



# agent briefing

## NEWS FROM COVERED CALIFORNIA

### director's corner

Dear Covered California Enrollment Channel Partners,

As 2025 comes to a close, I would like to highlight some of the major events and updates that have occurred throughout the year.

In December 2024, Covered California announced that it had surpassed 1.8 million enrollees, a record high at the time. California's Enhanced Cost-Sharing Reduction (CSR) program provided more financial help than ever in 2025. As a result, millions of people saw lower healthcare costs in 2025. By the close of Open Enrollment in January, over 345,000 Californians had selected health plans, and more than 1.6 million renewed their health insurance plan, totaling nearly 2 million enrolled consumers for the 2025 plan year.

On March 23, 2025, we celebrated 15 years of the Patient Protection and Affordable Care Act. Covered California has significantly reduced the number of uninsured Californians, achieving the largest decrease in the nation. Since 2014, Covered California has helped over 6.3 million people obtain health insurance, and the uninsured rate in California has dropped from 17.2% in 2014 to just 6.4% in 2023. This marks the largest decline of any state since the Affordable Care Act was implemented.

In August, Covered California announced preliminary rates and health plans for the 2026 coverage year. The weighted average rate increase of 10.3% was attributed to factors such as rising health care costs and pharmacy expenses, as well as other industry challenges. Federal healthcare policies are also contributing to the increase, particularly due to the scheduled expiration of federal enhanced premium tax credits after 2025, which is expected to result in thousands of Californians losing coverage.

In September, the Outreach and Sales team successfully completed the Open Enrollment 2026 Kickoff Events. I would like to express again my sincere appreciation for their efforts in planning, organizing, and executing the 18 in-person events across the state, as well as the one virtual event. These events covered many topics, such as health, dental, and vision plan information, as well as CalHEERS and Enroller Portal updates.

Covered California increased its retention efforts in advance of the 2026 Renewal Period. Starting in July, consumers began receiving information about the expiring enhanced premium tax credits, with additional communications sent in August and September. Those facing a price increase of over \$100 for 2026 received enhanced renewal notices comparing their current health plan to alternative, lower-priced options. Additionally, a direct outreach campaign included renewal reminders via email and text, detailing possible monthly premium changes for 2026.

The [Consumer Retention Workspace \(CRW\)](#) was launched as an exciting new way for enrollers to track and manage consumer active renewals for Plan Year 2026. This dedicated space was designed to streamline the renewal process and enhance support available to enrollees, ensuring they have the necessary resources to maintain their health coverage. One of the key features of the Consumer Retention Workspace allows enrollers to identify consumers who are up for renewal and categorize them based on their likelihood of renewing their health insurance plans through Covered California. The goal is to identify individuals who are less likely to renew their coverage and organize your outreach to them accordingly.

Covered California launched its 13th Open Enrollment period on November 1. Californians can sign up for, renew, or shop for new health insurance plans through January 31, 2026. This year's campaign, "Connectors to Coverage," highlights the extensive support available to help consumers navigate their health insurance options. Covered California is committed to helping current enrollees understand their options and keep their coverage, as well as connecting those who are uninsured with health insurance. California is taking proactive steps to protect the lowest-income enrollees from extreme rate increases and reduce costs for consumers should the enhanced Premium Tax Credits expire. For 2026, California plans to provide state-funded tax credits to individuals earning up to 150% of the federal poverty level (FPL). This support would help keep monthly premiums consistent with 2025 levels for those individuals and families, while also providing partial additional assistance to those earning up to 165% of the FPL. If Congress acts to extend the federal enhanced Premium Tax Credits, Covered California will keep the current state-enhanced benefit program, allowing most Covered California enrollees to purchase health plans with lower out-of-pocket costs.

To help educate consumers and assist them in identifying their best coverage options for the 2026 plan year, please use our [Open Enrollment Toolkit](#) and [Covered California's Open Enrollment Social Press Kit](#). These comprehensive resources are designed for the Open Enrollment period, providing materials to help you maximize your outreach and guide Californians through the enrollment process to obtain the coverage they deserve.

And finally, I want to sincerely thank you for your dedication to helping so many Californians access affordable, quality health insurance coverage through Covered California. I appreciate all your hard work over the past year, and I thank you for your partnership in our mission. I look forward to our continued collaboration in serving others and to a successful year ahead. I hope you have a happy, healthy, and prosperous 2026!

A handwritten signature in black ink that reads "Robert Kingston". The signature is written in a cursive, flowing style.

**Robert Kingston**

Director

Outreach and Sales Division

## latest news

**News Release: December 22, 2025**

[Covered California Encourages All Californians to Explore Health Insurance Options Before Dec. 31 Deadline to Get Coverage for All of 2026](#)

## important reminders

### **Service Center Holiday Closures and Extended Hours**

The Agent/CEC Service Center will be offering extended hours at the end of December as shown below:

- Tuesday, December 30, 8:00 AM to 8:00 PM
- Wednesday, December 31, 8:00 AM to 8:00 PM

Please review the [Agent/CEC Service Center schedule](#) for a full list of availability and holiday closures.

### **Enroll by 12/31 for 1/1 Effective Date**

**The deadline for January 2026 coverage is 11:59 PM PST on December 31, 2025** – please ensure your consumers' health and dental (if applicable) plan selections are completed before that time for a January 1 effective date. Use our [Open Enrollment Toolkit](#) and [Covered California's Open Enrollment Social Press Kit](#) resources to help educate consumers and assist them in identifying their best coverage options for the 2026 plan year. You can also find links to additional resources on our [Enrollment Partner Toolkits](#) page.

Certified Enrollers can access enrollment information, including Enrollment Status, on the Enrollment Dashboard Health and Dental Plans Details page. Please reference our [Enrollment Dashboard Quick Guide](#) to learn how to view your delegated consumers' enrollment information, application progress, and the next steps in the enrollment process.

The Open Enrollment period runs until January 31, 2026. Consumers who enroll and select a plan after December 31, 2025, through January 31, 2026, or who do not pay their first bill by the due date, will receive coverage effective February 1, 2026.

### **Consumer Retention Workspace**

The Consumer Retention Workspace (CRW) is a new tool available in the Enroller Portal designed for tracking and managing consumer active renewals for Plan Year 2026. For full details, including step-by-step instructions on how to access and navigate this new workspace, reference our [Enroller Portal Consumer Retention Workspace Guide](#).

### **Check for Active Cases Using the Delegation Tool**

When adding information in new applications, a [Duplicate Prevention Logic](#) pop-up will appear if the system identifies consumers who already have a case on file in CalHEERS. The goal of this pop-up is to alert the user and prevent the creation of unnecessary duplicate cases. Duplicate cases that result in dual enrollment could cause significant financial

hardship for individuals. Additionally, certified enrollers may be required to return compensation received from Qualified Health Plan Issuers.

To check if consumers have active cases, use the [Consumer Delegation Consent Tool](#) first. The system will perform a detailed, match-based search using the consumer information entered. If the Delegation Tool finds multiple CalHEERS cases with the same consumer information, [contact the Service Center](#) to become delegated to the correct CalHEERS case.

Please note: if the consumer has an existing Medi-Cal case and a new CalHEERS case is created with Covered California eligibility, the Medi-Cal case takes priority, and the enroller could lose the delegation.

### **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). The dropdown menu on the Special Enrollment page of the application includes a state of emergency option. To assist those who may qualify for this SEP, select "**County under state of emergency**" from the dropdown menu and enter the date.

<b>State of Emergency</b>	<b>QLE Date</b>	<b>SEP End Date</b>
<b>Mono County</b> – Pack Fire	December 9, 2025	February 7, 2026
<b>Imperial and San Bernardino Counties</b> – 2025 Mid-September Storm	December 23, 2025	February 21, 2026
<b>Sierra County</b> – 2025 Late August Storms and Mudslides	December 23, 2025	February 21, 2026
<b>Imperial County</b> – 2025 August Monsoon Storms	December 23, 2025	February 21, 2026
<b>Santa Barbara and San Luis Obispo Counties</b> – Gifford Fire	December 23, 2025	February 21, 2026
<b>City of Rancho Cucamonga</b> – January 2025 Windstorm Event	December 23, 2025	February 21, 2026
<b>Los Angeles, Orange, Riverside, San Bernardino, San Diego, and Shasta Counties</b> – 2025 Late December Storms	December 24, 2025	February 22, 2026

## **Phishing Scams**

We have received reports of a phishing scam targeting Covered California enrollment partners. Recent reports indicate phishing attempts that request recipients click on a secure link to verify or update their personal information. **Please disregard these emails as they are not real; do not click on any links within the email.**

Emails from Covered California will always come from @covered.ca.gov addresses. Please verify the sender's actual email address is correct before opening messages. Many phishing scams use familiar contact names with fake email addresses.

If you have any questions or need to report suspected or confirmed security or privacy incidents, please contact Covered California's Information Security or Privacy Office:

[Informationsecurity@covered.ca.gov](mailto:Informationsecurity@covered.ca.gov)

[PrivacyOfficer@covered.ca.gov](mailto:PrivacyOfficer@covered.ca.gov)

## **resources**

### **Covered California Social Press Kit**

Covered California has created a new [Open Enrollment Social Press Kit](#), which 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.

**Now available: our toolkits page features a search function that enables you to quickly find the materials you need.**


## seen on social

### Facebook



Covered California  
December 2 at 9:01AM · 🌐

Think you know Covered California? 🤔 You may be surprised! Discover the truth, Californians: We're here to help YOU get the health coverage you need. [CoveredCA.com](https://CoveredCA.com)

<p>What is Covered California</p> <h1>Fact vs Fiction</h1> <p>→</p>  <p>For the love of Californians</p>	<p>Covered California is <del>Another name for Medi-Cal</del></p> <p><b>NOT the same as Medi-Cal</b> (but you can apply for both at CoveredCA.com)</p>
<p>Covered California is <del>Hard to contact</del></p> <p><b>Easy to reach</b> (via phone, chat, social media, or in person)</p>	<p>Covered California is <del>Going away</del></p> <p><b>NOT going anywhere</b> (in fact, we're open and ready to help)</p>

### X



Covered California @CoveredCA · Dec 12

Open Enrollment is happening now, but time is running out! Enroll by December 31 to secure health coverage. Don't wait—start today to make sure you and your family are covered. 🏃 Head to [CoveredCA.com](https://CoveredCA.com) now to get started! #OpenEnrollment #ForTheLoveOfCalifornians

**Act now,  
don't wait!**  
**December 31**

For coverage to start January 1.

-  Compare Plans
-  Check Eligibility for Financial Help
-  ENROLL NOW



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

## 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.