



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

Covered California recently announced plans and preliminary rates for the 2025 coverage year. Outlined below are some of the key points from that announcement:

- The preliminary weighted average rate increase for 2025 will be 7.9%.
- Nearly 25% of current enrollees are estimated to have a \$0 premium in 2025, a jump from 20% in 2024.
- Beginning November 1, Affordable Care Act coverage will be available for Deferred Action for Childhood Arrivals (DACA) recipients.
- In 2025, with 12 health carriers providing insurance across the state, all Californians will have two or more choices, 92% will be able to choose from three or more carriers, and 85% will have four or more carrier choices.
 - Kaiser will cover 55% of the enrollees in Monterey County, as Valley Health Plan exits that region.

Next year's rate change can be attributed to many factors, including a continued rise in health care use, increases in pharmacy costs, the rising cost of care, labor shortages, and other issues affecting the health care industry. However, continued support for the state-enhanced cost-sharing reduction (CSR) program will eliminate deductibles and lower the cost of care for over a million Californians.

Please stay tuned for updated information and materials to help you best support Covered California consumers – we will send alerts and post new content in our [Enrollment Partner Toolkits](#) with the latest resources from Covered California.

As always, I appreciate all your hard work and thank you for your partnership in our mission to help Californians access affordable, quality health coverage through Covered California!

Robert Kingston
Interim Director
Outreach and Sales Division

latest news

News Release: July 24, 2024

[Covered California's Rates and Plans for 2025: The Most Financial Support Ever to Help More Californians Pay for Health Insurance](#)

important reminders

State of Emergency Special Enrollment Period

Californians affected by a natural or human-caused disaster that results in a Governor's State of Emergency proclamation may qualify for a Special Enrollment Period (SEP). The table below shows the counties currently affected by a state of emergency, the date of the Qualifying Life Event (QLE), and the last day to select a plan (SEP End Date). The QLE dropdown menu on the Special Enrollment page of the application now includes a state of emergency option. To assist consumers who may qualify for this SEP, select "**County under state of emergency**" from the dropdown menu and enter the date of the Qualifying Life Event.

State of Emergency	Affected Counties	QLE Date	SEP End Date
Severe Storms	Los Angeles, Glenn, Humboldt, Marin, Napa, Santa Clara, Solano, Trinity, and Del Norte	June 21, 2024	August 20, 2024
Thompson Fire	Butte	July 3, 2024	September 1, 2024
Gold Complex Fire and Park Fire	Plumas (Gold Complex Fire), Butte (Park Fire), and Tehama (Park Fire)	July 26, 2024	September 24, 2024
Borel Fire	Kern	July 30, 2024	September 28, 2024

My Profile Page Guide

Please reference our new [My Profile Page Guide for Certified Enrollers](#), which shows the features available for account self-management. These features allow users to update their Covered California password, security measures and verification methods, personal details, and more.

Updated Income Self-Attestation Form

Covered California compares the information entered on the application with government data sources or information previously provided. If the data is inconsistent, consumers are asked to [submit documents to confirm their eligibility](#). To increase the accuracy of income-related information verification and to streamline the data entry process, an [updated Income Self-Attestation Form](#) is now available on the Covered California site. Please discard any saved or printed versions of the previous form and start using this updated form for [Proof of Income](#).

Helping Consumers with Periodic Data Matching Findings

Through a process called Periodic Data Matching (PDM), Covered California is required to check federal records twice a year to verify if a consumer enrolled in a plan through Covered California has Medicare eligibility, enrollment, or deceased status. If consumers do not respond and act within 30 days of the PDM letter ([NOD70A](#) or [NOD70B](#)) being sent, consumers will automatically be discontinued from Covered California programs based on the data inconsistency.

Notice ID “NOD70A” or “NOD70B” will appear on your [Daily Summary Email](#) for any affected consumers that you can contact to assist with taking the required action(s). To resolve any inconsistencies for each household member where a response is needed, sign in to the consumer’s application and either Agree or Disagree with any noted inconsistency.

Understanding Reasonable Opportunity Period and Auto-Discontinuance

Covered California provides a 95-day Reasonable Opportunity Period (ROP) during which a *conditionally eligible* consumer can submit verification documents to clear inconsistencies in their application. If the consumer does not resolve the inconsistency by providing the [required documentation](#) by the end of the 95-day ROP, Covered California may change or discontinue Advanced Premium Tax Credit (APTC) or Cost-Sharing Reductions (CSR), or terminate plan coverage.

Our [Understanding ROP and Auto-Discontinuance Guide](#) has additional information about ROP and Auto-Discontinuance, including how to prevent coverage terminations and how to assist impacted consumers who have had their coverage terminated because Covered California did not receive the verification documents or because the consumer did not submit the correct eligibility verification documents.

resources

Helpful Resources and Materials

[Enrollment Partner Toolkits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

seen on social

Facebook



Covered California

2h · 🌐

Start your journey to comprehensive health coverage with financial help to lower your monthly premium. If you've recently experienced a qualifying life event, like losing health insurance, finish enrolling today.

**after enrolling,
COVERAGE BEGINS ON THE FIRST
DAY OF THE FOLLOWING MONTH**



X



Covered California @CoveredCA · Jul 19

Health insurance plans can be as low as \$10 per month with financial help through Covered California. Enroll through special enrollment with a major life change.

WITH FINANCIAL HELP

**health plans
can be as low
as \$10 a month.**



Finish enrolling today >

service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Service Center

Phone: (855) 777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability and a list of holiday closures.