



Bulletin Inserts or Announcements

Covered California's open-enrollment period begins with increased financial help available for consumers

Covered California's open-enrollment period for 2020 health coverage began Oct. 15 and runs through Jan. 31, 2020 – with more financial help than ever before available to the state's consumers to help pay monthly health care costs. Covered California estimates that nearly a million consumers could be eligible for a new state subsidy program that lowers the cost of their health care coverage. This means financial help is available to more Californians than ever before.

The new state subsidies will only be available through Covered California. The amount of financial help consumers receive will vary depending on their age, their annual household income and the cost of health care in their region. As an example, a 62-year old couple in Oakland who earn \$72,000 a year currently are not eligible for any financial help. Under the new state subsidy program, they could receive \$1,700 per month in financial help, which would cover 70 percent of their monthly premium.

Consumers can shop and compare affordable, brand-name health plan options with the updated, online [“Shop & Compare” tool](#) containing all Covered California health plan rates for 2020. During the open-enrollment period, visit www.CoveredCA.com where you can enroll online or get information about obtaining free, confidential in-person assistance in a variety of languages from a [local certified enroller](#) in your area. You can also have a certified enroller contact you within minutes through the [“Help on Demand”](#) feature. In addition, you can enroll by calling Covered California's Service Center at (800) 300-1506. You can also enroll in [dental](#) and [vision](#) plans through Covered California.

In addition, it's important to note that Covered California's renewal period began in early October and runs through Jan. 31, 2020. During the renewal process, current Covered California consumers have the option of shopping for a new plan by working with a Certified Insurance Agent, our Service Center, or another certified enroller. If a consumer doesn't make any changes to their current health coverage, they will be automatically renewed to their existing health plan. **Get Covered California renewal information [here](#).**

To have health coverage beginning Jan. 1, you will need to sign up by Dec. 15 for a new health plan – or make changes to your existing health coverage. So, don't delay and get enrolled today!

Medi-Cal enrollment is year-round

Individuals and families with lower incomes can qualify for low-cost or no-cost Medi-Cal Health plans, and Medi-Cal enrollment is year-round. For example, an individual with an annual income of less than \$17,237 or a family of four with annual household income of less than \$35,535 would all qualify for Medi-Cal health plans. **Get all the information about Medi-Cal enrollment [here](#).**

-more-

Californians without health insurance in 2020 may have to pay a penalty

A new state law taking effect on Jan. 1 now requires Californians to have health insurance coverage in 2020, or face a penalty unless you qualify for an exemption. In general, the penalty will be at least \$695 for individuals and approximately \$2,000 for a family of four or 2.5 percent of your gross annual income, whichever is greater. The penalty will be administered by the California Franchise Tax Board when you file your state tax return. **For more information on potential penalties for being uninsured and exemptions, see the state's Franchise Tax Board's webpage [here](#).**