

Agent Briefing

News from Covered California



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For the
love of
Californians

Director's Corner

Dear Covered California Enrollment Channel Partners,

Covered California is preparing for the 2027 coverage year and has several important updates to share. Outlined below are opportunities and resources to help you stay informed, support consumers, and connect more Californians to quality, affordable health care.

Join an Open Enrollment 2027 Kick-off Event

Covered California's Open Enrollment 2027 Kick-off Events will take place throughout California in September 2026. These events will provide the latest Open Enrollment updates, information on federal policy changes that may affect health care access and affordability, and tools and resources to help you assist consumers during the renewal and Open Enrollment periods. They will also offer practical strategies to help more Californians stay covered.

View the [OE 2027 Kick-off Events flyer to register](#). Some events have already sold out, so register today to reserve your spot or join the waitlist for an event near you.

New Resources to Support Lawfully Present Immigrant Consumers

Beginning in 2027, some Lawfully Present Immigrant (LPI) consumers may no longer qualify for financial help that lowers monthly premiums and other health care costs. A new [Lawfully Present Immigrant \(LPI\) Toolkit](#) is available to help you support impacted consumers. This toolkit includes fact sheets, sample consumer notices, Covered California reference pages, an affordable health care services guide, and more.

As a reminder, the Consumer Retention Workspace (CRW) has been updated to help you identify and support LPI consumers who may be at risk of losing financial help in 2027. Use the CRW to review consumer cases, confirm whether immigration information or documents need to be updated, prioritize consumers who may be at higher risk, and document outreach and next steps.

Please remind consumers to review and update their immigration status and documents and submit supporting documents if needed. Also let them know that these federal changes do not start until 2027.

Consent for Verification Text and Email Campaign

Beginning September 2, Covered California will launch a new text message and email campaign to encourage consumers to update their consent for verification via text message. Between September 2 and 30, some consumers may receive text messages and emails reminding them to update their consent for verification so Covered California can confirm their eligibility for financial help. Please help consumers understand that these messages are from Covered California and are not a scam or fraud. For more details on this new campaign, please review the [Consent for Verification Text and Email Opt-in Campaign Guide](#).

2027 Dental Plans and Rates

Covered California recently announced its dental plans and preliminary rates for the 2027 coverage year. [Read the full press release](#) for additional details. Key points include:

- The statewide weighted average rate change will be 6.2%, reflecting higher dental care costs and increased use of services.
- Enrollment has remained steady, with consumers paying an average of \$27 per month, and enrollment has increased 85% since 2020.
- Covered California will offer eight dental plans from five insurers in 2027: Anthem Blue Cross, Blue Shield of California, DentaQuest, Delta Dental of California, and Humana Insurance Company.

Children's dental coverage is automatically included in all the health plans available through Covered California. Adults enrolled in a health plan through Covered California can purchase optional family dental plans as an add-on to their health plan. Covered California offers both dental health maintenance organization (DHMO) and dental preferred provider organization (DPPO) plans throughout the state, giving consumers a choice in the plan that works best for them.

Please carefully review all the information and resources included in this briefing. I also encourage you to take advantage of the opportunity to join us at one of our Open Enrollment events in September.

As always, I want to thank you for your hard work and dedication to our mission of making high-quality, affordable health insurance accessible to all Californians. I truly appreciate your efforts and thank you for partnering with us to make a positive impact on the lives of the Californians we serve.



Robert Kingston

Director

Outreach and Sales Division

Latest News

News Release: August 25, 2026

[Covered California Announces Premium Change for 2027 Dental Plans While Continuing to Deliver Affordable Coverage Options](#)

Important Reminders

Address Verification Changes

As of August 1, if a consumer uses the address of a substance use disorder (SUD) facility as their home address, the application may be subject to additional review. Until the address verification and review are done, the application will be considered incomplete and may not result in immediate enrollment.

Please help impacted consumers understand that additional information or documentation about their California home address could be required before their application and enrollment can be completed.

For more details on how to assist these consumers, please review our [Substance Use Disorder \(SUD\) Facility Enrollments Guide](#).

Special Enrollment Period

During the Special Enrollment Period (SEP), consumers can enroll in a health plan or make changes only if they experience a [Major Life Change](#). Certified enrollers may assist consumers eligible for Special Enrollment, but they cannot complete new or in-progress applications without a defined major life change. To help you support eligible consumers in understanding their options during this time, review our [Special Enrollment Period Toolkit](#) and [Covered California's Social Press Kit](#), both of which contain valuable information and resources. Please also review our [Federal Changes Quick Guide](#), which highlights key provisions and effective dates to keep you informed about important upcoming changes.

State of Emergency SEP

Californians affected by a natural or human-caused disaster that results in a Governor's State of Emergency proclamation may qualify for a Special Enrollment Period (SEP). The table below shows the current state of emergency list, the qualifying life event (QLE) date, and the last day to select a plan (SEP End Date). For more detailed information, including the steps to assist consumers who may qualify for this SEP, please reference our [State of Emergency Special Enrollment Period Guide](#).

State of Emergency	QLE Date	SEP End Date
Calaveras County – Gann Fire	August 6, 2026	October 5, 2026

Strike, Lockout, or Labor Dispute Subsidy Program Eligibility and Enrollment

In the event of a strike, lockout, or labor dispute in which members lose their health benefits, approved workers will be eligible for state strike lockout subsidies and Cost Sharing Reductions (CSR) as if they were at 138.1% of the [Federal Poverty Level \(FPL\)](#).

Please reference our [Subsidies for Strike/Lockout Guide](#) for more details, including a list of approved Covered California strikes and instructions for assisting consumers with selecting the appropriate Qualifying Life Event (QLE) on the Special Enrollment page of the application.

Updating a Consumer's Consent for Verification

Consumers may authorize Covered California to verify their information electronically for a period of zero (0) to five (5) years. This allows Covered California to apply financial help, as eligible, without the consumer having to take any action. For consumers to renew their coverage with financial help, Covered California needs permission to check income as reflected on their tax return. To ensure that your consumers receive any financial help they may be eligible to receive, please confirm that their Consent for Verification is provided. **An alert will appear on your [Daily Summary Email](#) to notify you of any consumers whose**

Consent for Verification is about to expire; an alert banner will also display in the *Account Alerts* section of the Consumer Home page. For additional instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#).

Enroller Portal LMS Single Sign On Link

A Single Sign-On (SSO) link for the Learning Management System (LMS) is now available in the Enroller Portal. The LMS Single Sign On button is located at the bottom of the Quick Links section, making it easier to access required training and available courses directly from the Enroller Portal without a separate LMS login. For additional details on this new feature, please reference our [Enroller Portal LMS Single Sign On Guide](#).

Privacy and Information Security Guide

Covered California has a new resource to help certified enrollers understand the types of sensitive and confidential information that must be protected under the law.

Certified enrollers play an important role in protecting consumer privacy and keeping personal information secure. Our new [Privacy and Information Security Quick Guide](#) explains the expectations for handling sensitive information when supporting consumers through the application and enrollment process. These requirements help protect consumers, support compliance with state and federal privacy standards, and reduce the risk of unauthorized access, use, or disclosure of Personally Identifiable Information (PII).

Reporting Suspected Fraud Activity Guide

Covered California has a new resource to help certified enrollers report suspected fraud activity identified during the consumer application process.

Certified enrollers play an important role in protecting consumers, preserving program integrity, and supporting appropriate follow-up when suspicious activity is identified. If you observe potential fraud indicators while assisting a consumer, continue the application as usual. Do not delay the application, ask additional questions about the concern, or inform the consumer that a referral may be made. After you submit the application, document what you observed, complete the [Integrated Fraud Management \(IFM\) Fraud Referral Form](#), and submit it to the IFM team at stopfraud@covered.ca.gov using a secure external method.

For additional details, please review the [Reporting Suspected Fraud Activity Enroller Guide](#) and the [Consumer Protection webpage](#).

Reasonable Opportunity Period (ROP) and Auto-Discontinuance

Covered California provides a 95-day Reasonable Opportunity Period (ROP) during which a conditionally eligible consumer can submit verification documents to clear inconsistencies in their application. If the consumer does not resolve the inconsistency by providing the [required documentation](#) by the end of the 95-day ROP, Covered California may change or discontinue Advanced Premium Tax Credit (APTC) or Cost-Sharing Reductions (CSR), or terminate plan coverage.

Our [Understanding ROP and Auto-Discontinuance Guide](#) has additional information about ROP and Auto-Discontinuance, including how to prevent coverage terminations and how to assist impacted consumers who have had their coverage terminated because Covered

California did not receive the verification documents or because the consumer did not submit the correct eligibility verification documents.

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” will appear 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.

Reminder: Help Menu in the Enroller Portal

Submit support cases directly from the Enroller Portal! This makes it easier to report more complex issues, track case status, and receive updates.

Access real-time assistance through our live chat feature! For quick questions and common issues, use live chat for real-time support during [standard business hours](#). When chat is available, enrollers can connect with support right from the portal and get answers faster.

For more information and step-by-step instructions on how to access and use these features, review the [Enroller Portal Help Request and Live Chat Guide](#).

YouTube Channel for Enrollers

The Outreach and Sales YouTube channel for enrollers features informal educational videos and system walkthroughs of CalHEERS and the Enroller Portal. These videos include helpful updates, practical tips, and relevant information to support your work with consumers. Please note that the content on this channel is not formal training, is not affiliated with our Learning Management System (LMS), and does not replace our official toolkits, quick guides, or job aids. These videos are intended as a resource to support your learning and understanding, and to offer insights into the tools and processes you use every day.

We encourage you to subscribe to our YouTube channel, explore the videos currently available, and stay tuned for more content coming soon:

<https://www.youtube.com/@CoveredCaliforniaSales>

Resources

Covered California Social Press Kit

[Covered California's Social Press Kit](#) includes resources to help bring awareness and educate consumers about the importance of taking action to stay insured.

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, including job aids, Quick Guides, FAQs, Talking Points, and more.

Special Enrollment Period Workshops

The Covered California Outreach and Sales Team hosted a series of Special Enrollment Period workshops across California in April. To support your efforts in assisting consumers during this Special Enrollment Period, we’re pleased to share the [Virtual Workshop Recording](#) and the accompanying [Slide Deck](#) for your reference.

Seen on Social

Facebook

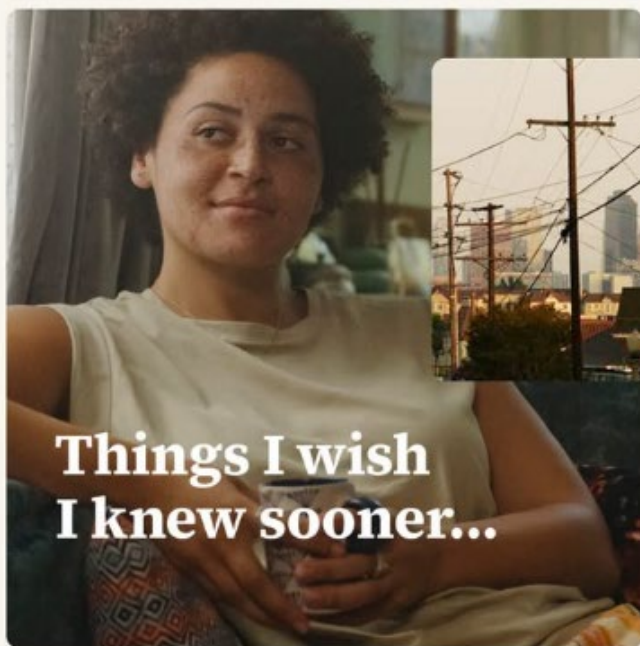


Covered California

August 13 at 8:15 AM ·

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New state. New start. New coverage. Many big life changes open a 60-day window to find health plans. Visit [CoveredCA.com](#) ... See more



**Things I wish
I knew sooner...**

After moving to California,
you have 60 days to get
new health coverage.



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X



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...

When life changes, we're not the first call you make. That belongs to your mom. Your partner. Your best friend. But we're the next best call. Reach out within 60 days and we'll help you with your health coverage.

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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.