



October 15, 2025

1601 Exposition Blvd., Sacramento, CA 95815-5103

[First_Name] [Last_Name]

[Address_Line1]

[Address_Line 2]

[City], [State] [ZipCode]



Find the right health coverage option for 2026 and renew now.

Dear [First_Name],

It's time to renew your health insurance plan, and we want to make sure you and your family have the health coverage you need for 2026. Congress has not taken action to extend the Enhanced Premium Tax Credit (financial help) that has been in place since 2021. That means your health plan may cost more next year. Covered California is here to guide you—whether that means staying where you are or exploring new health plans to help manage your costs. **Review your health plan today to get the care you need at a price that works for you.**

Explore Your Options

Now is the time to find a health plan that meets your needs and budget in 2026.

Step 1: Log in to your account at CoveredCA.com.

Step 2: Update your information, like household income and size.

Step 3: Review and compare your options, and choose a health plan by the renewal deadline.

Key Renewal Deadlines

Nov 1: Renewing your current health plan? Update your information and renew your health coverage by November 1.

Dec 31: Changing to a new health plan? Enroll in your health coverage by December 31 to start health coverage on January 1.

Jan 31: Need more time? You have until January 31 to make changes, but health coverage will start later depending on when you enroll.

Your Current Health Plan Details

Health Plan Name

[current_issuer] [current_health_plan_name]

Case Number

[ahbx_case_id]

You Can Stay With [current_issuer] and Switch to a [step_down_metal_tier] Plan to Save in 2026

Current Health Plan

[current_issuer] [current_health_plan_name]

2026 Monthly Premium: \$[gross_premium_amt]

Financial Help:*
-\$[total_subsidy_amt]

Amount You Pay:

\$[net_premium_amt]

Lower-Priced Health Plan Option

[current_issuer] [step_down_plan_name]

Amount You Pay:

\$[step_down_net_premium_amt]

Log in to see all of your options!

*Financial help is based on your household income of **\$[income]**. Your monthly health plan premium, Advance Premium Tax Credits (APTC), and Cost-Sharing Reductions (CSR) may change each year depending on your health plan, your income, household size, and where you live.



Keep Your Savings on Track

Staying covered and saving money is easier when your information is up to date. If you use financial help to lower the cost of your monthly premium, you must file your federal income taxes. The Internal Revenue Service (IRS) will look at your final income, household size, and ZIP code to see if you got the right amount of financial help for the year. Be sure to update your information and renew your consent to allow us to verify your income with the IRS. **If we do not have your current information, you could get too much financial help and have to pay it back.**

We've Got You

We know renewing your health plan can be a stressful time, and we're here to help you every step of the way. Whether you're renewing your health plan or switching to a new one, we have resources to guide you:

Call us at (800) 300-1506, Monday–Friday, 8:00 a.m.–6:00 p.m. PT, to speak with a knowledgeable Covered California representative.

Live chat with us at CoveredCA.com for quick answers to your questions.

Sign up for text alerts at CoveredCA.com to receive important updates and reminders.

Speak to a local Certified Enroller for free expert help. Find one at CoveredCA.com/support/find-an-enroller/

If You Don't Act

If you don't renew your health coverage by the renewal deadline, Covered California will automatically re-enroll you in the same or most similar health plan, as long as you are still eligible. The automatic renewal process will begin after November 1. It's important to look at your options and make any necessary changes before that date to make sure your health coverage meets your needs.

If you've worked with a Certified Enroller in the past, their information will be shown below.

[delegate_first_name] [delegate_last_name], [delegate_phone_number]

**For the
love of
Californians**

2026 Silver 87 plan benefits. Silver 87 plans have the most financial help to keep your costs low. The chart below compares the costs for the Silver 87 and Platinum plans. The Silver 87 plan has a medical deductible, but it only applies if you are admitted to the hospital. You can keep your doctor if you switch to a Silver 87 plan with your current health insurance company. Log in to your Covered California account to compare your options.

		Your Health Plan	Lower Premium Health Plan Option
Summary of Benefits		2026 Platinum Plan Costs	2026 Silver 87 Plan Costs
Visits and tests	Preventive care visit	Free	Free
	Primary or urgent care visit	\$15	\$15
	Specialist visit	\$30	\$25
	Emergency room	\$175	\$200
	Laboratory tests	\$15	\$30
Prescription drug coverage	Tier 1 prescription drugs (Generics)	\$9	\$8
	Tier 2 prescription drugs (Preferred)	\$16	\$25 after deductible is met
	Tier 3 prescription drugs (Non-preferred)	\$25	\$45 after deductible is met
	Tier 4 prescription drugs (Specialty)	10% up to \$250 per script	15% up to \$150 per script
Deductibles and maximum annual cost of care	Prescription drug deductible	No deductible	Individual: \$50 Family: \$100
	Medical deductible	No deductible	Individual: \$1,400 Family: \$2,800
	Annual (yearly) out-of-pocket maximum	Individual: \$5,000 Family: \$10,000	Individual: \$3,350 Family: \$6,700

Don't wait—reach out today! Covered California is here to make sure you get the health coverage that meets your needs.

Sincerely,
Covered California

Need Help?

Call us at (800) 300-1506

Live chat at CoveredCA.com

Speak to a Certified Enroller at CoveredCA.com/support/find-an-enroller/

**For the
love of
Californians**

This letter is being sent to you in compliance with the Affordable Care Act and its implementing regulations: 45 CFR § 155.335(c) and Cal. Code Regs., tit. 10, § 6498(e).

2026 Bronze 60 plan benefits. Bronze 60 plans have lower monthly premiums compared to Silver 70 plans, but costs are higher when you use care. The chart below compares costs for the Bronze 60 plan to the Silver 70 plan. Bronze 60 plans have deductibles, but they do not apply to primary care visits or generic prescription drugs. Preventive care—like annual preventive care visits and screenings—is always free in all Covered California health plans. You can use Covered California’s plan shopping tool to estimate your total cost for the year in each plan. You can keep your doctor if you switch to a Bronze 60 plan with your current health insurance company. Log in to your Covered California account to compare your options.

		Your Health Plan	Lower Premium Health Plan Option
Summary of Benefits		2026 Silver 70 Plan Costs	2026 Bronze 60 Plan Costs
Visits and tests	Preventive care visit	Free	Free
	Primary or urgent care visit	\$50	\$60
	Specialist visit	\$90	\$95 first 3 visits at copay cost, then full cost until deductible is met
	Emergency room	\$400	40% after deductible is met
	Laboratory tests	\$50	\$50
Prescription drug coverage	Tier 1 prescription drugs (Generics)	\$19	\$20
	Tier 2 prescription drugs (Preferred)	\$60 after deductible is met	40% up to \$500 per script after prescription drug deductible is met
	Tier 3 prescription drugs (Non-preferred)	\$90 after deductible is met	
	Tier 4 prescription drugs (Specialty)	20% up to \$250 per script	
Deductibles and maximum annual cost of care	Prescription drug deductible	Individual: \$50 Family: \$100	Individual: \$450 Family: \$900
	Medical deductible	Individual: \$5,200 Family: \$10,400	Individual: \$5,800 Family: \$11,600
	Annual (yearly) out-of-pocket maximum	Individual: \$9,800 Family: \$19,600	Individual: \$9,800 Family: \$19,600

Don't wait—reach out today! Covered California is here to make sure you get the health coverage that meets your needs.

Sincerely,
Covered California

Need Help?

Call us at (800) 300-1506

Live chat at CoveredCA.com

Speak to a Certified Enroller at CoveredCA.com/support/find-an-enroller/

**For the
love of
Californians**

This letter is being sent to you in compliance with the Affordable Care Act and its implementing regulations: 45 CFR § 155.335(c) and Cal. Code Regs., tit. 10, § 6498(e).