



# Enhanced Premium Tax Credit (ePTC) Quick Guide for Enrollers

## Overview

In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act (ACA). This extra help made health insurance more affordable for millions of Americans.

- This financial help will end on December 31, 2025, unless legislation changes.
- Financial help will still be available, but many consumers will receive less than before.

## Monthly Premiums

A consumer's monthly premium payment will remain the same through the end of 2025 unless they report changes that affect their insurance monthly premiums, such as changes in income or household size.

## Consumer Communications

### Email and Secure Account Messages

Beginning July 22 through July 23, consumers will receive an email prompting them to log in to their secure online account.

The direct mail letter will also be uploaded to the consumer's secure online account.

### Direct Mailing

Beginning on/about July 26, 2025, all subsidized heads of household will receive a direct mail letter advising of a potential change to the financial help they receive for the 2026 plan year.

See [Sample Direct Mail](#) below for an example of what consumers will receive.

The message in each of the three direct mailer letters is identical. The graphic representation in the mailing is unique to each consumer. It will contain dollar figures specific to each member. These numbers are based on their % Federal Poverty Level (FPL).

- See [Scenario Chart](#) below for consumer household examples.
- See [Covered CA's Program Eligibility by Federal Poverty Level for 2025](#) chart for specific level percentages.



# Enhanced Premium Tax Credit (ePTC) Quick Guide for Enrollers

## Scenario Chart

Scenario	Consumer Head of Household Profile	Estimated Heads of Household Impacted
<b>Scenario 1</b>	Under 400% FPL with both APTC and ePTC	640,000
<b>Scenario 2</b>	Over 400% FPL with ePTC only	88,800
<b>Scenario 3</b>	Under 400% FPL with both APTC and ePTC but not 'claiming' all financial help available to them.	488,500



# Enhanced Premium Tax Credit (ePTC) Quick Guide for Enrollers

## Sample Direct Mail – Scenario 2



1801 Exposition Blvd., Sacramento, CA 95815-5103

July 15, 2025

### Open for updates about financial help.

{First Name} {Last Name}  
{Address\_Line 1}  
{Address\_Line 2}  
{City}, {State} {ZipCode}

Changes are  
coming. **We're  
here to help.**

Dear {First Name},

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: **Covered California — and your health insurance — are here to stay.**

Your monthly premium payment will remain the same through the end of 2025, if there are no changes to your income, household size or other things that affect your insurance.

Beginning in 2026, your monthly premium payment may increase. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions. But unless Congress acts, the additional support is set to end after 2025, which would result in higher premiums for many enrollees in 2026.

Here is the financial help you received in June 2025.

The financial help through  
Enhanced Premium Tax Credit  
is temporary and **set to end**  
**December 31, 2025.\***

\*Pending a change in federal legislation.

Savings Per:	Month
Enhanced Premium Tax Credit	\$200 <small>Set To Expire Dec. 31, 2025</small>
Total Savings	\$200



**Your exact financial help for 2026 will be determined at renewal, which happens this fall.**



# Enhanced Premium Tax Credit (ePTC) Quick Guide for Enrollers

We know this is not easy news. Covered California is working hard on your behalf to keep health insurance affordable, and while we do that, we're here to guide you through all the upcoming changes.

Starting on October 1, you can Shop and Compare at [CoveredCA.com](https://CoveredCA.com) to see how much you'll pay for your health insurance in 2026 and find a plan that best meets your budget and health insurance needs.

## What can you do right now?

Sign up for text alerts, if you haven't already. Sign in to your online account at [CoveredCA.com](https://CoveredCA.com) and provide your cell phone number.

To prepare for the upcoming renewal, you can report any changes to your income, household size or contact information in your online account.

## Additional information.

For the latest updates, please visit [coveredca.com/important-changes/](https://coveredca.com/important-changes/).

If you have questions, please call our Service Center at 800.300.1506 between 8 a.m. and 6 p.m., Monday through Friday.

For free expert support, you can also contact a local Certified Enroller. If you've worked with a Certified Enroller in the past, contact that person.

Sincerely,

Covered California  
800.300.1506  
[CoveredCA.com](https://CoveredCA.com)



Follow us on social media!



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: 如果您使用繁体中文, 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).  
Covered California is dedicated to safeguarding the privacy and security of your personal information.  
Please note that Covered California's Privacy Policy may have changed since you last reviewed it. Visit [CoveredCA.com/Privacy](https://CoveredCA.com/Privacy) for the most recent version.

## Other Scenario ePTC Graphic Examples

- **Scenario 1:** Enhanced Premium Tax Credit of \$100

Here is the financial help you received in June 2025.

The financial help through Enhanced Premium Tax Credit is temporary and **set to end December 31, 2025.\***

\*Pending a change in federal legislation.

Savings Per:	Month
<b>Affordable Care Act</b>	<b>\$400</b>
	<b>+</b>
<b>Enhanced Premium Tax Credit</b>	<b>\$100</b> <small>Set To Expire Dec. 31, 2025</small>
	<b>=</b>
<b>Total Savings</b>	<b>\$500</b>



**Your exact financial help for 2026 will be determined at renewal, which happens this fall.**

- **Scenario 3:** Enhanced Premium Tax Credit of \$200

Here is the financial help you were eligible for in June 2025.

The financial help through Enhanced Premium Tax Credit is temporary and **set to end December 31, 2025.\***

\*Pending a change in federal legislation.

Savings Per:	Month
<b>Affordable Care Act</b>	<b>\$400</b>
	<b>+</b>
<b>Enhanced Premium Tax Credit</b>	<b>\$200</b> <small>Set To Expire Dec. 31, 2025</small>
	<b>=</b>
<b>Total Savings</b>	<b>\$600</b>



**Your exact financial help for 2026 will be determined at renewal, which happens this fall.**



# Enhanced Premium Tax Credit (ePTC) Quick Guide for Enrollers

## Additional Information

A new webpage, specific to changes in financial help, has been designed. The email and direct mail letter will prompt people to visit that page. For the latest updates, visit the Covered CA website: [coveredca.com/important-changes/](https://coveredca.com/important-changes/)

- A new webpage focused on changes to financial help is now live. The direct mail letter will guide people to this page.
- As changes to federal health care policies take effect, this page will be updated regularly to help consumers understand how these changes may affect them and where they can go to get their questions answered, or for support.