



United for San Diego Premium Credit for Enrollers Quick Guide

Overview

Starting June 1, 2026, the temporary United for San Diego Premium Credit Program pilot will launch for former uninsured Covered California consumers in San Diego County for the 2026 plan year. Funded by a \$5 million commitment from Price Philanthropies, a local non-profit foundation, the program aims to help eligible individuals regain and maintain health coverage.

- Notices will be mailed to eligible consumers during the week of June 1, 2026.
- A Special Enrollment Period (SEP) will be available from June 1, 2026, through July 31, 2026, for eligible consumers.
- Coverage effective dates will be July 1, 2026, or August 1, 2026, depending on when the consumer enrolls.
- The last day of subsidized coverage under this program is December 31, 2026.

Important Points

- Covered California does not administer this program.
- **Eligibility for consumers that meet the eligibility requirements will be automatically redetermined to open plan selection.**
- Consumers will not see the United for San Diego premium credit reflected in their net premium while shopping on the Covered California website.
- Consumers will not see their actual net premium until they receive their bill from the carrier.
- The subsidy will not need reconciliation and will not impact other benefits.
- This is a temporary premium credit program for the 2026 plan year only.
- Consumers must re-enroll through Covered California to receive federal APTC, if eligible, and the United for San Diego premium credit.
- The United for San Diego premium credit will not be considered or reported as taxable income (1099) for the consumer and will be paid directly to the carrier.
- Changes to their household income during the year may affect their eligibility for the United for San Diego premium credit and the amount of financial help they receive.
- They will not see the credit reflected in their net premium while shopping for plans and will only see it on their carrier bill.
- They will receive the credit amount listed on their billing notice, but it will not be reflected in their Covered California account.



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- Remind the consumer to wait for the bill from their health insurance company and avoid paying their premium using the **Pay Now** button on CoveredCA.com to ensure they receive the extra savings.
- Questions regarding their credit or billing should be directed to their carrier.
- If plan shopping is not open and a notice generated indicating eligible, contact the Agent Service Center for assistance. Consumers may select a different carrier from the one they were previously enrolled with for the 2026 plan year.
- Covered California will monitor eligibility changes for this population throughout the duration of the program. This means some consumers may become newly eligible or ineligible for credits based on changes to their application.

Eligibility Criteria

Household members must meet all the following criteria:

- Enrolled with Covered California as of December 31, 2025.
- 2026 coverage was terminated or cancelled 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.

Financial Assistance

The premium credit is a flat dollar amount per enrolled household member per month for consumers who meet the program criteria.

Note: Application updates (report a change) can adjust the credit amount based on FPL, potentially resulting in a reduction or loss of credit.

- \$125 per member per month for households with annual projected income above 150% to 400% FPL.
- \$350 per member per month for households with annual projected income above 400% to 600% FPL.



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Example Notice

The content of the notice depends on the premium credit amount the consumer is eligible for and whether they work with an agent.



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Annual Projected Income Above 150% to 400% FPL

Covered California
PO Box 989725
West Sacramento, CA 95798-9725



For the
love of
Californians

{HOH_FIRST_NAME} {HOH_LAST_NAME}
{ADDRESS_LINE2}
{ADDRESS_LINE1}
{CITY}, {STATE_CD} {ZIPCODE}-{ZIP+4}

Uninsured? You may now be eligible to enroll with extra savings.

{CURRENT_DATE}

Case Number: {AHBX_CASE_ID}

Dear {HOH_FIRST_NAME} {HOH_LAST_NAME},

Exciting news for people living in San Diego County! You may be eligible for the new United for San Diego Premium Credit that will **save you up to \$125 per member** on your monthly premium through December 2026! This is in addition to any state and federal financial help you may be eligible for in 2026. The United for San Diego Premium Credit helps people who are uninsured today but were enrolled with Covered California in 2025. It is funded by a local San Diego non-profit foundation.

To get this extra help, you must enroll in a health plan through Covered California by July 31, 2026. Act fast, because these funds are limited and will be given on a first-come, first-served basis.

What to do:

1. **Sign in to your [CoveredCA.com](https://coveredca.com) account and enroll in a health plan:**
 - o You do not need to submit a new application. Sign in to your existing online account. If you do not have an online account, you can create one using the case number at the top of this page by going to [CoveredCA.com/create-account](https://coveredca.com/create-account).
 - o Let us know if your income or household information has changed by selecting Report a Change. If your income has changed since last year, the amount of extra help you get may also change.
 - o Enroll in the best health plan for your family. Once you are enrolled, we will send you a confirmation letter showing your new plan, monthly premium, and the amount of the United for San Diego Premium Credit applied.
2. **Pay your health plan premium:**
 - o Wait for the bill from your health insurance company. Make sure to pay by the due

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- date listed on your bill to start your health coverage.
- o **Do not** pay your premium through your CoveredCA.com account because it will not show the extra savings from the United for San Diego Premium Credit. You will only see the savings in the confirmation letter and the bill from your health insurance company.

Questions?

If you have questions about this program, call Covered California at **1-855-370-0028** (TTY: 1-888-889-4500).

No agent {Or you can contact a Covered California certified enroller or insurance agent to help you for free. Find one near you at: CoveredCA.com/find-help. }

With agent {Or you can contact a Covered California certified enroller or insurance agent to help you for free. You worked with {Agency Business Name/Entity Business Name} in the past. Call them at {Agent Phone Number/Entity Phone Number}.}

Take action today to get this extra financial help!

Thank you,

Covered California



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Annual Projected Income Above 400% to 600% FPL

Covered California
PO Box 989725
West Sacramento, CA 95798-9725



**For the
love of
Californians**

{HOH_FIRST_NAME} {HOH_LAST_NAME}
{ADDRESS_LINE2}
{ADDRESS_LINE1}
{CITY}, {STATE_CD} {ZIPCODE}-{ZIP+4}

Uninsured? You may now be eligible to enroll with extra savings.

{CURRENT_DATE}

Case Number: {AHBX_CASE_ID}

Dear {HOH_FIRST_NAME} {HOH_LAST_NAME},

Exciting news for people living in San Diego County! You may be eligible for the new United for San Diego Premium Credit that will **save you up to \$350 per member** on your monthly premium through December 2026! The United for San Diego Premium Credit helps people who are uninsured today but were enrolled with Covered California in 2025. It is funded by a local San Diego non-profit foundation.

To get this extra help, you must enroll in a health plan through Covered California by July 31, 2026. Act fast, because these funds are limited and will be given on a first-come, first-served basis.

What to do:

1. **Sign in to your [CoveredCA.com](https://coveredca.com) account and enroll in a health plan:**
 - o You do not need to submit a new application. Sign in to your existing online account. If you do not have an online account, you can create one using the case number at the top of this page by going to [CoveredCA.com/create-account](https://coveredca.com/create-account).
 - o Let us know if your income or household information has changed by selecting Report a Change. If your income has changed since last year, the amount of extra help you get may also change.
 - o Enroll in the best health plan for your family. Once you are enrolled, we will send you a confirmation letter showing your new plan, monthly premium, and the amount of the United for San Diego Premium Credit applied.
2. **Pay your health plan premium:**
 - o Wait for the bill from your health insurance company. Make sure to pay by the due date listed on your bill to start your health coverage.

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- o **Do not** pay your premium through your CoveredCA.com account because it will not show the extra savings from the United for San Diego Premium Credit. You will only see the savings in the confirmation letter and the bill from your health insurance company.

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Thank you,

Covered California