



Overlapping Unsubsidized Enrollments Quick Guide for Enrollers

This document explains the process for impacted consumers who have overlapping unsubsidized enrollments.

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 Multiple Covered California Plans (CCAN62c) notice to consumers who are enrolled in:

- One subsidized and one or more unsubsidized Covered California health plans, or
- Two or more unsubsidized Covered California health plans

Being enrolled in multiple unsubsidized health insurance plans is allowed. However, if the consumer is unaware that they are enrolled in multiple unsubsidized plans, 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 enrolled in two or more Covered California health plans.
- May be paying too much.
- Can contact Covered California for questions or help with their coverage.

The notices:


- Are scheduled to be sent once each 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 remain enrolled in their multiple plans.




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Sample Notice (CCAN62c)



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 may be paying too much

{CURRENT_DATE} Case Number: {CASE_ID}

Dear {FIRST_NAME} {LAST_NAME},

Our records show the household members listed below are enrolled in **two or more** Covered California health plans.

{FIRST_NAME} {LAST_NAME}
{FIRST_NAME} {LAST_NAME}

When you are enrolled in more than one health plan, you are likely paying more than you need to in monthly premium payments. You may also be paying more for out-of-pocket costs like deductibles, copays, and coinsurance. Covered California can help you figure out the right plan to keep.

You should only be enrolled in one health plan. You can choose what plan to keep and end your other plans by calling Covered California.

For questions and help with your coverage:

- **Call Covered California**, Monday – Friday, 8 a.m. to 6 p.m. at **1-800-300-1506** (TTY 1-888-889-4500).
- **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.

Thank you,

Covered California

This notice was sent to you in compliance with the Affordable Care Act implementing regulations: 45 CFR § 155.230 and 10 CCR § 6454

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