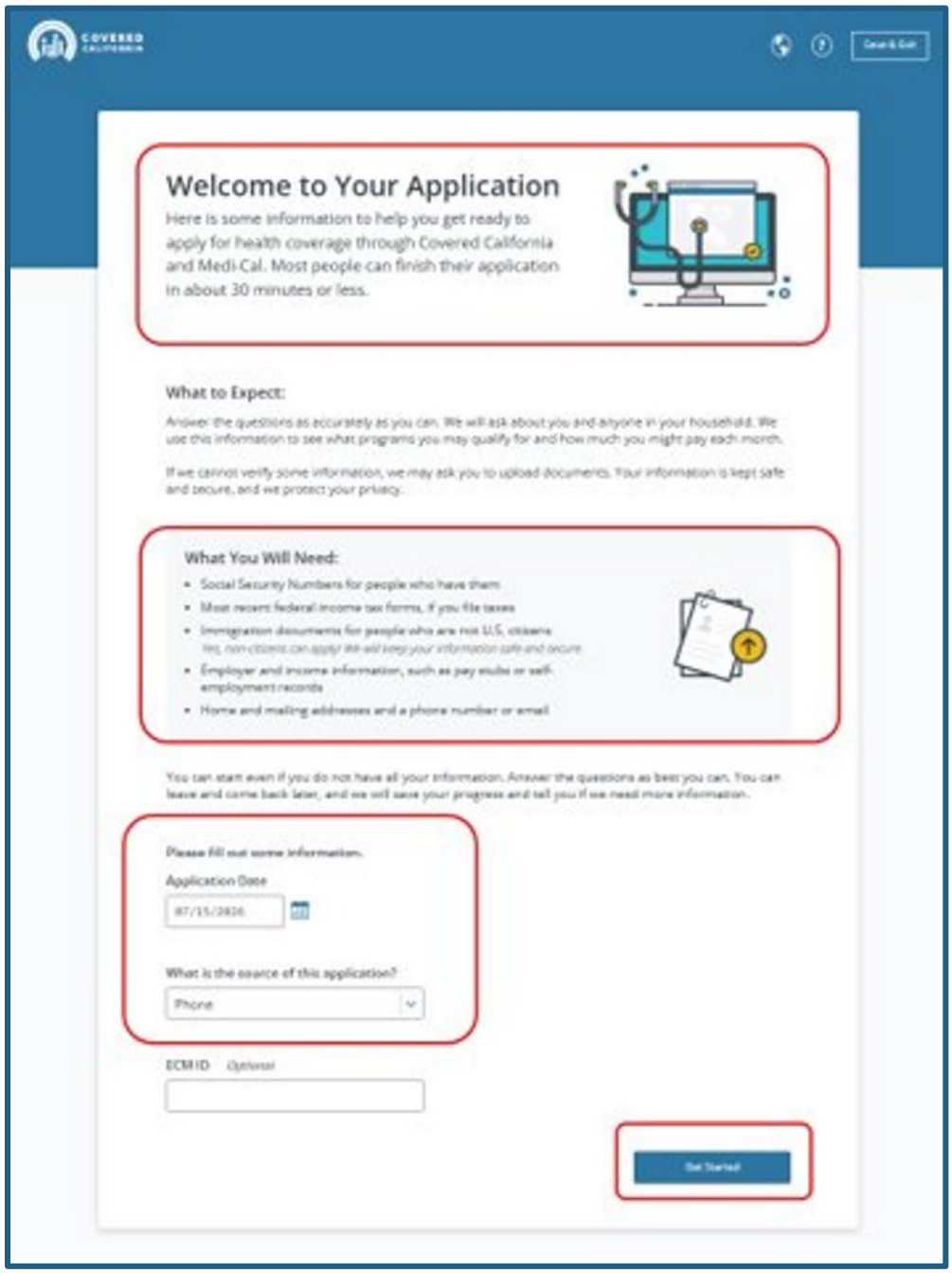


Verifications and Income Enhancements

The *Welcome to Your Application* section informs consumers about what to expect, information to have ready, and options for assistance in application submission.

Enrollers should expect more up-front verification support during the application process.

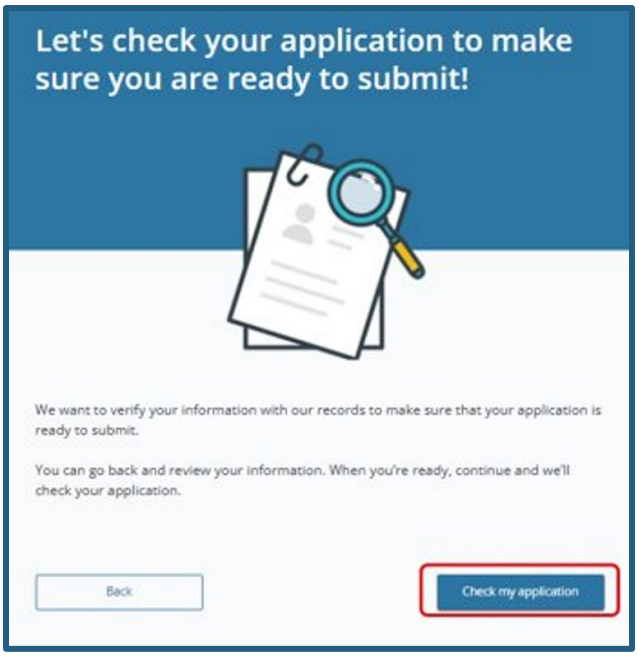
Enrollers can be prepared to help consumers correct information and provide documents earlier in the process.


Welcome to Your Application
Here is some information to help you get ready to apply for health coverage through Covered California and Medi-Cal. Most people can finish their application in about 30 minutes or less.
What to Expect:
Answer the questions as accurately as you can. We will ask about you and anyone in your household. We use this information to see what programs you may qualify for and how much you might pay each month.
If we cannot verify some information, we may ask you to upload documents. Your information is kept safe and secure, and we protect your privacy.
What You Will Need:
Social Security Numbers for people who have them
Most recent federal income tax forms, if you file taxes
Employer and income information, such as pay stubs or self-employment records
Home and mailing addresses and a phone number or email
You can start even if you do not have all your information. Answer the questions as best you can. You can leave and come back later, and we will save your progress and tell you if we need more information.
Application Date
What is the source of this application?
Phone
ECM ID

The *Let's check your application to make sure you are ready to submit* page is the first of the new Application Verification process for exchange or Covered California only consumers and displays with the following:

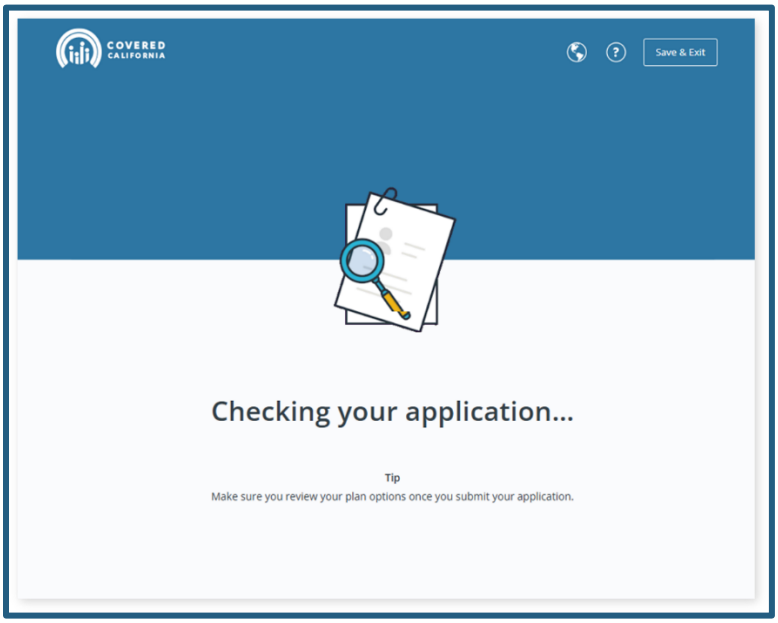
- Informational messaging
- **Back button**
- **Check my application** button – Navigates the user to the *Checking your application…* page

The Application Verification happens for consumers during intake, RACs and Renewals and dynamically displays before signing and submitting the application.



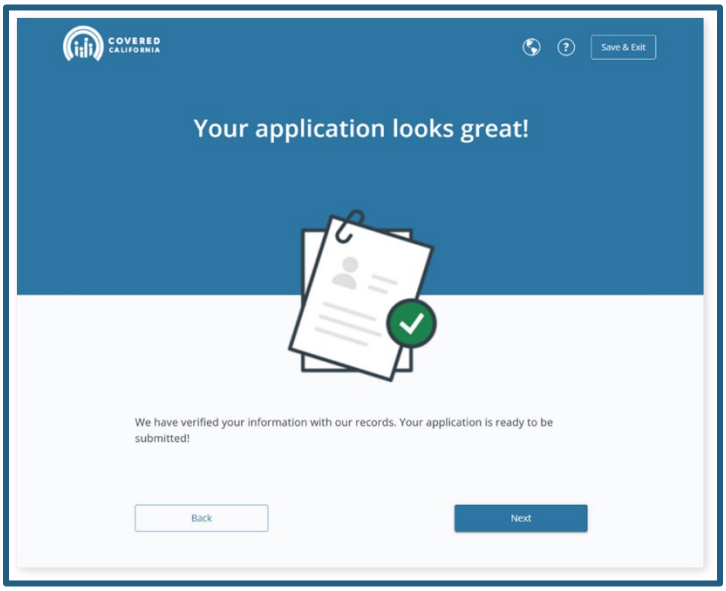
The *Checking your application…* page displays while CalHEERS verifies information entered by the consumer. The user navigates to one of the following pages when the check is complete:

- *Your application looks great!*
- *Let's make sure everything matches*
- *Review and edit information*



The *Your application looks great!* page displays when CalHEERS verifies the attested information.

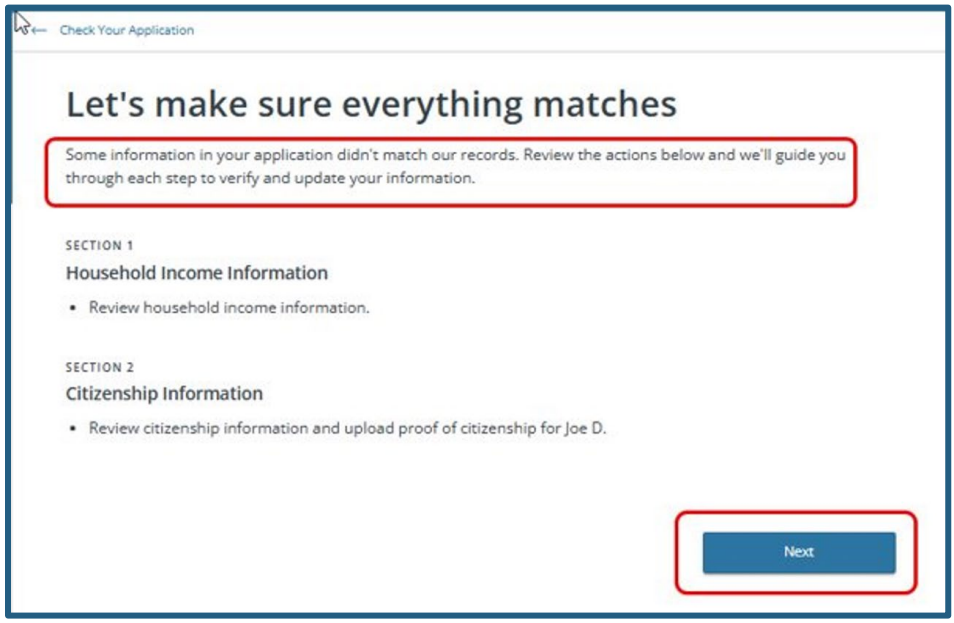
- **Back** button
- **Next** button – Exits the Application Verification process and resumes the application flow



The *Let's make sure everything matches* page displays when there is one or more of the following that was not verified:

- *Personal Information*
- *Household Income Information*
- *Citizenship Information*
- *Immigration Status Information*

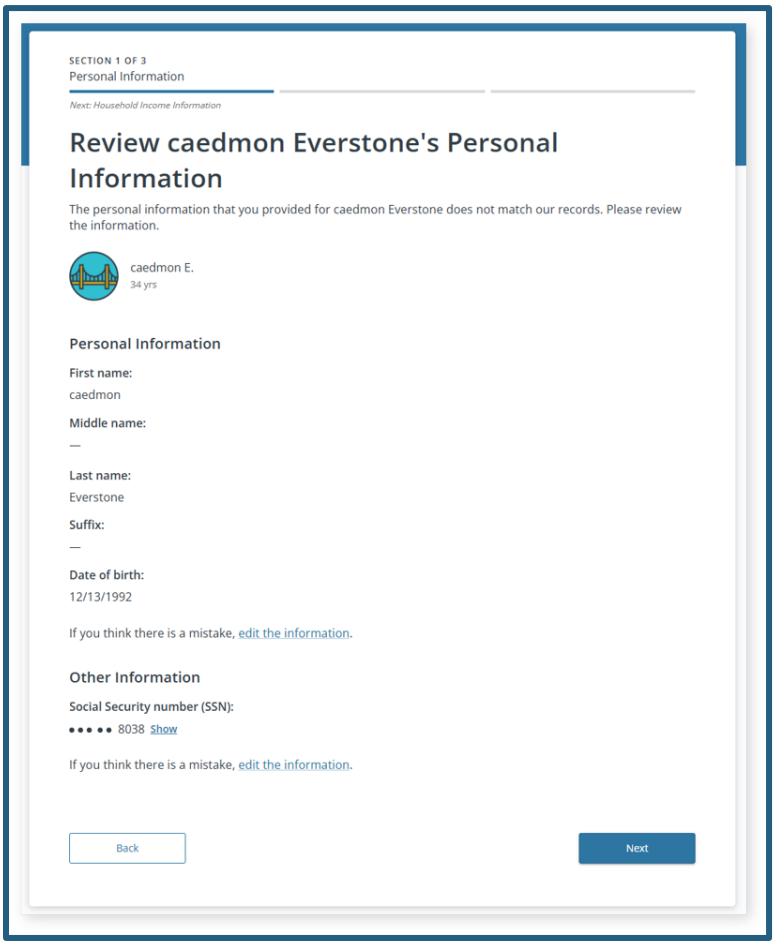
Next button – Navigates the user to resolve the first unverifiable information.



The *Review [HHM]'s Personal Information* page displays when there is a mismatch in personal information:

- Information entered on the application displays in the Personal Information section
  - **edit the information** link allows the user to edit the application information and navigates the user to:
    - *Edit Household Member* page for initial applications
    - *Has your household changed?* page for RACs and Renewals
- *Other Information* section – Displays SSN entered on the application
  - Messaging displays when no SSN was entered
  - **edit the information** link

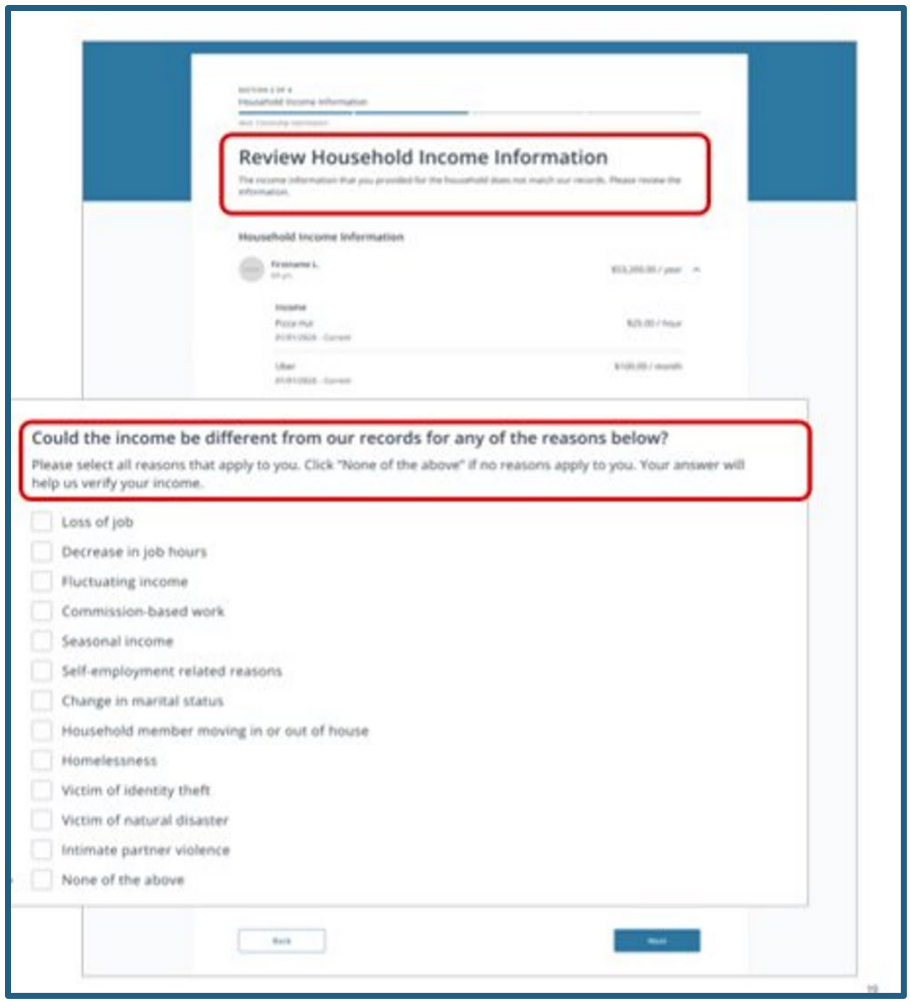
- **Back** button – Navigates the user to the previous HHM or Let's make sure everything matches page
- **Next** button – Navigates the user to the next HHM with mismatched information, the next unresolved verification, or exits the Application Verification process.



The *Review Household Income Information* page displays when income was not verified:

- *Household Income Information* section
- **edit the information** link
- *Could the income be different form our records for any of the reasons below?* question with reasonable explanation checkboxes
- **Back** button – Navigates the user to the previous unverified information or to the Let's make sure everything matches page
- **Next** button – Navigates the user to:

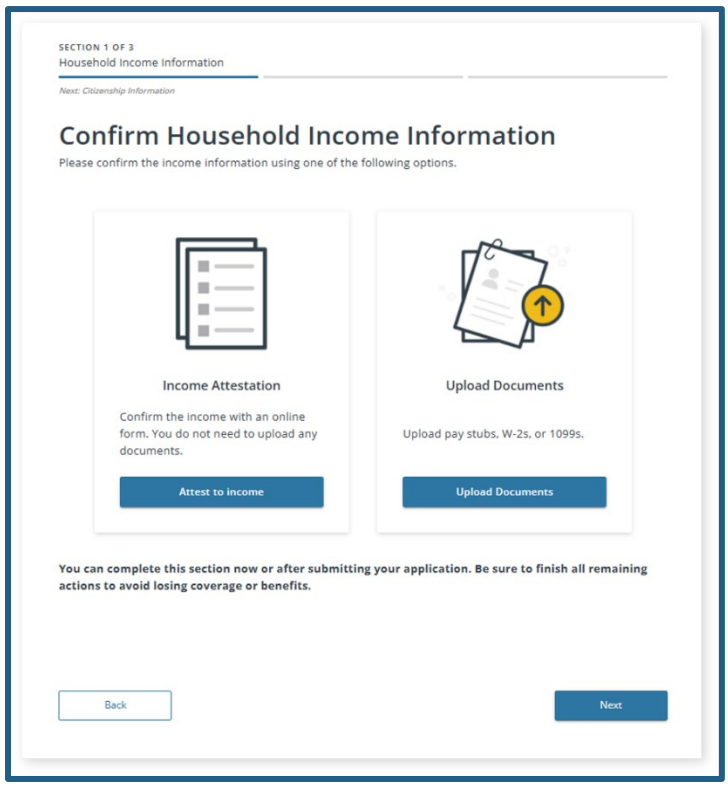
- The next unverified information or exits the Application Verification process when a reasonable explanation is selected
- The *Confirm Household Income Information* page displays at household level with options to edit income information.
  - If there are no edits to the income, then REX opens to provide a reason. If **Other** is selected the *Attestation to Income* form is available. The option to Upload Documents is also available.



The *Confirm Household Income Information* page displays the following:

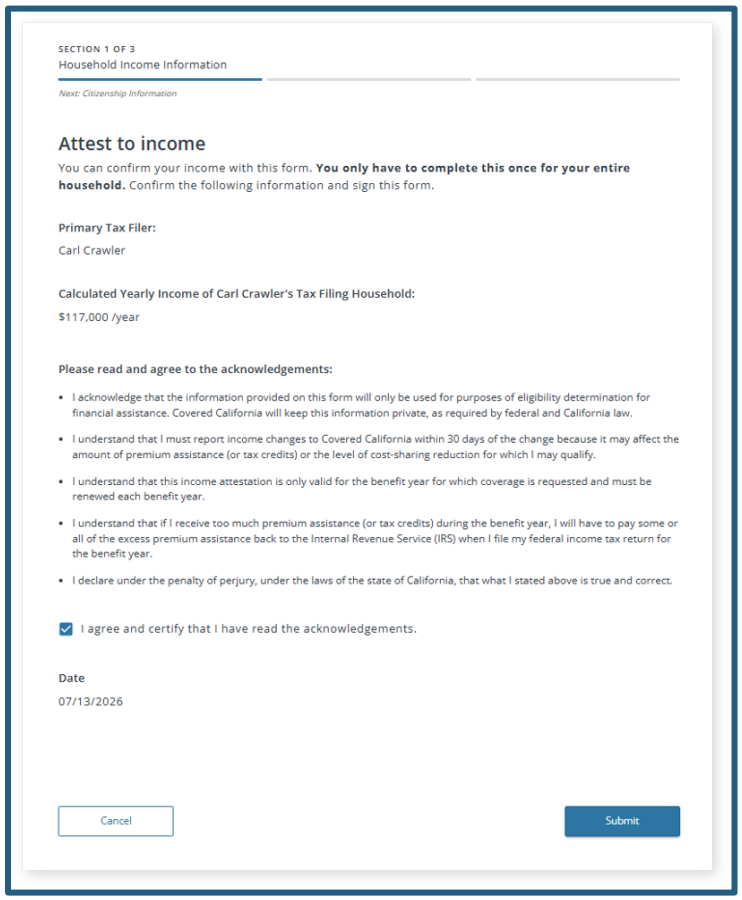
- *Income Attestation* tile with Attest to income button – Navigates the user to the new *Attest to income* page

- *Upload Document* tile with **Upload Documents** button – Navigates the user to the new *Upload Documents for Income* page
- **Back** button – Navigates the user to Review Household Income Information page
- **Next** button – Navigates the user to the next unverified information or exits the Application Verification process



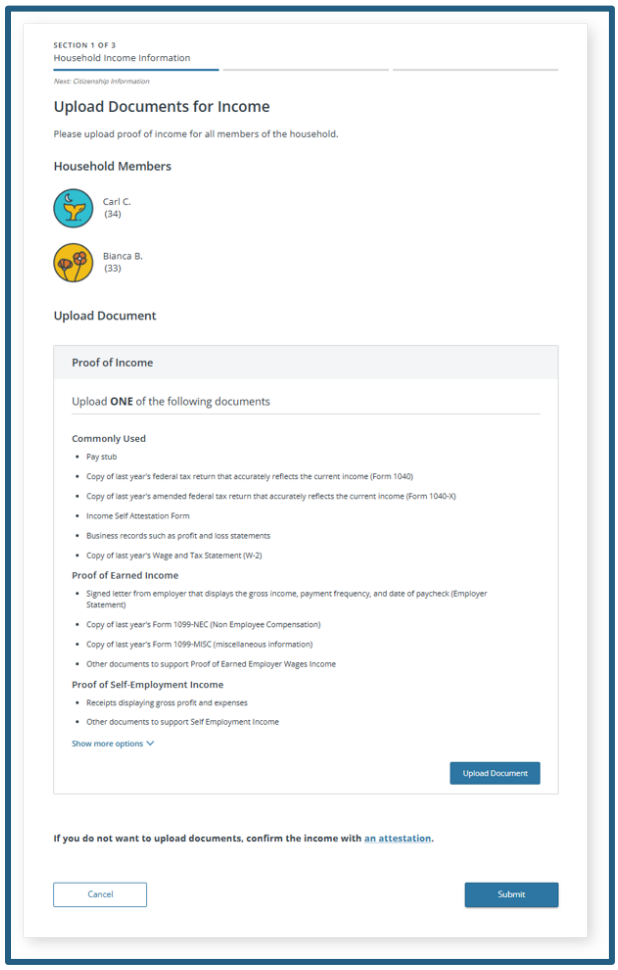
The *Attest to income* page displays with the following:

- *Primary Tax Filer:*
- *Calculated Yearly Income of Tax Filing Household:*
- Acknowledgements and checkbox
- *Date*
- **Cancel** button – Navigates the user to the Confirm Household Income Information page
- **Submit** button – Enables when the checkbox is selected and navigates the user to the next unverified information or exits the Application Verification process



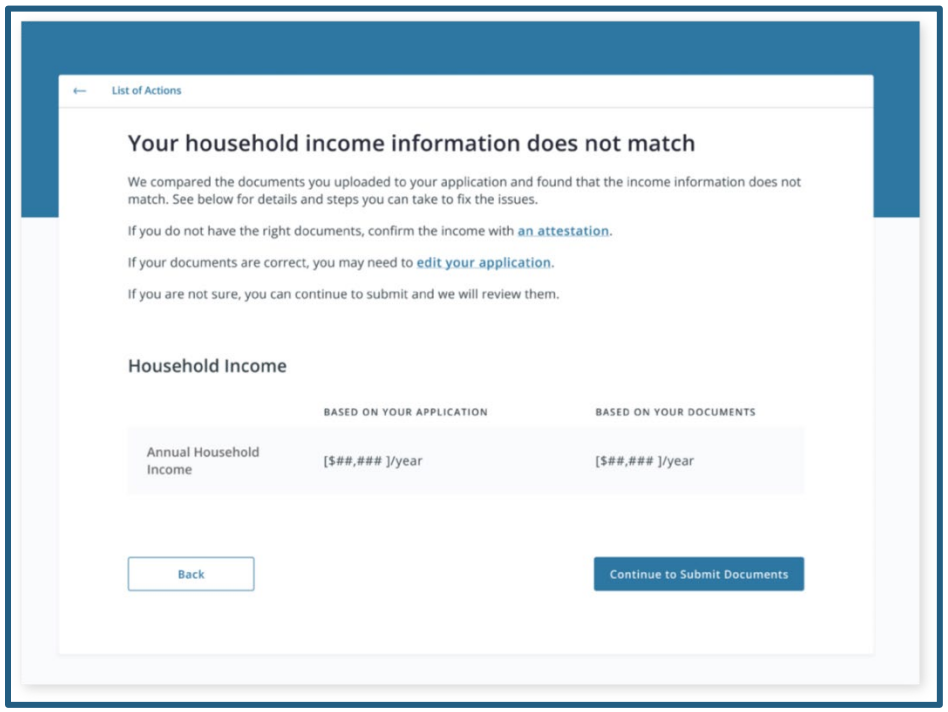
The *Upload Documents for Income page* displays the following:

- *Household Members section*
- *Upload Document* section – Displays list of acceptable documents for Proof of Income and an **Upload Document** button
    - Clicking the **Upload Document** button displays the *Upload Document* popup
- **an attestation** link – Navigates the user to the *Attest to income* page
- **Cancel** button – Navigates the user to the *Confirm Household Income Information* page
- **Submit** button – Navigates the user to the next unverified information or exits the Application Verification process



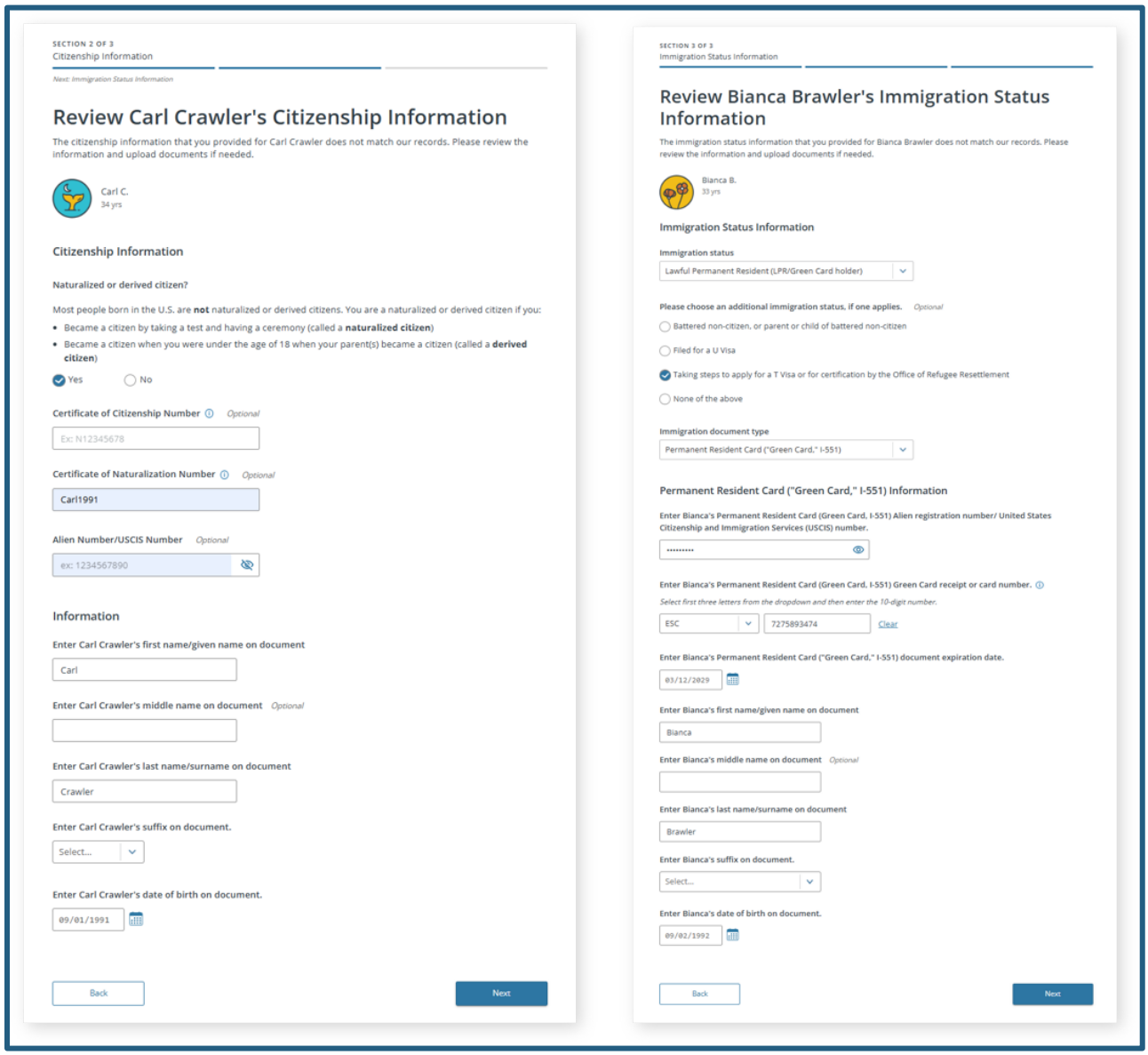
The *Your household income information does not match page* displays during the Application Verification process when one or more uploaded documents do not meet the IDP verification income requirements of any HHMs and includes:

- Messaging with the following links:
  - **an attestation** – Navigates the user to the *Attest to income* page
  - **edit your application**
  - *Household Income* section
- **Back** button
- **Continue to Submit Documents** button – Uploads the document and navigates the user to the next unverified information or exits the Application Verification process



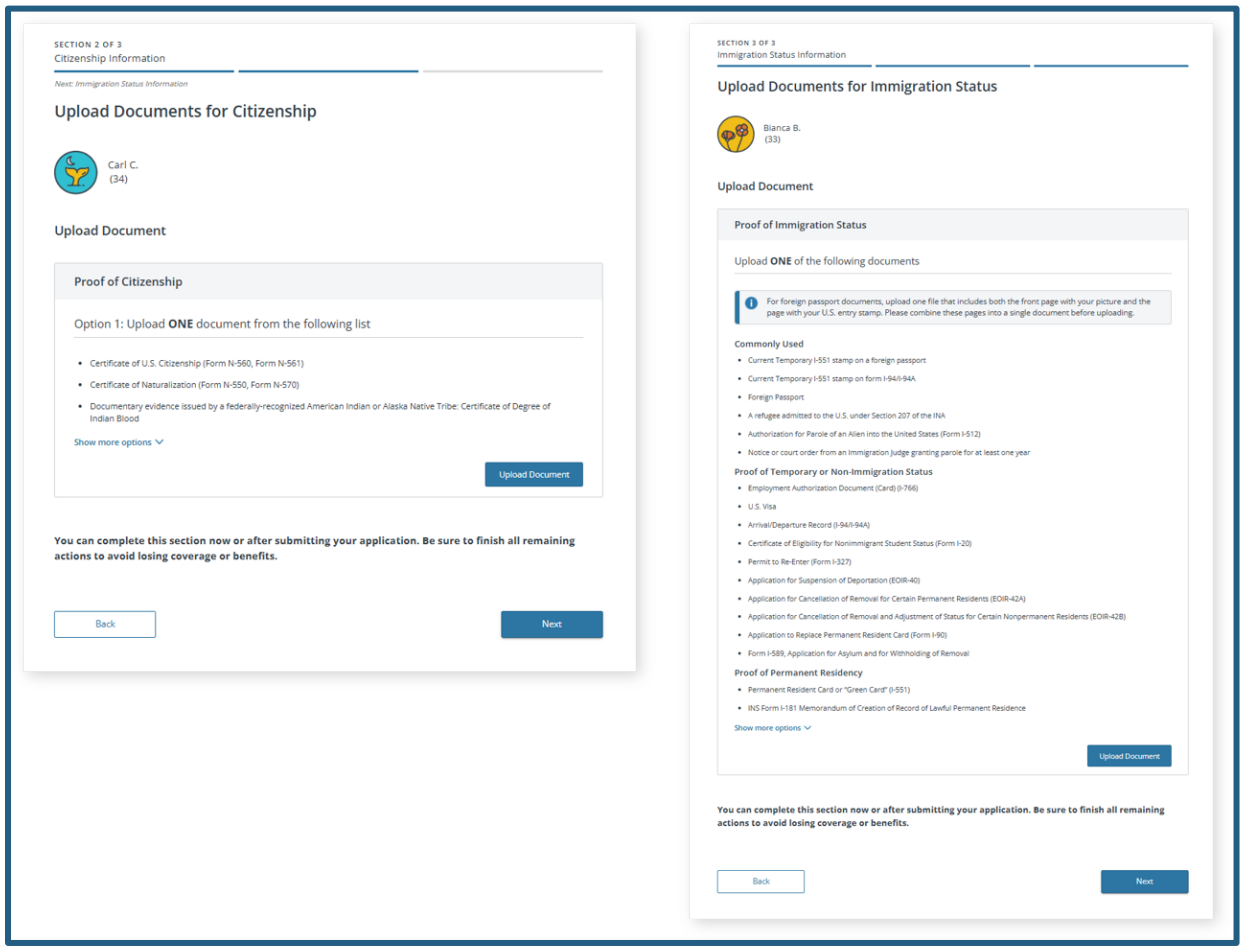
The *Review [HHM]'s Citizenship Information* page and *Review [HHM]'s Immigration Status* page display with the following when there is an unverified information for Citizenship or Immigration status:

- *[Verification] Information* section – Displays information entered in the application
- *[Document Type] Information* section – User enters information from the document that is being uploaded
- **Back** button
- **Next** button



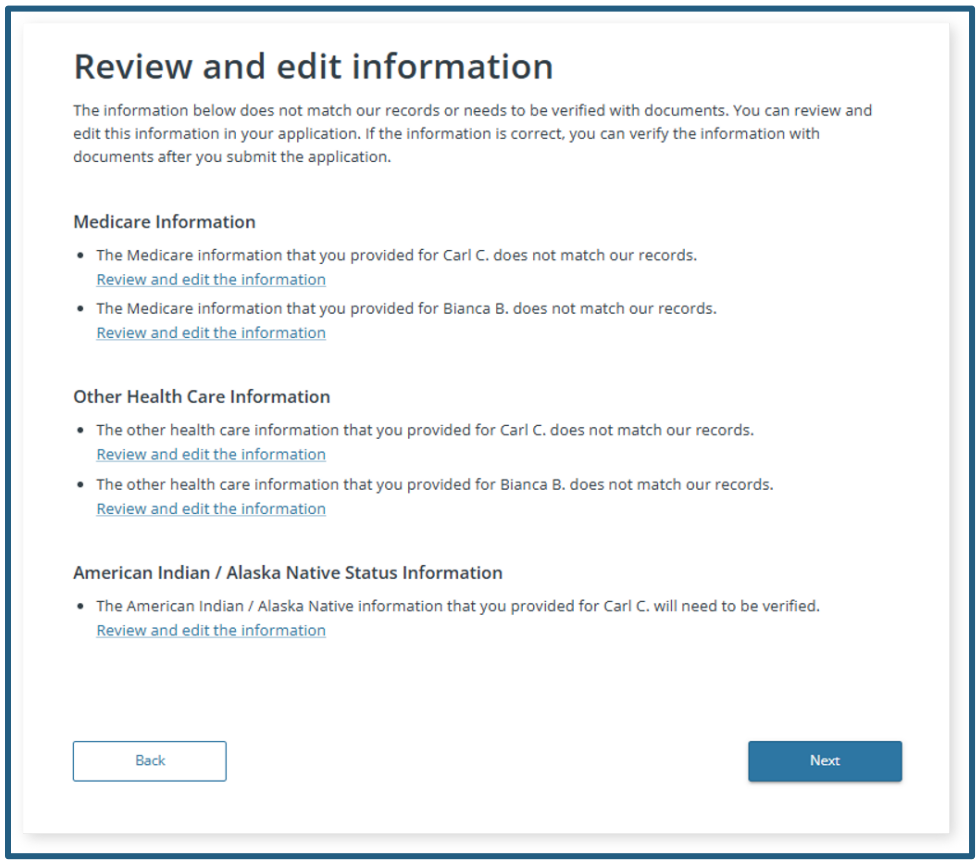
The *Upload Documents for Citizenship* page and *Upload Documents for Immigration Status* page display with the following:

- *Upload Document* section – Displays list of acceptable documents for the verification category and an **Upload Document** button
  - Clicking the **Upload Document** button displays the Upload Document popup
- **Back** button
- **Next** button



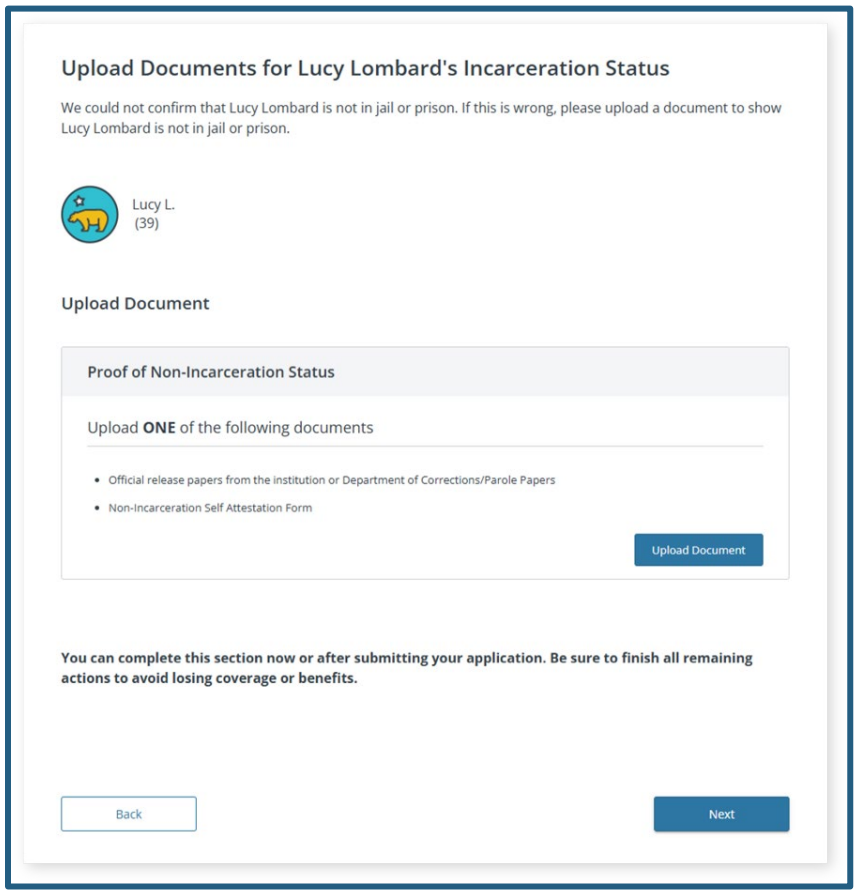
The *Review and edit information* page displays when there is one or more of the following unverified information:

- Unverified Information – Dynamically displays:
  - *Medicare Information* with **Review and edit the information** link
  - *Other Health Care Information* with **Review and edit the information** link
  - *American Indian / Alaska Native Status Information* with **Review and edit the information** link
  - *Incarceration Status Information* with **Upload a document** link
    - Clicking the **Upload a Document** link navigates the user to *the Upload Documents for [HHM]'s Incarceration Status* page
- **Back** button
- **Continue** button – Exits the Application Verification process



The *Upload Document for [HHM]'s Incarceration Status* page displays with the following:

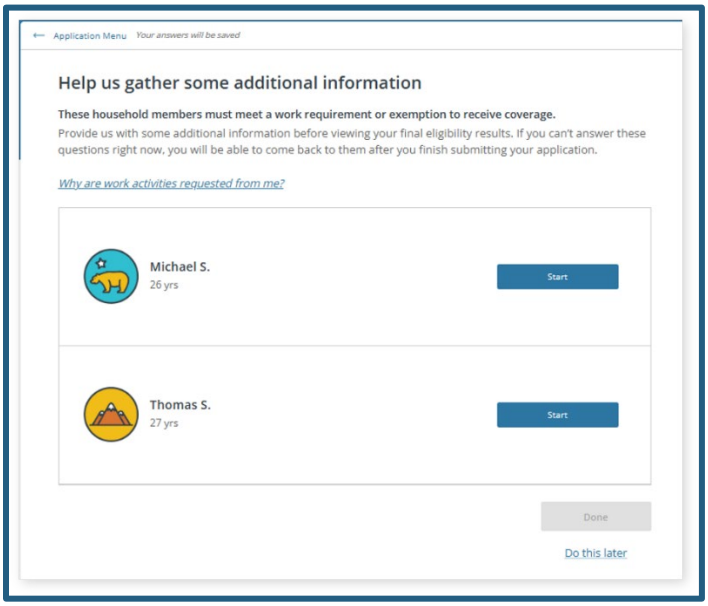
- *Upload Document* section – Displays list of acceptable documents for Proof of Incarceration Status and an **Upload Document** button
  - Clicking the **Upload Document** button displays the *Upload Document* popup
- **Back** button
- **Next** button – Exits the Application Verification Process

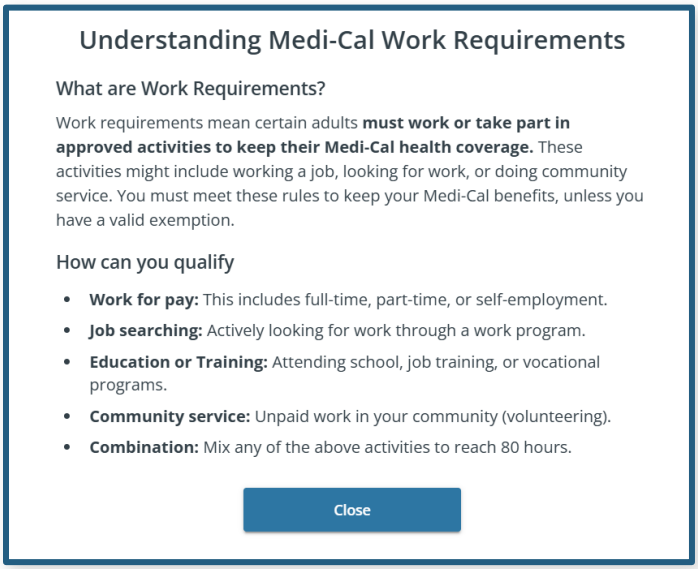


Adult Expansion Work and Community Engagement

Effective January 1, 2027

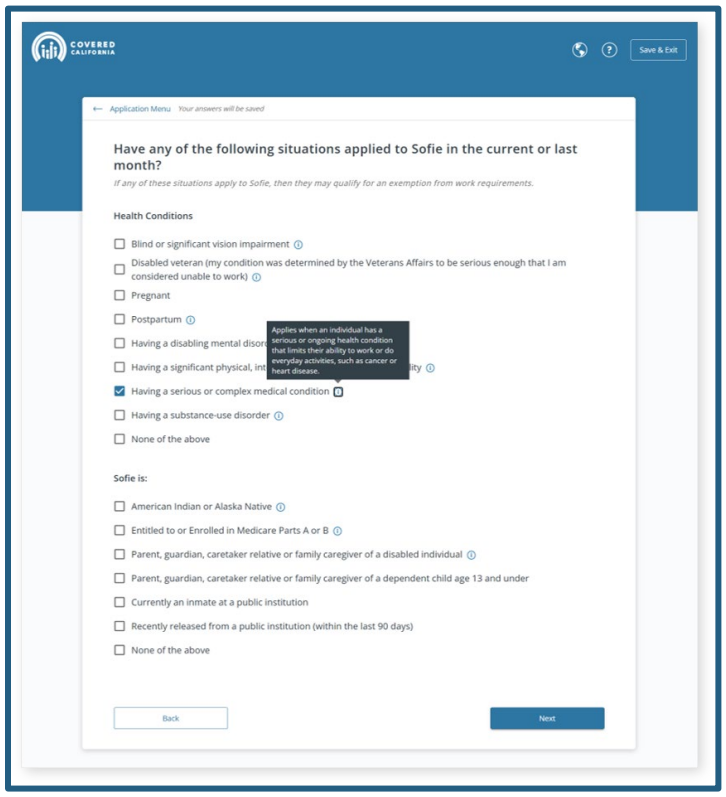
A new *Help us gather some additional information* page displays during intake, Report a Change, and Renewal and guides the user in entering work exemptions or uploading proof of work requirements.



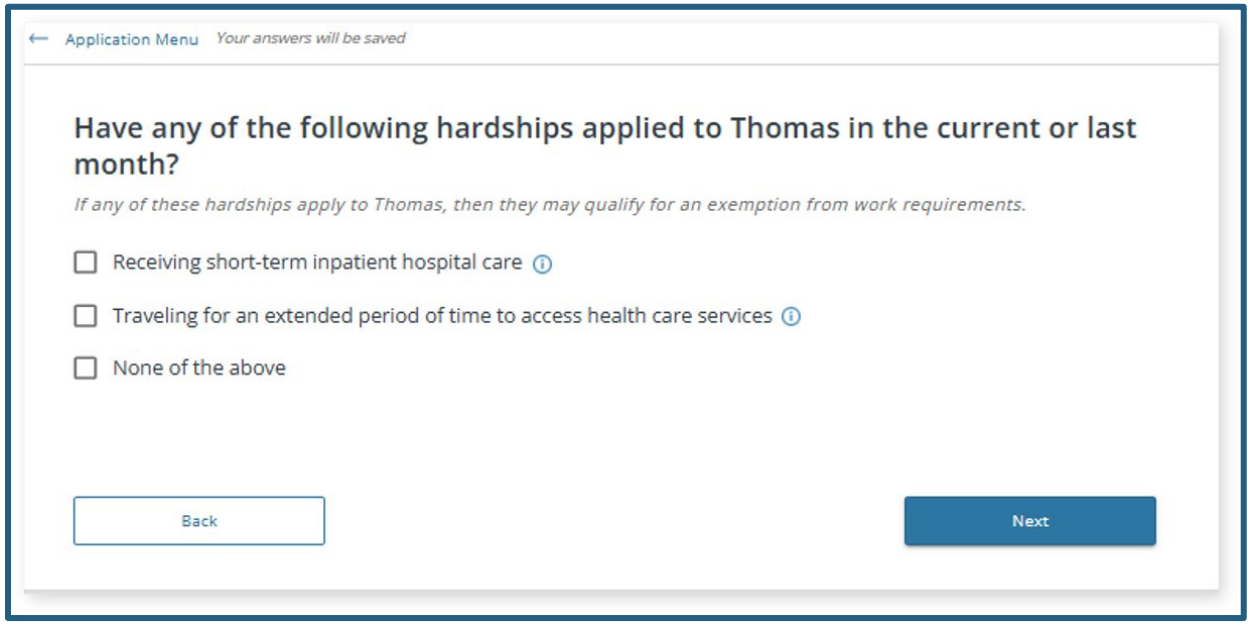


A new *Have any of the following situations applied to [HHM] in the current or last month?* page displays with multi-select and optional checkboxes for the user to attest to an exemption to work requirements.

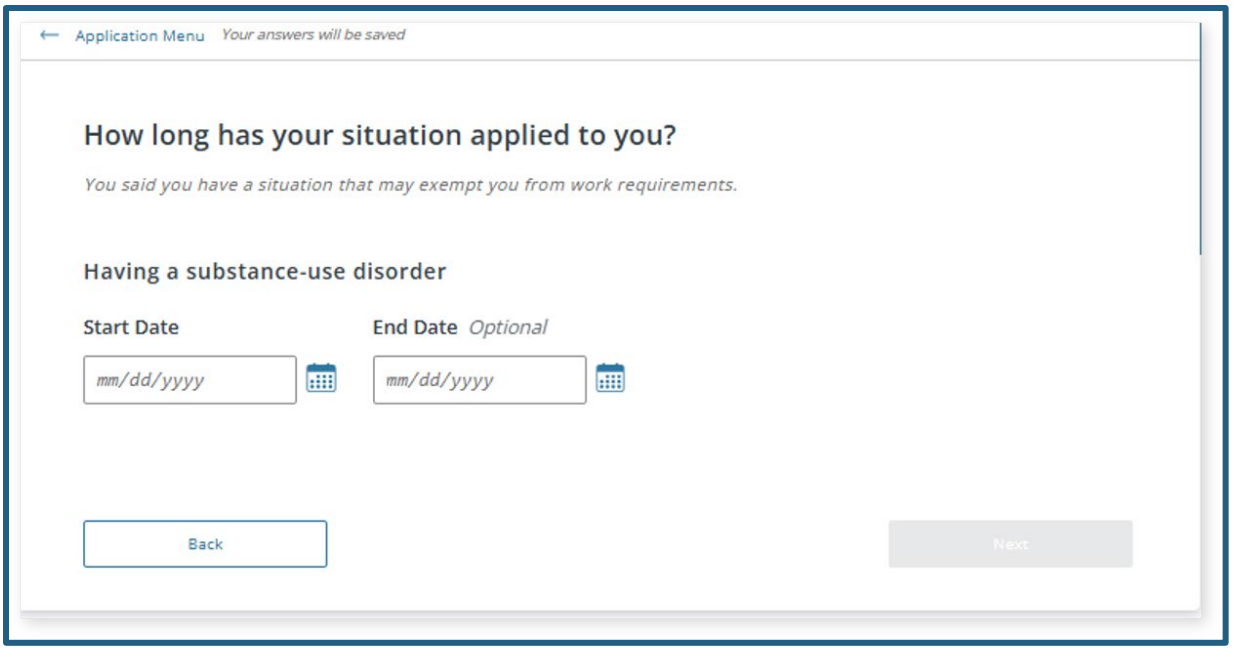
Several tooltips display a short description of exemption reasons.



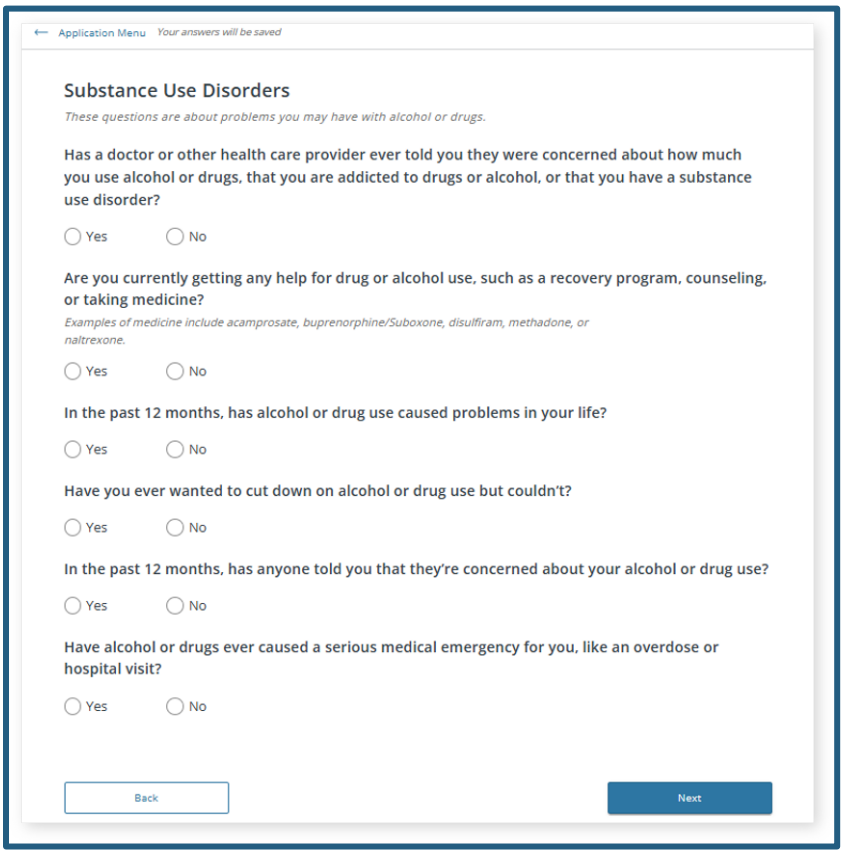
A new Have any of the following hardships applied to [HHM] in the current or last month? page displays for the user to attest to additional exemptions.



A new *How long has your situation applied to you?* page allows the user to attest to the beginning and end date of the exemption.

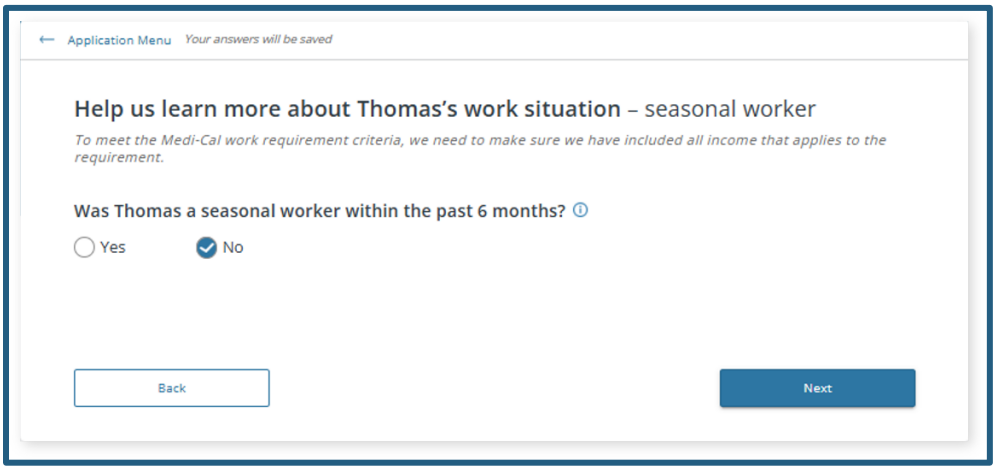


Additional questions display dynamically based on the exemption condition attested.



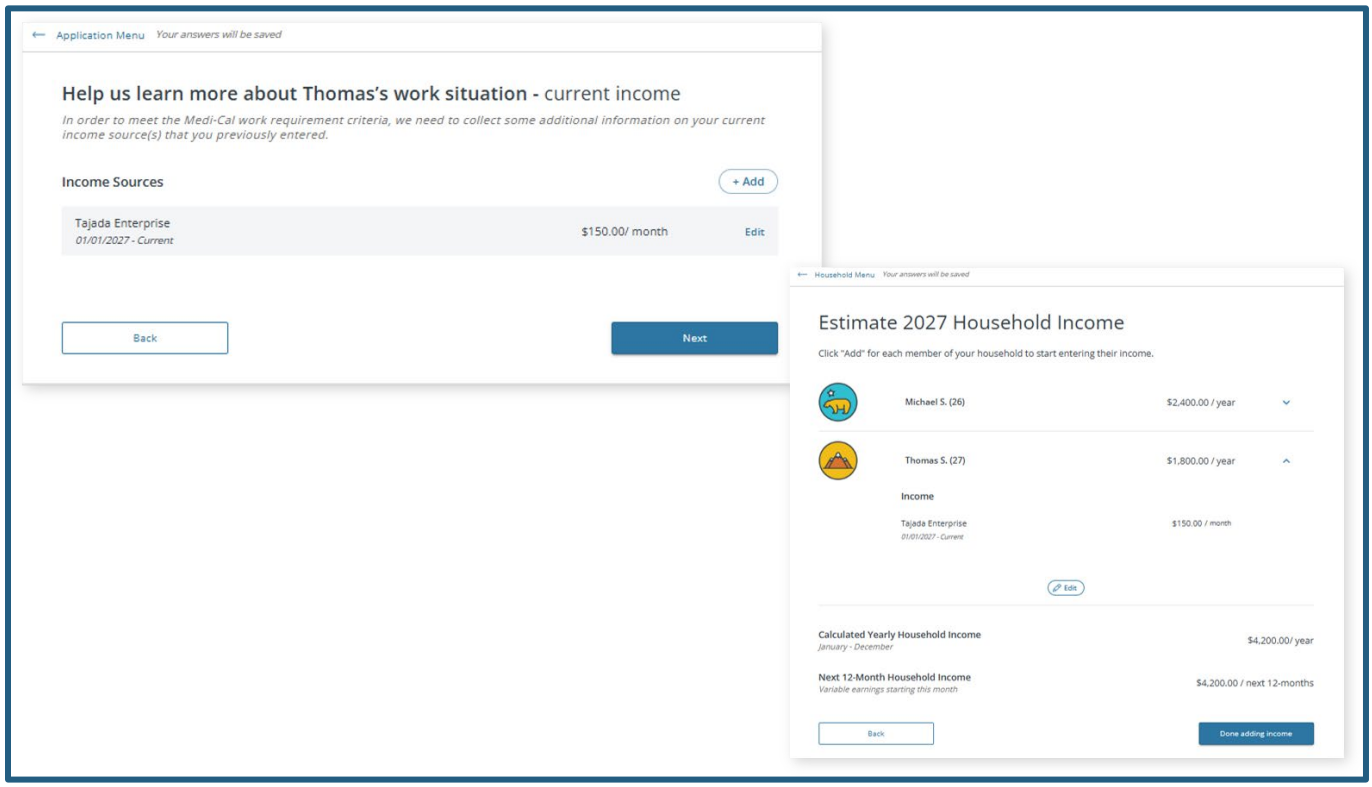
A new *Help us learn more about [HHM]s work situation – seasonal worker* displays after the last exemption page.

- Clicking the **Yes** radio button displays a required entry box
- Clicking the **No** radio button enables the **Next** button



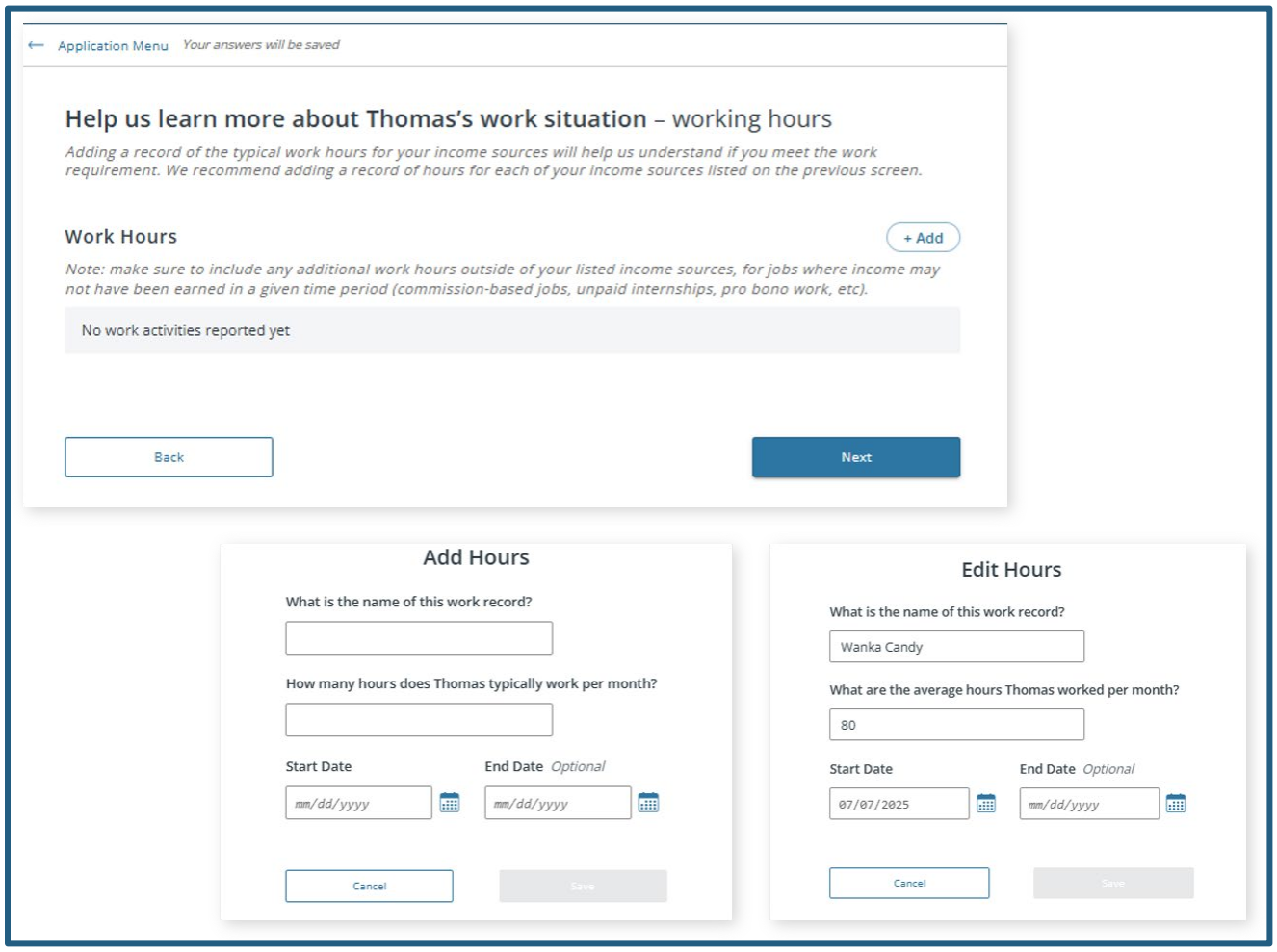
A new *Help us learn more about [HHM]s work situation – current income* page displays after the last exemption page.

Clicking the **+ Add** button or the **Edit** link navigates the user to the page to the *Estimate [YYYY] Household income* page to add or edit income.

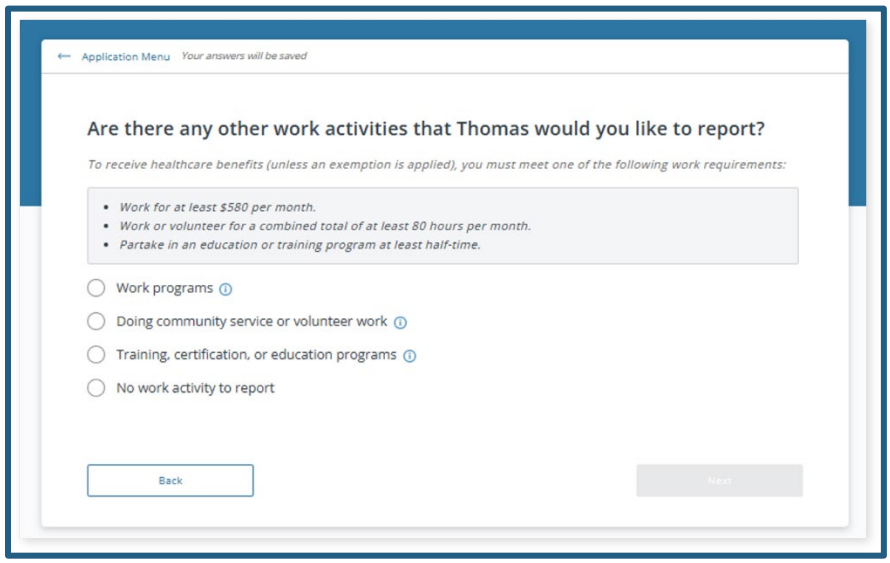


A new *Help us learn more about [HHM]s work situation - working hours* page displays after the last exemption page.

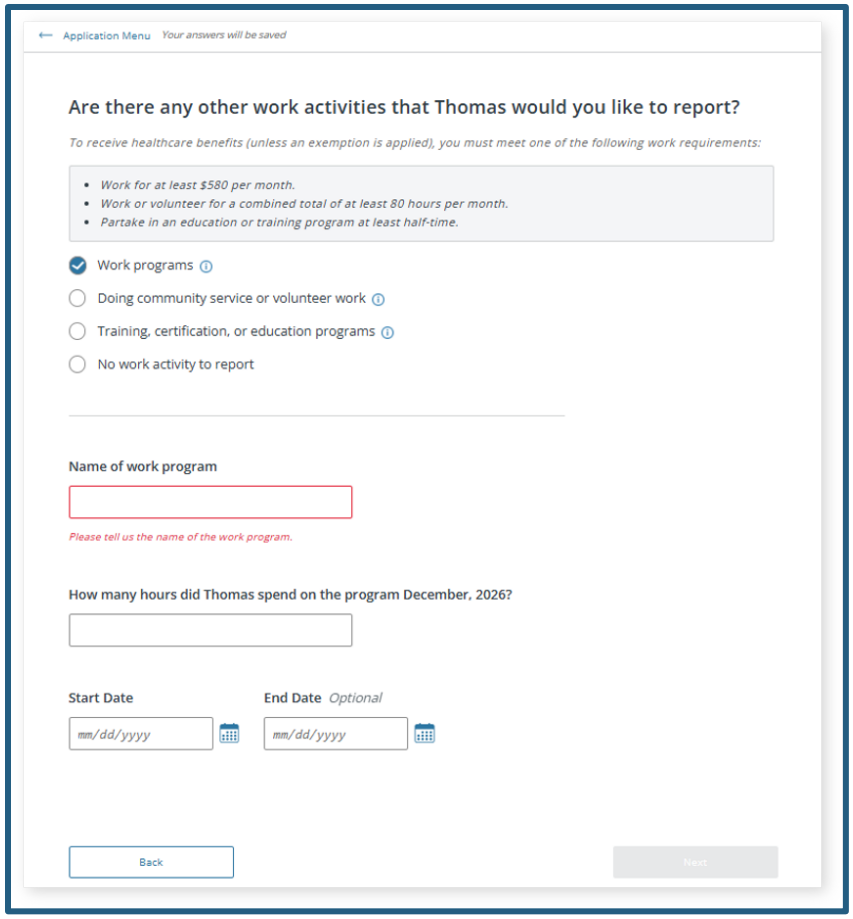
- Clicking the **+ Add** button displays the *Add Hours* popup.
- Clicking the **Edit** link displays the *Edit Hours* popup.



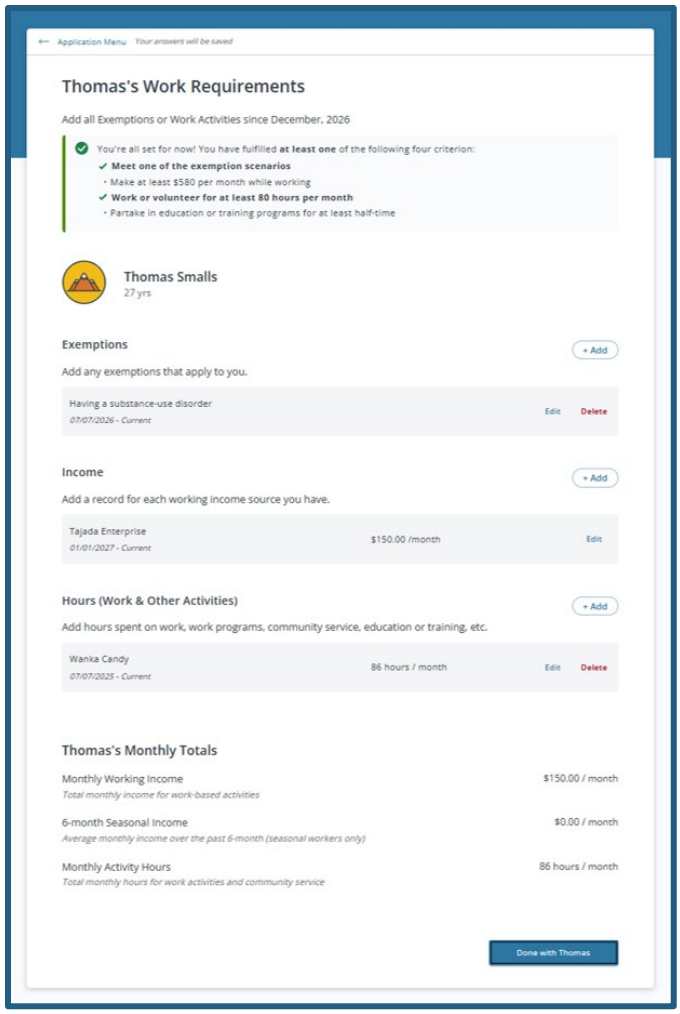
A new *Are there any other work activities that [HHM] would like to report?* page displays for users to attest to their work experience.

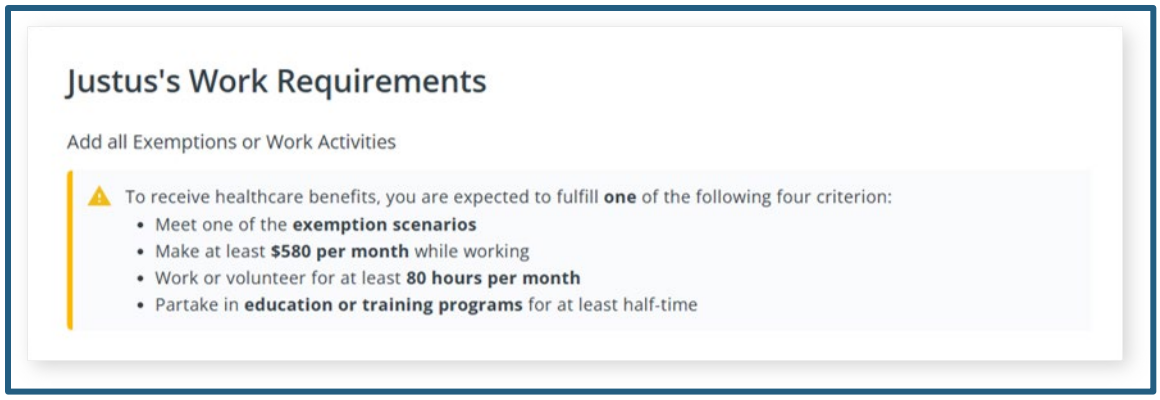


Selecting radio button options for any of the other work activities dynamically displays additional related fields for entry.



A new *[HHM]'s Work Requirements* page displays with green banner messaging when a household member HHM meets work requirements or yellow banner messaging when a HHM does not meet work requirements.

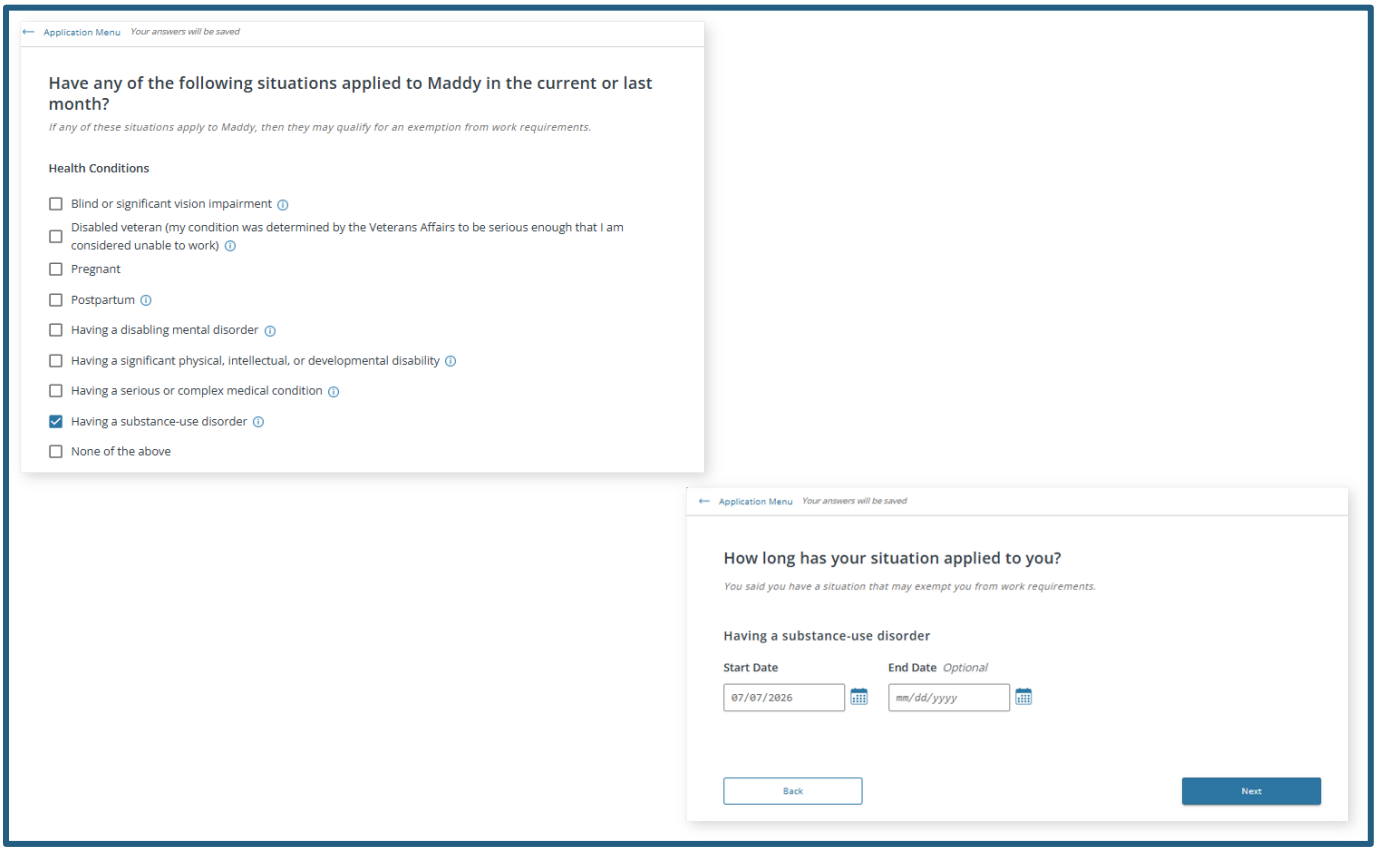




Exemptions

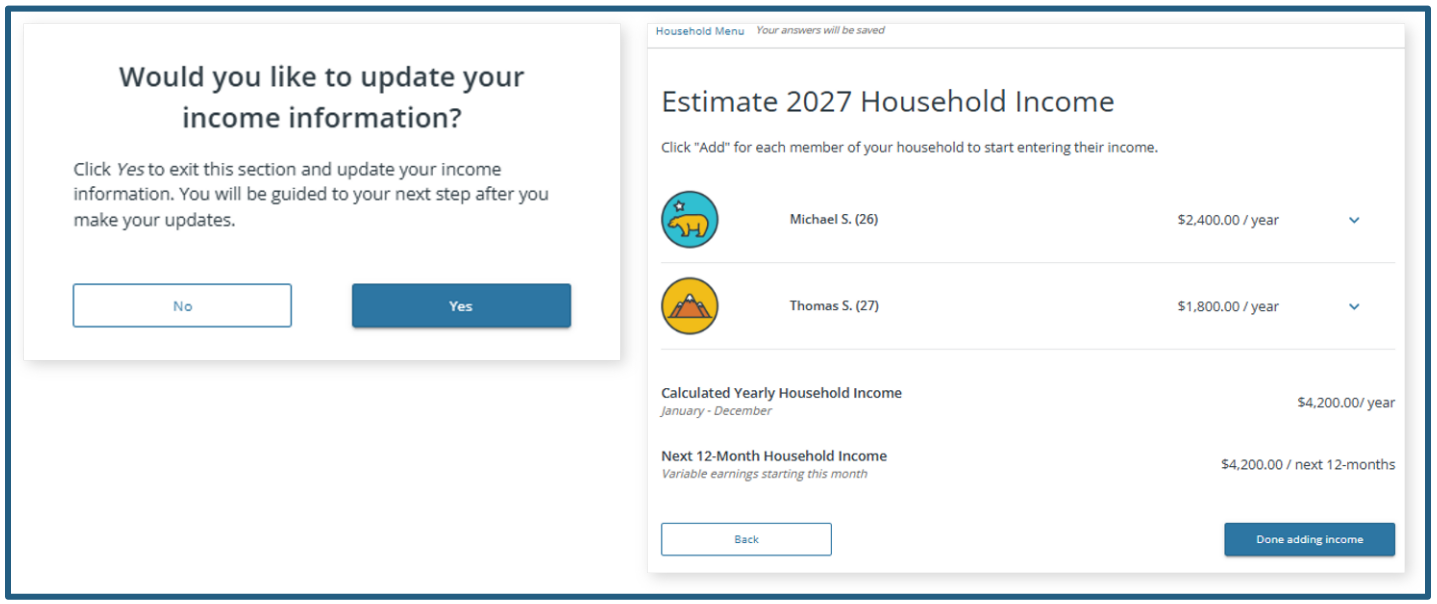
Clicking the **+ Add** button navigates the user to the H*ave any of the following situations applied to [HHM] in the current or last month?* page

Clicking the **Edit** link navigates the user to the *How long has your situation applied to you?* Page.



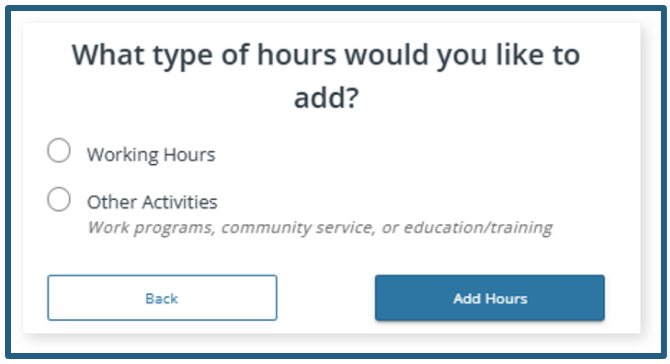
Income

- Clicking the **+ Add** button displays the Would you like to update your income information? popup
- Clicking the **No** button closes the popup
- Clicking the **Yes** button navigates the user to the Estimate [YYYY] Household Income page.

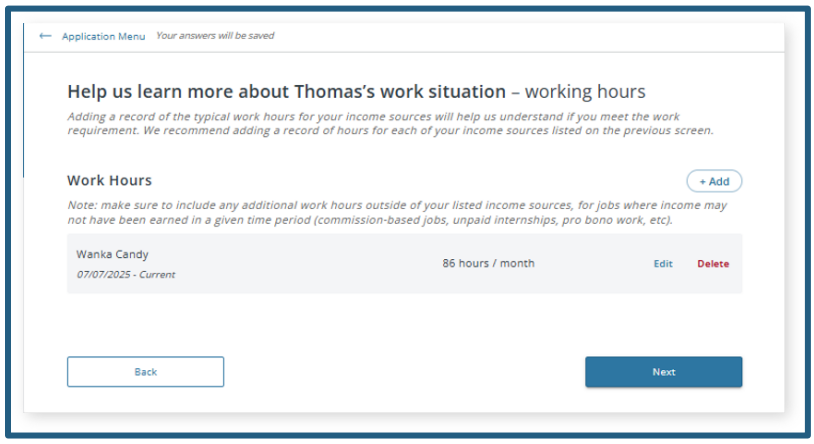


Hours (Work & Other Activities)

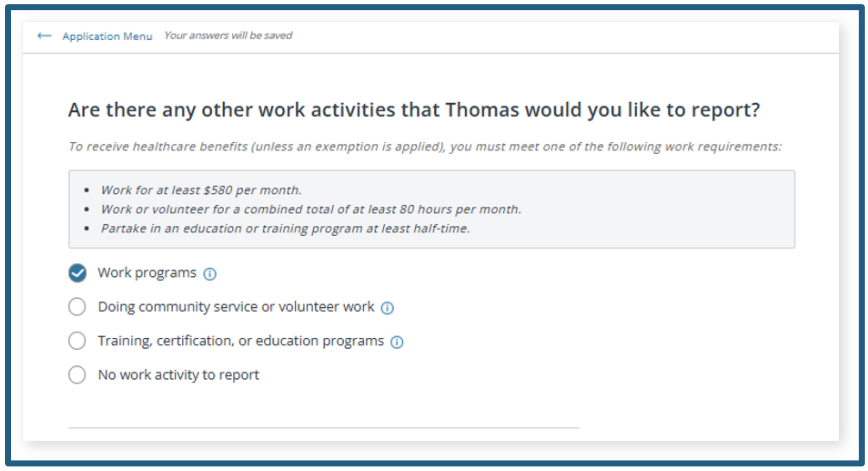
- Clicking the **+ Add** button displays the *What type of hours would you like to add?* popup



- **Working Hours** radio button – Navigates the user to the *Help us learn more about [HHM]'s work situation – working hours* page

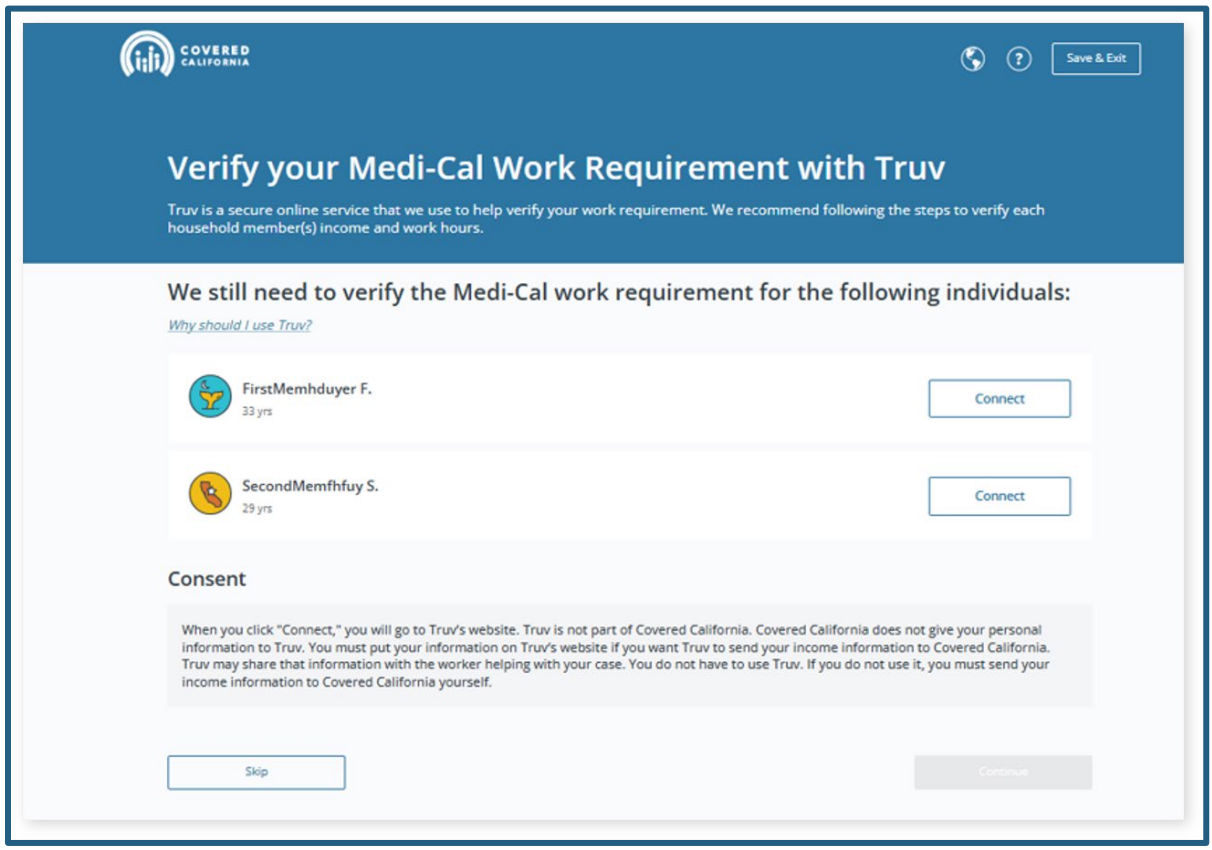


- **Other Activities** radio button – Navigates the user to *the Are there any other work activities that [HHM] would like to report?* Page



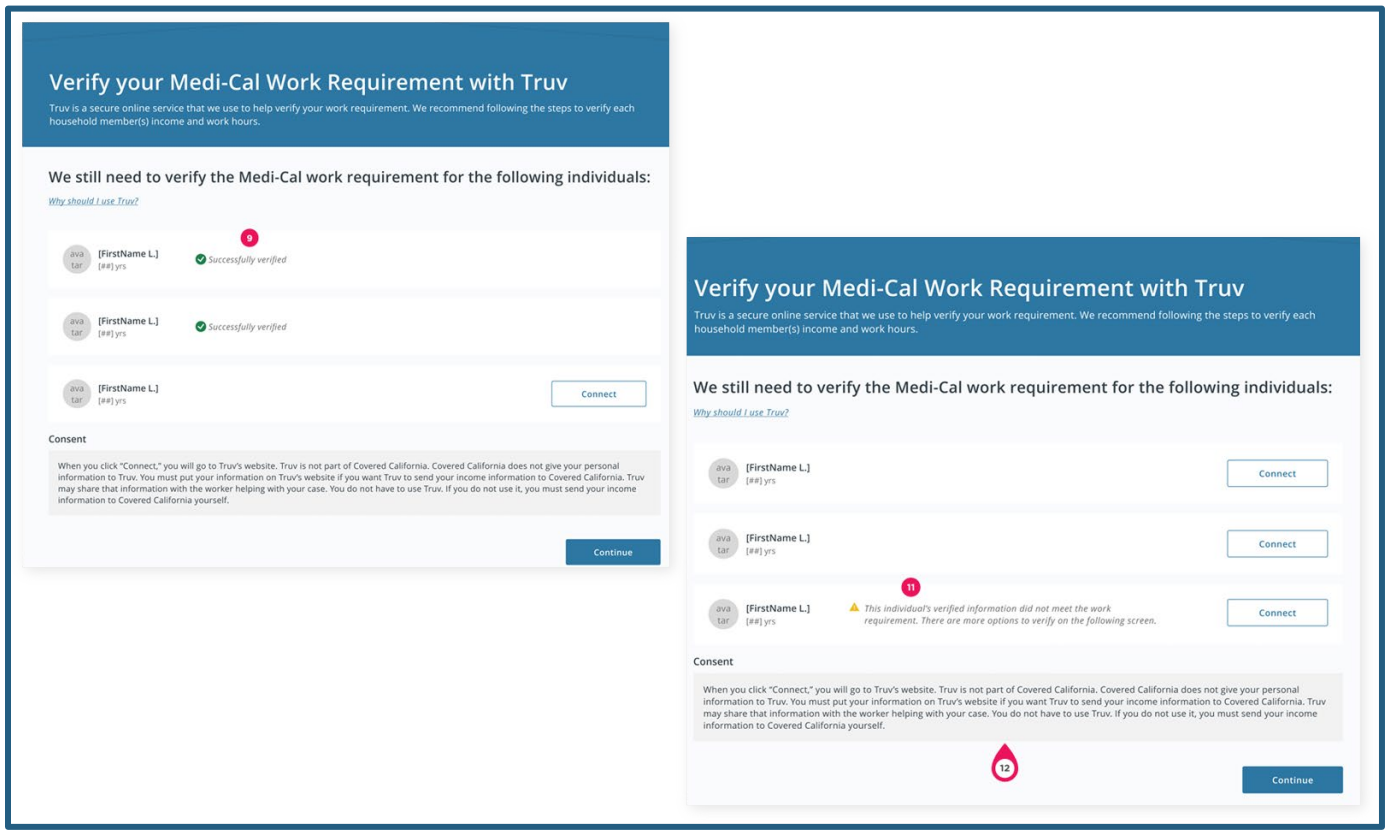
Users may access Truv to verify income and work hours. Clicking the **Connect** button on the new Verify your Medi-Cal Work Requirement with Truv page navigates the user to the external Truv website.

Note: The *Verify your Medi-Cal Work Requirement with Truv* page may also be accessed from the *Welcome to Your Household Eligibility Results Summary* page.

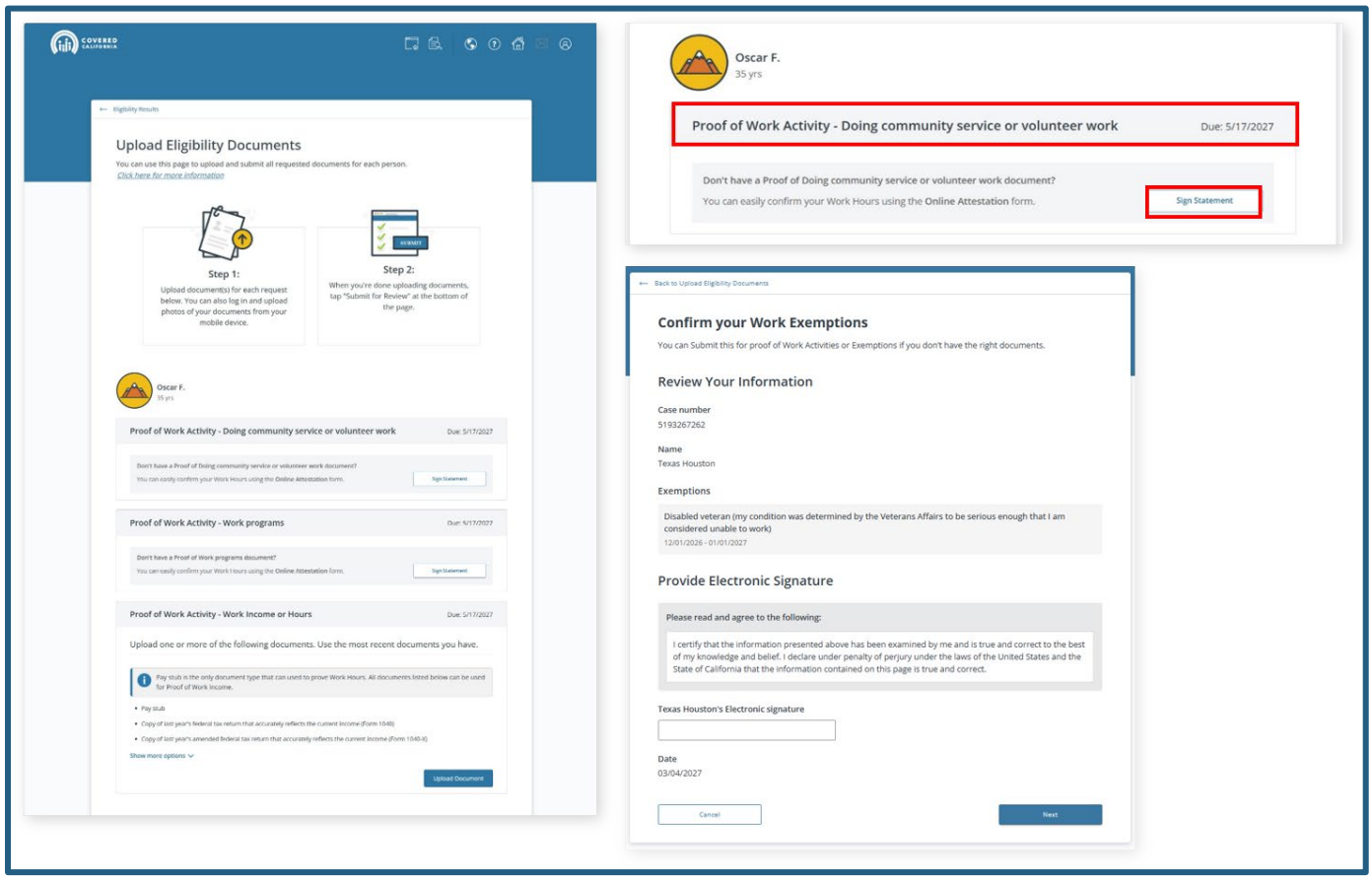


Clicking the **Connect** button displays one of the following messages:

- *Successfully verified*
- *This individual's verified information did not meet the work requirement. There are more options to verify on the following screen.*

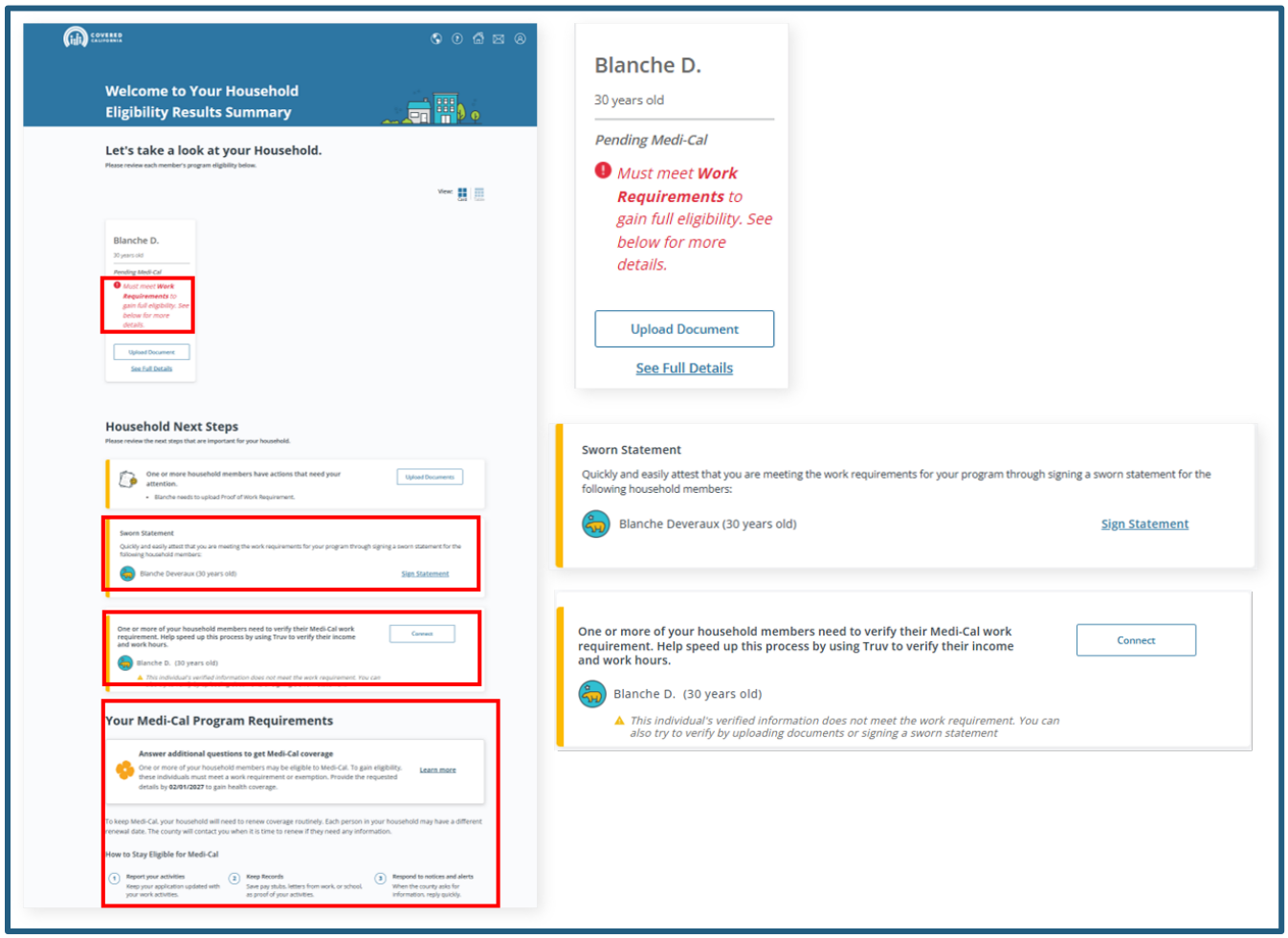


The *Upload Eligibility Documents* page displays a new *Proof of [Work Activity]* sections and a **Sign Statement** button for users to verify their work requirements.



The *Welcome to Your Household Eligibility Results Summary* page displays the following:

- Messaging on the [HHM] tile when work requirements must be met
- New *Sworn Statement* tile
- New TRUV tile to verify income and work hours
- New *Your Medi-Cal program Requirements* section



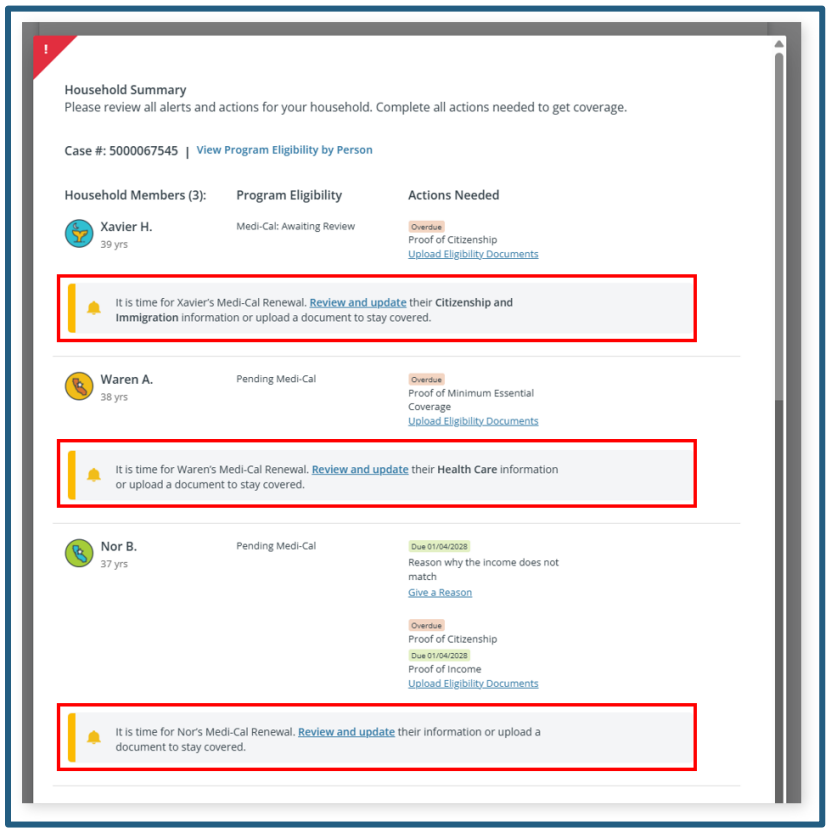
Medi-Cal Updates – Effective January 1, 2027

Adult Expansion 6-Month Redetermination

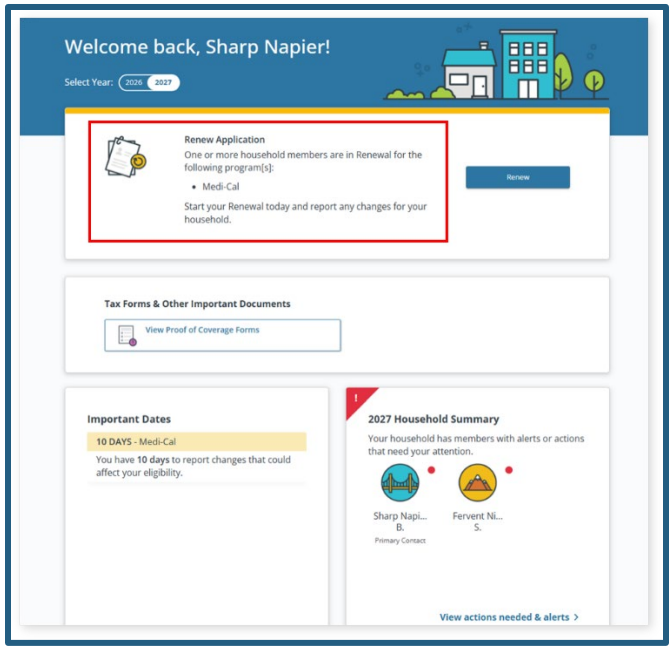
The Federal Budget Reconciliation Act H.R.1 passed July 3, 2025, which requires a 6-month redetermination for low-income adults ages 19-64.

The *[YYYY] Household Summary* popup displays a new yellow banner message for a household member (HHM) when they are Pending or Conditionally Eligible for MAGI Medi-Cal and there is at least one of the following outstanding verifications:

- Income
- Health Care
- Citizenship and Immigration

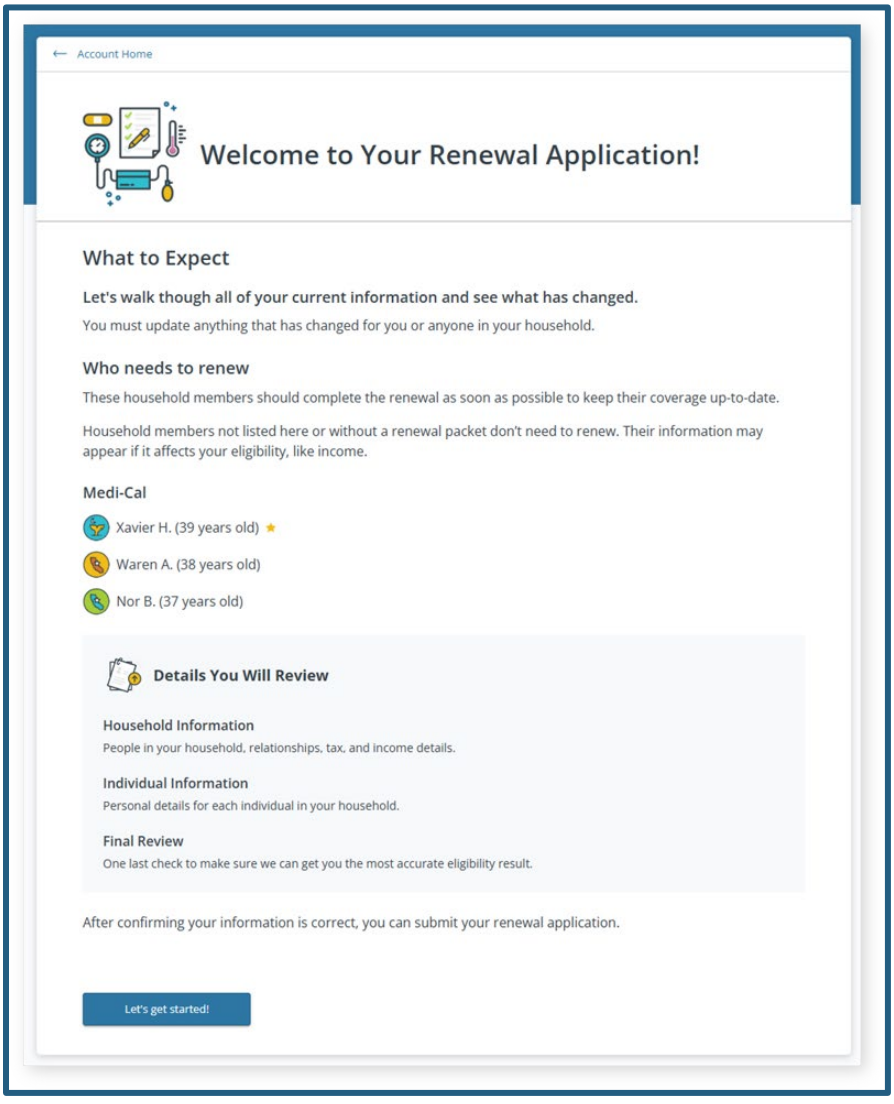


The *Next Steps* section of the consumer Home page displays new messaging when a HHM is in Renewal for either a Covered California plan or for Medi-Cal.

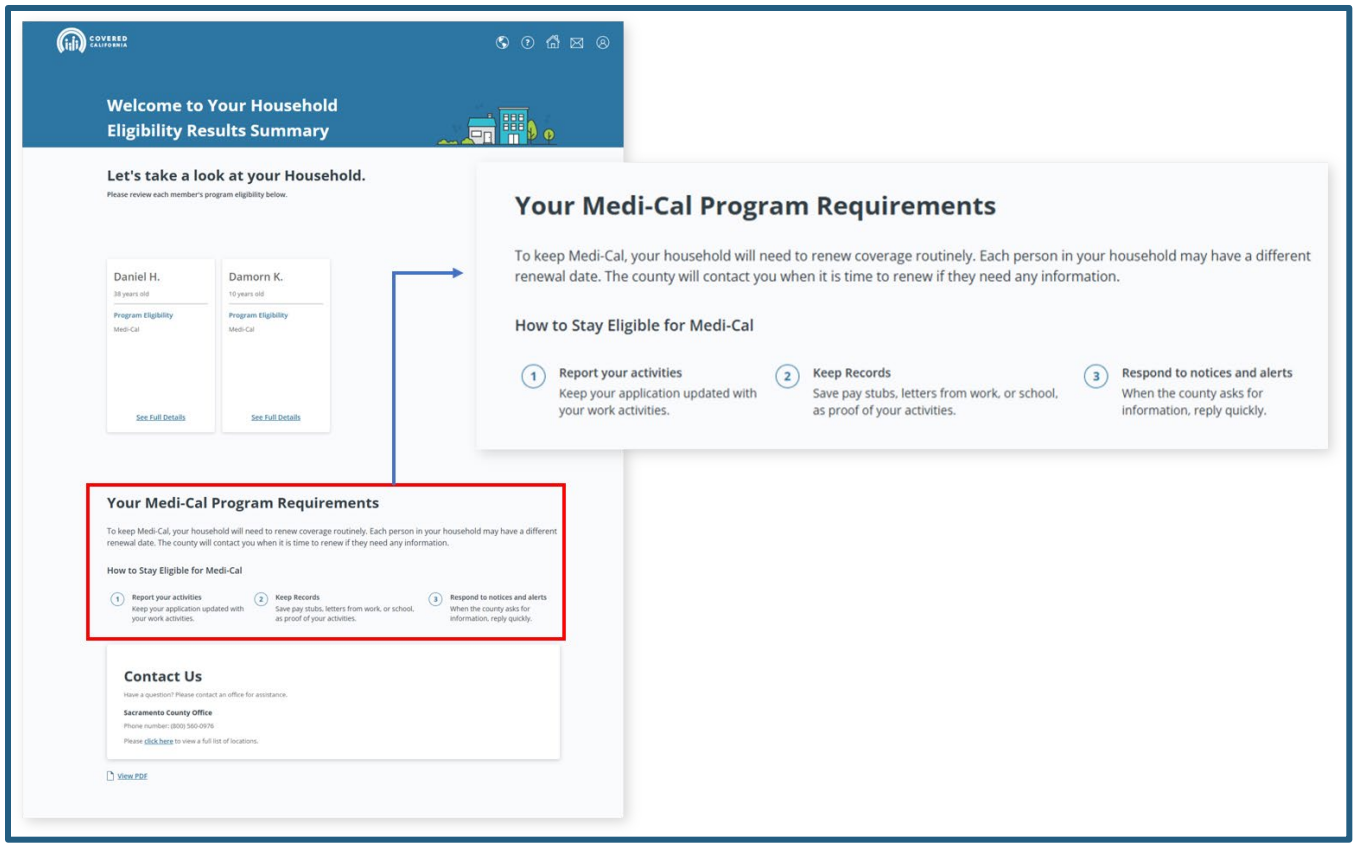


The *Welcome to Your Renewal!* page redesign displays the following new sections:

- *What to Expect?* section
- *Who needs to renew* – Displays which HHMs need to renew for the following programs:
  - *Medi-Cal*
  - *Covered California*
- *Details You Will Review* – Provides details on information to review and update as needed



The *Welcome to Your Household Eligibility Results Summary* page displays the new *Your Medi-Cal Program Requirements* section and messaging when a HHM is Eligible, Conditionally Eligible, or Pending for MAGI Madi-Cal.

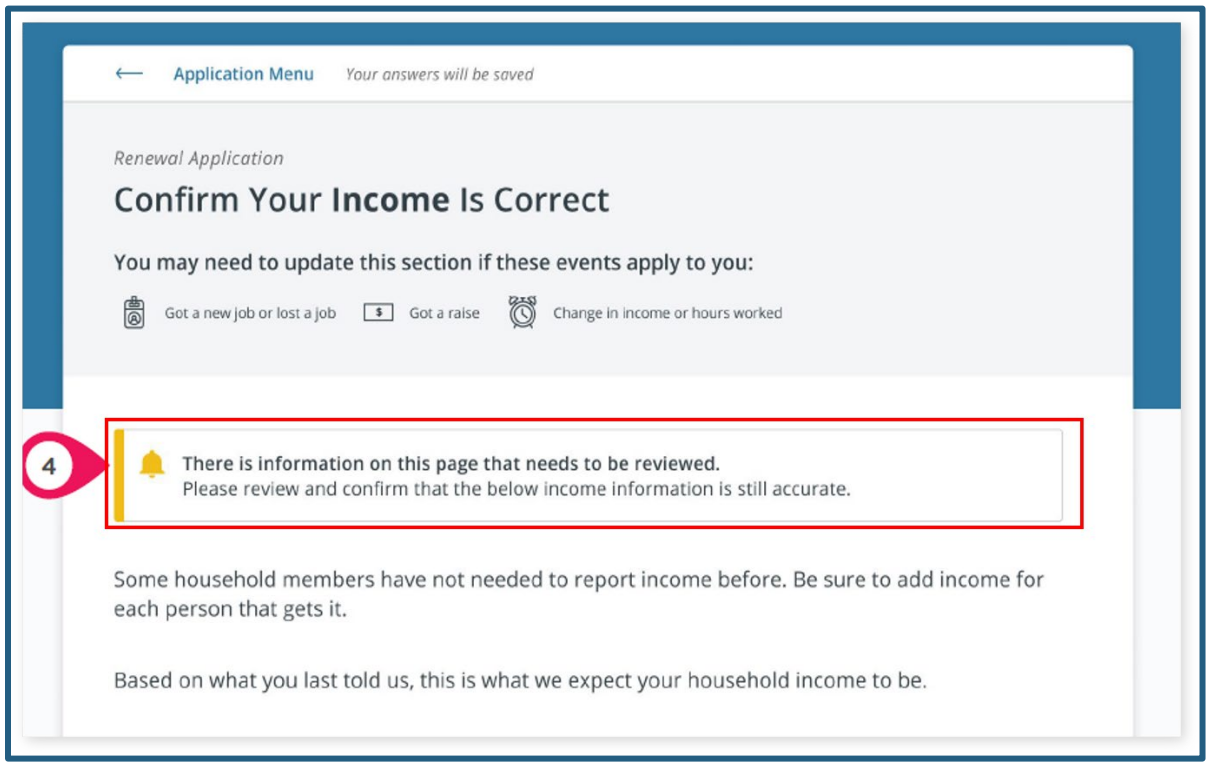


The *Medi-Cal program* section of the *See Full Details* page displays the following when the HHM's renewal is in progress and is Pending or Conditionally Eligible for MAGI Medi-Cal:

- *Renewal in Progress* status
- New messaging

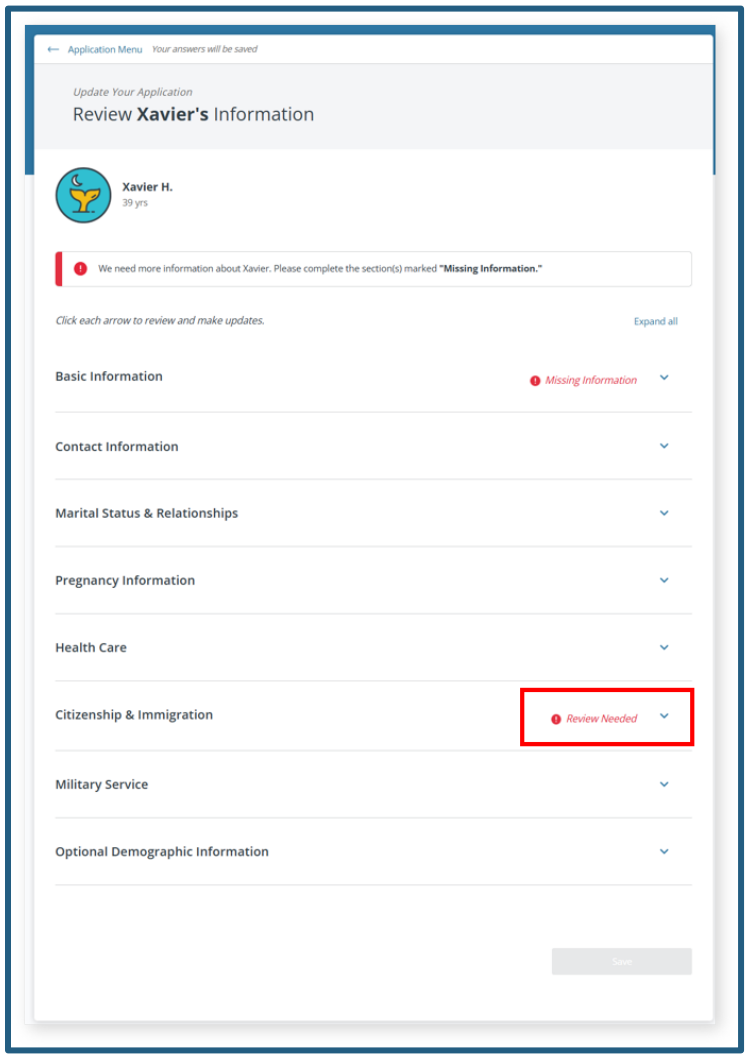
A new yellow banner message displays on the following pages when a HHM is Pending or Conditionally Eligible for MAGI Medi-Cal or Covered California Plans and there are information discrepancies that need to be reviewed:

- *Confirm Your Income Is Correct*
- *Now, Let's Review Each Household Member to Make Sure Their Information Is Correct*
- *Help us gather some additional information*



The *Review [HHM]'s Information* page displays a *Review Needed* alert in the following sections when the HHM is Pending or Conditionally Eligible for MAGI Medi-Cal or a Covered California plan and has an outstanding verification:

- *Health Care* – When there is an outstanding MEC or Medicare verification
- *Citizenship & Immigration* – When there is an outstanding citizenship & Immigration verification


Application Menu
Your answers will be saved
Update Your Application
Review Xavier's Information
Xavier H.
39 yrs
We need more information about Xavier. Please complete the section(s) marked "Missing Information."
Click each arrow to review and make updates.
Expand all
Basic Information
Missing Information
Contact Information
Marital Status & Relationships
Pregnancy Information
Health Care
Citizenship & Immigration
Review Needed
Military Service
Optional Demographic Information
Save