



Email and SMS Renewal Campaign – Descriptions of Notices

Overview

Covered California launched a new retention campaign by sending renewal reminders via email and SMS text messages to consumers, detailing potential changes to their monthly premiums. Below is a table outlining the description of those notices and the target audiences who might receive them.

Target Audience	Description of Notice
Current Enrollee, \$0 Monthly Premium	For active or pending enrollees who currently have a \$0 monthly premium and will be eligible for a \$0 monthly premium (Silver Tier) plan for coverage year 2026.
Current Enrollee, Changing Monthly Premium <=\$100	For active or pending enrollees who will have an upcoming monthly premium change that is less than \$100.
Current Enrollee, Changing Monthly Premium >\$100, Lower Tier	For active or pending enrollees who will have an upcoming monthly premium change that is greater than \$100 and are currently enrolled in a Bronze Tier. They do not have the option for lower-cost health plans.
Current Enrollee, Changing Premium >\$100, Can Switch Tier	For active or pending enrollees who will have an upcoming monthly premium change that is greater than \$100 and are currently on a Silver or Platinum Tier plan. They have the option to switch to a lower-cost plan.