



App-Based Drivers (Prop 22) Health Insurance Stipend for Enrollers Quick Guide

Overview

This guide explains how app-based drivers can qualify for Covered California and how to enroll them.

App-Based Drivers (Proposition 22)

What is Proposition 22?

Proposition 22 was passed in November 2020 and requires California app-based network companies (such as Uber, Lyft, and Instacart) to provide health care stipends to qualifying app-based drivers on a quarterly basis, based on certain criteria. The stipend amount is tied to the average statewide monthly premium for an individual Covered California bronze health insurance plan, depending on the number of qualifying hours driven in a calendar quarter.

Average Statewide Monthly Bronze Premium

Covered California posts the [average statewide monthly premium for a bronze plan](#) every year by September 1. For 2025, the [average statewide monthly bronze premium](#) is \$644.

How Much Are Drivers Eligible to Receive?

The stipend is either 82% or 41% of the posted average statewide monthly bronze premium.

- Drivers who average 25 or more engaged hours per week during a calendar quarter could receive the full stipend amount: \$528.08 per month.
- Drivers who average at least 15 engaged hours but fewer than 25 engaged hours per week during a calendar quarter could receive half of the stipend amount: \$264.04 per month.

What Are Engaged Hours?

Engaged time is the amount of time a contract worker is actively providing a ride or delivery for the company. This is the time from when a driver accepts a rideshare or delivery request to when they complete the rideshare or delivery request.

When is the Stipend Paid?

Unlike financial help through Covered California, such as Advanced Premium Tax Credit (APTC), the Proposition 22 stipend will be paid by app-based network companies directly to their eligible drivers quarterly. In this way, it functions like a reimbursement for monthly premiums already paid by the consumer, although drivers are not required to use it solely for premium payments.



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Stacking Financial Help

Consumers who are app-based drivers may be eligible for APTC in addition to being eligible to receive the Proposition 22 stipend. An app-based driver averaging at least 15 hours of engaged time per week for an entire year may be eligible for over \$ 3,100 each year in stipends from their app-based network company to offset their paid premium costs; drivers averaging 25 hours or more may be eligible for over \$6,300 a year — in addition to whatever financial help they may be eligible for to reduce their net monthly premiums. App-based drivers should contact their network company to determine whether the stipend is available.

Proof of Coverage

As a condition of paying the stipend to eligible app-based drivers, app-based network companies may require proof of current enrollment in qualifying coverage, submitted each quarter. A proof of coverage document is available for consumers or their delegates to generate on the Account Home Page for their case. Once generated, a copy is stored within an enrolled consumer's *Documents and Correspondence* page within CalHEERS; this document may be downloaded as a PDF for submittal to the app-based network companies. Other forms of acceptable proof of coverage include documents from the Covered California insurer, such as a health insurance card, evidence of coverage and disclosure forms, or claim forms and other documents necessary to submit claims.

The Covered California Proof of Coverage document will be available for a given quarter once that quarter has been completed (e.g., Quarter 2 will be available on 7/1, Quarter 3 will be available on 10/1, and so on).

What Health Insurance Coverage Qualifies?

App-based drivers seeking the stipend must purchase their health insurance coverage through Covered California or another individual market plan paid for directly by the driver. App-based network companies do not have to pay stipends for insurance that is obtained through Medicare, Medi-Cal, or other employer-sponsored insurance (ESI) such as that obtained from another job. Minimum Coverage plans purchased on the individual market do qualify for the Proposition 22 stipend; however, federal financial help is only available to eligible consumers who purchase a plan through Covered California.



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How an App-Based Driver Can Enroll

Drivers may qualify for financial help from Covered California and a stipend from their app-based network company. Drivers who are currently signed up to drive for an app-based network company as well as newly hired drivers may be eligible for a special enrollment period. This Qualifying Life Event (QLE) is open to existing or new Covered California consumers and is available in the *Special Enrollment* dropdown menu in CalHEERS as: *Newly qualifies for health insurance stipend*.

← Household Menu Your answers will be saved

Special Enrollment

You must have a qualifying life event to apply for health insurance through Covered California during special enrollment. Regardless of the life event selected, we will see if you are eligible for Medi-Cal.

You may qualify for [special enrollment](#) if one of the following events has happened to you or someone in your household recently or expect to experience in the near future. Federally recognized American Indian or Alaska Natives can enroll any time. [See full list of qualifying life events.](#) ⓘ

Newly qualifies for health insurance stipend

Enter the date of your qualifying life event

10/01/2024

Where can I find the date of my qualifying life event?

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