



# Dual Enrollment for Unsubsidized Covered California Plan and Medi-Cal Quick Guide for Enrollers

This document explains the process for impacted consumers who have dual enrollment in an unsubsidized Covered California health plan and Medi-Cal.

**Note:** Unsubsidized means there is no financial help to lower the consumer's monthly premium payment.

## Overview

Starting May 1, 2025, Covered California will send an ad-hoc Covered California Plans without APTC and Medi-Cal (CCAN62d) notice to consumers who have:

- One active enrollment in a Covered California health insurance plan (health plan) without financial help, and a second case with Medi-Cal eligibility.

This is an allowable dual enrollment option. Some consumers are enrolled in both by their choice. However, if the consumer is unaware that they have dual coverage (or their circumstances may have changed), they may be paying more than they need to in monthly premium payments or out-of-pocket costs.

The notice advises the consumer that:

- They have household members who have Medi-Cal and a Covered California health plan.
- Medi-Cal offers the same health benefits as Covered California plans for free or at a low cost.
- Most people who have Medi-Cal do not need a Covered California plan.
- When you have both, you may pay more than you need to in monthly premium payments.

The notices:


- Are scheduled to be sent once a year in May.
- Will be viewable in *Documents and Correspondence*
  - See Sample Notice below to view a copy.
  - **Note:** Consumers will receive multiple notices, one for each case.

If the consumer takes no action, they will maintain their dual enrollment.




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## Sample Notice (CCAN62d)



Covered California  
P.O. Box 989725  
West Sacramento, CA 95798-9725



{FIRST\_NAME} {LAST\_NAME}  
{ADDRESS\_LINE2}  
{ADDRESS\_LINE1}  
{CITY}, {STATE\_CD} {ZIPCODE}-{ZIP+4}

**You have Medi-Cal and a Covered California health plan**

{CURRENT\_DATE} Case Number: {CASE\_ID}

Dear {FIRST\_NAME} {LAST\_NAME},

Our records show the household members listed below have Medi-Cal and a Covered California health plan.

{FIRST\_NAME} {LAST\_NAME}  
{FIRST\_NAME} {LAST\_NAME}

Medi-Cal offers the same health benefits as Covered California plans for free or at a low cost. Most people who have Medi-Cal do not need a Covered California plan. When you are enrolled in both, you may be paying more than you need in monthly premium payments.

**Take action now if you think you should only have Medi-Cal:**

- Call Covered California to end your health insurance plan at 1-800-300-1506.

**Or if you think you should only have Covered California:**

- Call your local county office to update your information, for example, how much money you make and who you claim on your taxes. This will help make sure you are getting health coverage through the right program. You can call them at {LOCAL\_COUNTY\_OFFICE}.

**Need help or have questions?**

- Call Covered California, Monday – Friday, 8 a.m. to 6 p.m. at 1-800-300-1506 (TTY 1-888-889-4500).
- Log in to your online account at [CoveredCA.com](https://CoveredCA.com).
- If you need in-person help, contact a Covered California certified enrollment counselor or insurance agent. To find one near you, go to [CoveredCA.com/find-help](https://CoveredCA.com/find-help).

Thank you,

Covered California

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