



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

Covered California recently [announced its preliminary rates and health plans for the 2026 coverage year](#). Outlined below are some of the key points from that announcement:

- Covered California announced a preliminary weighted average rate increase of 10.3%. This increase could be reduced if Congress takes action to extend the federal enhanced premium tax credits.
- The proposed rate change can be attributed to many factors, including the increasing cost of health care and pharmacy expenses, along with other industry challenges. Federal health care policies are driving premiums up even further, particularly the expiration of the federal enhanced premium tax credits at the end of 2025.
- Covered California's strong enrollment continues to attract health insurance companies, resulting in increased competition and choices that benefit Californians. In 2026, 11 health insurance companies will offer plans across the state, ensuring that all Californians have access to two or more choices.
- Changes for 2026 include Aetna's exit from the marketplace. Enrollees in Regions 3, 5, 6, and 11 will be allowed to choose a new plan or move to the carrier with the lowest-cost plan in the same metal tier.

I also want to highlight the upcoming 2026 Open Enrollment Kickoff Events, themed "For the Love of Californians", which will take place in September. These events are designed to provide you with the latest updates, tools, and resources to support your efforts during Open Enrollment. This year, our focus is on consumer retention, helping Californians renew their plans and stay covered. With events held throughout California, there's one near you; click [here](#) to check out the dates, times, and locations, and register to reserve your spot.

Covered California will continue to provide updates and post reference materials in our [toolkits](#). Please also review the resources included in this briefing for important information, materials, and reminders. As always, I am grateful for your hard work and dedication to our mission of making high-quality, affordable health insurance accessible to all Californians. I sincerely appreciate your efforts, and I thank you for partnering with us to have a positive impact on the lives of the Californians we serve.

Robert Kingston

Director

Outreach and Sales Division

latest news

News Release: August 26, 2025

[Covered California Announces Premium Change for 2026 Dental Plans After Another Year of Steady Growth](#)

News Release: August 14, 2025

[Covered California Rates and Plans for 2026: Consumer Affordability on the Line with Uncertainty Surrounding Federal Premium Tax Credit Extension](#)

important reminders

Help Consumers Understand Changes Coming to Financial Help for 2026

The Inflation Reduction Act (IRA), signed into law in 2022, increased the amount of premium assistance for all consumers eligible to receive advanced premium tax credits (APTC), offered high-value plans with \$0 net premiums for the lowest income consumers, and eliminated the limit for middle-income consumers above 400% of the [federal poverty level \(FPL\)](#), who were previously ineligible for premium assistance. However, these [enhanced premium tax credits are set to expire on December 31, 2025](#).

Consumers may have received a Financial Help Update email or a direct mail letter in late July informing them of potential changes to the financial help they will receive for the 2026 plan year. You can access a copy of this document in the consumer case in the Documents and Correspondence section of the CalHEERS home page.

Additionally, to ensure consumers have the most up-to-date information about renewal options, Covered California will adjust the renewal start date for the 2026 plan year to October 15, 2025, instead of the traditional October 1. Starting on October 15, consumers can use the [Shop and Compare](#) tool to see how much they will pay for health insurance in 2026 and find a plan that best meets their health insurance needs. Please encourage your consumers to report any changes to their income, household size, or contact information in their online account.

Help Consumers with Periodic Data Matching Findings

Through a process called Periodic Data Matching (PDM), Covered California is required to check federal records twice a year to verify if a consumer enrolled in a plan through Covered California has Medicare eligibility, enrollment, or deceased status. If consumers do not respond and act within 30 days of the PDM letter ([NOD70A](#) or [NOD70B](#)) being sent, they will automatically be discontinued from Covered California programs based on the data inconsistency.

Notice ID “NOD70A” or “NOD70B” would have appeared on your [Daily Summary Email](#) for any affected consumers that you can contact to assist with taking the required action(s). To resolve any inconsistencies for each household member where a response is needed, sign in to the consumer’s application and either Agree or Disagree with any noted inconsistency.

Help Requests and Live Chat Features

Enrollers can submit support cases directly from the Enroller Portal! This feature aims to streamline the process of reporting more complex issues and improve the overall user experience by enabling you to track the status of your cases and receive timely updates in one accessible location.

Enrollers can also access real-time assistance through our newly implemented live chat feature! This enhancement is designed to provide immediate support, allowing you to resolve common issues and get answers to your questions without delay. Live chat is available during [standard business hours](#), ensuring you have access to support when you need it most.

For more detailed information on how to access these exciting new features, reference our newly created [Enroller Portal Help Request and Live Chat Guide](#).

resources

Social Media Toolkit

Please reference the [Social Media Toolkit](#), which provides resources—logos, digital banners, shareable images, and sample posts—to help spread the word about Covered California on social media channels.

We recommend downloading the .zip file to save the Toolkit PDF and images to your computer. Review carefully the “Social Media How To and Best Practices” file for instructions and tips on posting messages and images to your social media channels.

Helpful Resources and Materials

[Enrollment Partner Toolkits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

Now available: our toolkits page has a search function that allows you to find the materials you need quickly.

seen on social

Facebook



Covered California

August 13 at 8:20 AM · 🌐

Had a major life change recently? 🌱👶👤 Covered California is here to help you find the right health insurance—and we can help you pay for it, too. Explore your options today or share this with someone who might need coverage. Quality care starts with the right plan.

#CoveredCalifornia #HealthInsurance #LifeChanges #GetCovered #InsuranceOptions



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Covered California @CoveredCA · Aug 14

Covered California announced its 2026 rates, with affordability at risk due to uncertainty around federal rules. Covered CA is working to keep coverage affordable, urging lawmakers to extend the enhanced premium tax credits.

Read more: ow.ly/A0yk50WGaRS



service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 AM to 6:00 PM

Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Service Center

Phone: (855) 777-6782

Monday - Friday, 8:00 AM to 5:00 PM

Saturdays and Sundays, Closed

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability and holiday closures.