



United for San Diego Premium Credit

This is a limited-time opportunity for eligible San Diego County residents to get extra help paying for health insurance in 2026. Consumers must have had health insurance through Covered California in 2025 but not have health insurance now. Letters were sent out in June to people who are eligible. This premium credit is totally funded by a local San Diego organization, Price Philanthropies Foundation.

Eligibility for the United for San Diego Premium Credit

Consumers must re-enroll with Covered California to access their federal advanced premium tax credit (APTC) and the United for San Diego premium credit. Eligible consumers can enroll from early June through July 31, with health insurance coverage starting on either July 1, 2026, or August 1, 2026, depending on the date they select their plan.

To be eligible for the United for San Diego premium credit, household members must meet all the following criteria:

- Enrolled with Covered CA as of December 31, 2025.
- 2026 coverage was terminated or canceled on or before March 31, 2026.
- Currently uninsured.
- Reside in San Diego County.
- Household annual projected income is above 150% and up to 600% Federal Poverty Level (FPL).
- Subsidy eligible based on their latest eligibility determination OR their household annual projected income is above 400% FPL.

Note: If the consumer does not meet all the criteria, they are not eligible for this program.

United for San Diego Premium Credit

The United for San Diego Premium Credit is a flat monthly amount per enrolled household member for consumers who meet the program criteria.

- Enrollees with an income between 150% and 400% of the FPL will be eligible to receive up to \$125 per month.
 - Enrollees with an income between 400% and 600% of the FPL will be eligible to receive up to \$350 per month.
 - Consumers will receive the maximum credit amount if their net monthly payment (full monthly payment minus state and federal premium credits) is more than the United for San Diego Premium Credit. If the net monthly payment is less than the maximum credit from the United for San Diego Premium Credit, the consumer will receive a reduced amount.
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Key Message for Consumers

If you previously had Covered California coverage, currently live in San Diego County, and are now uninsured, you may qualify for a limited-time opportunity to re-enroll and lower your monthly premium with the United for San Diego premium credit.

Enrollers Make a Difference!

By helping consumers to understand their eligibility, re-enroll on time, and know what to expect, you play a key role in connecting San Diegans to affordable health coverage through the United for San Diego Premium Credit program.

How You Can Help Support Consumers

Raise Awareness

Help consumers understand this special opportunity to re-enroll and receive additional financial help for their health coverage.

Encourage Re-enrollment

Remind consumers that they must re-enroll through Covered California to access both federal APTC and the United for San Diego premium credit.

Explain the Enrollment Window

Clearly communicate the enrollment period:

- Eligible consumers can enroll from early June through July 31, 2026.
- Health coverage will start on July 1, 2026, or August 1, 2026, depending on when the consumer selects their plan.

Set Expectations During Plan Shopping

Inform consumers that they will not see the United for San Diego premium credit displayed during plan shopping on the Covered California website. The premium credit will only appear on the carrier bill after they complete their enrollment.

Help Reduce Confusion

Reassure consumers that a comprehensive support system is in place, including notices, reminders, Agents, Navigators, the Service Center, and Health Plans, all working together to help them through this process.