



# 2026 Special Enrollment Period Enroller Workshop

Outreach and Sales Division | April 2026



# Agenda

- State Budget and Legislation Updates
- Federal Policy Changes
- OE 26 Highlights & Enrollment Trends

## Covered California News



- Qualifying Life Events
- Marketing & Communications Campaigns
- Community Engagement
- Beyond Covered Programs

## Special Enrollment Readiness



## BREAK

- Program Updates
- Broker Bonus Program

## Covered California for Small Business



- Enroller Portal & CalHEERS Changes
- Storefront Program Updates
- Tools & Resources

## Enroller Tools and Resources



A woman with dark hair is sitting on a bed, holding a young child with curly hair. She is kissing the child on the cheek. The child is wearing a green shirt. The woman is wearing a light-colored top. The background shows a bedroom with a nightstand, a lamp, and several framed photos on the wall.

# Covered California News

Latest Updates from Covered California



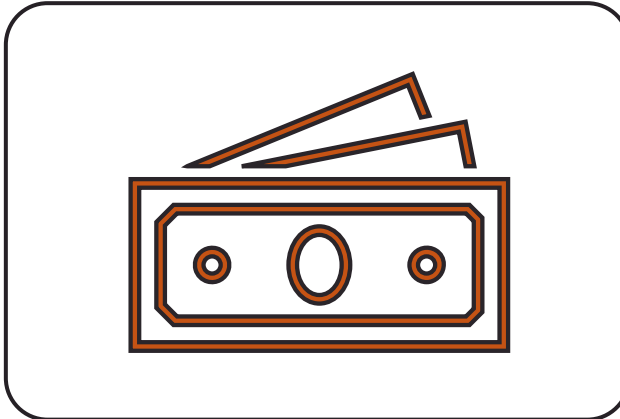
# State Budget and Legislative Updates

Fiscal Year 2026-27



FISCAL YEAR 26-27

# Governor's Budget, January 2026



## \$190 Million

- From **HCARF** for a program of **financial assistance** (Premium Assistance or Enhanced Cost-Sharing Reduction plans)



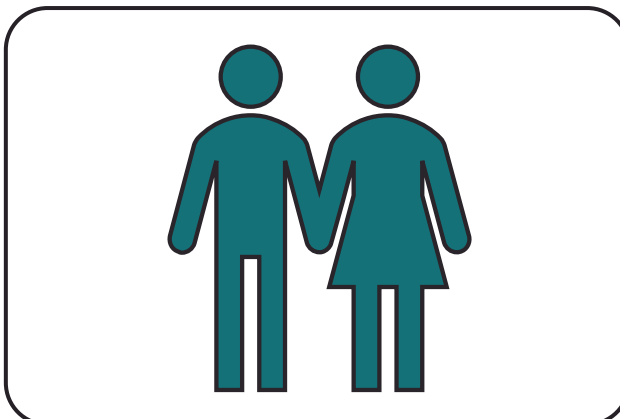
## \$2 Million

- From **HCARF** for the **Striking Worker benefit program**, with authorization to increase by an additional \$3 million if needed



## \$20.35 Million

- From the **General Fund** to fund the CA **Premium Credit** of \$1 Per Member Per Month all enrollees

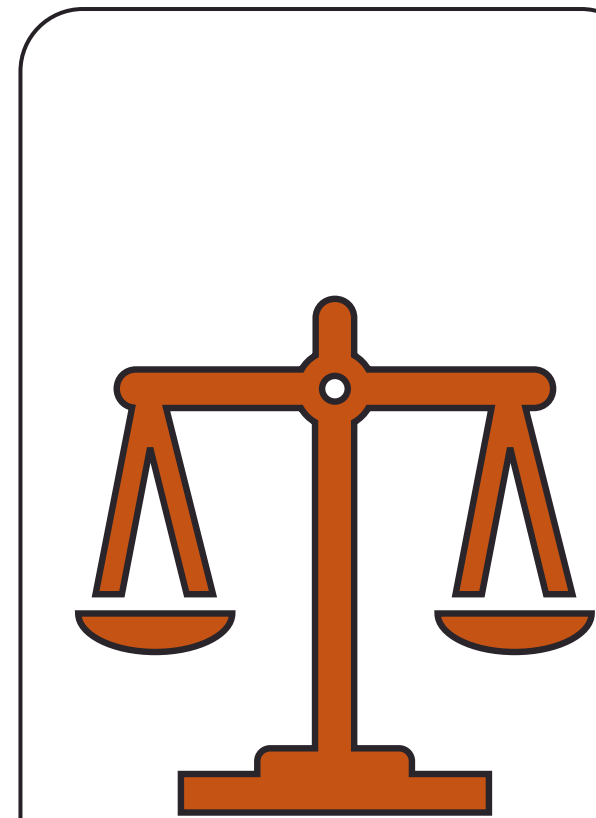


## \$15 Million

- From Health Care Affordability Reserve Fund (**HCARF**) to provide payments to QHP issuers to defray the cost of providing **Gender Affirming Care** for Covered California Enrollees

## LEGISLATION

# Bill Introduced in 2026



### **AB 1907 (Addis)**

- Would expand Covered California auto enrollment to individuals who have submitted health coverage applications through California Statewide Automated Welfare System (CalSAWS) but are found ineligible for Medi-Cal.

# Federal Policy Changes

A Closer Look – What You Need to Know for Plan Year 2027



# H.R. 1 Policy Change: Lawfully Present Immigrants (LPI) Eligibility Changes

## Effective January 1, 2027

- Certain lawfully present immigrants (LPI) will **no longer be eligible** for:
  - Premium tax credits.
  - Cost-sharing reductions.

## Consumer Impact

- Approximately **123,000 Covered California enrollees** will be impacted.
- Future enrollment among **LPI consumers** in California will be limited.
- When **premium tax credits are removed**, impacted consumers face an **average premium increase** of approximately **\$650** per member per month.

# Lawfully Present Immigrants **Eligibility Changes** for **Financial Assistance** Starting Jan. 1, 2027

## REMAIN Eligible for Financial Assistance

- ✓ **Lawful Permanent Residents** (LPR/Green Card holders)
- ✓ **Cuban and Haitian** Entrants
- ✓ **Migrants from Compact of Free Association (COFA) countries** (Micronesia, Marshall Islands, Palau)

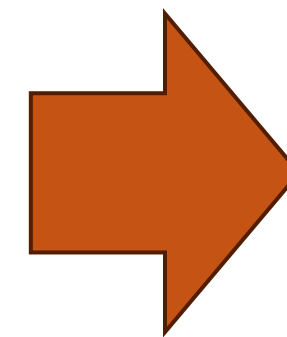
## LOSE Eligibility for Financial Assistance

- Individuals with **asylum status** or **pending** applications
- **Refugees**
- **Survivors** of trafficking, domestic violence, and serious crimes
- Individuals with **Temporary Protected Status (TPS)**
- Individuals with **work visas** or **student visas**
- Other **humanitarian** or **temporary** lawful statuses

**REMINDER:** Deferred Action for Childhood Arrivals (DACA) lost Marketplace eligibility entirely **effective August 25, 2025**, due to the **CMS Final Rule**.

# CMS Policy Change: Open Enrollment Period (OEP) Shortened to Nine Weeks Starting for Plan Year 2027 Coverage

## 2026 Plan Year Coverage & Prior

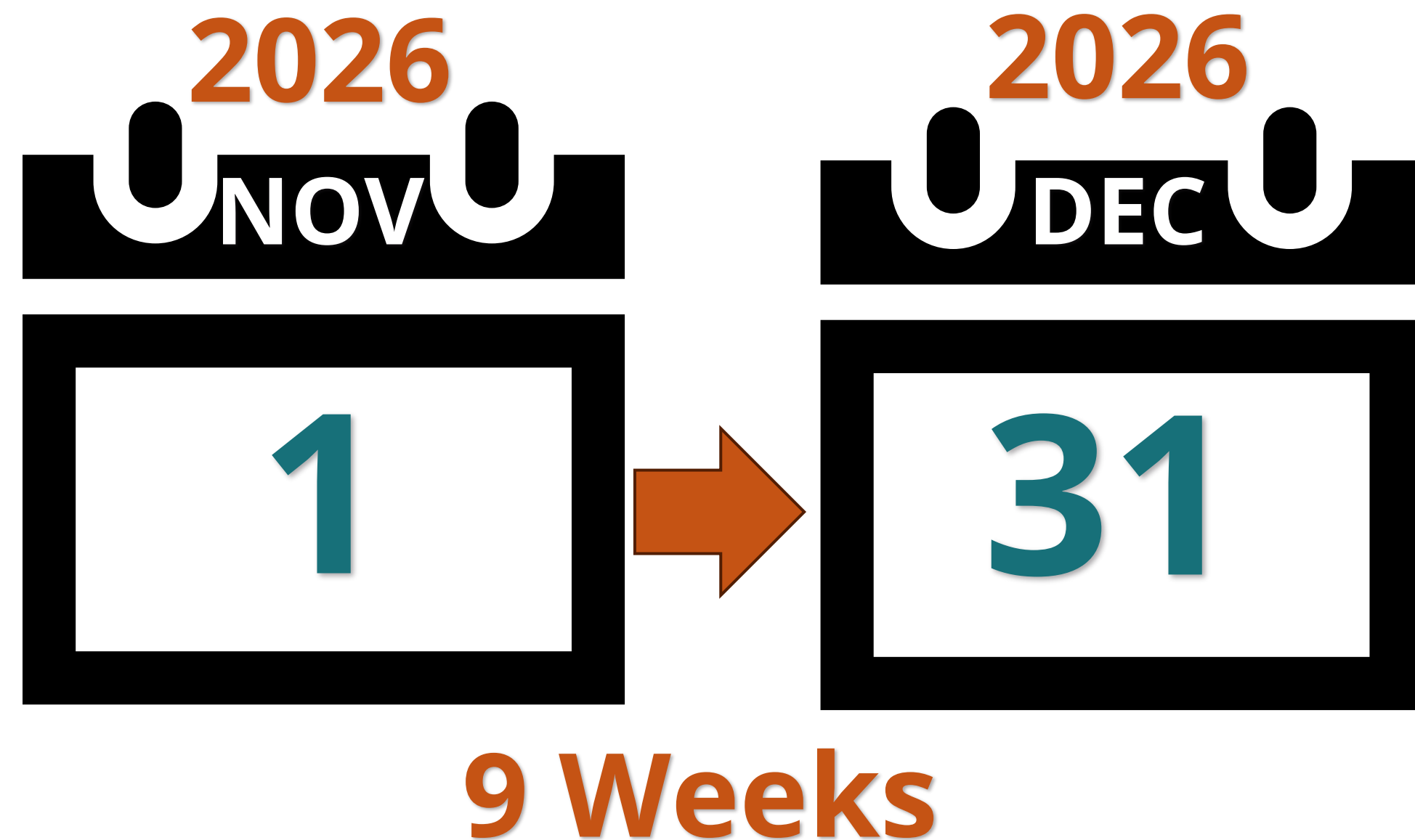


## 2027 Plan Year Coverage & Beyond

- **Federal Facilitated Marketplace (FFM):**  
November 1 – January 15
- **Covered California:**  
November 1 – January 31

- **Covered California:**  
November 1 to December 31  
*(maximum of 9 weeks)*

# Covered California Open Enrollment Period for Plan Year 2027 Coverage



## Impact

- First major structural change since ACA implementation, **reducing time for learning, shopping, and enrollment.**

## Covered California Approach

- A comprehensive **strategy and action plan to mitigate the impact** of the Shortened Open Enrollment Period (SOEP).

# Enrollers: Key Partners in Navigating the Shortened Open Enrollment Period

## Raise Awareness

Inform and educate consumers about the Shortened Open Enrollment Period (SOEP).

## Drive Success

Mitigate impacts while maximizing enrollment opportunities.

## Collaborate

Partner with enrollers and ambassadors to extend outreach.

## Strengthen Operations

Ensure internal readiness to support the transition.

# Open Enrollment 2026

Highlights and Enrollment Trends



# Marketing Campaign


Open Enrollment 2026



## BEYOND ADVERTISING

# Communicating with our Enrollees – Email, Direct Mail, SMS

Knowledge is empowering. We strive to provide our enrollees the most up-to-date information so they can make informed decisions. **Sharing details about the loss of federal subsidies is one example of how we prioritize transparency.** Even when information is limited, we want our enrollees to feel valued and reassured that we are sharing what we know to support them in staying covered.



1601 Exposition Blvd., Sacramento, CA 95815-5103

[First\_Name] [Last\_Name]  
[Address\_Line1]  
[Address\_Line 2]  
[City], [State] [ZipCode]

October 15, 2025

**Your Current Health Plan Details**

Health Plan Name  
[current\_issuer] [current\_health\_plan\_name]

Case Number  
[ahbx\_case\_id]

**You Can Stay With [current\_issuer] and Switch to a [step\_down\_metal\_tier] Plan to Save in 2026**

|  |  |
|--|--|
| <b>Current Health Plan</b>             | [current_issuer] [current_health_plan_name]<br>2026 Monthly Premium: \$[gross_premium_amt]<br>Financial Help:*<br>-\$[total_subsidy_amt] |
| <b>Lower-Priced Health Plan Option</b> | [current_issuer] [step_down_plan_name]<br>Amount You Pay: \$[step_down_net_premium_amt]  |

Amount You Pay: **\$(net\_premium\_amt)**

Log in to see all of your options!

**Find the right health coverage option for 2026 and renew now.**

Dear [First\_Name],

It's time to renew your health insurance plan, and we want to make sure you and your family have the health coverage you need for 2026. Congress has not taken action to extend the Enhanced Premium Tax Credit (financial help) that has been in place since 2021. That means your health plan may cost more next year. Covered California is here to guide you—whether that means staying where you are or exploring new health plans to help manage your costs. **Review your health plan today to get the care you need at a price that works for you.**

**Explore Your Options**

Now is the time to find a health plan that meets your needs and budget in 2026.

**Step 1: Log in** to your account at CoveredCA.com.

**Step 2: Update your information**, like household income and size.

**Step 3: Review and compare your options**, and choose a health plan by the renewal deadline.

**Key Renewal Deadlines**

**Nov 1: Renewing your current health plan?** Update your information and renew your health coverage by November 1.

**Dec 31: Changing to a new health plan?** Enroll in your health coverage by December 31 to start health coverage on January 1.

**Jan 31: Need more time?** You have until January 31 to make changes, but health coverage will start later depending on when you enroll.

\*Financial help is based on your household income of **\$(income)**. Your monthly health plan premium, Advance Premium Tax Credits (APTC), and Cost-Sharing Reductions (CSR) may change each year depending on your health plan, your income, household size, and where you live.



For the love of Californians

## Let's Keep You Covered, California

Health plan costs are rising—but keeping your coverage is essential.

[Review your health plan](#)

Dear Jennifer,

Health costs are rising nationwide, and your monthly premium will increase in 2026. That's never easy, and we understand how important affordable health coverage is for you and your family.

Covered California is here to help you stay covered. If we haven't already done so, Covered California will soon automatically renew your health plan for 2026, so your coverage keeps on going.

If anything in your household has changed, you can easily log in to update your details or review your options. And remember—our team is here to help every step of the way.

### Why Staying Covered Matters

Even with higher costs, your health coverage helps protect you from expensive medical bills and ensures you can access care when you need it most. **Stay covered for peace of mind in 2026.**



### Complete Health Plan Benefits

Every health plan through Covered California offers:

- Free preventive care
- Maternity and newborn care
- Pre-existing condition coverage





# This month

let's make your health a priority.

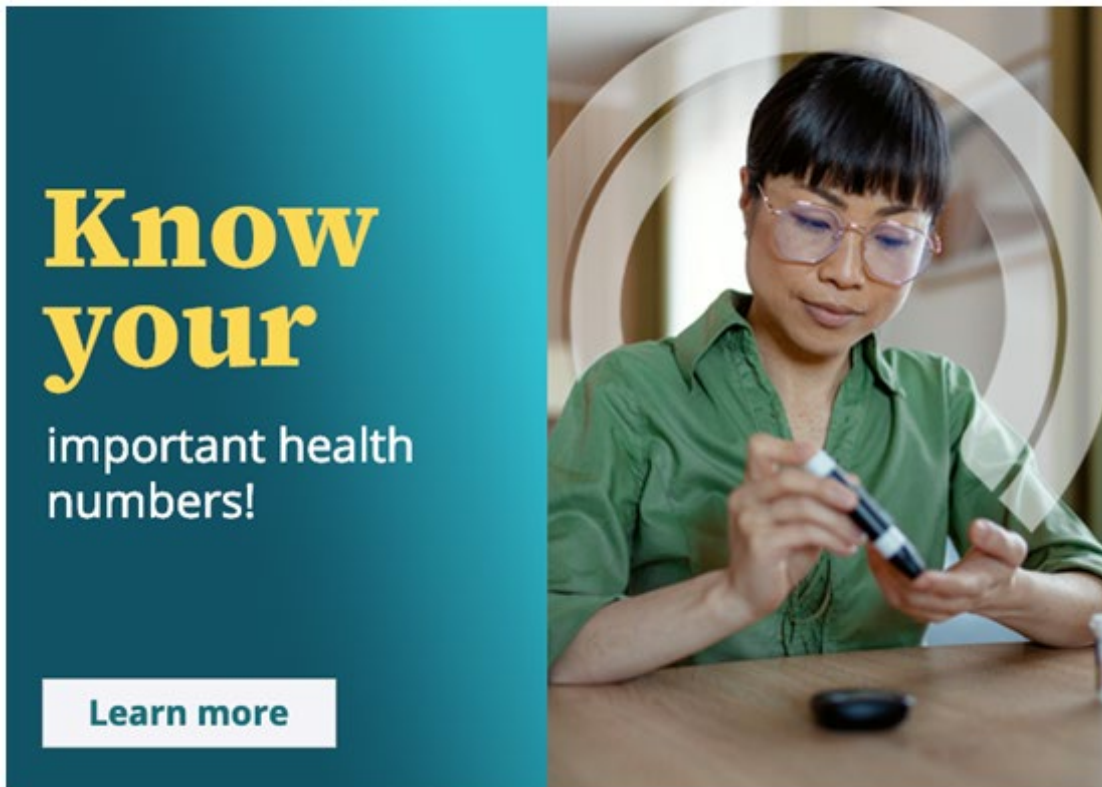
[Learn more](#)

Dear Lissa,

This Breast Cancer Awareness Month, we're here to remind you of the essential preventive care services your health plan covers – often at no extra cost to you.

Early detection is one of the most powerful tools we have in the fight against breast cancer. Regular screenings, like mammograms, help find cancer early when it's most treatable. The good news? Preventive care services like these are generally covered by your health plan through Covered California.

Breast cancer impacts families and loved ones across all communities. While it is more common among women, men can also develop breast cancer, making awareness and prevention important for everyone.



# Know your

important health numbers!

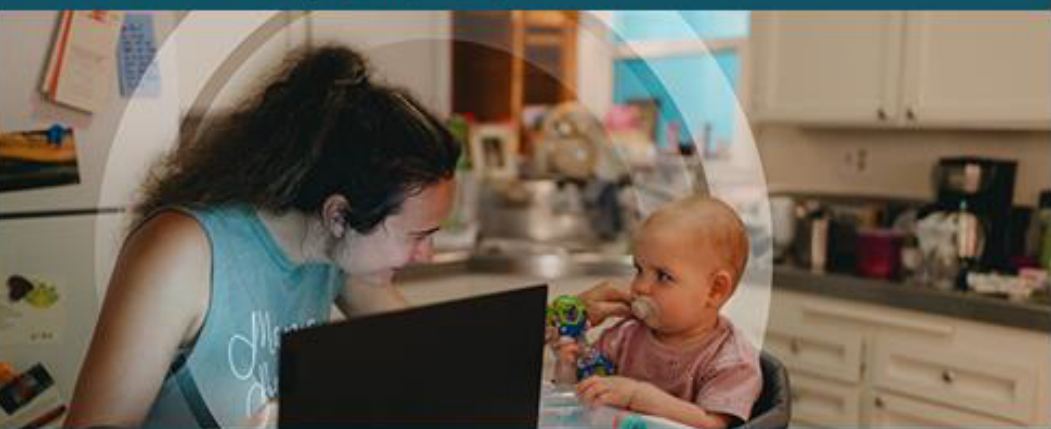
[Learn more](#)

Dear Lissa,

November is Diabetes Awareness Month—a reminder that nearly 11% of California adults live with diabetes, and millions more are at risk. Diabetes often develops silently, but early detection can help you take control of your health and prevent serious complications. Scheduling a screening is a proactive step toward protecting your future.



Covered California is here to support you. Your health plan includes [preventive care](#) at no extra cost. If your doctor is in-network and recommends diabetes screening for you, it's fully covered.



# See a doctor without leaving your home!

[Learn more](#)

Dear Lissa,

Winter might bring cozy sweaters, but it can also bring coughs, sneezes, and sore throats. If you're feeling ill this cold and flu season, Covered California makes it easy to get care without leaving home.

[Telehealth](#) lets you connect with a doctor by video, phone, or sometimes just by sending a message, allowing you to avoid the hassle of in-person visits. Your usual doctor may offer telehealth visits, and if not, you can check with your health plan for other options that may be available. Telehealth visits may be available for illnesses like the common cold or flu, which means [you won't need to pay more than you normally would](#). Just be sure to check that your provider offers these types of appointments.



# 2026 starts with you.

[Learn more](#)

Dear Lissa,

The new year is here, and with 2025 in your rearview mirror, you and your family are likely already deep into planning and preparing for the new year ahead! As your calendar fills up and extracurricular activity registrations close, **don't forget to prioritize your health.** Your health insurance plan supports and empowers you to start 2026 on healthy and strong footing – even offering telehealth visits so you can make the most of your plan from the comfort of your home. **Now's a great time to act!** Schedule your [free preventive care visit](#) with your doctor.

Unlock Your Health Insurance Plan's Full Potential

## ENROLLEE COMMUNICATION

# Increasing the knowledge of health insurance plan benefits one email at a time

Reminding enrollees of benefits that are included in their health insurance plan **encourages utilization and access to care.** This ongoing outreach continues to be adjusted and tailored as access to data and knowledge about our enrollees increases.

**Westside Family Health Center**  
January 27 at 11:46 AM · 🌐

Last couple of days before open enrollment ends for Covered California and Kaiser Permanente CHCP! 🗓️🗓️

Call us at 310-450-2191 to explore your options and enroll.

[Covered California Kaiser Permanente #healthinsurance](#)

¡Quedan pocos días antes de que finalice el período de inscripción abierta para Covered California y Kaiser Permanente CHCP! 🗓️🗓️

Llámenos al 310-450-2191 para explorar sus opciones e inscribirse.

[Covered California en Español #seguromédico](#)

**Health Insurance Assistance**

**Apply NOW!**

**Asistencia con Seguro de salud**

**¡Solicite YA!**

**Covered California:** Sign up or change your plan by **January 31st**.

**Kaiser Permanente Community Health Coverage Program:** A program for Californians who can't get any other health coverage. Sign up by **January 31st**.

**Medi-Cal:** Enrollment is open all year round.

**Covered California:** Inscríbese o cambie su plan antes del **31 de enero**.

**Kaiser Permanente Community Health Coverage Program:** Un programa para los californianos que no pueden obtener ninguna otra cobertura médica. Inscríbese antes del **31 de enero**.

**Medi-Cal:** La inscripción está abierta durante todo el año.

Like Comment Share

Comment as Covered California

**Open Enrollment is now!**

# Meet our plans

**COVERED CALIFORNIA** | For the love of Californians

**beststartsouthla** · Follow

Open Enrollment is here! Meet the health plans available through Covered California — designed to give you quality care, real choices, and coverage that fits your life. Plans include:

- Valley Health Plan
- L.A. Care Health Plan
- Health Net
- Western Health Advantage

And more. Not sure which plan is right for you? Rising Communities can help you compare your options and enroll. Call: (323) 295-9372 X6 Email: beststartregion2@risingcommunities.org Enroll by December @coveredca 31 #OpenEnrollment #GetCoveredCA #HealthCoverage #HealthcarePlans #RisingCommunities #CommunityHealth

December 16, 2025

Add a comment...

**Don't wait! Finalize your enrollment today!**

Apply online, with a Certified Enroller or by phone.

**COVERED CALIFORNIA** | For the love of Californians

**stlouiseresourcesvcs** · Follow

Don't wait — Open Enrollment ends TOMORROW!

There's still time to finalize your health coverage through Covered California before the January 31 deadline 📅 @coveredca

- Apply online
- Get help by phone
- Work with a Certified Enroller

We'll be open Saturday, January 31, to help with last-day enrollments and answer your questions.

Call 844-245-1900 for free, confidential, bilingual assistance. Let's get you covered — we're here to help until the very end.

3 days ago

Add a comment...

# Thank you, Agents & Navigators, for your postings!

**Free enrollment help within minutes**

**COVERED CALIFORNIA**

**stlouiseresourcesvcs** · Follow

Open Enrollment is closing soon! Getting health coverage doesn't have to be complicated—free enrollment help is available in minutes through @coveredca.

With the deadline just around the corner, now is the time to protect yourself and your family. ❤️ Need help enrolling? Call 844-245-1900 for free, confidential, bilingual assistance.

#OpenEnrollment #CoveredCA #HealthCoverage #CommunityCare #StLRS

¡La Inscripción Abierta está por terminar!

5 days ago

Add a comment...

**Gardner Health Services**  
January 28 at 8:01 AM · 🌐

Recordatorio urgente: ¡El tiempo se acaba! Inscríbete en un seguro médico asequible y de alta calidad antes del 31 de enero. No esperes al último minuto. Llame a Gardner Health Services al (408) 457-7100.

#coveredca #PorElBienDeLosCalifornianos Covered California en Español

**¡Última oportunidad! ¡Inscríbete ahora! enero 31**

Para que tu cobertura comience el 1 de febrero.

- Compara planes
- Revisa elegibilidad para recibir ayuda económica
- INSCRIBETE HOY Inscríbete antes del 31 de enero

Comment as Covered California

**Dr. Joaquin Arambula**  
January 30 at 12:19 PM · 🌐

REMINDER: Tomorrow, January 31, is the last day to sign up for #health insurance needs and budget through Covered California, which has helped more than 10 million people access quality health insurance for themselves and their families. For more information and to get started, go to [www.Covered.CA.com](http://www.Covered.CA.com) #HealthCare Covered California en Español

**Last chance, enroll now! January 31**

For coverage to start February 1.

- Compare plans
- Check eligibility for financial help
- ENROLL NOW Enroll by January 31

**EL INFORMADOR DEL VALLE**  
@Informadorvalle

Show translation

En Covered California te ayudamos a encontrar un plan médico de calidad, en tu idioma y con apoyo económico disponible. Inscripción abierta hasta el 31 de diciembre. Infórmate y protégete hoy. Visita [coveredca.com/Español](http://coveredca.com/Español) 800.995.5087 @CoveredCA

**Tú trabajas duro. Déjanos ayudarte a encontrar tu plan.**

Conseguir el plan de salud correcto no debería ser tan complicado. En Covered California no somos una compañía de seguro médico. Nosotros negociamos para ofrecerte una variedad de planes de salud de alta calidad y te ayudamos a comparar opciones, entender los beneficios y obtener cobertura. Sin enredos ni estrés.

Tenemos representantes expertos cerca de ti quienes están listos para ayudarte en tu idioma. Y hasta ofrecemos ayuda económica para ayudarte a pagar por tu cobertura. 4 de cada 5 inscritos reciben ayuda económica para pagar su seguro médico. Tú podrías ser uno de ellos.

Llegó la inscripción abierta. Inscríbete antes del 31 de diciembre.

**COVERED CALIFORNIA** | Por el bien de los californianos

CoveredCA.com/Español | 800-300-0213

# Connectors to Coverage

Direct Engagement With People Where They Live, Gather, And Seek Support



# Campaign: Connectors to Coverage

## Who We Are:

Covered California

Real Consumers

Community Based Organizations

Navigators & Agents

Communities

Past Enrollees

Me, You!



# OE 26 Kickoff Events



**November 2025:  
15 events in  
5 cities**

- **Media Tour:** Held multiple media events in key markets: Los Angeles, San Francisco, San Diego, Fresno, and Sacramento.
- **Community Connection:** Engaged with local leaders, enrollers, and connectors to address barriers and health inequities.
- **Key Topics:** Highlighted deadlines, federal changes, rising costs, and the importance of staying covered.

# OE 26 Deadline Events

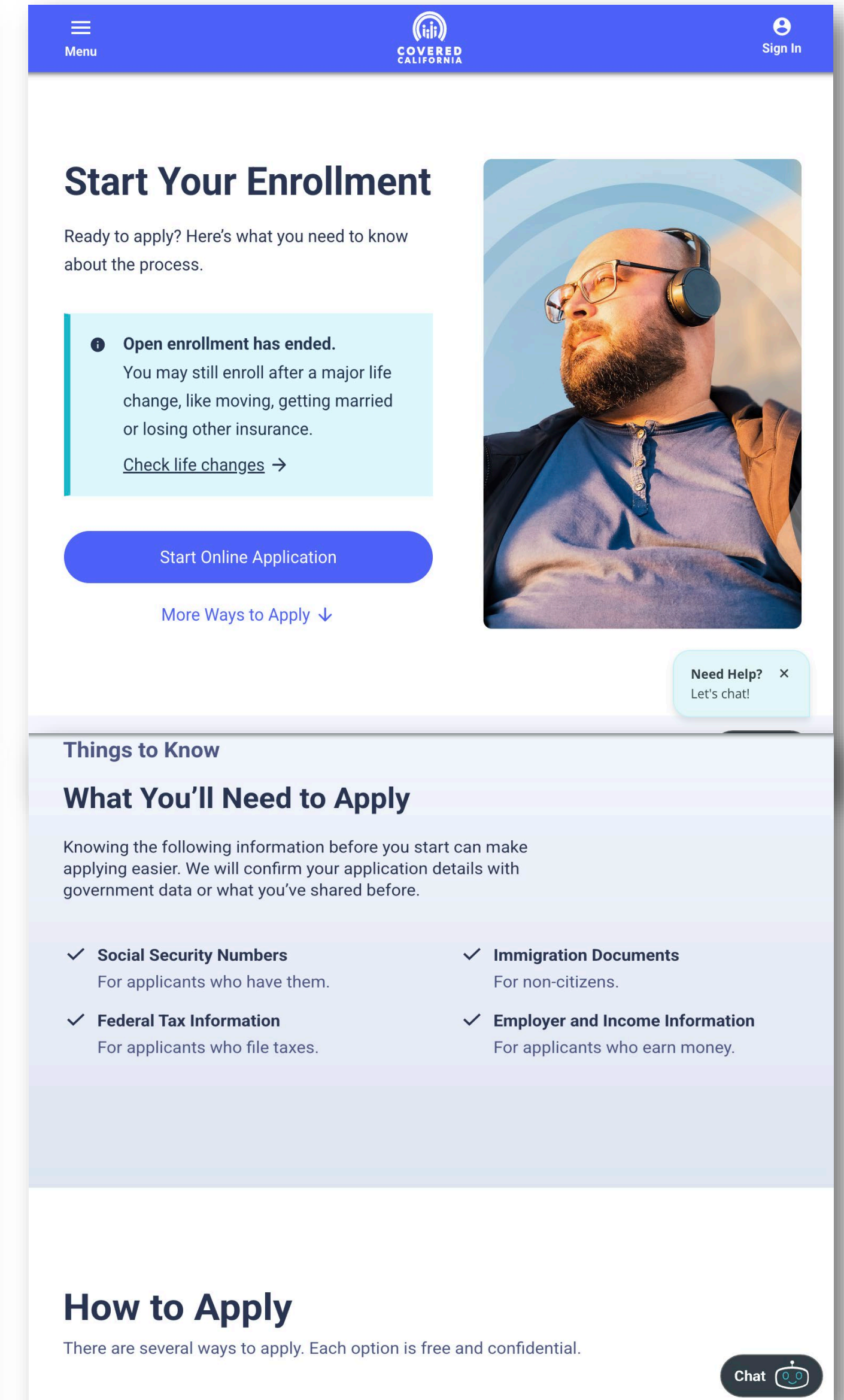
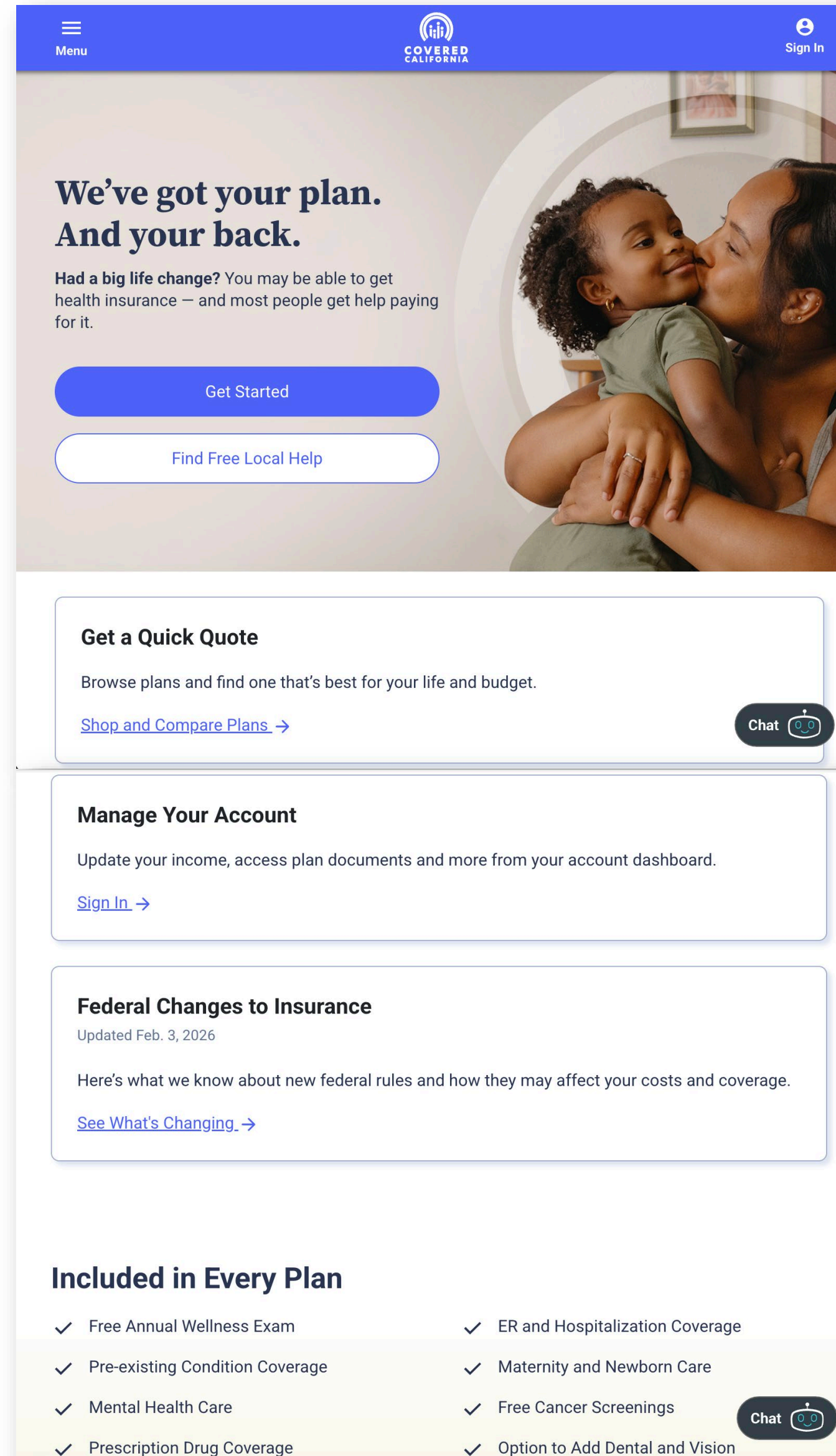


## January 2026: Main events in 5 cities

- **Media Tour:** Countdown to Open Enrollment with stops in Bay Area, Sacramento, Fresno, San Diego, and Los Angeles.
- **Lunar New Year Event:** Engaged communities with a culturally focused event.
- **Interviews:** Provided interview opportunities for general and ethnic markets.
- **Topics:** Shared important messages on deadlines, federal changes, rising costs, and the value of staying covered.

# Improving Accessibility and Consumer Support on CoveredCA.com

- **Redesigned:**
  - Homepage
  - Carrier Landing Page
- **Improvements:**
  - Find an Enroller
- **Enhancements:**
  - Get Started
  - How It Works
  - Important Changes
  - In Language Content
  - Learning Center



# Community Engagement

Key Insights for Supporting Communities During Enrollment



# Listening to Communities Across California

## Community Circles

- **Sacramento** – Ukrainian Community
- **Inland Empire** – African American / Black Community
- **Coachella Valley** – LGBTQ+ and Immigrant Serving Organizations

## Open Enrollment Kickoff Community Conversations

- **Los Angeles and San Francisco** – Latino Communities
- **Fresno** – Farmworker Communities
- **San Diego** – Latino Communities

# Key Takeaways from Community Feedback



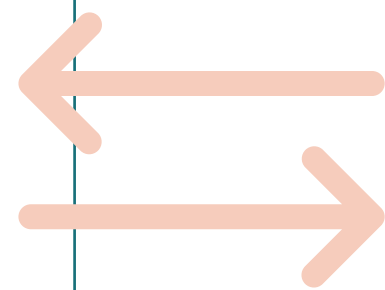
## **Trusted messengers** matters most

Communities rely on local organizations for credible, actionable guidance and follow-through.



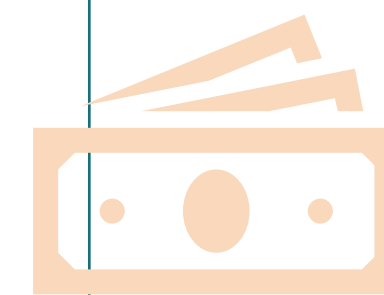
## **Language and navigation support** are essential

People need help that is language-accessible and step-by-step, not just information.



## **Transitions and “churn”** create coverage gaps

Shifts in eligibility, life changes, and renewal processes lead to confusion and drop-off.



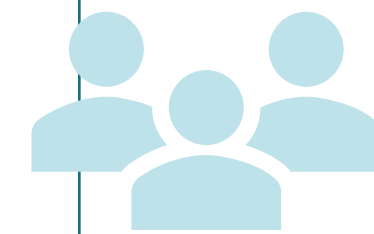
## **Affordability concerns** drive decisions

Premium costs, out-of-pocket costs, and uncertainty about financial help influence enrollment and retention.



## **System challenges** can feel hard to use

Notices, documentation requirements, account access, and plan comparisons are common friction points.



## **Communities want support** where they already are

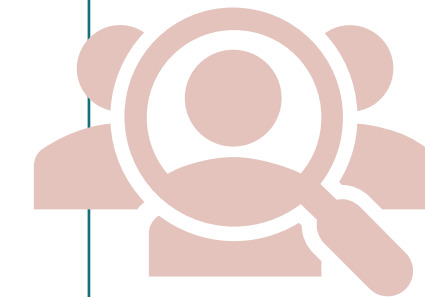
In-community settings, familiar channels, and organization led touchpoints increase engagement.

# Action Taken in Response to Community Feedback



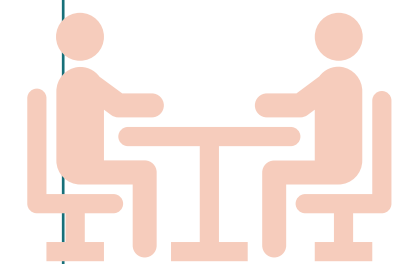
## Dedicated Partner Support Pathway:

- Consistent points of contact and warm handoffs for escalated issues.



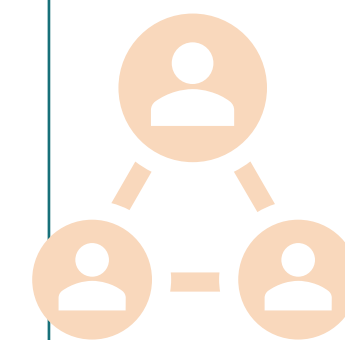
## Targeted Covered California Resources:

- Tools like the Social Press Kit, GIS Directory to find enrollers, and fact sheets on premium tax credits.



## Statewide Resources:

- Shared relevant resources, such as the Transgender Care webpage and Race and Ethnicity Workforce Dashboard.



## 'Resource + Connection' Approach:

- We go beyond pointing to tools by ensuring timely help through warm handoffs and sharing the most relevant resources.

# Join our Community Circle!

The Community Circle strives to **better understand** the **challenges** and **barriers** communities face when accessing **health care**.

By participating, you can:

- **Share** your insights and lived experiences
- **Identify** gaps in health care access
- **Collaborate** on equity-driven solutions
- **Partner** to expand resources for those in need

Together, we can create a more inclusive, equitable, and accessible health care system.

**Email** [Sumeet.Pamma@covered.ca.gov](mailto:Sumeet.Pamma@covered.ca.gov) to learn more and get involved.

# OE 26 Enrollment Trends

New and Renewal Consumers



# Open Enrollment 2026 Plan Selections

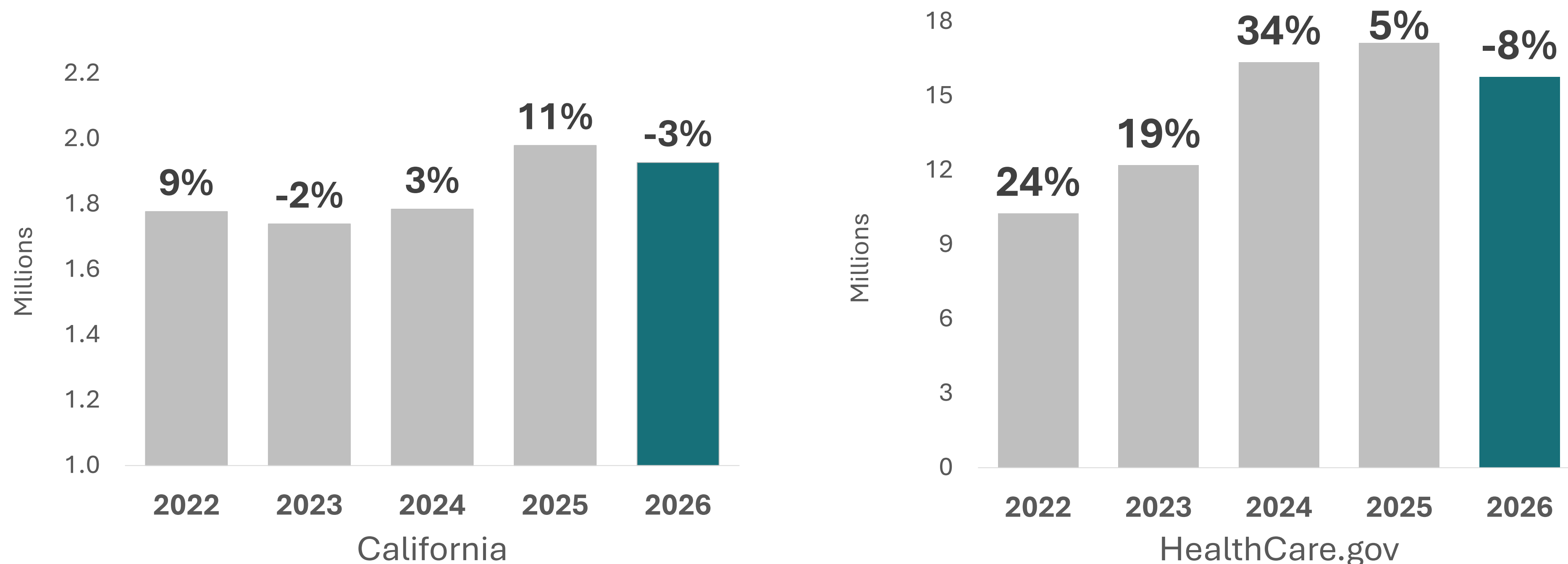
- As of January 31st, **more than 1.92 million** Californians selected Covered California plans for 2026, a **3% decrease** compared to last year.
- **New sign-ups decreased by 32%** compared to last year.
- Among **renewals, 32% made an active** plan selection compared to **28% last year**.

| Net Plan Selections          | 2024<br>(Count)  | 2025<br>(Count)  | 2026<br>(Count)  | Difference<br>(2026 v 2025) |            |
|------------------------------|------------------|------------------|------------------|-----------------------------|------------|
| <b>New Enrollment</b>        | 306,382          | 345,711          | 235,055          | -110,656                    | -32%       |
| <b>Renewals</b>              | 1,478,271        | 1,633,781        | 1,692,316        | 58,535                      | 4%         |
| <b>Total Plan Selections</b> | <b>1,784,653</b> | <b>1,979,492</b> | <b>1,927,371</b> | <b>-52,121</b>              | <b>-3%</b> |

# Total Enrollment: California & HealthCare.gov

While California’s total plan selections decreased 3% compared to last year, HealthCare.gov states decreased 8%, after four years of enrollment growth during Open Enrollment.

**Total Net Plan Selections: California & HealthCare.gov**

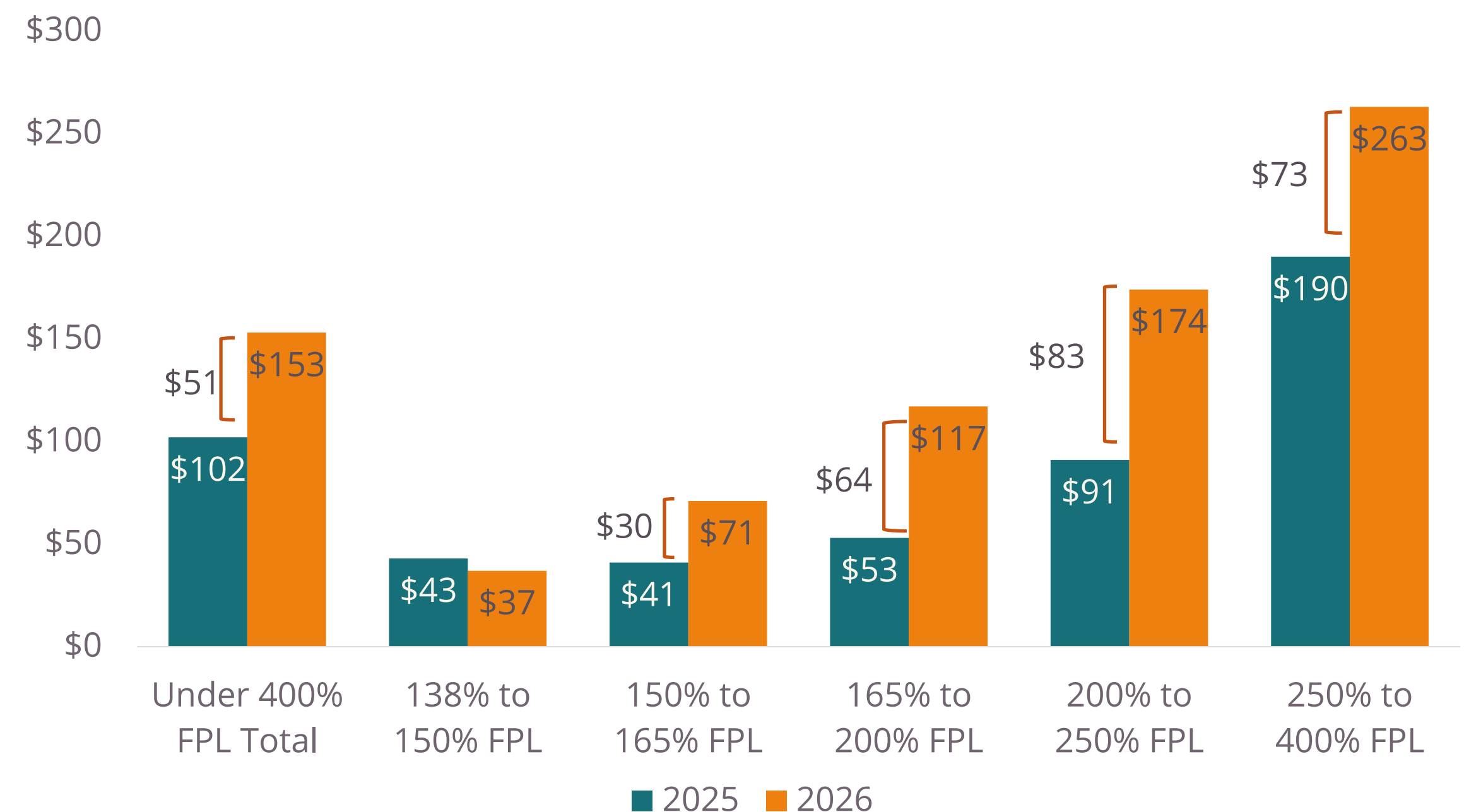


HealthCare.gov plan selections 2021-2025: <https://www.cms.gov/files/document/health-insurance-exchanges-2025-open-enrollment-report.pdf>  
 HealthCare.gov plan selections 2026: <https://www.cms.gov/newsroom/fact-sheets/marketplace-2026-open-enrollment-period-report-national-snapshot-2>

# Average Net Premiums Increased After Loss of Enhanced Premium Tax Credits: Under 400% FPL

- Average monthly premiums **increased \$51** per member from 2025 to 2026 for consumers **earning less than 400% FPL** (\$62,200 for an individual, \$128,600 for a family of four).
- The averages reflect **changes in plan choice**, as consumers **downgraded to lower metal tiers**, and the introduction of California’s state subsidy program for the lowest income consumers.
- Nearly **390,000 consumers** enrolled in 2026 are **receiving state subsidies**, for an average benefit of **\$45** per member per month.
- For consumers **earning less than 150% FPL** (\$23,475 for an individual, \$48,225 for a family of four), this means that **average net premiums slightly decreased** in 2026.

**Average Net Premiums Per Member Per Month  
Enrollees Under 400% FPL**



Averages net premium amount among consumers receiving federal APTC and who had an active or pending enrollment status as of January 31<sup>st</sup> for each plan year.

# Average Net Premiums Increased After Loss of Enhanced Premium Tax Credits: Over 400% FPL

- Consumers earning more than 400% FPL (\$62,200 for an individual, \$128,600 for a family of four) lost eligible for tax credits entirely and saw significant increases to their average premiums.
- The averages reflect changes in plan choice, as consumers downgraded to lower metal tiers.

Average Net Premiums Per Member Per Month  
Enrollees Over 400% FPL



Averages net premium amount among consumers who had an active or pending enrollment status as of January 31<sup>st</sup> for each plan year.

# Trends for New Sign-Ups: Income

- New enrollment **fell 59% among middle income consumers** no longer eligible for federal premium tax credits in 2026.
- New sign-ups among consumers **eligible for state subsidies decreased compared to 2025**, but less than the overall average (down 8%, compared to 32% overall). The count of new enrollees with incomes under 150% FPL, who maintained the same level of affordability as in prior years, exceeded the count of new enrollees in 2024.

| Income               | 2024           |             | 2025           |             | 2026           |             | 2026 v. 2025    |             |
|----------------------|----------------|-------------|----------------|-------------|----------------|-------------|-----------------|-------------|
|                      | Enrollees      | Column %    | Enrollees      | Column %    | Enrollees      | Column %    | Difference      | % Change    |
| 150% FPL or less     | 31,640         | 10%         | 41,500         | 12%         | 38,210         | 16%         | -3,290          | -8%         |
| 150% FPL to 165% FPL | 32,480         | 11%         | 29,760         | 9%          | 24,680         | 10%         | -5,080          | -17%        |
| 165% FPL to 200% FPL | 46,040         | 15%         | 63,150         | 18%         | 38,840         | 17%         | -24,310         | -38%        |
| 200% FPL to 250% FPL | 52,910         | 17%         | 49,520         | 14%         | 32,710         | 14%         | -16,810         | -34%        |
| 250% FPL to 400% FPL | 82,360         | 27%         | 95,200         | 28%         | 63,260         | 27%         | -31,940         | -34%        |
| 400% FPL or greater  | 42,010         | 14%         | 46,600         | 13%         | 19,220         | 8%          | -27,380         | -59%        |
| FPL Unavailable      | 18,950         | 6%          | 19,980         | 6%          | 18,130         | 8%          | -1,850          | -9%         |
| <b>Grand Total</b>   | <b>306,390</b> | <b>100%</b> | <b>345,710</b> | <b>100%</b> | <b>235,050</b> | <b>100%</b> | <b>-110,660</b> | <b>-32%</b> |

Net plan selection counts include consumers who had an active or pending enrollment status as of January 31<sup>st</sup> for each plan year. The 'FPL Unavailable' category includes consumers who submit applications for unsubsidized coverage.

# Trends for New Sign-Ups: Metal Tier

- The share of new consumers choosing **Silver fell from a record high 69% in 2025 to 51% in 2026**. The 50% decrease in total Silver plan selections was **offset by a 9% increase in Bronze and a 27% increase in Gold**.
- Without enhanced premium tax credits and California's enhanced cost sharing reduction program eliminating deductibles, new enrollees are likely seeking more affordable premiums or richer coverage.

|                  | 2024           |             | 2025           |             | 2026           |             | 2026 v. 2025     |             |
|------------------|----------------|-------------|----------------|-------------|----------------|-------------|------------------|-------------|
| Metal Tier       | Enrollees      | Column %    | Enrollees      | Column %    | Enrollees      | Column %    | Difference       | % Change    |
| Minimum Coverage | 4,360          | 1%          | 4,010          | 1%          | 5,020          | 2%          | 1,010            | 25%         |
| Bronze           | 78,680         | 26%         | 78,060         | 23%         | 85,070         | 36%         | 7,010            | 9%          |
| Silver           | 185,380        | 61%         | 240,070        | 69%         | 120,190        | 51%         | -119,880         | -50%        |
| Gold             | 26,370         | 9%          | 13,020         | 4%          | 16,560         | 7%          | 3,540            | 27%         |
| Platinum         | 11,600         | 4%          | 10,570         | 3%          | 8,220          | 3%          | -2,350           | -22%        |
| <b>Total</b>     | <b>306,390</b> | <b>100%</b> | <b>345,730</b> | <b>100%</b> | <b>235,060</b> | <b>100%</b> | <b>(110,670)</b> | <b>-32%</b> |

Net plan selection counts include consumers who had an active or pending enrollment status as of January 31<sup>st</sup> for each plan year.

# Special Enrollment Period

2026 Readiness



# Qualifying Life Events

Helping Consumers Enroll Outside of Open Enrollment



# Enrolling Consumers During The Special Enrollment Period

Consumers will need a **Qualifying Life Event (QLE)** to enroll in a plan.

- Most special-enrollment periods last **60 days** from the date of the major life change.
- For most qualifying life events, your coverage will **start on the first day** of the following month after you select a plan.

MORE INFORMATION CAN BE FOUND HERE:  
[MAJOR LIFE CHANGES](#)



**When life calls,  
we answer with  
health coverage.**

Reach out within 60 days  
to find a health plan.

**SPECIAL ENROLLMENT**

# State of Emergency Qualifying Life Event

- Consumers impacted by an official **State of Emergency** may Enroll with a Qualifying Life Event (QLE)
- **Note:** Use of this QLE is strictly **monitored** and **audited** by Covered California

| State of Emergency  | QLE Start Date | SEP End Date  |
|---|----------------|---------------|
| <b>Imperial County</b> – Late September 2025 Storm                        | Apr. 17, 2026  | Jun. 16, 2026 |
| <b>Santa Barbara and Santa Cruz Counties</b> - November 2025 Storms       | Apr. 17, 2026  | Jun. 16, 2026 |
| <b>Mendocino, Somoma and Ventura Counties</b> – Late December 2025 Storms | Apr. 17, 2026  | Jun. 16, 2026 |
| <b>Sonoma County</b> – Early January 2026 Storms                          | Apr. 17, 2026  | Jun. 16, 2026 |
| <b>City of Arcata</b> – Arcata Fire                                       | Apr. 17, 2026  | Jun. 16, 2026 |

# Consumer Case Support

Helping Consumers Keep Their Health Coverage



## Program Eligibility by Federal Poverty Level for 2026

Your financial help and whether you qualify for various Covered California or Medi-Cal programs depends on your income, based on the Federal Poverty Level (FPL)

AS OF  
**MARCH 1, 2026**

# Federal Poverty Level Chart

| Household Size | % FPL    | Federal Premium Tax Credit*              |         |                   |  |                        |                        |         |  |           |          |                   |           |  |                   |       |                                       |  |
|----------------|----------|--|---------|-------------------|--|------------------------|------------------------|---------|--|-----------|----------|-------------------|-----------|--|-------------------|-------|---------------------------------------|--|
|                |          | SEE NOTE BELOW FOR INCOMES IN THIS RANGE |         |                   | American Indian / Alaska Native (AIAN) Zero Cost Sharing (100%-300%) |                        |                        |         |  |           |          |                   |           |  |                   |       | AIAN Limited Cost Sharing (over 300%) |  |
|                |          | 100%                                     | 138%    | DHCS monthly 138% | Silver 94 (100%-150%)  | Silver 87 (>150%-200%) | Silver 73 (>200%-250%) | 213%    | DHCS monthly 213%                                  | 250%      | 266%     | DHCS monthly 266% | 300%      | 322%   | DHCS monthly 322% | 400%* |                                       |  |
| 1              | \$15,650 | \$22,025                                 | \$1,836 | \$23,475          | \$25,823   | \$31,300               | \$33,995               | \$2,833 | \$39,125   | \$42,454  | \$3,538  | \$46,950          | \$51,392  | \$4,283  | \$62,600          |       |                                       |  |
| 2              | \$21,150 | \$29,864                                 | \$2,490 | \$31,725          | \$34,898   | \$42,300               | \$46,094               | \$3,843 | \$52,875   | \$57,563  | \$4,799  | \$63,450          | \$69,681  | \$5,809  | \$84,600          |       |                                       |  |
| 3              | \$26,650 | \$37,702                                 | \$3,143 | \$39,975          | \$43,973   | \$53,300               | \$58,192               | \$4,851 | \$66,625   | \$72,672  | \$6,057  | \$79,950          | \$87,971  | \$7,332  | \$106,600         |       |                                       |  |
| 4              | \$32,150 | \$45,540                                 | \$3,795 | \$48,225          | \$53,048   | \$64,300               | \$70,290               | \$5,858 | \$80,375   | \$87,780  | \$7,315  | \$96,450          | \$106,260 | \$8,855  | \$128,600         |       |                                       |  |
| 5              | \$37,650 | \$53,379                                 | \$4,450 | \$56,475          | \$62,123   | \$75,300               | \$82,389               | \$6,868 | \$94,125   | \$102,889 | \$8,576  | \$112,950         | \$124,550 | \$10,382   | \$150,600         |       |                                       |  |
| 6              | \$43,150 | \$61,217                                 | \$5,102 | \$64,725          | \$71,198   | \$86,300               | \$94,487               | \$7,875 | \$107,875  | \$117,998 | \$9,835  | \$129,450         | \$142,840 | \$11,905   | \$172,600         |       |                                       |  |
| 7              | \$48,650 | \$69,056                                 | \$5,755 | \$72,975          | \$80,273   | \$97,300               | \$106,586              | \$8,883 | \$121,625  | \$133,107 | \$11,093 | \$145,950         | \$161,129 | \$13,428   | \$194,600         |       |                                       |  |
| 8              | \$54,150 | \$76,894                                 | \$6,409 | \$81,225          | \$89,348   | \$108,300              | \$118,684              | \$9,892 | \$135,375  | \$148,216 | \$12,354 | \$162,450         | \$179,419 | \$14,954   | \$216,600         |       |                                       |  |
| add'l, add     | \$5,500  | \$7,839                                  | \$655   | \$8,250           | \$9,075  | \$11,000               | \$12,099               | \$1,010 | \$13,750   | \$15,109  | \$1,261  | \$16,500          | \$18,290  | \$1,527  | \$22,000          |       |                                       |  |
|                |          | Medi-Cal for Adults                      |         |                   | Medi-Cal for Pregnant Individuals                                    |                        |                        |         | Medi-Cal Access Program (for Pregnant Individuals) |           |          |                   |           |  |                   |       |                                       |  |
|                |          | Medi-Cal for Kids (0-18 Yrs.)            |         |                   |  |                        |                        |         |  |           |          |                   |           | CCHIP (San Francisco, San Mateo, and Santa Clara county residents) |                   |       |                                       |  |

## Reminders:

# Federal Poverty Level (FPL) Chart - Eligibility Calculations

Eligibility will now calculate using the updated FPL income thresholds for future program eligibility.

Eligibility for redetermination happens during:

- Report a Change
- Reasonable Opportunity Period
- Periodic Data Matching

**IMPORTANT**

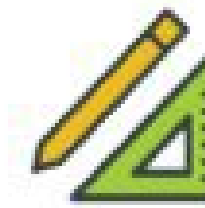
# Reporting Changes to Your Consumer Case

**Continuous Reporting:** Consumers must report any changes to their case throughout the year.

**Medi-Cal Eligibility:** Changes for those eligible for Medi-Cal or in households with a Medi-Cal member should be reported to the County.

**Enroller Resources:**

- [Reporting changes to Covered California – YouTube](#)
- <https://www.coveredca.com/support/financial-help/income-changes/>
- <https://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx>

**Report a Change**

Report any changes to your Household that may affect your eligibility.

Report a Change

## Key Changes to Report:

- **Marital** status changes (marriage or divorce)
- **Family size** changes (birth or adoption)
- **Income** changes
- **New health coverage** (employer/Medicare)
- **Updates** to address or contact information
- **Changes** in dependents
- **Tax filing status** adjustments
- **Citizenship or immigration** status updates
- Changes in **American Indian** or **Alaska Native** tribal status
- **Corrections** needed for name, date of birth, or social security number
- **Any other changes** affecting income and household size

# Reasonable Opportunity Period (ROP): Managing Conditional Eligibility

## WHAT IS ROP?

- A **95-day window** for conditionally eligible consumers to **submit documents** to resolve inconsistencies in their application.

## HOW IT WORKS?

- CalHEERS will request documents to **verify eligibility**.
- Consumers must provide documents or update their application with accurate information.

## IMPORTANT:

- If documents aren't provided, **coverage** will be terminated, or **financial assistance** will be removed.
- Some verification categories require manual processing, meaning documents must be submitted annually.

# Periodic Data Matching (PDM): Responding to Requests for Information

## WHAT IS PDM?

- A process that **verifies consumer information** against **federal data sources** to ensure eligibility for health coverage and subsidies.

## HOW IT WORKS?

- CalHEERS checks **Medicare** enrollment status and **deceased** status
- If there are issues, consumers are asked to fix them by providing proof, or their coverage and subsidies might change.

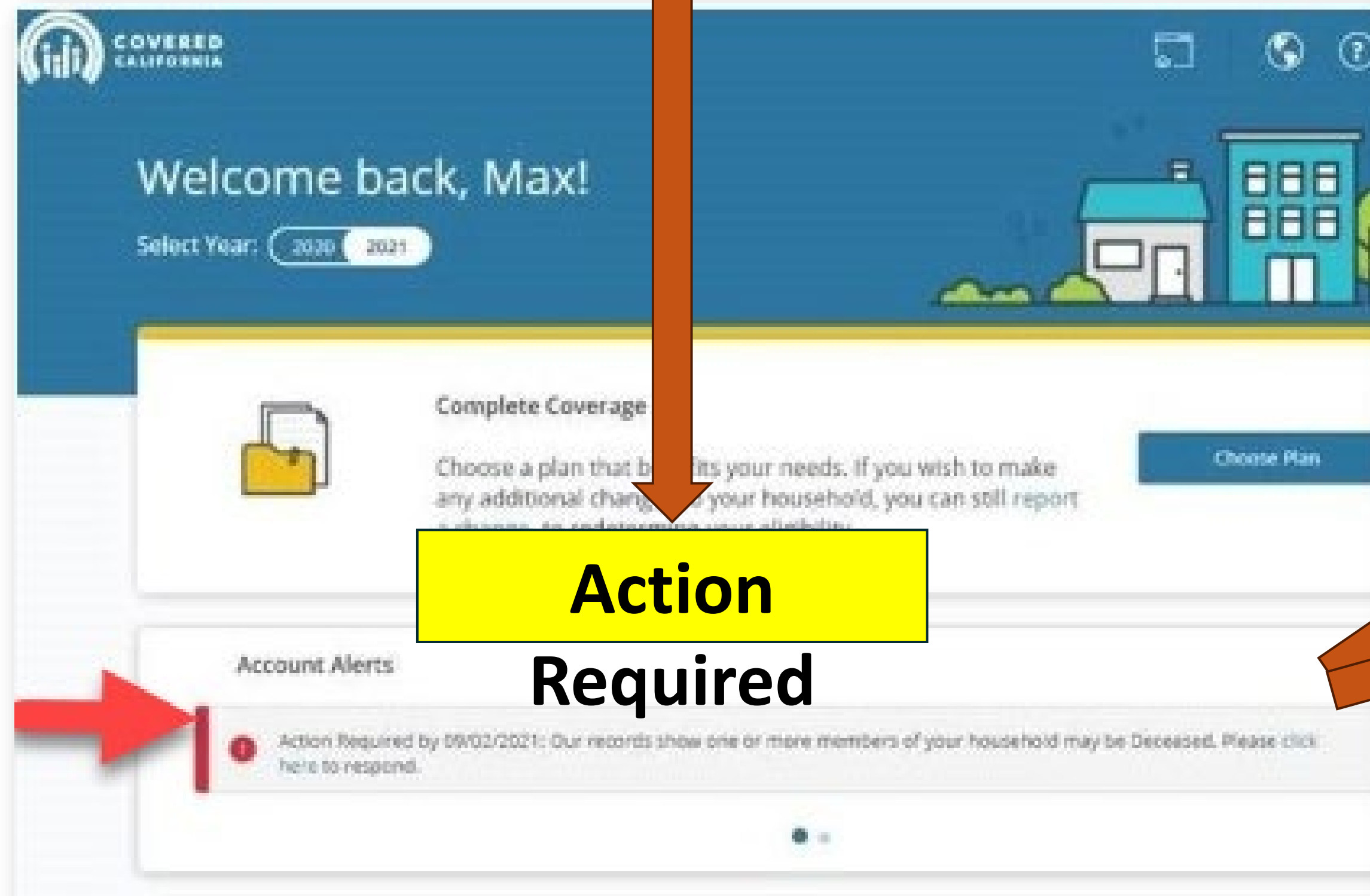
## IMPORTANT:

- Periodic Data Matching ensures Covered California **follows regulations** and helps consumers get the **right benefits and coverage**.
- If documents are **NOT submitted**, Covered California may **adjust or terminate** the consumer's coverage and subsidies based on the unresolved discrepancies.

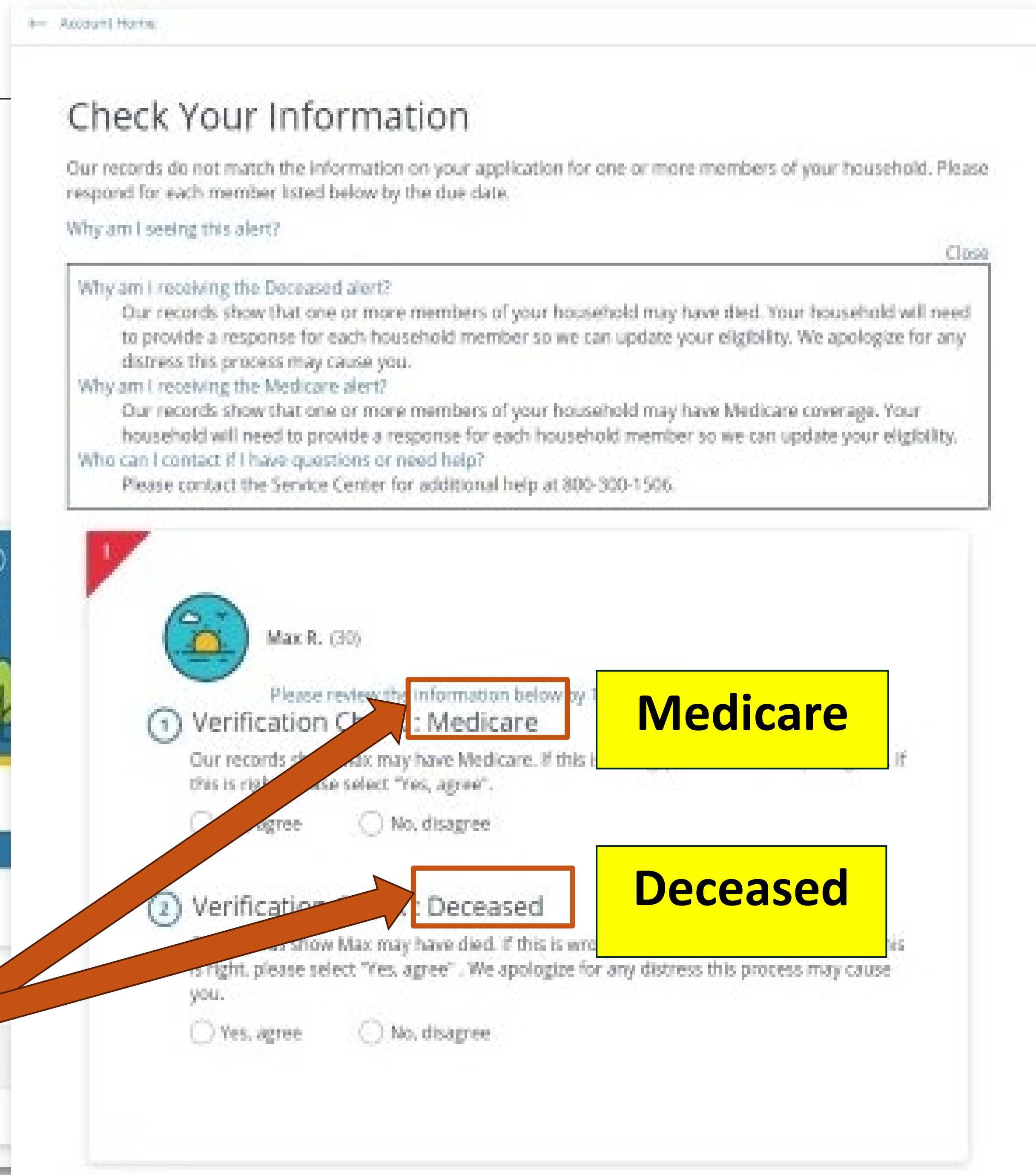
# PDM: Actions Required

Application: Consumer Home Page

Account Alerts



Action Required



## Check Your Information

Our records do not match the information on your application for one or more members of your household. Please respond for each member listed below by the due date.

Why am I seeing this alert?

Close

Why am I receiving the Deceased alert?

Our records show that one or more members of your household may have died. Your household will need to provide a response for each household member so we can update your eligibility. We apologize for any distress this process may cause you.

Why am I receiving the Medicare alert?

Our records show that one or more members of your household may have Medicare coverage. Your household will need to provide a response for each household member so we can update your eligibility.

Who can I contact if I have questions or need help?

Please contact the Service Center for additional help at 800-300-1506.

1 Verification Check: Medicare

Medicare

2 Verification Check: Deceased

Deceased

# Key Updates Related to Premiums and Gender-Affirming Care

## Federal New Provision

- Due to a CMS rule change, **Advanced Premium Tax Credits (APTC)** can no longer be applied to **premiums** covering **gender-affirming care** benefits.
- **California** health insurance companies must still **provide gender-affirming care benefits** under state nondiscrimination laws.
- **Covered California enrollees** will **continue to access gender-affirming care benefits** as required by state law.

## Timeline for Premium Adjustments

- **2026 premiums will be adjusted** by health insurance companies.
- CalHEERS redetermination batch run will process these adjustments.
- Premium changes generally take effect on January 1, 2026.

## Notifications & Alerts

- **Notices (NOD69)** were sent to consumers to inform them of **premium adjustments**.
- **Enrollers** received **Daily Summary Emails (NOD69)** to stay informed about consumer updates.

# NOD69: Consumer Notice

## 2026 Premium Adjustment Details:

- Federal Premium Tax Credit (APTC) calculation updated for the 2026 benefit year.
- Correct premium tax credit amount notified to the health insurance company.

## Effective Date:

- Adjustments are generally applied to enrollment starting **January 1, 2026**.

## Billing Updates:

- Health plan changes to the bill may take a few weeks to reflect.



While preparing for the 2026 benefit year, we identified an issue affecting the calculation of your federal premium tax credit.

We have fixed the issue and notified your health insurance company.

**The correct amount is included in this notice and will be applied to your enrollment on 1/1/2026. You do not need to do anything at this time. Most members will see their monthly premium change by less than \$1.**



Please note that it may take your health insurance company a few weeks to make this change to your bill. We apologize for any inconvenience and appreciate your understanding.



## Questions?

Call Covered California at 1-800-300-1506.

# Helping Consumers Keep Their Coverage: Premium Payments and Auto Payments

## Review Communications Promptly:

- Encourage consumers to **check all emails and letters** from their insurance company or Covered California as soon as they receive them.

## Application or Enrollment Changes:

- Let consumers know that **changes** to their application or enrollment **may impact autopay settings and billing**, such as:
  - Receiving a **new Enrollment ID** if the **subscriber changes**
  - **Switching to a new** health plan or metal tier

## Premium Updates

- Inform consumers that **premiums can change** if:
  - **Updates** are made to their **application**
  - There are **changes in legislation**

## Autopay and Billing Differences

- Explain that each **insurance company** manages **autopay and billing** differently.

## Questions and Contact Information

- Advise consumers to **reach out to their insurance company** for questions about plans or premiums.
- Share where to find contact information:
  - **At CoveredCA.com**
  - **On their insurance card**

# Marketing Campaign

Special Enrollment Period 2026



A woman with curly hair is sitting on a dark blue couch in a living room. She is wearing a white sleeveless top and patterned shorts. She is holding a small cup in her hands. The room has a window with white curtains and a pink heart-shaped decoration hanging from the window. There are plants and a bookshelf in the background. The text "When Life Calls, Call Us Next" is overlaid in white on the image.

# When Life Calls, Call Us Next

When life changes our first instinct is to call someone we love. To share the news, the emotion, the moment as it unfolds. That first call is about connection: a parent, a partner, a best friend.

**But the next call? That's about hope and help figuring out your next plan.**

**Covered California is the first call after the first call.**


# Digital: Connecting During Real Life Moments

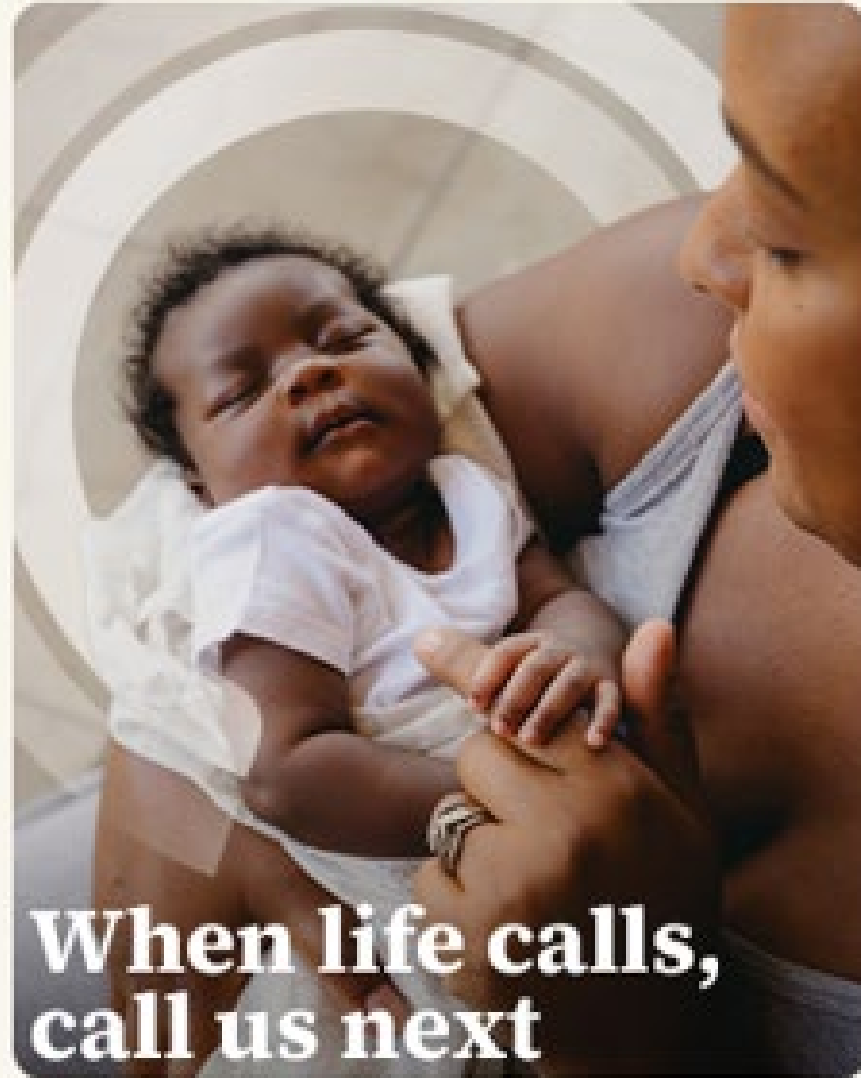
 **COVERED CALIFORNIA** | For the love of Californians



**When life calls, call us next**  
for health coverage when you've been laid off.


[Learn More](#)

 **COVERED CALIFORNIA** | For the love of Californians



**When life calls, call us next**  
for health coverage when you've just had a baby.


[Learn More](#)


 **COVERED CALIFORNIA** | For the love of Californians



**When life calls, call us next**  
for health coverage when you turn 26.

[Learn More](#)

 **COVERED CALIFORNIA** | For the love of Californians



**When life calls, call us next**  
for health coverage when you move to California.

[Learn More](#)

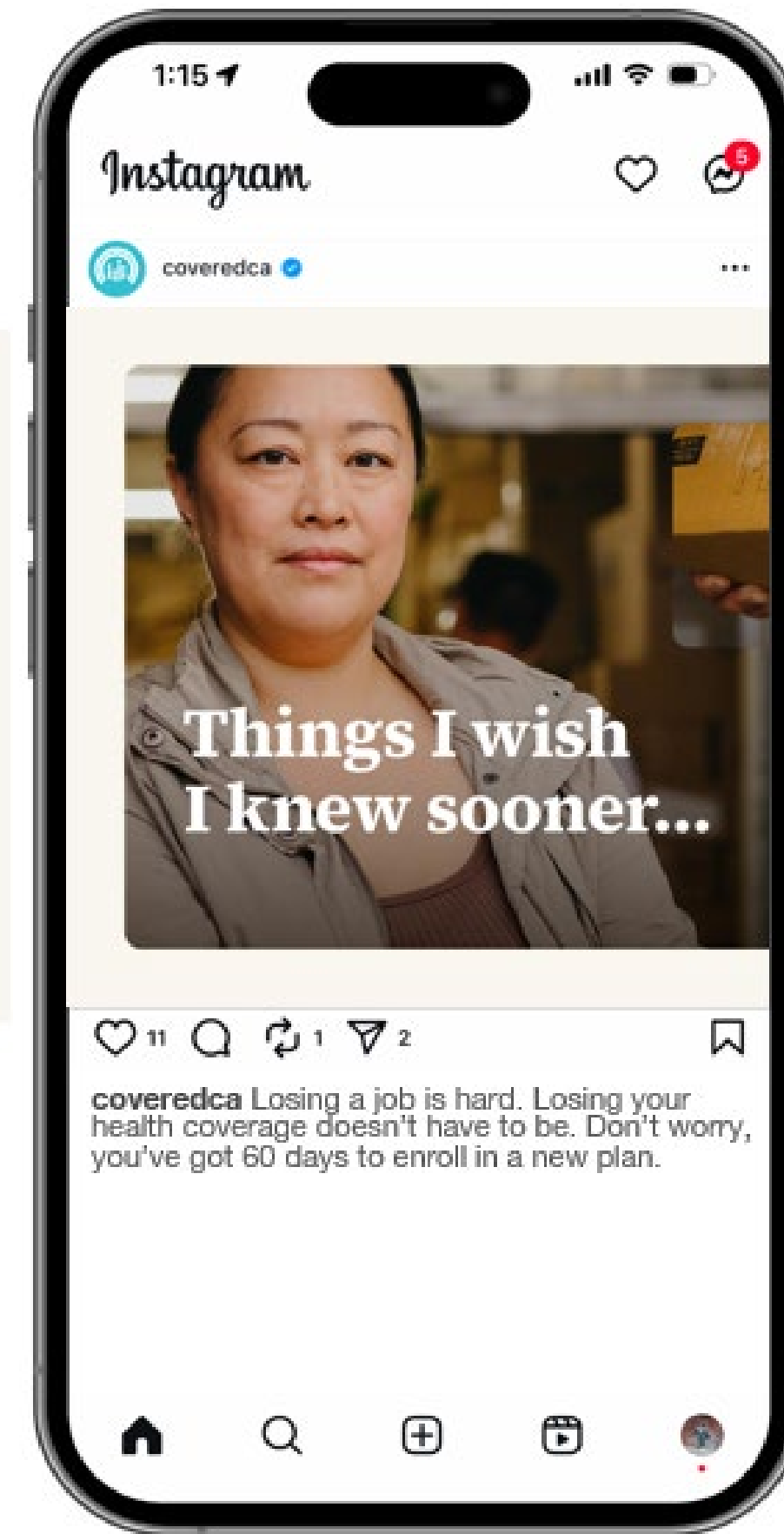
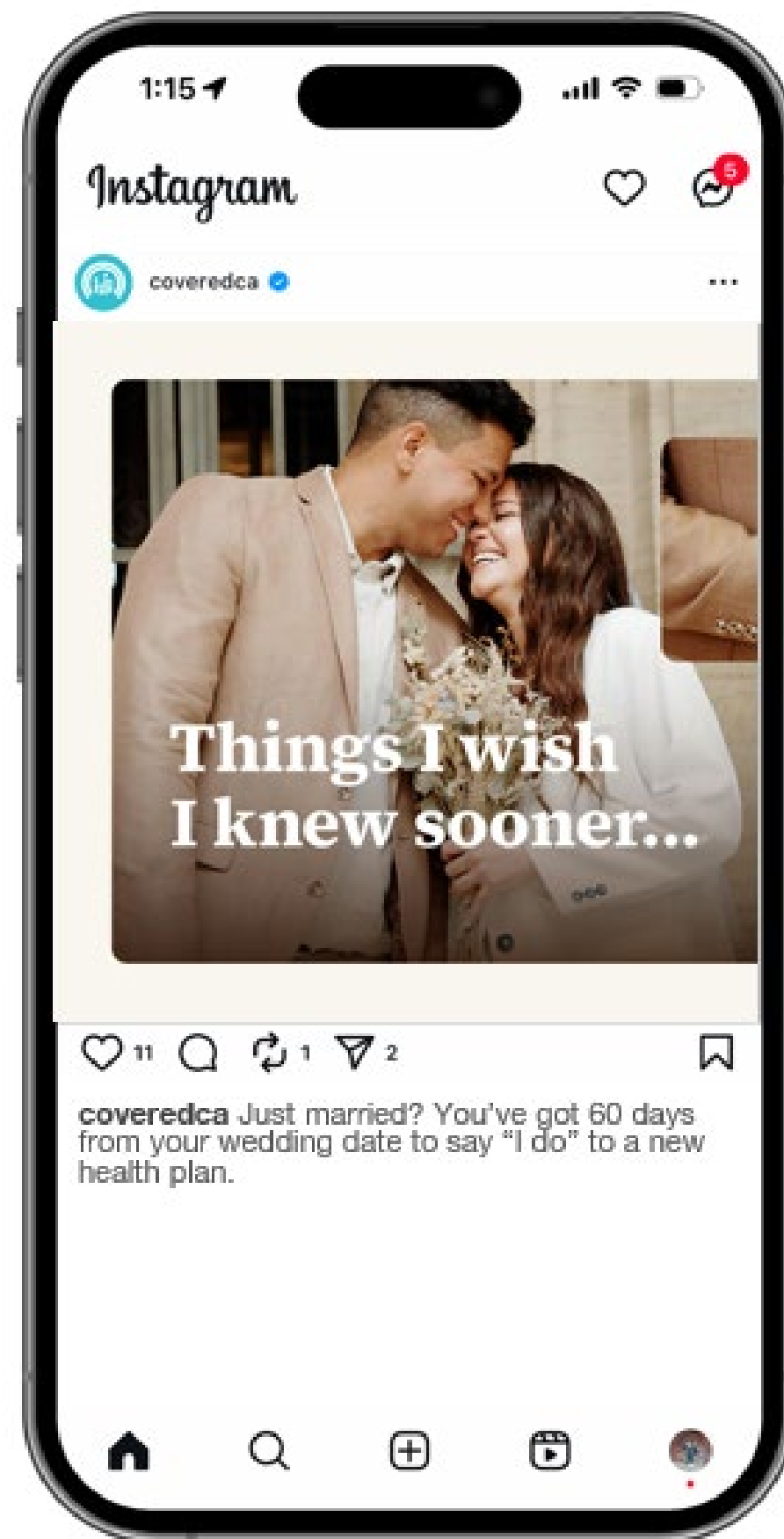
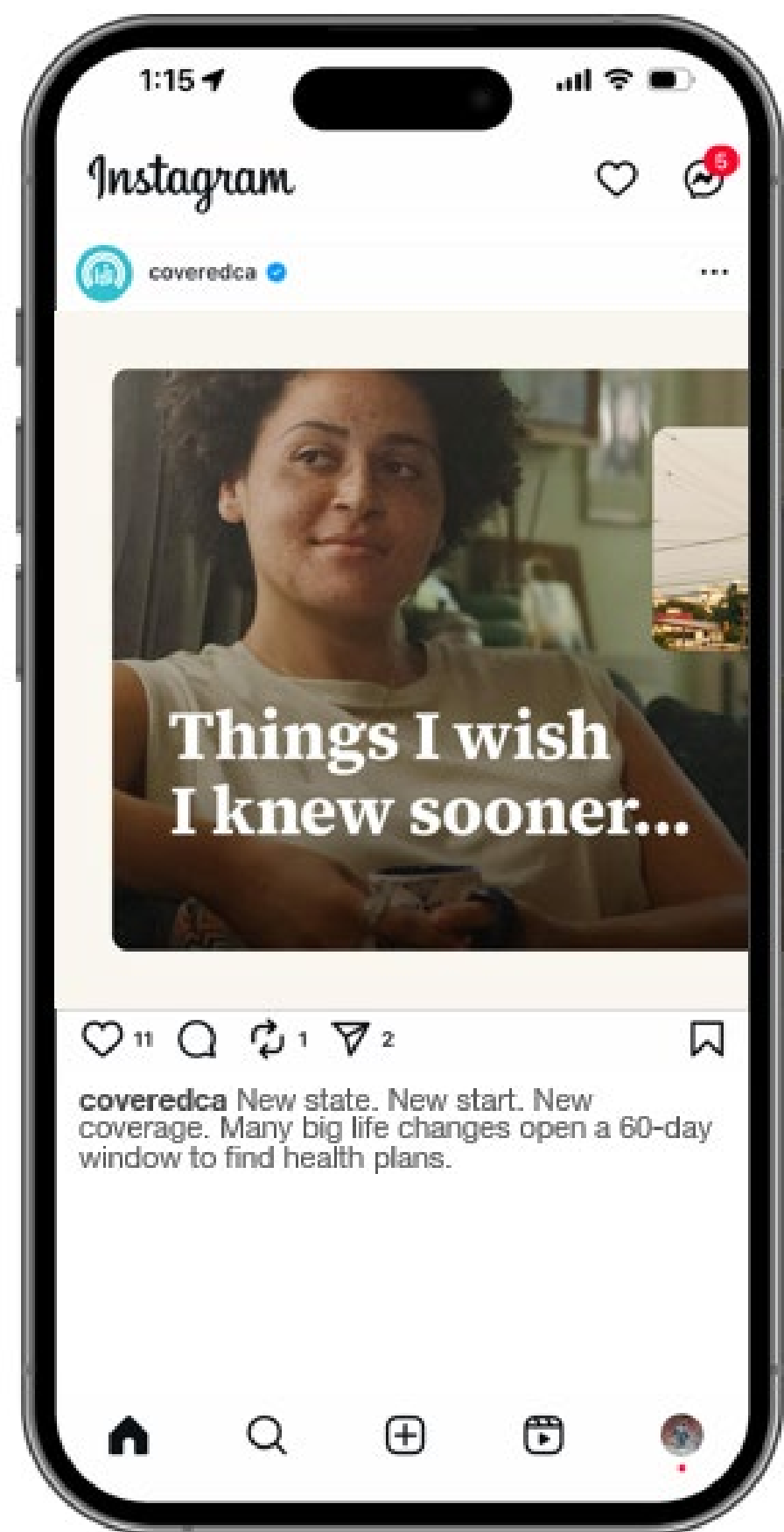
 **COVERED CALIFORNIA** | For the love of Californians



**When life calls, call us next**  
for health coverage when you tie the knot.

[Learn More](#)

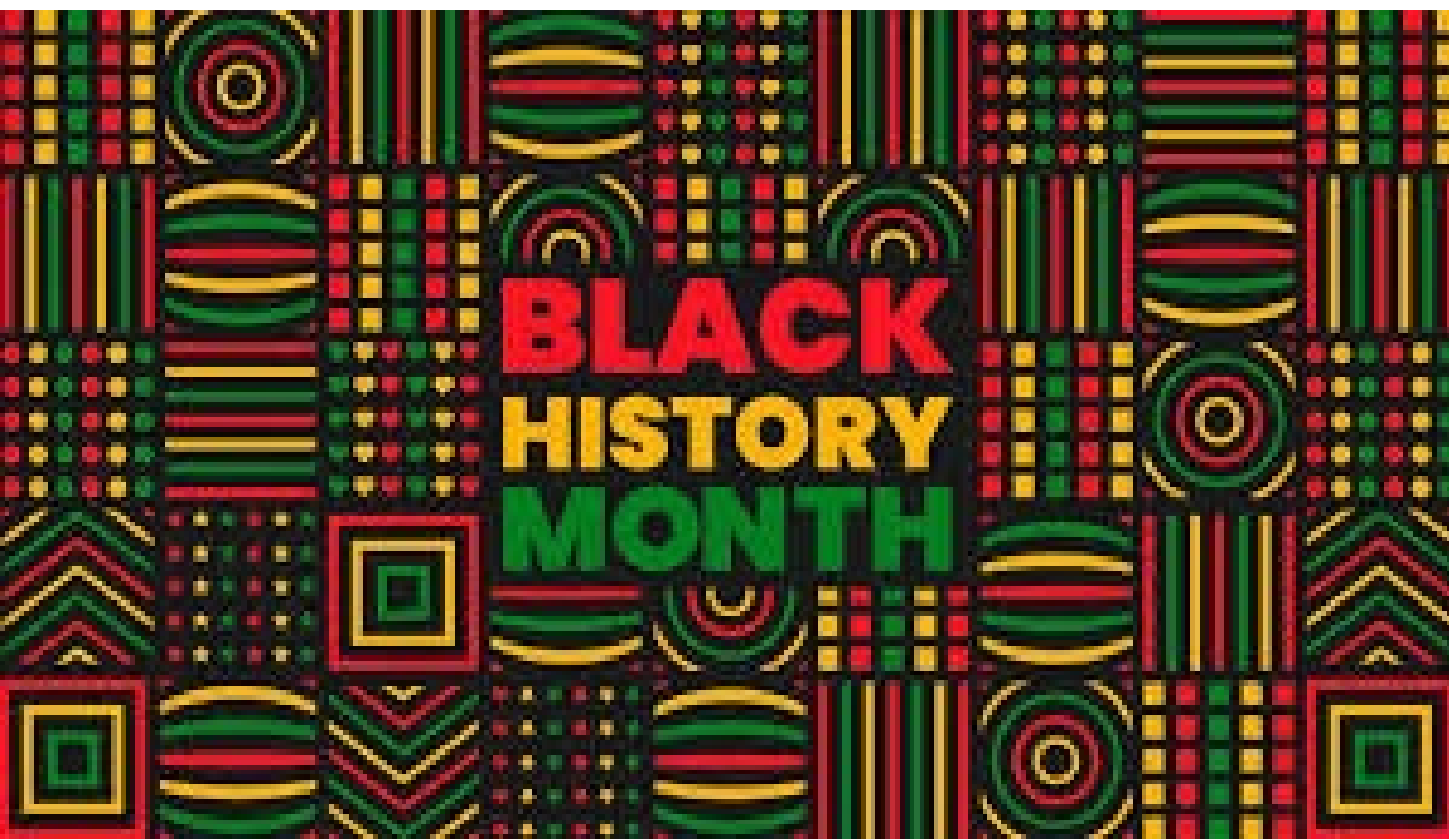
# Social: "Things I Wish I Knew Sooner" Series



VALUES, TRADITIONS, LIVED EXPERIENCES

# Cultural & Community Engagement

A key component to connecting with our communities is celebrating key cultural and/or community events throughout the year. All champion health, close awareness/familiarity gaps and address access concerns (for members and non-members).



## OUR NETWORK

# Influencers

**Connecting with our communities starts with building trust.** During Special Enrollment, we will partner with **influential creators from diverse backgrounds to amplify our message and educate Californians** about the importance of health coverage.

By collaborating with top-performing creators, we can effectively reach and engage audiences, empowering them to secure the health and well-being they deserve.



# Enrollee Outreach

Sent to enrollees monthly to provide them with information about their health insurance plan and helpful tips about using their plan. Each month highlights a relevant and timely topic. Outreach is in English, Spanish, and some are in additional languages such as Chinese, Korean, and Vietnamese.

**COVERED CALIFORNIA** For the love of Californians. VIEW ONLINE • VER EN ESPAÑOL

**Get to know your numbers.**

[Learn more](#)

Dear Frank,

As we enter February, we join in the dedication to keeping healthy hearts happy. Covered California wants to share the facts and steps you can take to care for your heart, all with the support of your doctor and health insurance plan.

The terms "cholesterol" and "blood pressure" are terms we have all heard before, but understanding their impact on your heart is vital to help prevent issues and protect your overall health. We'd like to demystify these terms and help you understand what these numbers mean for your heart and your health.

**Guide to Heart Health**

**What is cholesterol?** Think of cholesterol as a fat-like substance that our body needs to build cells. Our body makes as much as it needs, but we get more from certain foods.

Talk to your doctor about getting your cholesterol checked and what those numbers mean for your health. It's complicated! Some types of cholesterol can support heart health, and some can cause blockages in your blood vessels. Your primary care doctor can tell you what your numbers mean and give you recommendations to protect your heart.

**COVERED CALIFORNIA** For the love of Californians. VIEW ONLINE

**Find your 2025 tax document from Covered California.**

[Learn more](#)

Dear Frank,

Your 2025 [tax document](#) from Covered California is now available. All Covered California enrollees (except those in minimum coverage plans) received the Federal Internal Revenue Service (IRS) Form [1095-A](#). If you had a minimum coverage plan, you may receive a 1095-B tax form from your health insurance company, but the form is not required to file your taxes.

**Where to Find Your Tax Document**

If you selected **MAIL** as your communication preference, we sent your tax document to the mailing address on file with Covered California. If your communication preference is **EMAIL**, we sent you an email alert indicating that you have a new message in your Covered California online account.

To download your tax document online:

- [Log in](#) to your online account. Go to the "Tax Forms & Other Important Documents" section on the main page to find your form.

Even if your communication preference is **MAIL**, you will still be able to download your tax document from your online account at any time.

Watch our video to learn more about your health insurance tax document.

[How to Get Your 1095-A Tax Form](#)

[Watch Video](#)

# Prospective Enrollee Outreach

Sent to prospective consumers that either requested information or are in our enrollment system. Outreach is tailored to each unique audience based on the information we know about them. An emphasis is placed on providing the value of health insurance and how to get help when they need it.

**COVERED CALIFORNIA** For the love of Californians. VIEW ONLINE • VER EN ESPAÑOL

**Need health insurance for 2026? Enroll now.**

[Learn more](#)

Dear Janet,

Health insurance is more than just a card in your wallet. It's a vital tool to help make sure you and your family's health is protected. Open enrollment is happening now, and if you need health insurance for 2026, [Covered California](#) is here to help.

**Open Enrollment is the Time to Get Covered for 2026**

Open enrollment began November 1 and ends on January 31. With Covered California, you can access high-quality health insurance, regardless of your income or health history.

- All Covered California health plan benefits include emergency services, laboratory services, prescription drugs, hospitalization, and other important services.
- All Covered California health plans also include free preventive care, like cancer screenings and well child visits, at no extra cost to you.

Checking to see if you qualify for financial help to lower your monthly premium payments is easy. Use the [Shop and Compare](#) tool to compare plans in your area and see how much you may save in just five minutes!

**Important Open Enrollment Deadline**

**January 31: Enroll in health coverage for 2026 before open enrollment ends on January 31. Your coverage will start based on when you enroll.**

**Follow These Steps to Enroll**

If you're ready to enroll, you're only a few steps away from accessing high-quality health coverage.

**Step #1:** Create an online account at [CoveredCA.com](#) or [sign in](#) if you already have one.

- If you need help resetting your password or username, use the reset links on the log in page. If you have trouble accessing your online account, call the Service Center for assistance at (800) 300-1506.

**Step #2:** Start or update your application, then submit it to see your monthly premium.

**Step #3:** After you submit your application, you can pick a health insurance plan!

**Partners:** Anthem, Balance by CCBP, blue california, health net, IEHP, KAISER PERMANENTE, LA Care, MOLINA HEALTHCARE, SHARP Health Plan, Humana, western health.

**Remember:** Per the Affordable Care Act and California state law, all Californians are required to have health insurance throughout the year. If you don't have health coverage, you may face a penalty when filing your taxes, unless you qualify for an exemption.

**We've Got You**

Rest assured, we're here to provide help every step of the way. Whether you have questions about plans, or need help finding one, we have resources to guide you:

- Call us at (800) 300-1506, Monday–Friday, 8:00 am–6:00 pm PT, to speak with a knowledgeable Covered California representative.
- [Live chat](#) for quick answers to your questions or [sign up](#) for text alerts to receive important updates and reminders. You can also speak to a local [Certified Enroller](#) for free expert help.

[Get Started on Your Coverage](#)

**Don't wait—reach out today! Covered California is here to make sure you get the health coverage that meets your needs.**

# Communications Campaigns

Special Enrollment: February 2026 – October 2026

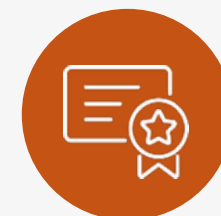


# SEP 26 Communications Campaigns



## CoveredCA.com

- Clear **guidance** on Special Enrollment Period (SEP).
- Updates to "**Important Changes,**" including ePTC, public charge, and HSA eligibility.
- Launching a **new** and **improved** CoveredCA.com.



## Media

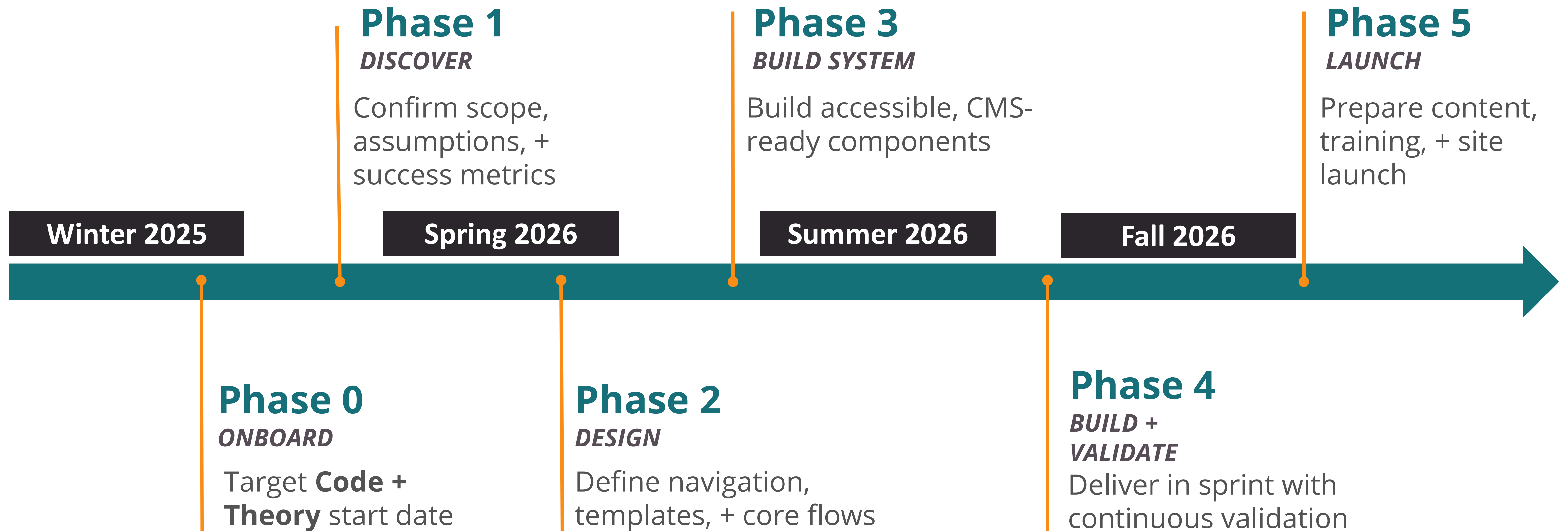
- **Content** for Black History Month and other key topics.
- Planning for **shortened Open Enrollment (OE)**, PY 2027.
- **Print-ready SEP articles** on relatable themes like weddings and graduations.



## Integrated Communication

- **Social media strategy** to support SEP and OE27.
- Creating **engaging content**: Vox Pop videos, Real People documentary, and storybook.

# CoveredCA.com Redesign Road Map



# Beyond Covered Programs

Highlights from Year 1 and Planning for Year 2



# Grocery Support Program Enrollment Highlights

## YEAR 1 – PRELIMINARY RESULTS

**6,972** Households enrolled

**13,086** Household members impacted

**\$1,646** Average award amount per household

**~\$4.25M** Spent by members March - December 2025



# Grocery Support Program: Year 2 Preview

## What Remains the Same:

- Program continues to be administered by **FORWARD**.
- **Limited to select Covered California members** who receive outreach invitations (new participants or continuing Year 1 members).
- Funds provided via a **reloadable debit card**.
- Card can be **used** for fresh food, packaged food, baby food, and non-alcoholic beverages.



## What's Changing?

- **Fewer new participant spots** due to many Year 1 members continuing in the program.
- **More targeted outreach** to priority populations with extended enrollment time where necessary.
- **Simplified program experience** with fewer surveys and check-in communications for participants.

# Child Scholarship Account Program: Enrollment Highlights

## YEAR 1 – PRELIMINARY RESULTS

**888** Households enrolled

**10.99%** Overall enrollment rate

**\$217,550** Deposited into CalKIDS accounts

**1,793** Total steps completed

**324** Unique participants newly claimed their CalKIDS account



# Child Scholarship Account Program: Year 2 Preview

## Fast Facts



### Program Summary

CalKIDS is a children's development account program administered by the ScholarShare Investment Board, an agency of the State of California. The program provides children born in California and eligible public school students with a CalKIDS Scholarship worth up to \$1,500 for college or career training!

### Eligibility

There are two eligible groups for the program, each with unique award amounts.

#### Newborns + Young Children

- All children born in California on or after July 1, 2022, can claim a CalKIDS Scholarship:

#### Up to \$100

All children born on or after July 1, 2023, have a **\$100 CalKIDS Scholarship** waiting to be claimed. Children born between July 1, 2022, and June 30, 2023, have a \$25 scholarship waiting.

#### + \$25

Parents who claim their child's CalKIDS Scholarship will receive an **additional \$25 contribution** into their child's CalKIDS Scholarship Account.

#### + \$50

Parents who link a CalKIDS Account with a ScholarShare 529 Account, California's official college savings plan, will receive an **additional \$50 contribution** into their child's CalKIDS Account.

**= Up to \$175 in scholarship funds**

#### Students

- California's low-income public school students enrolled in grades 1 through 12, during the 2021-2022 academic year, and second graders in subsequent academic years, may be eligible.
- All eligible public school students can claim a CalKIDS Scholarship:

#### \$500

**Eligible public school students** have a **\$500 CalKIDS Scholarship** waiting to be claimed.

#### + \$500

Eligible students identified as **foster youth** will receive an **additional \$500 contribution** into their CalKIDS Scholarship Account.

#### + \$500

Eligible students identified as **homeless** will receive an **additional \$500 contribution** into their Account.

**= Up to \$1,500 in scholarship funds**

## What Remains the Same:

- Program purpose
- Eligibility criteria
- Benefit structure and amounts
- Partnership with FORWARD
- Overall program goals and equity focus

## Funding Update

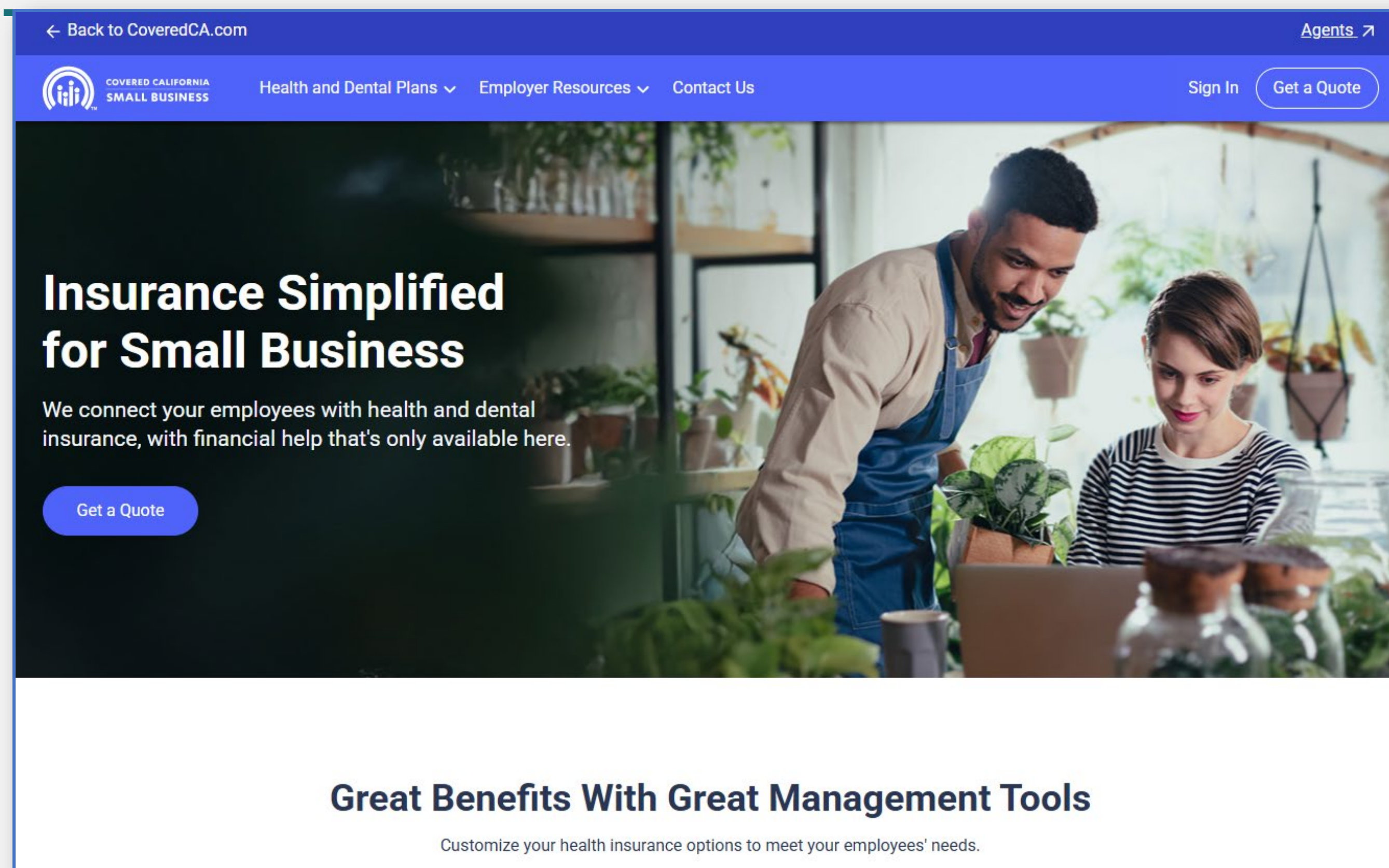
- **No new funding** is available for Year 2
- Program **continuation depends on spending down** the existing allocated Year 1 budget

# Covered California for Small Business



# Covered California for Small Business (CCSB)

## Website



The screenshot shows the homepage of the Covered California Small Business website. The header is blue with the Covered California Small Business logo on the left, navigation links for 'Health and Dental Plans', 'Employer Resources', and 'Contact Us' in the center, and 'Sign In' and 'Get a Quote' buttons on the right. The main content area features a large image of a man and a woman looking at a laptop in a greenhouse. The text reads: 'Insurance Simplified for Small Business', 'We connect your employees with health and dental insurance, with financial help that's only available here.', and a 'Get a Quote' button. At the bottom, it says 'Great Benefits With Great Management Tools' and 'Customize your health insurance options to meet your employees' needs.'

CCSB was established in 2014 under the Affordable Care Act (ACA), CCSB is a state-run health insurance marketplace designed specifically for small business employers.

### CCSB Offers

- **Unified Platform** to purchase coverage
- Offering **multiple** Carriers
- **Greater plan options** for Employers and Employees
- **Simplified** administrative process
- **Streamlined** billing
- **Enhanced** efficiency



**Groups: 9,632**

---



**Members: 80,148**

---



**Average Group Size: 8.3 Members**

---

# CCSB Membership

---

# CCSB Advantages

## MULTI-CARRIER PORTFOLIO

- ✓ Featuring Kaiser Permanent, Sharp Health Plan, and Blue Shield of California

## EXCLUSIVE TAX CREDIT

- ✓ Lower the cost of coverage for qualifying small businesses

## EASY ADMINISTRATION

- ✓ Enjoy simple, easy-to-understand quote, consolidated applications, and **one consolidated bill**
- ✓ No administrative fees, no billing fees, no late fees

## RELAXED PARTICIPATION

- ✓ 70% of eligible employees enrolled with valid waiver

## OUT-OF-STATE EMPLOYEE COVERAGE

- ✓ Remote employees can access Blue Shield's BlueCard Network

## GREAT FOR STARTUPS

- ✓ Requires as little as two weeks of payroll



# CCSB Exclusive Tax Credits

CCSB offers exclusive tax credits to help qualify small business reduce the cost of employee health coverage, making care accessible and more affordable.

## Eligibility Requirement for Tax Credits:

- **Number of Employees:** Business must have fewer than 25 full-time equivalent **employees**
- **Average Wage of Employees:** Employees earn an average annual wage of less than \$67,000
- **Employer-Paid Premium:** Employers must contribute at least 50% of the insurance premium for each employee
- **Duration:** Tax Credit applied for two consecutive years

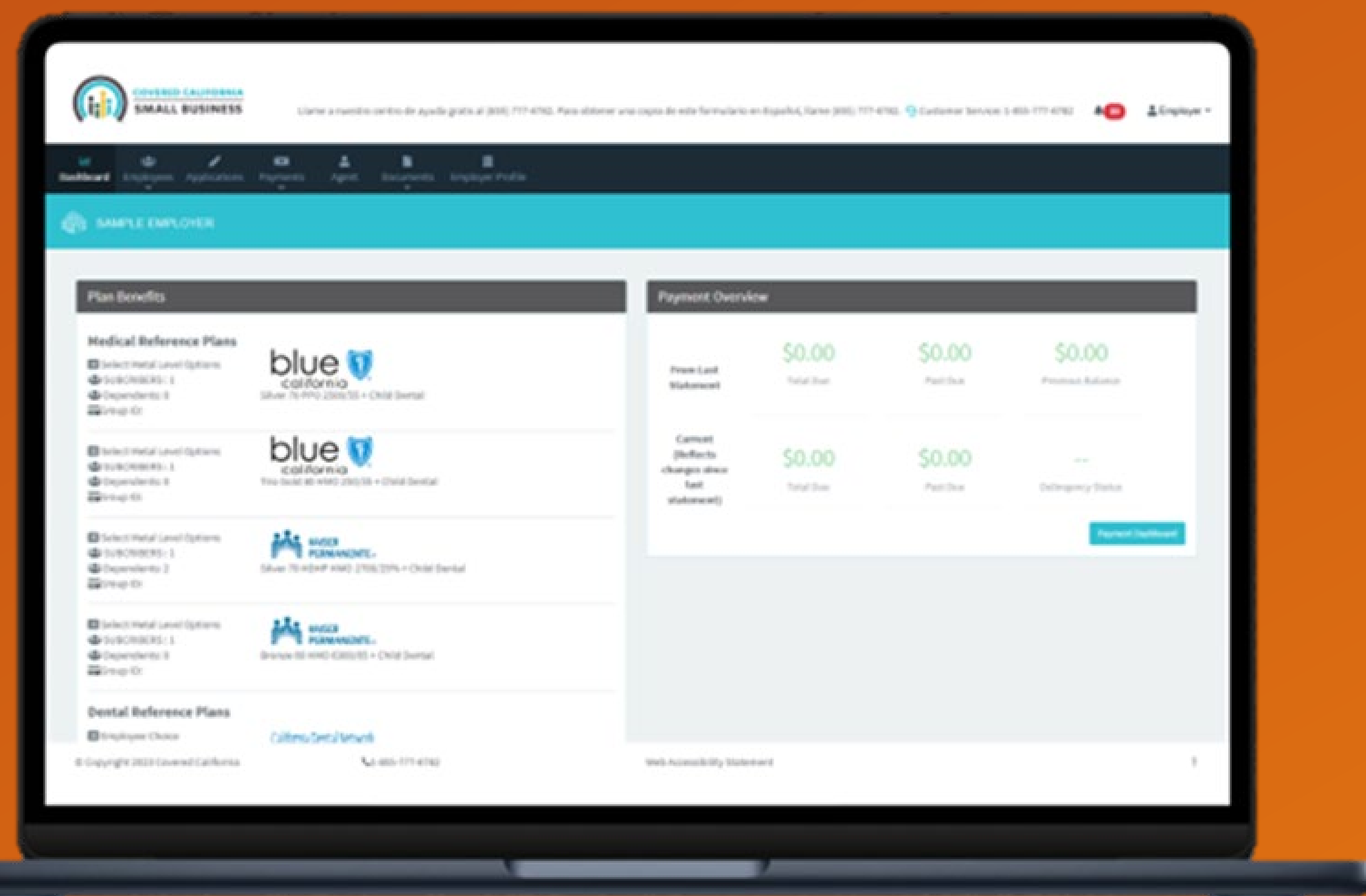


**of Premiums  
For-Profit Businesses**



**of Premiums  
Non-Profit Businesses**

# Streamlined Online Management Features



- Effortlessly handle **employee adds, terms, and changes—retroactive** up to 30 days.
- Access **carrier subscriber IDs** directly online.
- **Invite new hires** to enroll and **compare** plan options online.
- Utilize convenient **payment options**, including one-time and auto-pay for employers.
- View real-time **account balances** and financial details.
- Access previous **invoices, payments, letters, and notices** with ease.
- Manage comprehensive **employer details**, including reference plans, contributions, COBRA status, addresses, and contact information.
- Allow **secondary account logins** for enhanced employer access.
- Receive **Cal-COBRA** packets electronically or by mail.
- Export **employee census data** with user-friendly tools.

*And much more!*

# CCSB Enhanced Broker Commission Bonus Program

| A PARTNERSHIP THAT PAYS |   |
|-------------------------|---|
| Group Size              | Incentive Per Group<br>\$50,000 Maximum Cap |
| Enrolled Employees      | (3 Groups / 6+ Groups)                      |
| <b>51-100</b>           | <b>\$6,000 / \$9,000</b>                    |
| <b>26 - 50</b>          | <b>\$4,000 / \$6,000</b>                    |
| <b>11 - 25</b>          | <b>\$2,000 / \$3,000</b>                    |
| <b>8 - 10</b>           | <b>\$1,000 / \$1,500</b>                    |
| <b>5-7</b>              | <b>\$500 / \$750</b>                        |

- **Bonus Period:** July 1, 2026 – January 1, 2027.
- **Qualification:** Write **3 or more groups** during the bonus period to qualify.
- **Enhanced Bonus:** Write **6 or more groups** and earn a 50% increase on all bonuses.
- **Eligibility:** Business written through part General Agencies is included.



**Standard Commission:** Receive the standard 5% commission on all eligible groups.



**Send questions to  
smallbusiness@covered.ca.gov**

# Enroller Tools & Resources

What You Need To Know



# Enroller Portal & CalHEERS

System Updates and Best Practices



# Enroller Portal

Latest Updates



# Future: Consumer Retention Workspace

In 2025, the Consumer Retention Workspace was created to help track and manage consumer renewals for Plan Year 2026.

In 2026, this workspace will be used to spotlight different consumer groups at various times throughout the year.

## Enroller Feedback

### Reasonable Opportunity Period (ROP) expiring

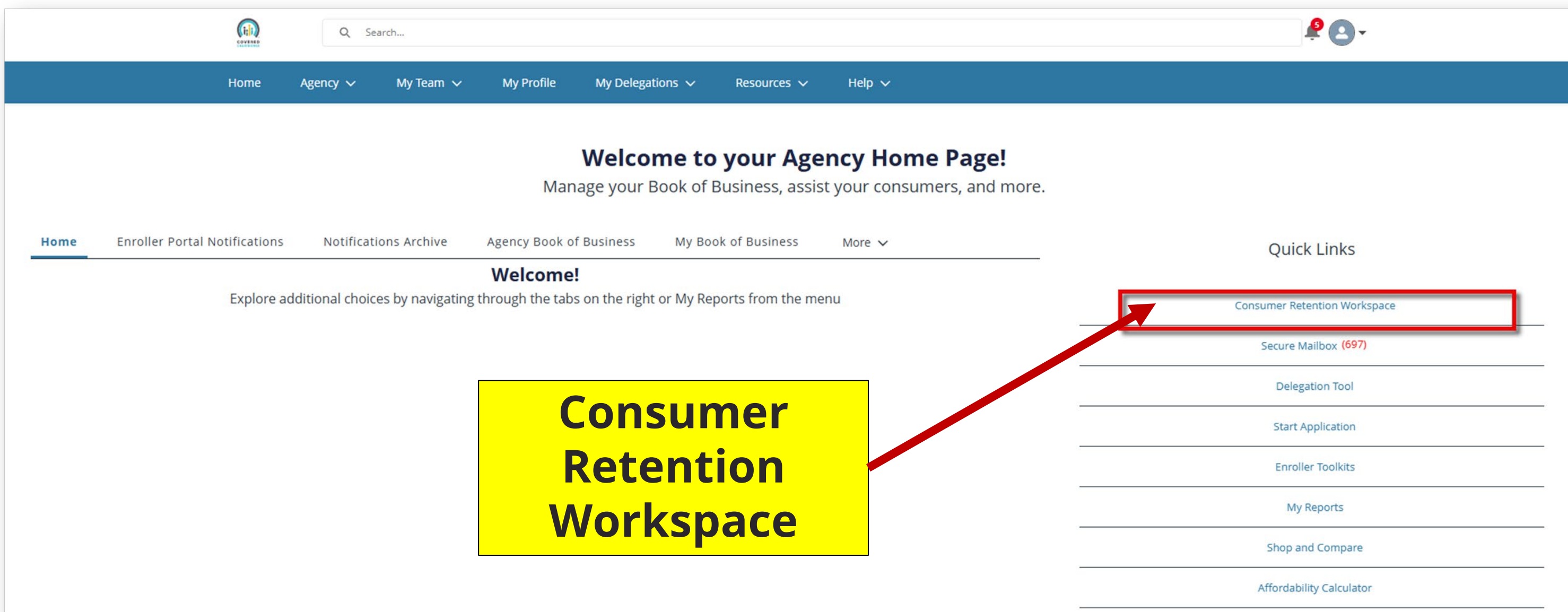
Would you like to see all your consumers that are at risk for losing enrollment due to their ROP expiring?

### Consent for Verification expiring

Would you like to see all your consumers that will not receive subsidy at renewal due to their Consent for Verification expiring?

### What would you like to see?

What groups would be helpful to you? What time of year do you see this coming up?



# Future: Enroller Portal Enhancements

## Enroller Portal Workshop:

- In March 2026, we held a workshop in Sacramento to **identify and prioritize usability, user interface and user experience** improvements to make the Enroller Portal a better workspace for enrollers.
- This was a **3-day, in-person workshop** where we expressed ideas as a group and developers created prototypes in the moment for us to refine.

### Participants:

IT developers, Outreach and Sales Team, Agents, Navigators, Admin Support.



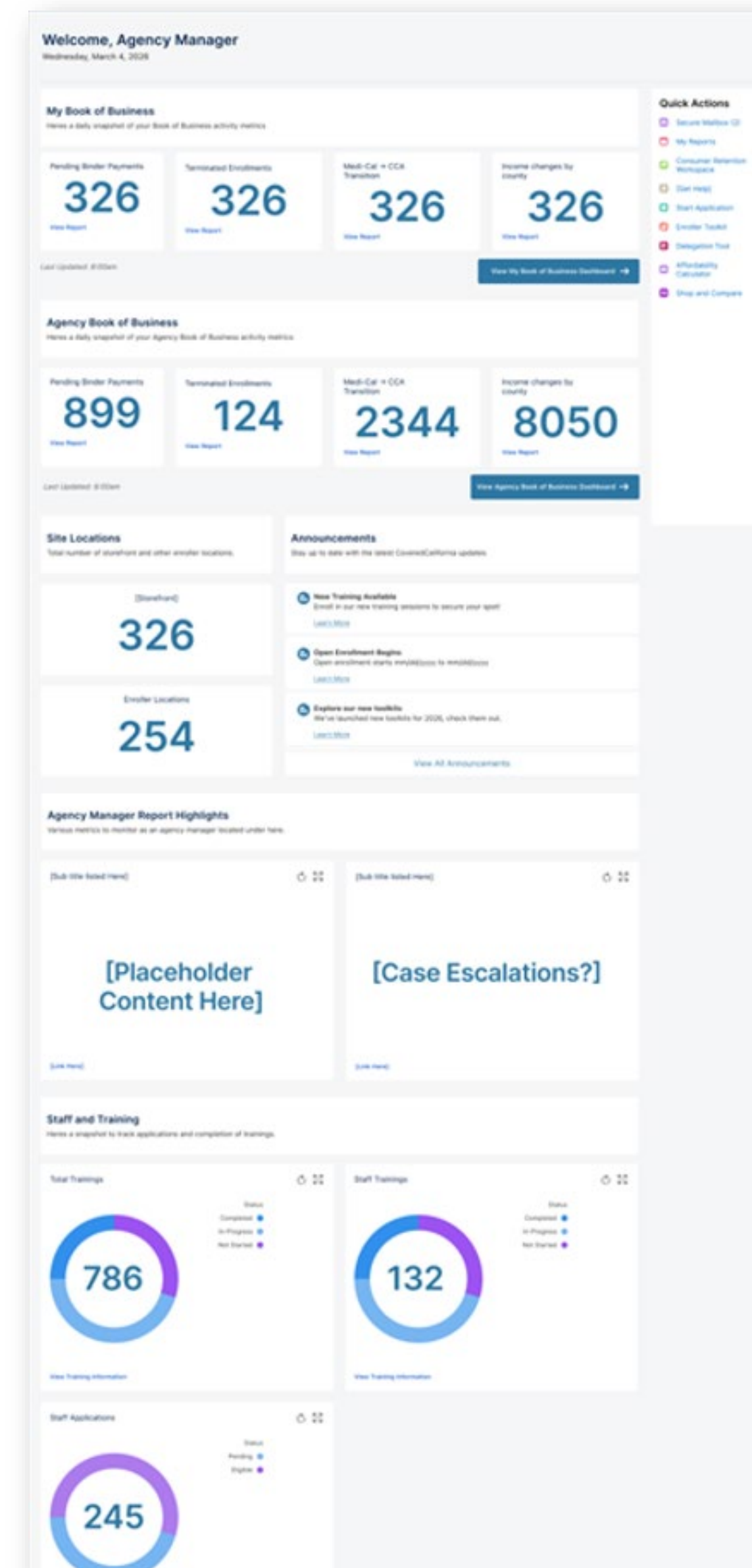
# Future: Enroller Portal Enhancements

## Prototype 1 – Updated Home Page for Agency Managers and Entity Business Contacts

Would include:

- better **visibility** of their downline enrollers training and onboarding
- consumers that may **need action** taken on their case.
- Similar **updated Home Page for agents and counselors** to better see consumers that may need action taken on their case

## Sample image of potential enhancements



# Future: Enroller Portal Enhancements

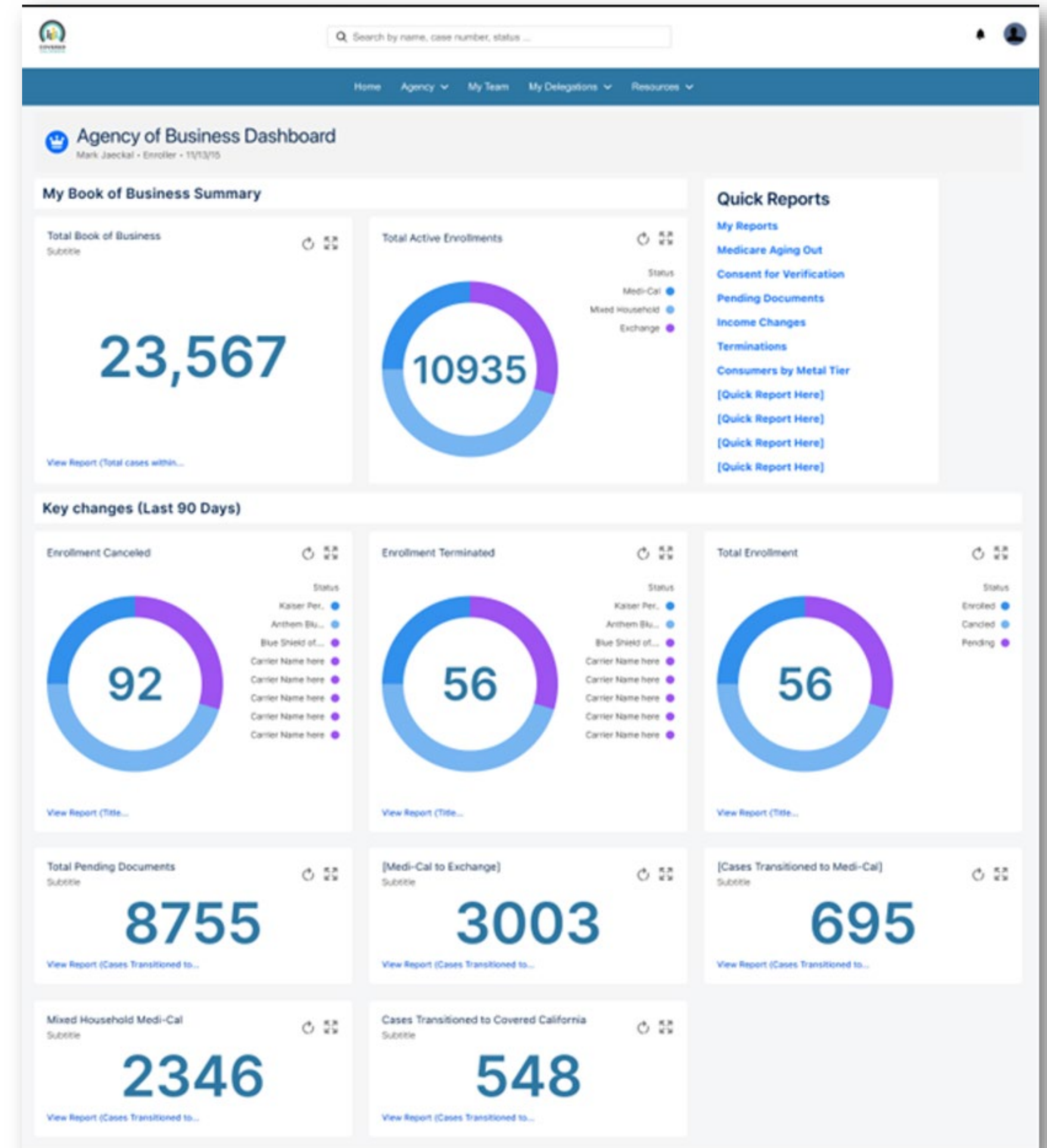
Sample image of potential enhancements

## Prototype 2 – New Book of Business Dashboard

Would include:

The Book of Business broken down into **actionable reports** such as:

- Pending Binder Payment,
- Conditional Eligibility,
- Enrollment by Carrier,
- And more!



# New: Active and Inactive Team List

## 26.2 Release Notes

An agency or entity manager will have separate team lists for inactive staff so that they can sort through current vs. historical staff.

## Impacted Roles:

Approved Admin Staff 1 and 2, Agency Managers 1 and 2, Authorized Signers, Authorized Contacts and Primary Contacts.

## How to Get There

From Enroller Portal Home page, select **“My Team”** dropdown

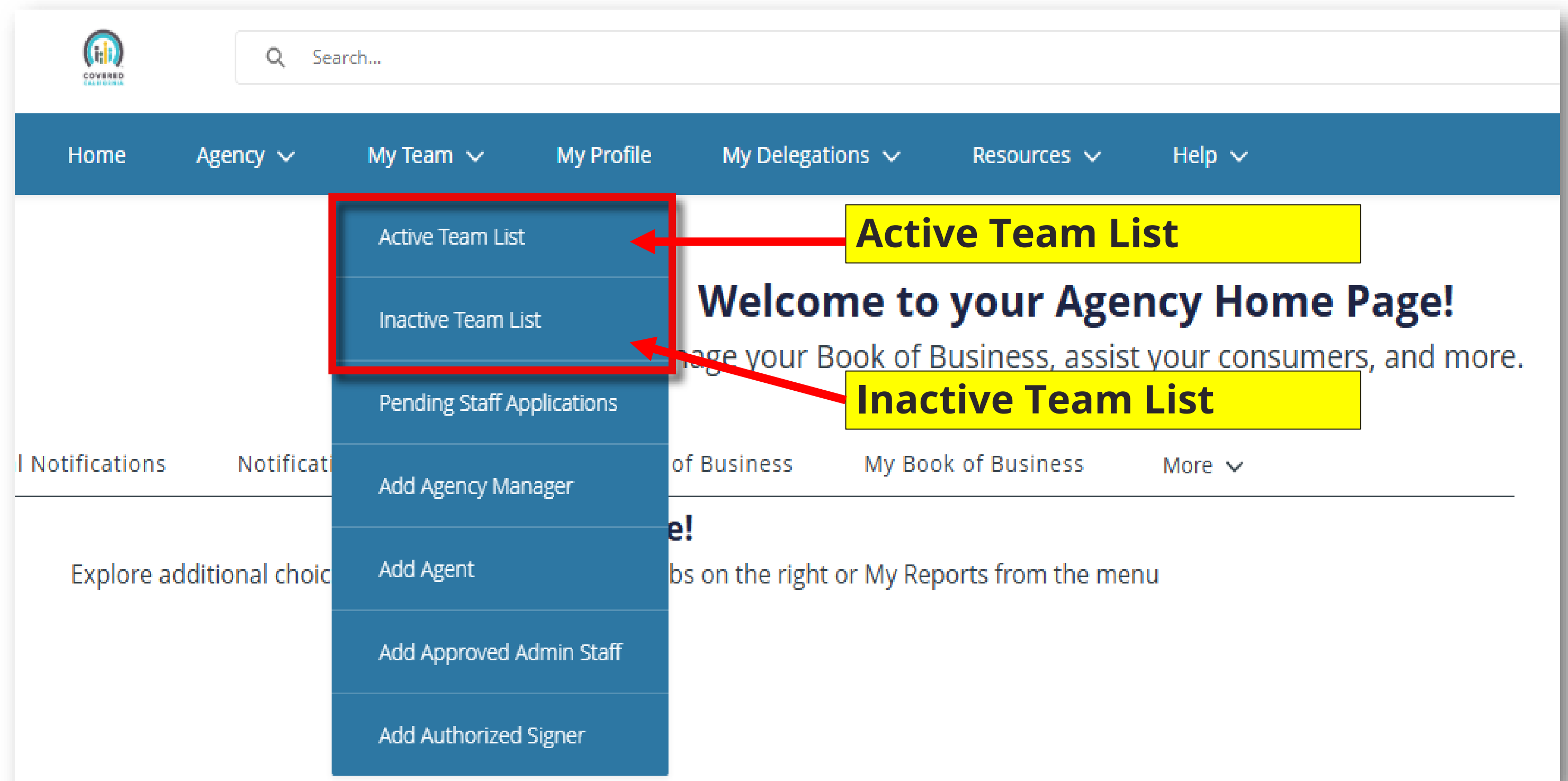
Two new options are available:

- **Active** Team List
- **Inactive** Team List

## Filtering Options

Enrollers can filter by:

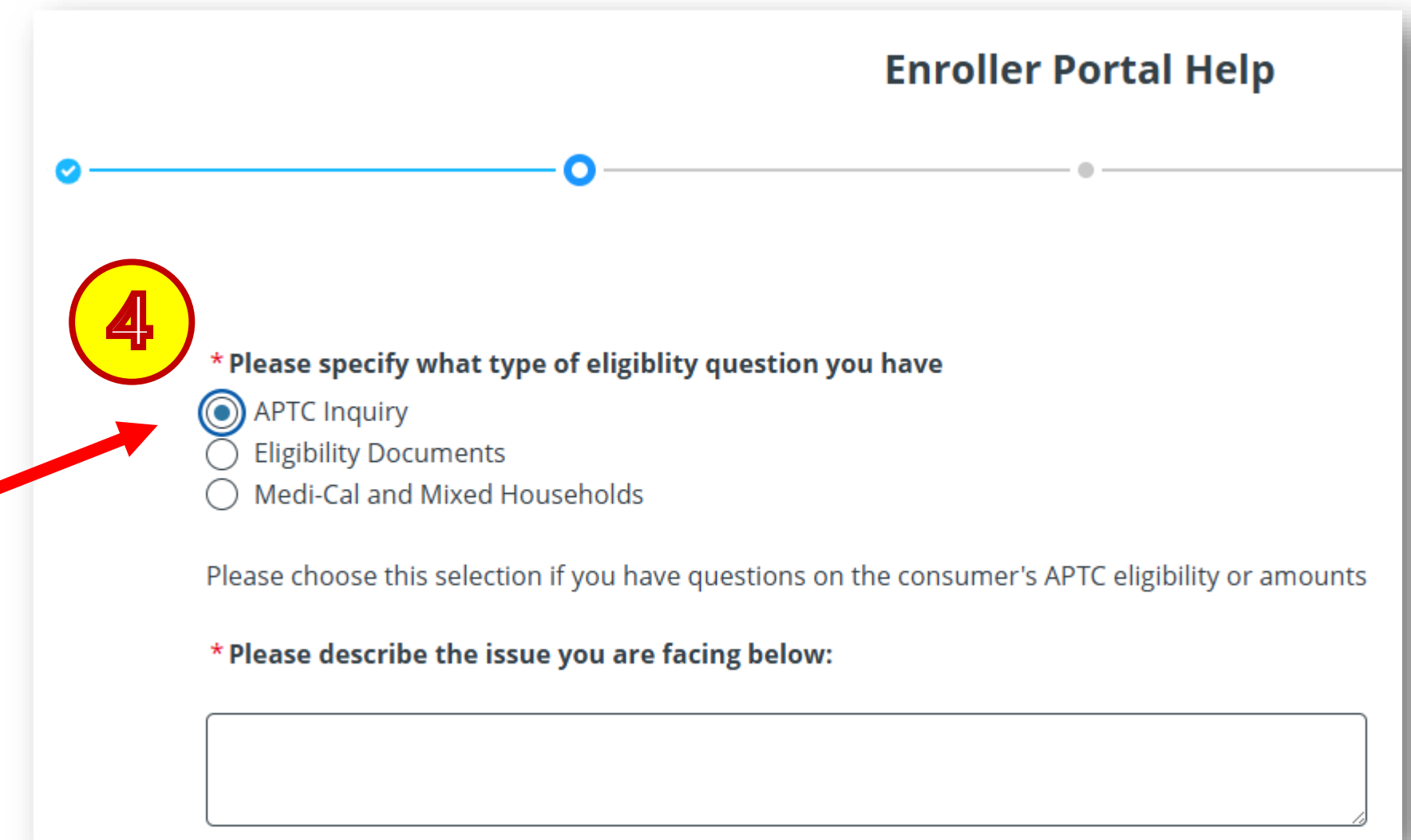
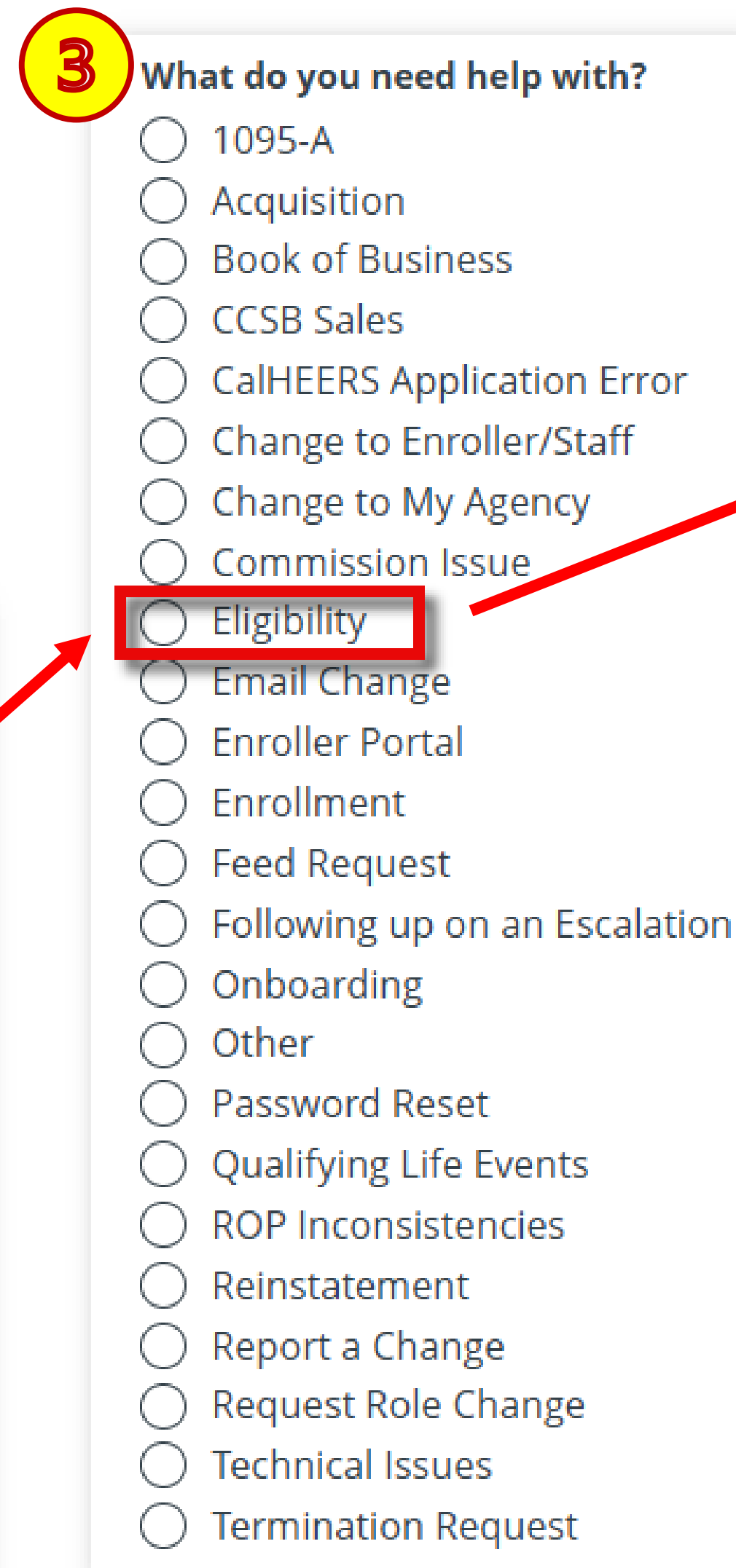
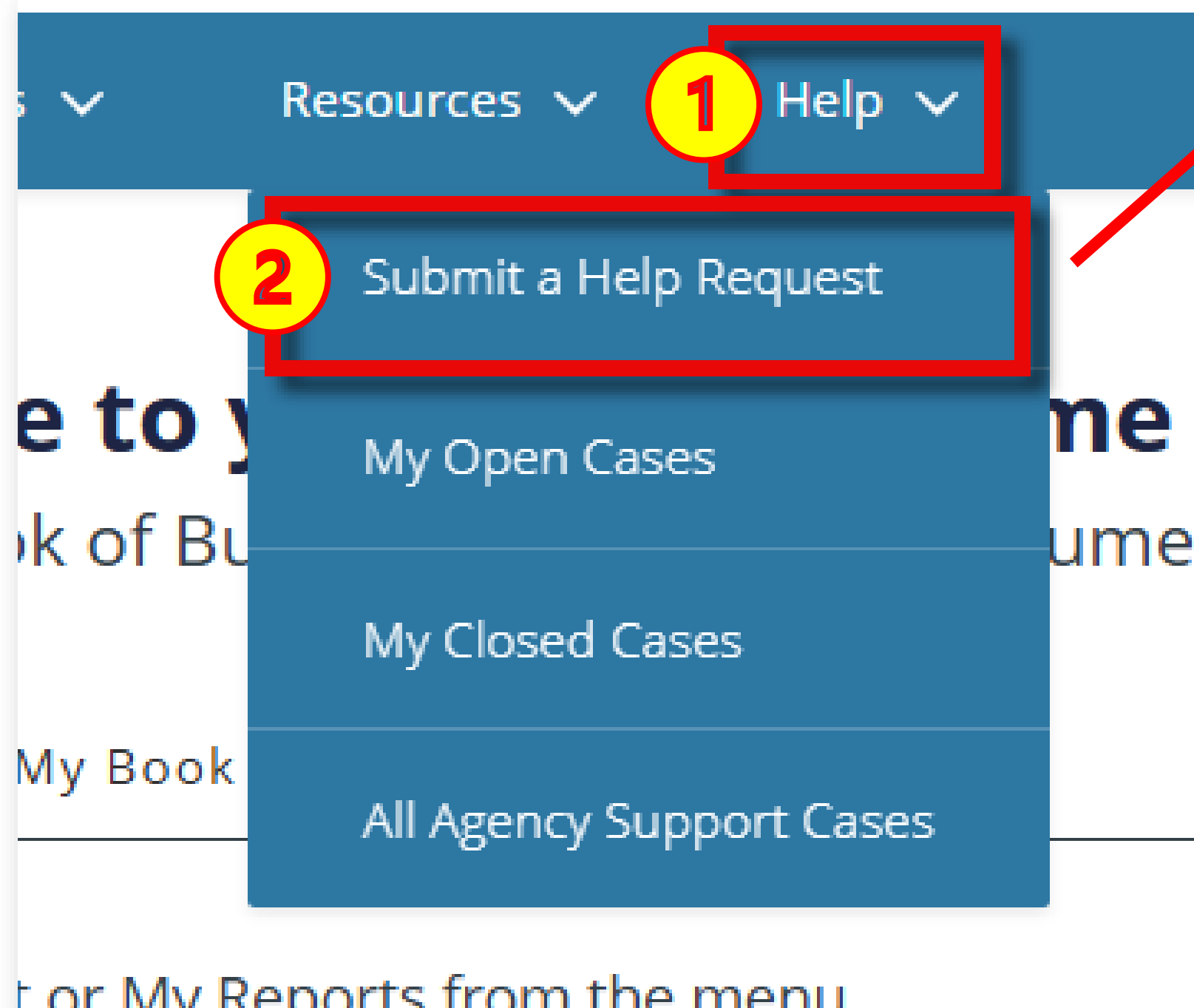
- **Owner**
- **Contact Record Type**
- **Contact Status**



# Enroller Help Request: Case Creation & Live Chat

## Enroller Portal Help Request will:

- Either **create a case** to be assigned to appropriate team, or
- Start a **live chat** with the Agent Service Center, depending on the help topic.



## Best Practices

1. **Select** the appropriate **topic**
2. **Complete** all **required** fields
3. **Provide** as much **detail** as possible

# CalHEERS Release 26.2

As of February 23, 2026



# New: Sexual Orientation and Gender Identity (SOGI) Questions Removed

SOGI Questions Removed from Single Streamlined Application flow to meet the requirements of the CMS Final Rule established in July 2025

## NEW SECTION in CALHEERS

### Additional Demographic Information

- Displayed on the "See Full Details" page in **Eligibility Results**.
- Includes a **Learn More** link navigating to a new **Optional Sex and Gender Details** page.

**More Actions** *(Optional)*

**More Benefits**  
We can refer household members to CalFresh, CalWORKs and other assistance programs. [Learn More](#)

**Additional Demographic Information**  
The following information is optional and confidential. It will not be used to determine eligibility. [Learn More](#)

# Enhancements: Case Application Status

CalHEERS provides more details about the application mode to better explain the case status.

## Book of Business (BoB) Duplicate Cases:

- **Cases closed** will be hidden from the enroller's BoB.
- **Delegation** will remain valid.
- If the case is **reopened**, it will **reappear** in the enroller's BoB.

## Transaction History

- **Case status changes** will display in transaction history

The screenshot displays the 'Case Transaction History' interface. It includes a search filter for 'Transaction Name' set to 'All', and date range inputs for 'From' and 'To' (both showing 'mm/dd/yyyy'). A 'Search' button is present. Below the search area is a 'Transactions Table' with a 'Transactions Per Page' dropdown set to 25. The table contains three rows of transaction data. The first row (Transaction ID 830967388) has a 'Duplicate Case Closure' status, which is highlighted with a red box and a red arrow pointing to a yellow callout box labeled 'Duplicate Case Closure'. The second row (Transaction ID 830967308) has a 'Case Reopened' status, highlighted with a red box and a red arrow pointing to a yellow callout box labeled 'Case Reopened'. The third row (Transaction ID 830967267) has a 'Duplicate Case Closure' status.

| Transaction ID | Transaction Name       | Case ID                 | Date/Time           | Determination Start |
|----------------|------------------------|-------------------------|---------------------|---------------------|
| 830967388      | Duplicate Case Closure | Service Center Rep - CC | 2025/11/13 00:26:38 | 11/01/2025          |
| 830967308      | Case Reopened          | Service Center Rep - CC | 2:04:32             | 01/01/2026          |
| 830967267      | Duplicate Case Closure | Service Center Rep - CC | 2025/11/13 00:26:38 | 11/01/2025          |

# New: Delegation History, Inactive Applications

CalHEERS now removes active delegations older than 30 days if they are not linked to a case or submitted application.

These cases will no longer show in the enroller's Book of Business but can still be seen in the Delegation History.

## IDENTIFY THESE CASES EASILY!

| Consumer Contact | CalHEERS Case/Application ID | Delegation Start Date | Delegation End Date | Reason for End | Delegation History Name |
|------------------|------------------------------|-----------------------|---------------------|----------------|-------------------------|
| 1 [REDACTED]     | [REDACTED]                   | 3/27/2024 4:26 PM     | 2/24/2026 3:26 AM   | CCA Admin 2    | [REDACTED]              |
| 2 [REDACTED]     | [REDACTED]                   | 5/6/2024 10:20 AM     | 2/24/2026 2:39 AM   | CCA Admin 2    | [REDACTED]              |

**CalHEERS Case/Application ID** column contains Application number only (**Beginning with a 1**)

**Reason for End** column contains reason: **CCA Admin 2**

# New: Working Hours Display

**Enrollers' working hours are now displayed in the Certified Enrollment Counselor Details popup.**

The information is **based on the hours listed** on the Enroller's Location page when searching **"Find Local Help"** in CalHEERS.

Hours of Operation

Site Hours Same M-F

|                                 |         |                                 |         |
|---------------------------------|---------|---------------------------------|---------|
| Monday Opening Time <i>i</i>    | 8:00 AM | Monday Closing Time <i>i</i>    | 8:00 PM |
| Tuesday Opening Time <i>i</i>   | 8:00 AM | Tuesday Closing Time <i>i</i>   | 8:00 PM |
| Wednesday Opening Time <i>i</i> | 8:00 AM | Wednesday Closing Time <i>i</i> | 8:00 PM |
| Thursday Opening Time <i>i</i>  | 8:00 AM | Thursday Closing Time <i>i</i>  | 8:00 PM |
| Friday Opening Time <i>i</i>    | 8:30 AM | Friday Closing Time <i>i</i>    | 8:00 PM |
| Saturday Opening Time <i>i</i>  | Closed  | Saturday Closing Time <i>i</i>  | Closed  |
| Sunday Opening Time <i>i</i>    | Closed  | Sunday Closing Time <i>i</i>    | Closed  |

**Certified Enrollment Counselor Details**

Address

**Hours of Operation**

|            |                          |
|------------|--------------------------|
| Mon        | 8:00 AM - 8:00 PM        |
| Tues       | 8:00 AM - 8:00 PM        |
| <b>Wed</b> | <b>8:00 AM - 8:00 PM</b> |
| Thurs      | 8:00 AM - 8:00 PM        |
| Fri        | 8:30 AM - 8:00 PM        |
| Sat        | Closed                   |
| Sun        | Closed                   |

**Languages Spoken**  
English, Spanish

**Languages Written**  
English, Spanish

**Contact Information**

Phone Number

Email

**Counselor Languages Spoken**  
English, Spanish

Close

# Updated: Toolkit Job Aids and Guides

| Subject  | Link  |
|--|---|
| <b>Delegating and Removing Delegation Task Guide</b>   | <a href="#"><u>Delegating and Removing Delegation Task Guide.pdf</u></a>    |
| <b>Search and Filter Active Delegations Task Guide</b> | <a href="#"><u>Search and Filter Active Delegations Task Guide.pdf</u></a>  |
| <b>26.2 CalHEERS Release Notes</b>                     | <a href="#"><u>26.2 External Release Notes</u></a>                          |
| <b>Single Streamlined Application</b>                  | <a href="#"><u>Single Streamlined Application for Enrollers Job Aid</u></a> |

# CalHEERS Release 26.4

Changes effective April 20, 2026

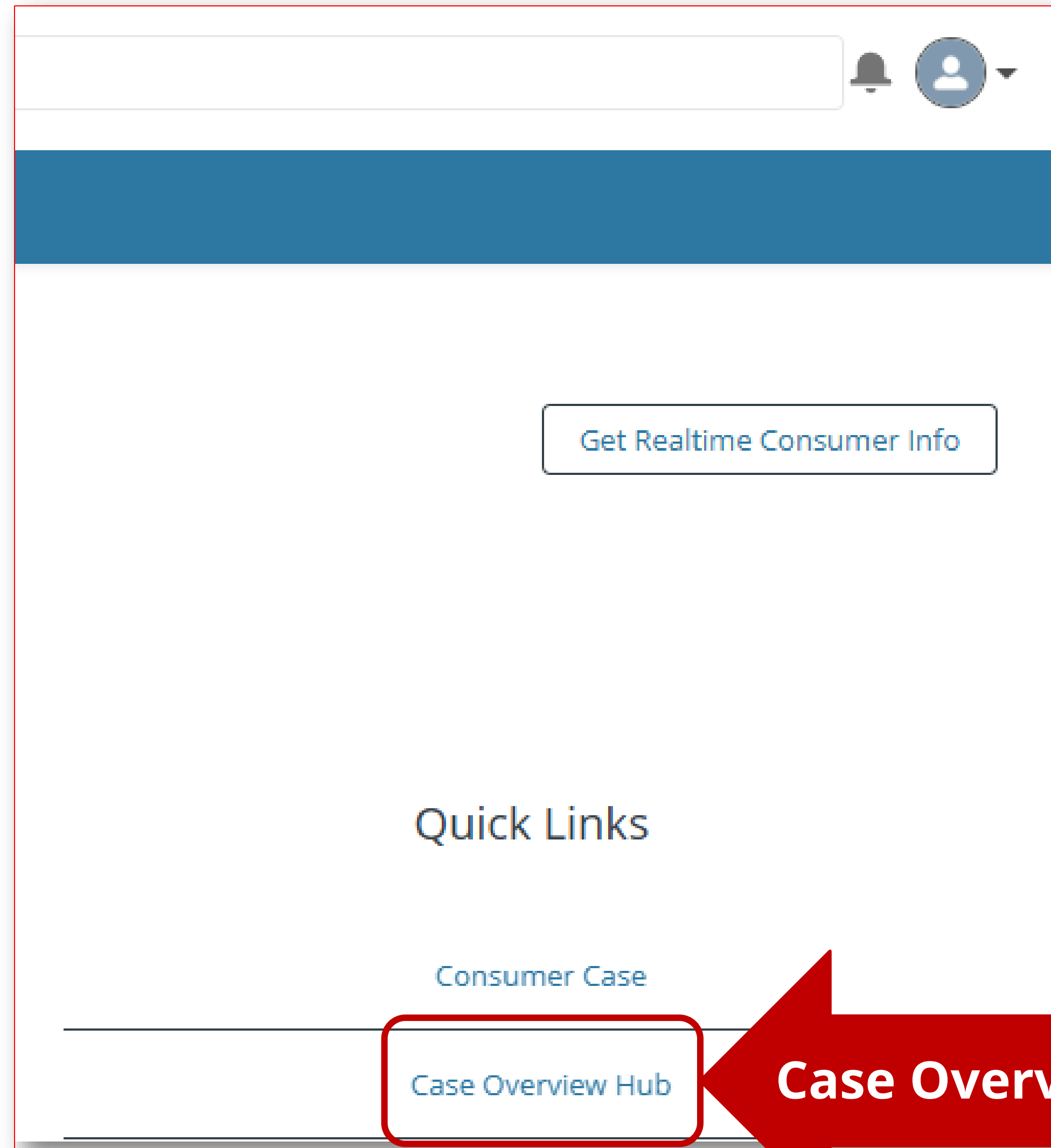
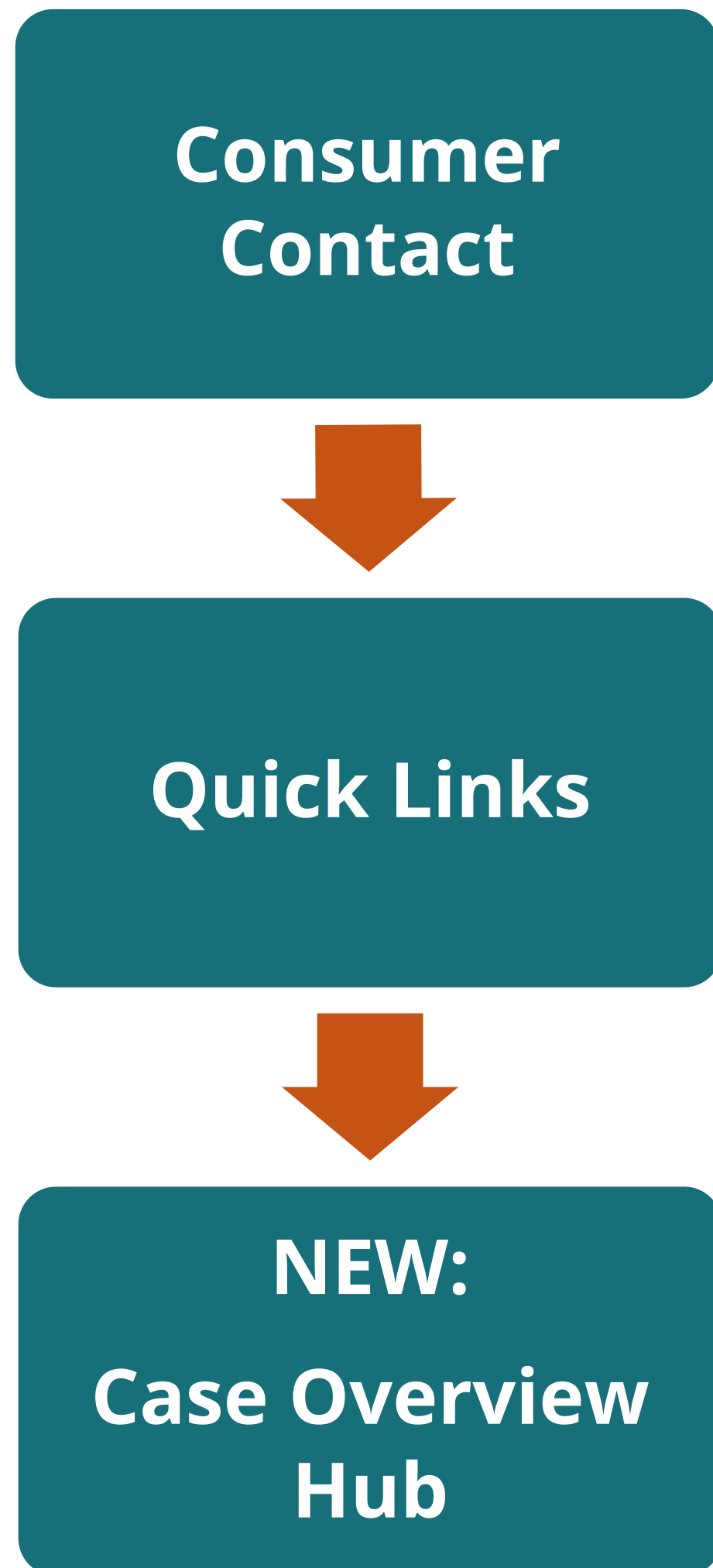




**New!**

# Consumer Case Overview Hub

# Accessing the **NEW** Case Overview Hub



### Case Overview Hub:

- Case Status
- Case and Application ID
- Delegated Enroller
- Last Application update
- Consent for Verification # of year expires
- Update Consent link



## Case Overview Hub



### Case Overview Hub

Account Info

Important Dates (1)

Quick Links

Select Year: 2026

#### CASE STATUS

Active

#### CASE ID

5193170518

#### APPLICATION ID

1357054227

#### DELEGATED ENROLLER

Polly Rolins

[View Manage Delegates](#)

#### LAST APPLICATION UPDATE

02/27/2026 | 02:04:44 PM

Agent

[View Case History](#)

#### CONSENT FOR VERIFICATION

Will Expire 2027

[Update Consent](#)

#### CASE TAGS

CCA only



### Case Tags:

- Covered California
- Mixed Household
- Medi-Cal Only
- MCT
- Other

**COVERED CALIFORNIA**

# Case Overview Hub

Case Overview Hub

Account Info ^ Important Dates (1) v Quick Links v

Select Year: 2026

**Primary Contact**  
Rowdy Runner ★

**Authorized Representative**  
--

[Edit](#)

Username

**Account Info:**  
Enrollers will now have a quick look at:

- Primary Contact
- Authorized Representative



# Case Overview Hub

## Case Overview Hub

Account Info ▾

Important Dates (1) ▲

Quick Links ▾

**SEP expiring**  
Special enrollment for 03/01/2026 -  
05/15/2026 is ending

Select Year: **2026**

### Important Dates Drop Down

- Quick access to important dates that the consumer may need to know
- Links to send information to the consumer

The screenshot shows the 'Case Overview Hub' interface. At the top left is the 'COVERED CALIFORNIA' logo. The main title is 'Case Overview Hub'. Below the title is a navigation bar with three items: 'Account Info', 'Important Dates (1)', and 'Quick Links'. The 'Quick Links' menu is open, showing a list of links: 'Account Home', 'Eligibility Results', 'Documents & Correspondence', 'Enrollment Dashboard', 'Case Summary', 'Case Transaction History', 'Policy Home', and 'View Manage Delegates'. A red arrow points to the 'Quick Links' menu. Below the navigation bar is a table with case details.

|  |   |                                     |
|--|---|-------------------------------------|
| <b>CASE STATUS</b><br>Active   | <b>CASE ID</b><br>5193170652  | <b>APPLICATION ID</b><br>1357054409 |
| <b>LAST APPLICATION UPDATE</b><br>03/16/2026   10:31:38 AM<br>Agent<br><a href="#">View Case History</a> | <b>CONSENT FOR VERIFICATION</b><br>Will Expire 2031<br><a href="#">Update Consent</a> | <b>CASE TAGS</b><br>CCA only ⓘ      |

**Quick Links**  
Provides quick navigation to other areas of the consumer case

# HOUSEHOLD INFORMATION

★ **Rowdy Runner**  
48 years old

Basic Information

Eligibility Summary

County of Responsibility

**Rebecca Runner**  
34 years old

**Richard Runner**  
5 years old

★ **Rowdy Runner** *Primary Contact*

**Edit** functionality will allow enrollers to update consumer contact information here like a **mini Report a Change**

Date of Birth (DOB)  
08/21/1977

SSN (last 4)  
9876

Active Enrollment  
No

Tax Filing Status  
Married Filing Jointly

**Contact Information** [Edit](#)

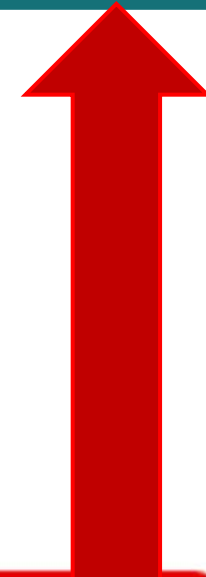
Phone Number

Email Address  
invalid@invalid.com

Mailing Address  
2422 24th Street 99,  
Sacramento, CA 95818

Home Address  
2422 24th Street 99,  
Sacramento, CA 95818

Preferred Language  
English *(written)*



# Eligibility Summary & Eligible Programs

## Eligibility Summary

### Eligible Programs

| Program                    | Eligibility Status                                       | Expected Start Date |
|----------------------------|--|---------------------|
| Federal Premium Assistance | Conditional Eligible<br><a href="#">Upload Documents</a> | 01/01/2026          |
| Enhanced Silver Benefits   | Conditional Eligible<br><a href="#">Upload Documents</a> | 04/01/2026          |
| Covered California         | Conditional Eligible<br><a href="#">Upload Documents</a> | 04/01/2026          |
| State Premium Assistance   | Conditional Eligible<br><a href="#">Upload Documents</a> | 04/01/2026          |
| Non-MAGI Medi-Cal          | Unknown  | 03/01/2026          |

- Program Types
- Eligibility Status
- Expected Start Date

**Upload Documents**

[View Program Eligibility by Person](#)

**Program Eligibility by Person**

# Outstanding Verifications

## Outstanding Verifications 3

[Verification Attribute]

 Failed Verification

[Verification Attribute]

ROP Deadline: [mm/dd/yyyy]

 Pending Verification

[Verification Attribute]

ROP Deadline: [mm/dd/yyyy]

 Not Verified

[Personal Verifications >](#)

### Consumer Action Needed

- Review alerts
- View verification status

# County of Responsibility Contact Information

## County of Responsibility

### City and County of San Francisco Office

Phone Number

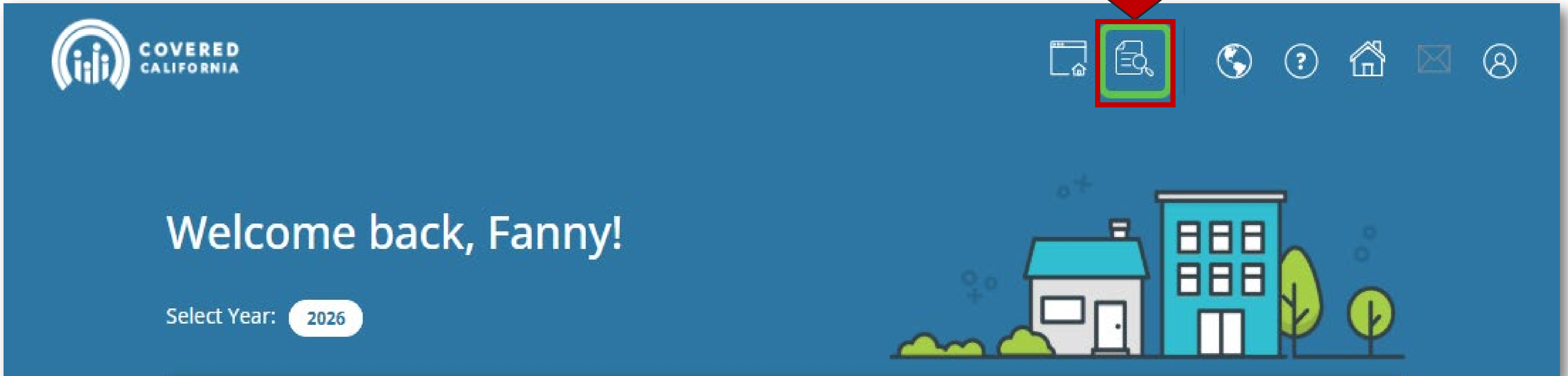
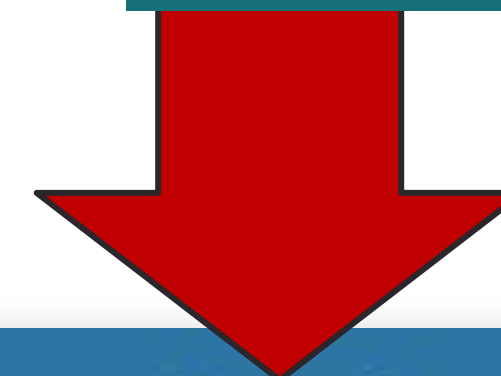
[(000) 000-0000]

Please [click here](#) to view a full list of locations.

- **Medi-Cal County Office phone number displayed for consumer based on case address.**

# Return to Case Overview Hub

Click on the icon with the page and magnifying glass.





**New!**  
**Go Green  
Campaign**


# Campaign: Go Green Communication


- Enhanced Messaging in CalHEERS
- Environmental Benefits
- Email Options
- Consumer: Verify Email Option
- Enroller: Skip and Click Next Option
- Consumer Responsibility

← Household Menu *Your answers will be saved*

## Communication Preferences

How would Funny Farmer like to get letters and messages from us?

 **Online Mailbox**  
*Sent right away*

 **Paper Mail**  
*Arrives in 5-7 business days*

You will get your letters in your online mailbox. In some cases, we may still send letters to your home address.  
[What is the online mailbox?](#)

How should we tell you when a new letter is ready in your online mailbox?

Email: invalid@invalid.com  
[Edit email or phone](#)

Verify Email

Please verify your email or phone so we can notify you when important letters are available online.

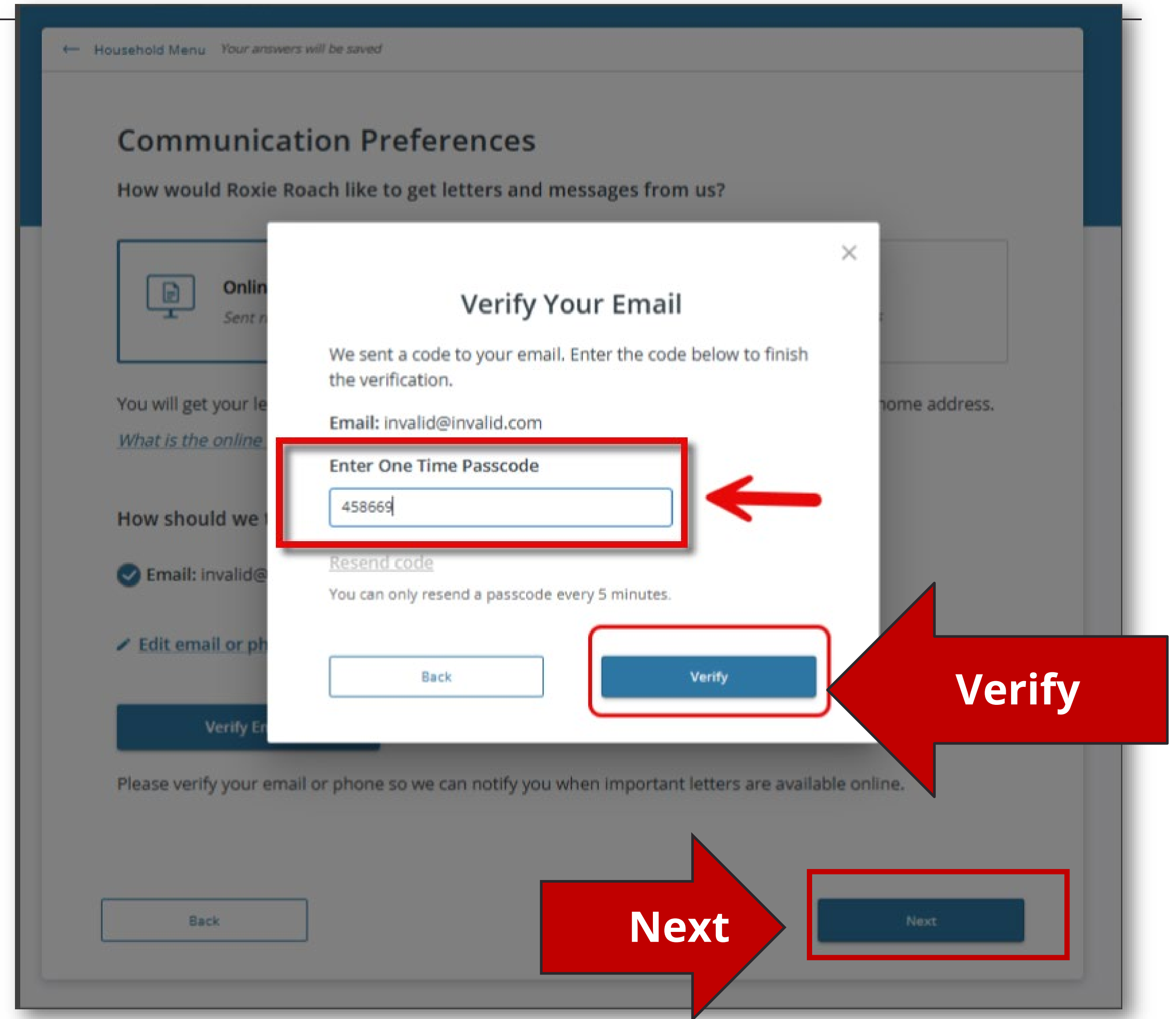
Back

Next

Next

# Campaign: Go Green Communication

Enroller will enter  
One-Time Passcode  
provided by the Consumer  
to verify the method of  
communication



# Go Paperless! Switch from Mail to Email

Welcome back, Fanny!

Select Year: 2025 2026

Choose Plan

Report a Change

Tax Forms & Other

View Proof

**Go Paperless!**

Get your Covered California letters online. It is easy, safe, and good for the planet! **Sign up in under 2 minutes.**

[Sign Up](#)

[Remind Me Later](#)

# CalHEERS

Reminders and Best Practices



# Primary Contact: Identity Proofing Methods



## Remote Identity Proofing (RIDP)

The act of identity proofing **without** a document.

Compares Identity Databases with Primary Contact information:

- **Legal Name**
- **DOB**
- **SSN**
- **Address**



## Identity Proofing

The act of identity proofing **with** an identity document.

Compares document information with Primary Contact information:

- **Legal Name**
- **DOB**
- **Address**

# Primary Contact: Remote Identity Proofing (RIDP)



"I attest that I have visually confirmed this person's identity."

- Answering **"No"** routes to **"Remote Identity Proofing"**

- Selecting **"No"** initiates **RIDP** and can automatically verify identity using Socure database
- Selecting **"Yes"** initiates **Identity Proofing** with use of an uploaded document

Great! Now we need to verify Mary's identity.

We only ask these questions about the Primary Contact. If you do not know the answers, you may want to choose a different Primary Contact.

I attest that I have visually confirmed this person's identity.

Yes  No

Consent

Covered California uses a third-party contractor, Socure, to assist with identify verification and they will only use your personal information for that purpose. Covered California requires your express consent to send your personal information to Socure for identify verification.

If you do not provide consent to Covered California to send your information to Socure for identity verification, you can verify your identity in-person with a certified enroller or your local county welfare office or by submitting a paper application.

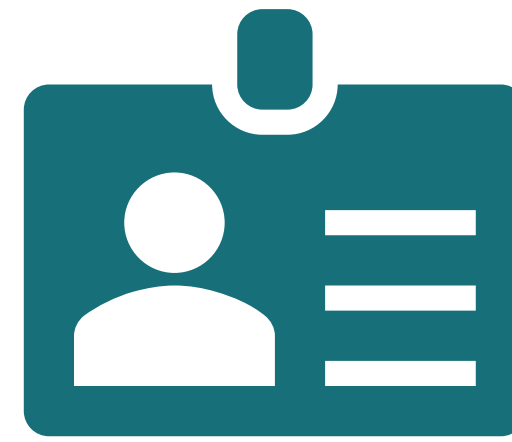
I have informed the consumer about the identity verification process, including the disclosure of their Personal Identifiable Information (PII) to a third-party service, Socure, specifically for the purpose of verifying their identity. I have thoroughly explained the necessity of sharing their PII with Socure and, after doing so, have obtained the consumer's explicit consent for Covered California to proceed with sending their personal information to Socure for identity verification purposes.

Yes  No

Back

Next

# Primary Contact: Identity Proofing



"I attest that I have visually confirmed this person's identity."

Selecting "Yes" will direct the user to the document upload section.

Identity proofing **with** an **uploaded acceptable document** will **start** the **process** of matching the primary contact's **application data** to the information on the **uploaded document**.

Great! Now we need to verify Mary's identity.

We only ask these questions about the Primary Contact. If you do not know the answers, you may want to choose a different Primary Contact.

I attest that I have visually confirmed this person's identity.

Yes  No

Upload one document from List A or two documents from List B to confirm Mary's identity. You can only upload one document at a time.

**List A**  
Upload 1 document from this list

- Driver's license issued by state or territory
- Identification card issued by the federal, state, or local government
- U.S. passport
- Foreign passport
- Identification card issued by a foreign embassy or consulate that contains a photograph (Consular ID Card)


**List B**  
Upload 2 document from this list

- Social Security Card
- Notice from a public benefits agency
- U.S. Public Birth Certificate
- Employer identification card
- Marriage certificate

[Show more options](#)

Document needs to meet the following:

- Maximum document size: 10 MB
- Accepted document formats: Excel, Word, PowerPoint, JPEG, JPG, TIFF, PDF, RTF, PNG, GIF or JFIF
- Password protected documents not accepted
- Document must be less than 15 pages



Drop a file here  
or [browse your computer](#)

[Back](#) [Next](#)

- List A**  
Upload 1 document from this list
- Driver's license issued by state or territory
  - Identification card issued by the federal, state, or local government
  - U.S. passport
  - Foreign passport
  - Identification card issued by a foreign embassy or consulate that contains a photograph (Consular ID Card)
  - Employment Authorization Document that contains a photograph (Form I-766)
  - Permanent Resident Card or Alien Registration Receipt Card (Form I-551)
  - Certificate of Naturalization (Form N-550 or N-570)
  - Certificate of U.S. Citizenship (Form N-560 or N-561)
  - School identification card
  - Voter registration card
  - Documentary evidence issued by a federally-recognized American Indian or Alaska Native Tribe: Tribal enrollment or membership identification card
  - Documentary evidence issued by a federally-recognized American Indian or Alaska Native Tribe: Certificate of Degree of Indian Blood
  - U.S. military card (Military identification card)
  - U.S. military draft record
  - Military dependent's identification card
  - U.S. Coast Guard Merchant Mariner card

- List B**  
Upload 2 document from this list
- Social Security Card
  - Notice from a public benefits agency
  - U.S. Public Birth Certificate
  - Employer identification card
  - Marriage certificate
  - Foreign school record with a photo
  - Union or worker center ID card
  - High school or college diploma (including high school equivalency diplomas)
  - Property deed or title
  - Divorce decree
  - Adoption decree for the adoptee

# Tips for Successful Identity Verification

**Add Household Member** Cancel

To help us verify household member's identity correctly, please make sure to fill out these fields as they show on your birth certificate or a government issued document.

**First name**

Middle name *Optional*

**Last name**

Suffix *Optional*

**Date of birth**

Next

## IDP & RIDP

**Primary Contact** information is **complete** and **includes** the following:

- Legal first and last name
- Date of birth
- Current address
- Valid phone number
- Email address
- Social security number (*optional* but recommended, as including it can improve the identity verification process).

# New: Reasonable Explanation (REX)

## New Banner:

## "Tell us why the income does not match"

- **Eligibility results** will display a banner highlighted in red.
- The **Household Next Steps** section gives consumers the option to provide a reason.
- This allows consumers to **select** a Reasonable Explanation when **attested income cannot** be electronically verified.

The screenshot displays the 'Let's take a look at your Household.' section. At the top, a red banner states: 'Rachel's income does not match our records. Tell us why the income does not match by 01/04/2026.' Below this, another banner says: 'Choose a plan by 10/31/2025 to start your coverage on 11/01/2025.' The interface shows two household members, Rachel D. (34 years old) and Ross D. (25 years old), with their respective program eligibility details. A 'Give a Reason' button is visible in the 'Household Next Steps' section, which provides instructions on how to provide a reasonable explanation for the income mismatch.

**Tell Us Why Banner**

Let's take a look at your Household.

Please review each member's program eligibility below.

**Rachel's income does not match our records. Tell us why the income does not match by 01/04/2026.**

**Choose a plan** by 10/31/2025 to start your coverage on 11/01/2025.

View:  Card  Table

**Rachel D.**  
34 years old

**Ross D.**  
25 years old

**Program Eligibility**

Covered California Plan  
Financial Help  
Enhanced Silver Benefits

Upload Document  
See Full Details

Upload Document  
See Full Details

**Household Next Steps**

Please review the next steps that are important for your household.

**Some household members reported income that does not match our records.**

Tell us why the income does not match by 01/04/2026. They may qualify for health programs after you give a reason. Once you do this step, you may still need to upload documents for the proof of income.

**Give a Reason**

# REX: Choose A Reason and Next Steps

Users can choose a reason from the dropdown menu or select “Other” to provide their own explanation.

- If a **dropdown reason** is selected and submitted, CalHEERS will **accept** the consumer’s attestation, **resolve** the inconsistency, and **verify** income. **Eligibility** will then be redetermined.
- If “**Other**” is selected:
  - For **Covered California cases**, REX-Other will **trigger tasks**.
  - For **Mixed Households and MAGI Medi-Cal cases**, REX-Other will **notify** the **Medi-Cal office**.

The screenshot shows a web form titled "Tell us why the income does not match." with a "Back to Eligibility Results" link. The form explains that household income could not be verified and asks for a reason. It displays a "Countable household income" of \$34,800.00/year. A specific question asks why Rachel's (34) reported income does not match records, with a due date of 01/04/2026. A dropdown menu labeled "Select a reason" is highlighted with a red arrow and a yellow box labeled "Select a Reason". "Cancel" and "Submit" buttons are at the bottom.

# Attestation: No Proof of Income Document

Users can access and submit the **income attestation** form in CalHEERS from the **eligibility results** page.

## Don't have a Proof of Income document?

You can easily confirm your income using the [Online Income Attestation form](#). You can also [submit this form](#) as proof instead.

Complete Attestation

Covered California  
P.O. Box 989725  
West Sacramento, CA 95798-9725

**COVERED CALIFORNIA**  
Your destination for affordable health insurance, including Medi-Cal

Case Number:

### Attestation of Income, No Documentation Available

Please print using CAPITAL LETTERS only

I,   
(first name)

(middle name)

(last name)

attest that my household's projected annual income for the benefit year in which I will receive financial assistance for my health plan is   
(annual income)

\$

- I acknowledge that the information provided on this form will only be used for purposes of eligibility determination for financial assistance. Covered California will keep this information private, as required by federal and California law.
- I understand that I must report income changes to Covered California within 30 days of the change because it may affect the amount of premium assistance (or tax credits) or the level of cost-sharing reduction for which I may qualify.
- I understand that this income attestation is only valid for the benefit year for which coverage is requested and must be renewed each benefit year.
- I understand that if I receive too much premium assistance (or tax credits) during the benefit year, I will have to pay some or all of the excess premium assistance back to the Internal Revenue Service (IRS) when I file my federal income tax return for the benefit year.
- I declare under the penalty of perjury, under the laws of the state of California, that what I stated above is true and correct.

Applicant's Signature: \_\_\_\_\_ Date:   
MM/DD/YYYY

Send your form in one of the following ways:

|   |                              |  |
|---|------------------------------|--|
| <b>Electronic Submission</b><br>For faster processing upload this document directly to your online account at CoveredCA.com | <b>Fax</b><br>(888) 329-3700 | <b>Mail</b><br>Covered California<br>P.O. Box 989725<br>West Sacramento, CA 95798-9725 |
|---|------------------------------|--|

# Storefront Program

Strategic Plan Management



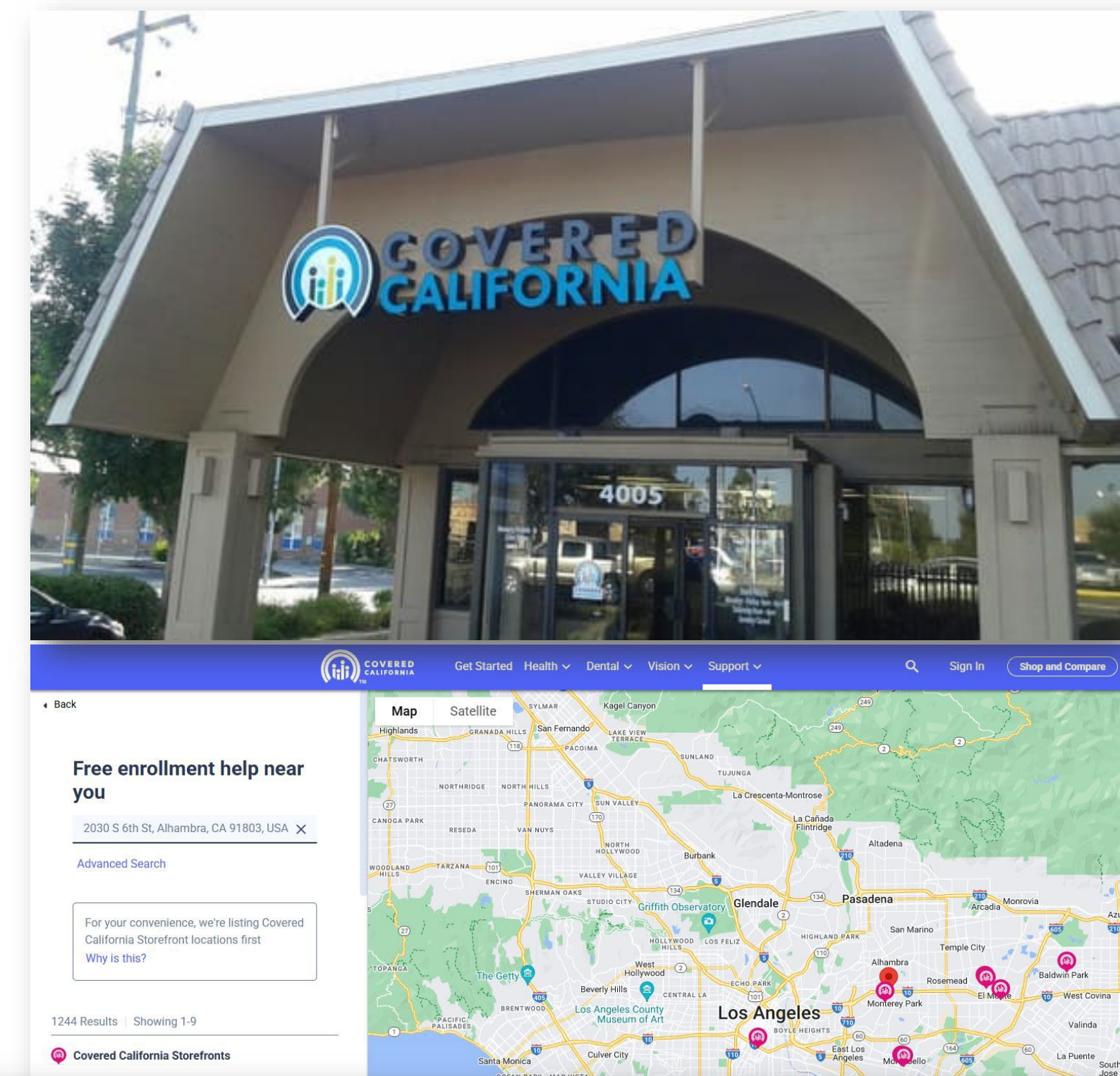
# Maximize Your Impact: Open a Covered California Storefront

# 486

Storefront Locations\*

**Accessibility:** 95% of Californians are just a **15-minute drive** away from a Covered California storefront, ensuring high accessibility for potential enrollees.

**Proven Success:** Agents operating storefronts **contribute to 45%** of all Covered California **enrollments**, highlighting the effectiveness and potential of having a physical presence.



**Certified Enrollers with an office location that meets the requirements of a storefront can apply today!** Click on the link here:

[https://hbex.coveredca.com/toolkit/storefronts/Storefront\\_Toolkit.pdf](https://hbex.coveredca.com/toolkit/storefronts/Storefront_Toolkit.pdf)

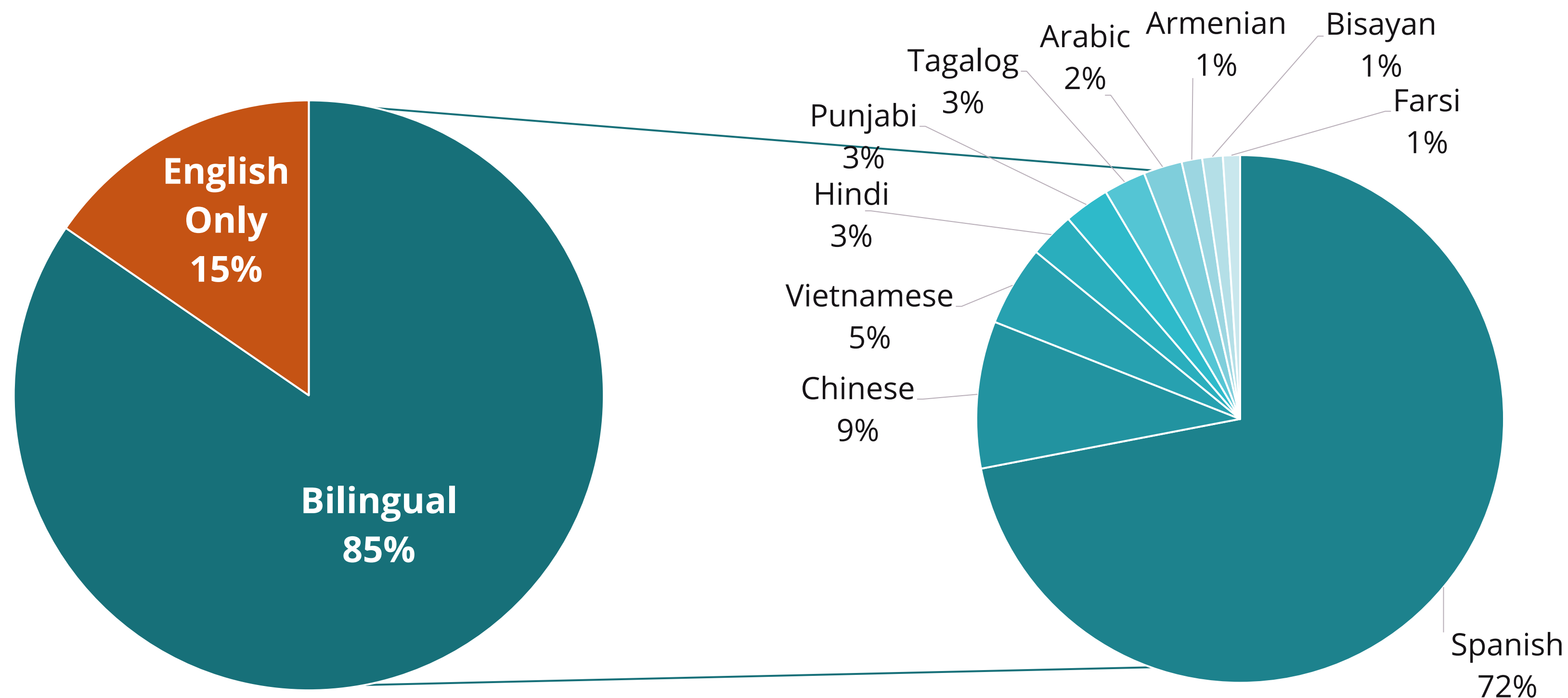


**Storefront**  
APPLICATION

\*Data as of February 2026

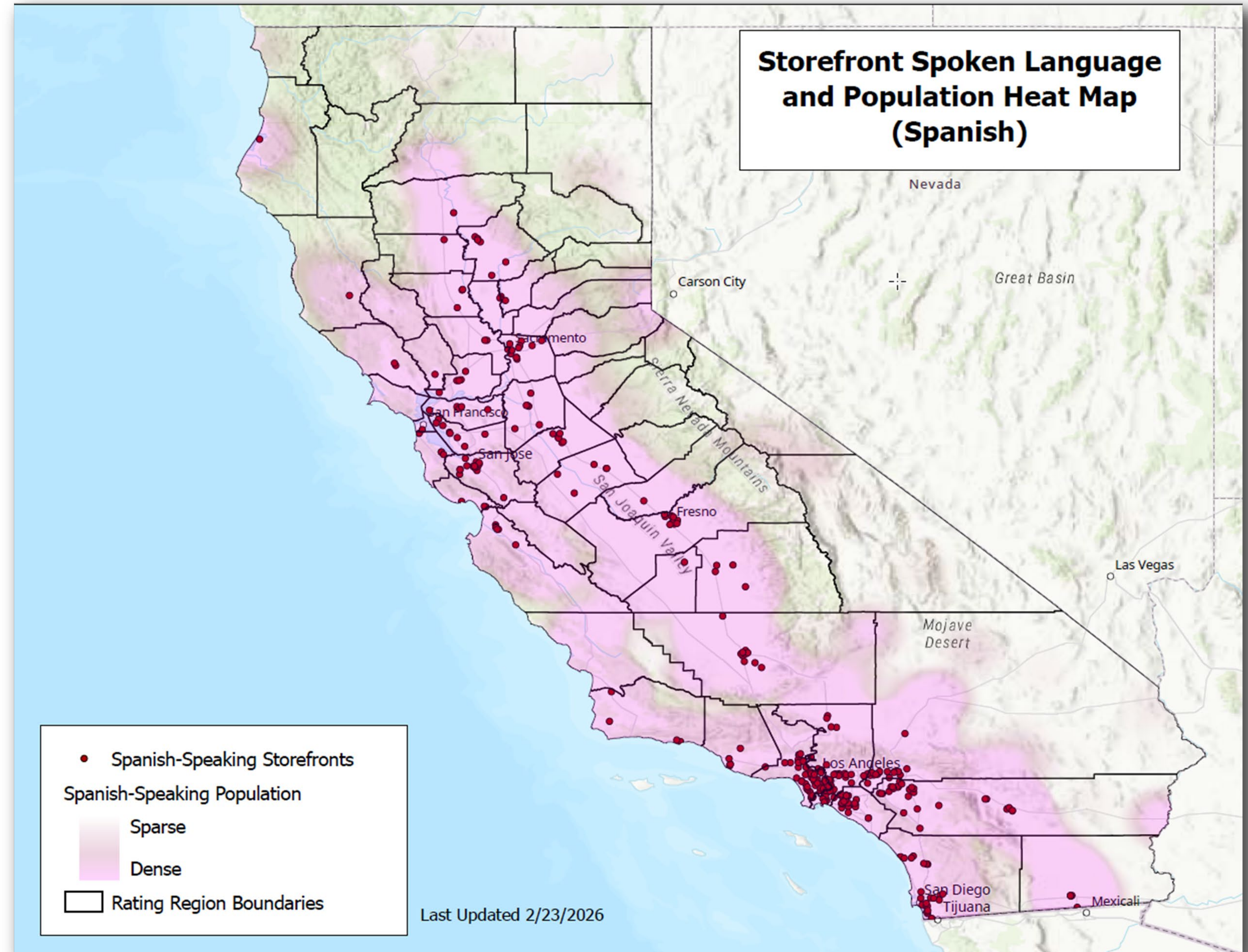
# Storefronts: Supporting Consumers with In-Language Assistance

- **85%** of all storefronts provide enrollment assistance in languages other than English.
- A total of **36 languages** are spoken in storefronts, reflecting the diversity of California's population.

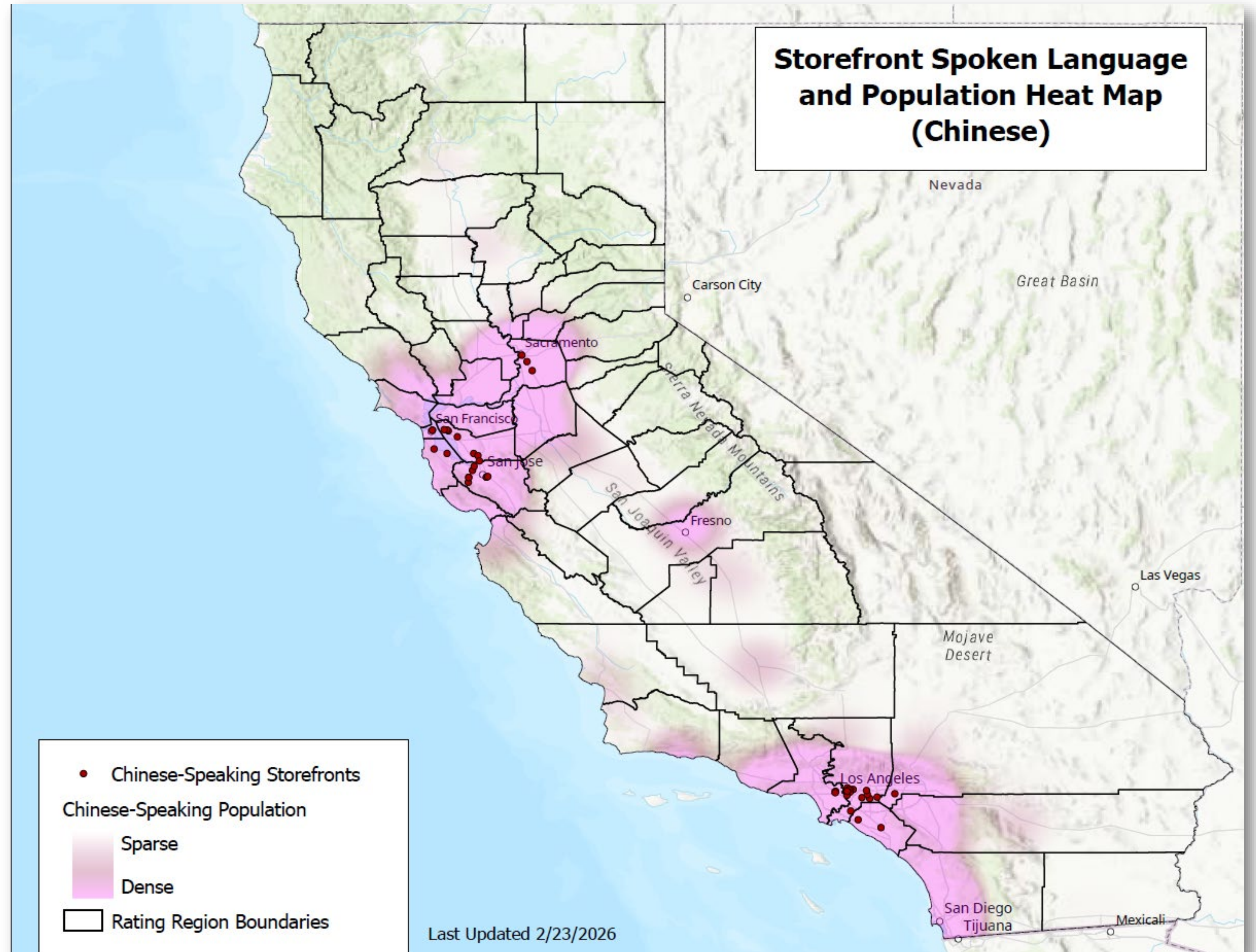


| Top 10 Languages |     |
|------------------|-----|
| Spanish          | 335 |
| Chinese          | 42  |
| Vietnamese       | 23  |
| Hindi            | 13  |
| Punjabi          | 13  |
| Tagalog          | 12  |
| Arabic           | 11  |
| Armenian         | 6   |
| Bisayan          | 6   |
| Farsi            | 5   |

# Storefronts Spanish- Speaking



# Storefronts Chinese-Speaking (Mandarin and Cantonese)



# Storefront Owners: Mandatory Call-To-Action!



February 19, 2026

Dear Storefront Partner,

Thank you for being a part of the Covered California Storefront Program. We are refreshing our marketing materials and would like to ensure all Storefronts align with updated branding guidelines. To ensure we order the right types and quantities of marketing materials for your Storefront, we need your input.

#### What You Need to Do:

Review the **sales tool catalog** at the link below to see the available materials for your storefront. Then complete the brief **survey** at the link below by **February 27, 2026**. Your feedback is critical in helping us determine the materials needed to effectively support your Storefront.

- [2026 Covered California Sales Tools Catalog](#)
- [Covered California Storefront Marketing Needs Survey Link](#)

#### Deadline:

We kindly request that the survey be completed by **Friday, February 27, 2026**, so we can ensure timely delivery of materials for your storefront to continue participating in the program.

Thank you for your cooperation and for being an integral part of Covered California's mission to provide quality healthcare access to all Californians. If you have any questions or concerns, please don't hesitate to reach out by emailing us at [storefront@covered.ca.gov](mailto:storefront@covered.ca.gov) or contacting your local [field representative](#).

Covered California Storefront Program  
Outreach and Sales Division

## New Signage Requirements Be Met by Nov. 1, 2026

- The Covered California Storefront Program requires all storefronts, both current and new, to comply with the updated signage rules by the **Open Enrollment 2027 period**.
- The redesigned window decal will certify your status as an approved Covered California Storefront, helping consumers who use **Find Local Help** easily identify your location upon arrival.

## When & How Do I Get the Window Decal?

Covered California will provide your chosen window decal signage between **June and September**.

## Take Our Survey to receive new signs!

**2/19/26** – Survey emailed to all storefront owners.

**03/2026** – Survey due. If you did not complete the survey, please reach out to your Field or Account Representative

## Window Decals - Vertical CES



11" x 14"



18" x 24"



20" x 30"

## Window Decals - Horizontal CES



14" x 4"

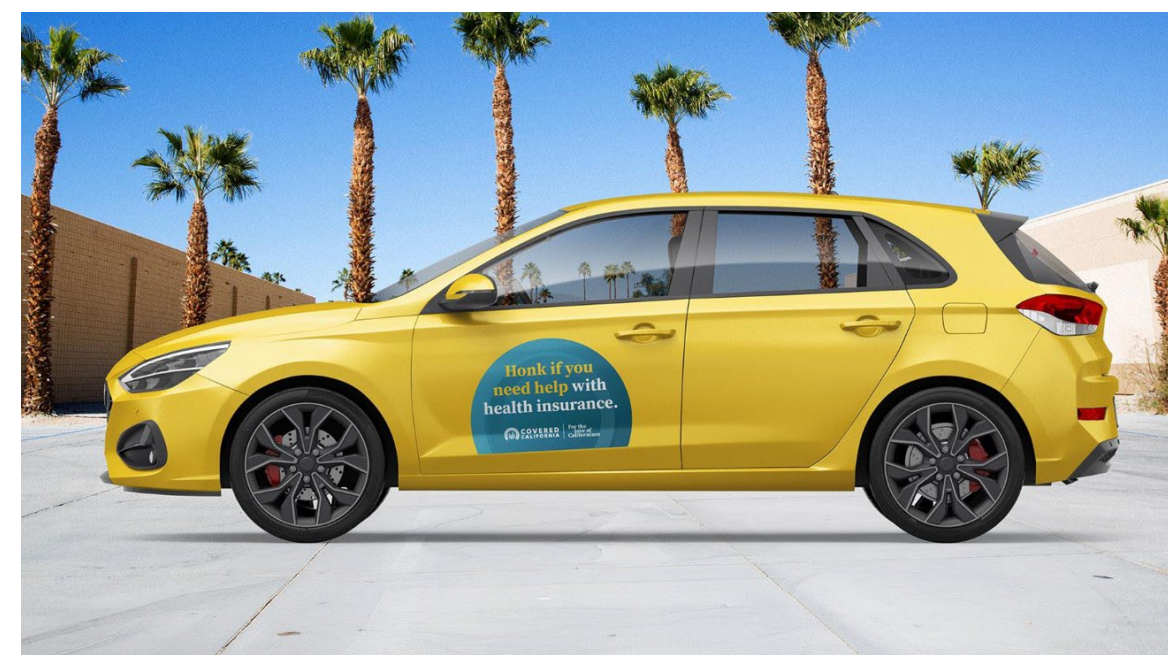
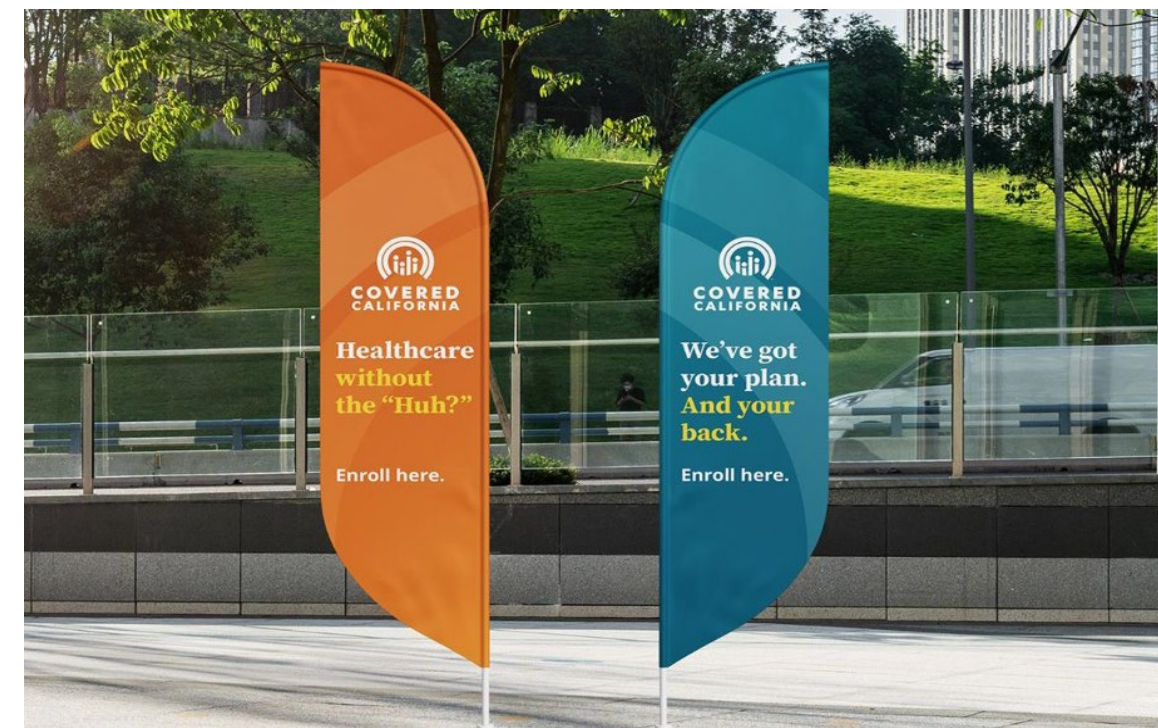
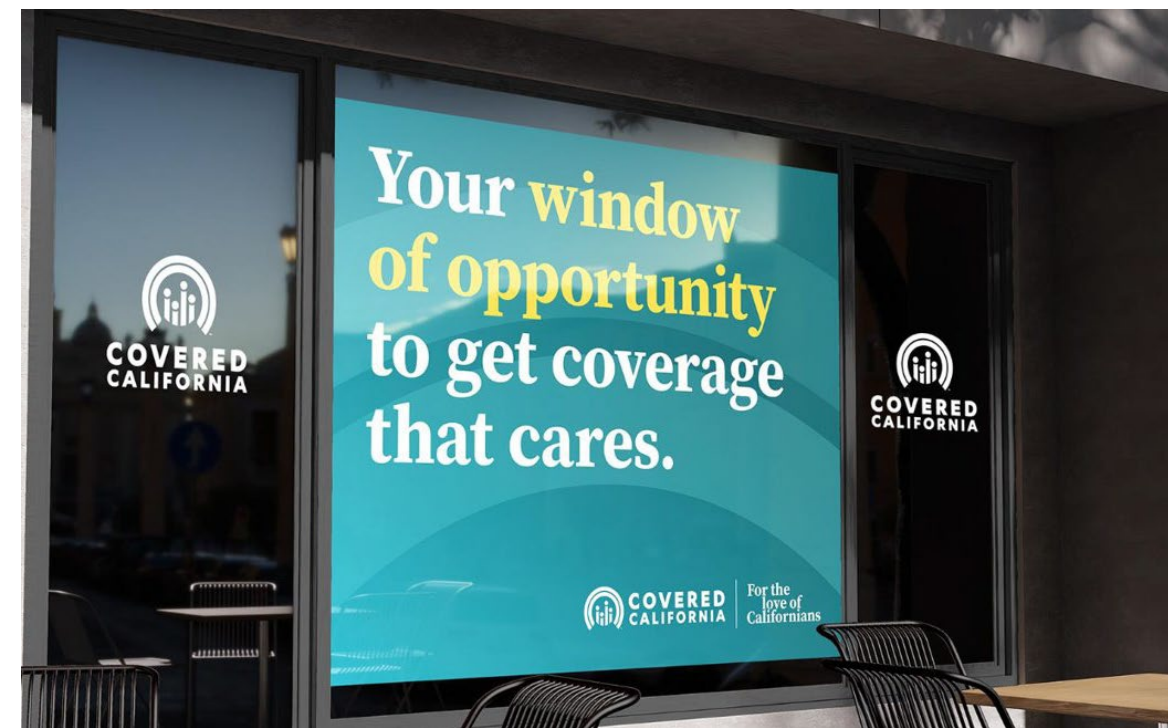


28" x 6"



45" x 11"

# Storefront Owners: Available Sales Tools For Your Location



These are just some of the items available...

Visit the [collateral table today](#) to discover more items and learn how to obtain them!

# Enroller Tools & Resources

Helping Consumers Enroll in Covered California



# Enroller Toolkits

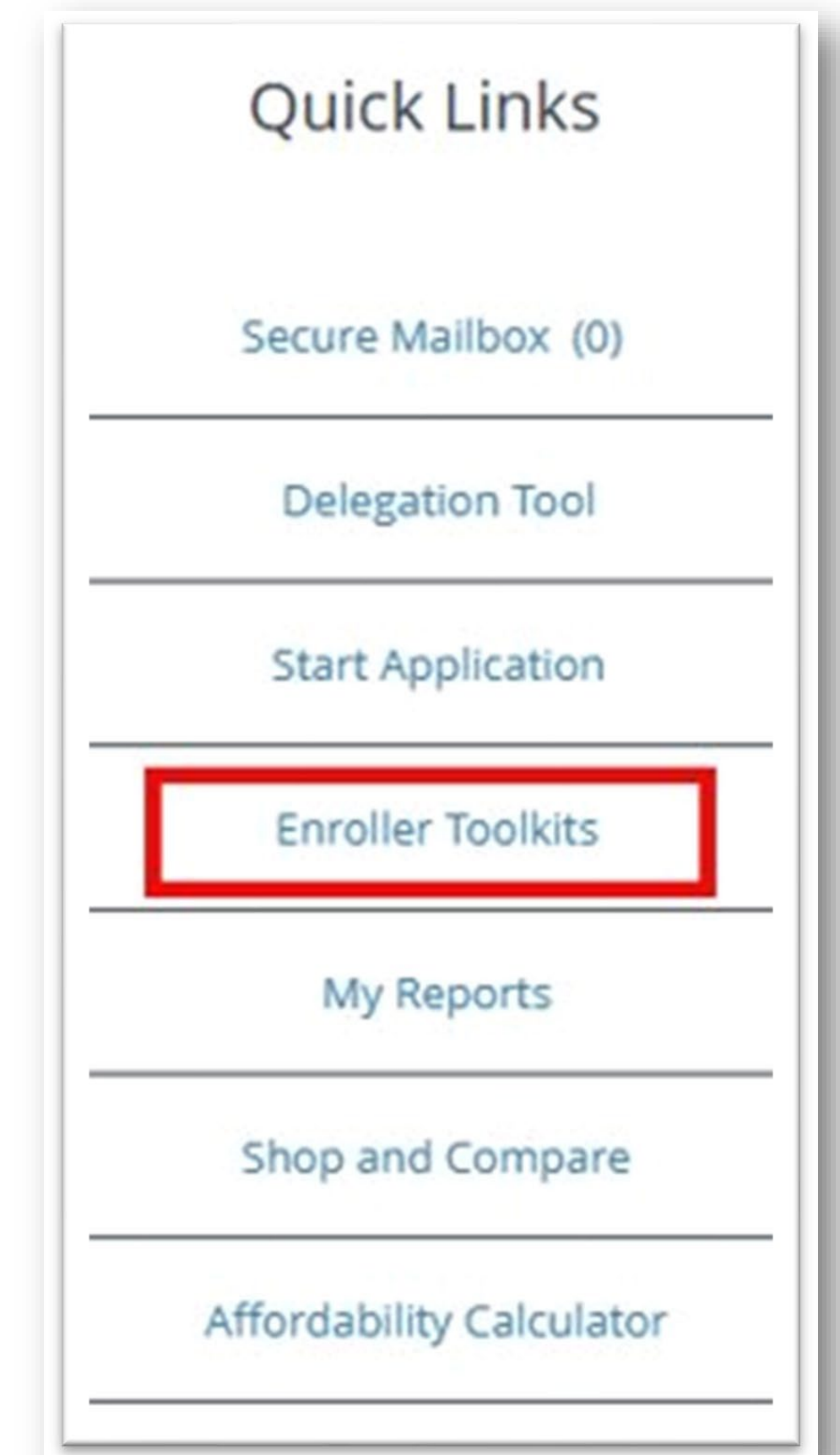
Job Aides, Guides, and Many More!




# Locating Your Enroller Toolkits

- ✓ Toolkits can be found on our website, <https://www.coveredca.com/resources/>

- ✓ Toolkits can be found in your **Enroller Portal** “**Quick Links**” for easier access.



# Sample: Enroller Toolkits



## Special Enrollment Period Toolkit

**Overview**


Consumers can enroll in a Covered California health plan or change their current plan only during Open Enrollment unless they experience a [Major Life Change](#) – this is called a Special Enrollment Period (SEP). During this period, Certified Enrollers may assist all consumers eligible for a Special Enrollment; they cannot complete new or in-progress applications without a defined major life change.

Below is a list of resources Certified Enrollers can use to find information on qualifying major life changes, Special Enrollment Verification, Health, Dental and Vision Plan information, as well as resources to support Covered California consumers.

Check back frequently for updates.

**Special Enrollment Period Resources**

| Resource   | Type        | Description  |
|--|-------------|--|
| <a href="#">Special Enrollment Period Job Aid</a>      | Job Aid     | Walkthrough of the online application for the Special Enrollment Period.   |
| <a href="#">Special Enrollment Period Verification</a> | Quick Guide | Information on Covered California’s Special Enrollment Period Verification process and how to assist consumers with Special Enrollment verification needs. |
| <a href="#">Special Enrollment Period FAQ</a>          | FAQ         | Commonly asked questions and answers regarding the Special Enrollment Period.  |
| <a href="#">Continuity of Care</a>                     | Guide       | Guide to explain the Continuity of Care life event that triggers a Special Enrollment Period.  |
| <a href="#">Health Stipend</a>                         | Quick       | Information about health care stipends available to  |



## IRS Form 1095 Toolkit

**Overview**

The Affordable Care Act (ACA) requires IRS Forms 1095-A (issued by Covered California), B (issued by government agencies, such as Medi-Cal and Medicare, the insurance companies of Covered California, and certain employers), and C (issued by large employers) be provided to consumers and a copy to the IRS.

Covered California notice will be included with a consumer’s IRS Form 1095-A, as well as other notices. This form will help consumers determine whether the amount of Federal Premium Tax Credits (APTC) paid to Covered California Qualified Health Plans for the 2025 benefit year was more or less than the amount they were eligible to receive based on their tax return data, such as income, family size, and tax filing status.


**TB 3895 will not be provided for the 2025 benefit year because enrollees did not receive the California Premium Assistance Subsidy.**

Consumers who are determined APTC/State Subsidy eligible and later determined Medi-Cal eligible, and who have overlapping coverage for one month or two during the transfer process, do not generally have to repay the APTC/State Subsidy received during those overlapping months. **However, if a consumer is currently enrolled in both Modified Adjusted Gross Income (MAGI) Medi-Cal and a Covered California health plan with APTC/State Subsidy, they must contact Covered California immediately.**

Access the following resources for more detailed information:

| Resource   | Type    | Description   |
|--|---------|---|
| <a href="#">Sample of 1095-A Tax Form (1095-A)</a> | Notice  | Sample of the letter containing important tax information and frequently asked questions about the 1095-A tax form.         |
| <a href="#">Sample of 1095-B Tax Form (1095-B)</a> | Notice  | Sample of the letter informing the consumer of an update to tax form 1095-A.  |
| <a href="#">Tax Preparation Help for Consumers</a> | Handout | Includes details about where consumers can find a licensed or registered tax preparer or low-cost tax preparation services. |

<https://hbex.coveredca.com/toolkit/>



## Agency Manager Toolkit

**Overview**

Agency Managers act in an administrative and operational role for an agency and must be a certified and licensed insurance agent. This Toolkit is for Covered California’s Agency Managers to review resources to assist in navigating the Agency Portal.

Resources include information to assist Agency Managers Level I and II, Authorized Signers, Agents Level I and II, and Approved Admin Staff (based on user role permissions) with viewing and exporting a Book of Business, transferring delegated consumers within the agency, adding new agents and Admin Staff to the agency, and much more.

Check back frequently for updates.

**Agency Support**

| Resource  | Type        | Description  |
|---|-------------|--|
| <a href="#">Enroller Portal for Agency Users</a>  | Task Guide  | Introduces Agency Managers, Agents, Authorized Signers, and Approved Admin Staff to the information and tasks they have access to through the Agency Portal. |
| <a href="#">Agency Manager Portal Walkthrough</a> | Video       | Demonstration of the Enroller Portal for Agency Roles.   |
| <a href="#">Agency Manager Portal</a>             | Quick Guide | Information for Agency Managers on the Admin Staff Role in the Agency Portal.  |
| <a href="#">Add a New Agent to an Agency</a>      | Job Aid     | Instructions for Agency Managers to add new Agents in their Agency Portal.   |
| <a href="#">Agency Certification Onboarding</a>   | Quick Guide | Onboarding instructions for Sole Proprietors, Corporations, and Partnerships that want to become Certified Insurance Agents with Covered California.         |
| <a href="#">Agency Manager Onboarding</a>         | Quick Guide | Instructions for Agency Managers and Authorized Signers to complete the process of adding a  |

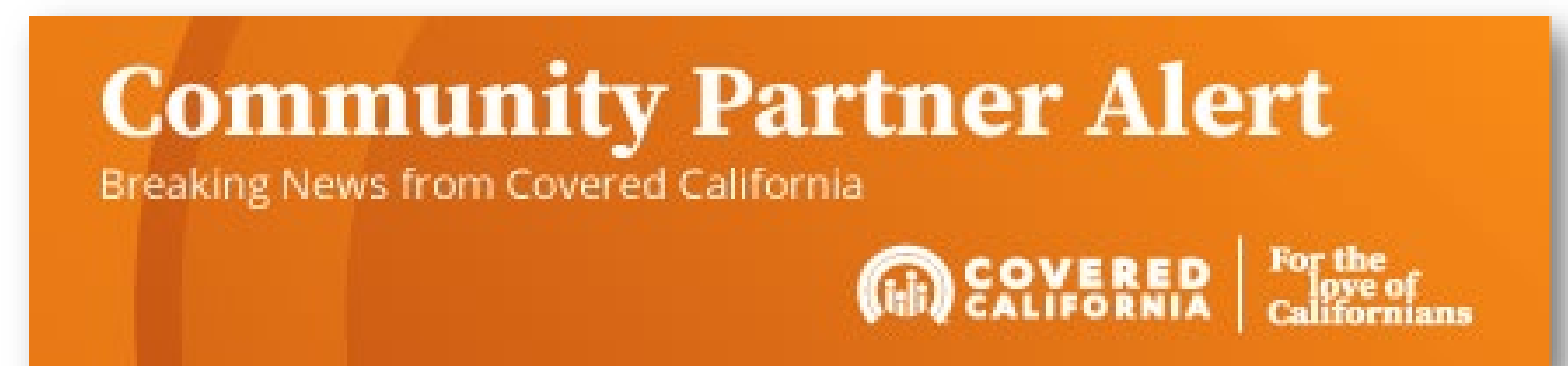


# Enroller Alerts and Briefs

- Enroller messages provide **important** information and content.
- They **keep you informed** and up to date, helping you best support Covered California consumers.
- Special announcements, policy changes, system updates, important dates, and enroller resources.

## Best practices:

- ✓ Create a **new folder and save** all Enroller Alert Emails –search by keyword/term for the specific topic you are seeking.
- ✓ **Issues?** Reach out to:  
[OutreachandSales@covered.ca.gov](mailto:OutreachandSales@covered.ca.gov)



# Covered California News & Reports

- Follow our **social media** channels on <https://www.coveredca.com/> for quick updates.
- Check out our **data resources** here: <https://hbex.coveredca.com/resources/>
  - **OE 26 Renewal and New Enrollment Dashboard:** <https://hbex.coveredca.com/data-research/dashboards/open-enrollment-and-renewal-dashboard/>
- Find the latest news and important information on the **Covered California Newsroom** page here: <https://www.coveredca.com/newsroom/news-releases/>

The image shows a screenshot of the Covered California website and social media page. At the top, there is a navigation menu with links for "New Customers", "Follow Us", "Covered California for Small Business", "Enrollment Partners and Agents", "Newsroom", "Careers", and "Register to Vote". The "Newsroom" link is highlighted with a red box. Below the navigation menu is a banner image with the text "For the love of Californians" and a collage of photos of diverse people. The social media page below the banner shows the Covered California profile with 237K followers and 63 following. The "News Releases" section has a search bar and a "Newsroom Home" link. The "Latest Releases" section shows a list of press releases, with the first one dated January 30, 2026, titled "With Open-Enrollment Deadline One Day Away, Covered California Urges Californians to Get Health Insurance During Los Angeles Visit". The second release is dated January 29, 2026, titled "With Open-Enrollment Deadline Two Days Away, Covered California Urges Californians to Get Health Insurance During San Diego Visit".

# Materials to Educate Consumers

QR code to the documents available at the back of the room today!

### Are you eligible for financial help?

Most likely, yes. Approximately 4 out of 5 enrollees get financial help to lower their monthly premium. The amount of financial help you may be eligible for depends on your household income, family size, and where you live.

To see if you qualify for financial help, scan the QR code or visit [CoveredCA.com](https://CoveredCA.com)

**Am I required to have health insurance?**

In California, most people are required by law to have health insurance or pay a tax penalty. Visit the Franchise Tax Board website at [www.ftb.ca.gov](https://www.ftb.ca.gov) to estimate the individual shared responsibility penalty you may owe if you do not have health insurance or qualify for an exemption.

Other questions? Visit [CoveredCA.com/support](https://CoveredCA.com/support)

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### More straight talk. Less double talk.

For more information and free assistance, visit [CoveredCA.com](https://CoveredCA.com) or call 800-300-1506

For the love of Californians

## We've got your plan. And your back.

### What you need to enroll.

- The following is needed for every household member or dependent who is applying for coverage:
- Home ZIP code
  - Birth date
  - Proof of current household income<sup>1</sup>
  - California ID or driver's license
  - Social Security number or individual taxpayer identification number (ITIN), if you have one
  - Proof of citizenship or lawful presence (e.g., U.S. passport, certificate of citizenship or naturalization document, green card, or a valid visa)<sup>2</sup>

1. Proof of current income of all members in the tax household, such as a recent tax return, W-2, or pay stub. A dependent's income should only be included if their income level requires them to file a tax return. A household is defined as the primary tax filer and all the dependents claimed on that person's taxes. If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal.  
2. You can apply for your eligible child or spouse even if you are not eligible.

### Coverage without the catch.

Covered California offers four levels of coverage also known as metal tiers: Bronze, Silver, Gold, and Platinum. Insurance companies pay a portion of covered services, and the benefits offered within each metal tier are the same no matter which insurance company you choose.

Choose **Platinum** or **Gold** and you'll pay a higher monthly premium, but you'll pay less for medical services when you need them.

Choose **Silver** or **Bronze** and you'll pay a lower monthly premium, but you'll pay more for medical services when you need them.

A **minimum coverage plan** is available to those under 30 or those 30 and over who have received a hardship exemption from Covered California.

### 2026 standard coverage benefits by metal tier

| KEY BENEFITS                                     | BRONZE<br>Covers 60% of average annual cost | SILVER<br>Covers 70% of average annual cost | GOLD<br>Covers 80% of average annual cost |
|--|---|---|---|
| Individual/family medical deductible             | \$5,800/\$11,600                            | \$5,200/\$10,400                            | No deductible                             |
| Annual preventive care visit                     | No cost                                     | No cost                                     | No cost                                   |
| Primary care visit copay                         | \$60  | \$50  | \$40                                      |
| Urgent care visit copay                          | \$60  | \$50  | \$40                                      |
| Emergency room copay                             | 40% <sup>2</sup>                            | \$400                                       | \$350                                     |
| Generic medication copay                         | \$20  | \$19  | \$18                                      |
| Annual out-of-pocket max for one                 | \$9,800/year                                | \$9,800/year                                | \$9,200/year                              |
| Annual out-of-pocket max for family <sup>1</sup> | \$19,600/year                               | \$19,600/year                               | \$18,400/year                             |

To get started, visit [CoveredCA.com](https://CoveredCA.com) or call 800-300-1506.

Chart does not include all medical copays and coinsurance rates. For complete information, visit [CoveredCA.com](https://CoveredCA.com).  
1. Silver is the only metal tier where your costs may be lower based on your household income. These plans are also referred to as Enhanced Silver Plans.  
2. 40% after the deductible, up to annual out-of-pocket max.

## We've got your plan. And your back.

A Step-by-Step Guide

For the love of Californians

### Health plans for Californians. By Californians.

Covered California isn't a health insurance company. We're the people making healthcare simpler, fairer, and more affordable for Californians. We help you compare plans, get financial help, and enroll in brand-name coverage. Most members receive financial help to lower their monthly premium, and everyone is guaranteed the same high-quality coverage. We show up for you. We fight for you. Because we are you.

### Healthcare without the "Huh?"

We're fluent in healthcare. For help at any point during the enrollment process, call 800-300-1506 or visit [CoveredCA.com](https://CoveredCA.com). We offer free expert assistance online, in-person, and over the phone in many languages as well as for the hard of hearing.

#### STEP ONE

See if you qualify for help paying for health coverage.

To see if you qualify for financial help, scan the QR code or visit [CoveredCA.com](https://CoveredCA.com)



#### STEP TWO

Explore your coverage options.

Covered California offers four levels of coverage known as metal tiers: Bronze, Silver, Gold, and Platinum. Insurance companies pay a portion of covered services, and the benefits offered within each metal tier are the same no matter which insurance company you choose.

Choose **Platinum** or **Gold** and you'll pay a higher monthly premium, but you'll pay less for medical services when you need them.

Choose **Silver** or **Bronze** and you'll pay a lower monthly premium, but you'll pay more for medical services when you need them.

A **minimum coverage plan** is available to those under 30 or those 30 and over who have received a hardship exemption from Covered California.

Visit [CoveredCA.com](https://CoveredCA.com) and choose "Shop and Compare" to see which brand-name health plans are right for you.

For the love of Californians

### 2026 standard coverage benefits by metal tier.

| KEY BENEFITS                         | BRONZE<br>Covers 60% of average annual cost | SILVER<br>Covers 70% of average annual cost | GOLD<br>Covers 80% of average annual cost | PLATINUM<br>Covers 90% of average annual cost |
|--------------------------------------|---|---|---|---|
| Individual/family medical deductible | \$5,800/\$11,600                            | \$5,200/\$10,400                            | No deductible                             | No deductible                                 |
| Annual preventive care visit         | No cost                                     | No cost                                     | No cost                                   | No cost                                       |
| Primary care visit copay             | \$60  | \$50  | \$40                                      | \$15  |
| Urgent care visit copay              | \$60  | \$50  | \$40                                      | \$15  |
| Emergency room copay                 | 40% <sup>2</sup>                            | \$400                                       | \$350                                     | \$175   |
| Generic medication copay             | \$20  | \$19  | \$18                                      | \$9   |
| Annual out-of-pocket max for one     | \$9,800/year                                | \$9,800/year                                | \$9,200/year                              | \$5,000/year                                  |
| Annual out-of-pocket max for family  | \$19,600/year                               | \$19,600/year                               | \$18,400/year                             | \$10,000/year                                 |

To get started, visit [CoveredCA.com](https://CoveredCA.com) or call 800-300-1506.

Chart does not include all medical copays and coinsurance rates. For complete information, visit [CoveredCA.com](https://CoveredCA.com).  
1. Silver is the only metal tier where your costs may be lower based on your household income. These plans are also referred to as Enhanced Silver Plans.  
2. 40% after the deductible, up to annual out-of-pocket max.



### Now That You're Enrolled


*How to use your plan*



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*When, where, and how to enroll*



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### Enrollment Guide

*A step-by-step guide*



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Visit <https://hbex.coveredca.com/toolkit/collateral.html>

Or, **come to our collateral table** at the back of the room today to scan the QR Code for printable materials.

# Connect with Your Local Field or Account Representative



**Account Representative**



**Field Representative**

# Key Takeaways

## Covered California News

H.R. 1 introduces **eligibility changes** for **lawfully present immigrants**, impacting **coverage** and **financial assistance** based on immigration status **starting in 2027**.

## OE 2026 Highlights

Covered California is **enhancing trust** through updated **branding, media campaigns, community engagement, supportive programs, and enrollment partners** dedicated to assisting new and renewing consumers despite challenges.

## SEP 2026 Readiness

**CalHEERS enhancements** in February **improved** the **application process**, updated the **enroller portal dashboard** with **new links** and **contact information**, refined the Consumer Retention Workspace (CRW) to better focus on consumer groups, and **strong marketing and community engagement** efforts are underway for SEP.

## Tools & Resources

Covered California provides **marketing tools for storefronts**, mandatory **signage requirements** to be done by Open Enrollment, **enroller toolkits** for updates on policy and system changes, and encourages engagement through **alerts and briefings** to help consumers retain coverage using shared best practices.

# Thank you!

