



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

[Covered California announced](#) that over 345,000 Californians selected health plans during Open Enrollment, and more than 1.6 million renewed their health insurance, bringing the overall enrollment to nearly 2 million consumers! Enrollment has increased for the fourth consecutive year since the passage of the enhanced premium tax credits through the American Rescue Plan. The increased federal subsidies combined with California's Cost-Sharing Reduction (CSR) program helped create more attainable and affordable healthcare coverage for so many people.

One population in particular who might have concerns and fears of any impacts on their status or eligibility for health insurance coverage is Deferred Action for Childhood Arrivals (DACA) recipients. **I want to reiterate that DACA recipients in California are eligible to enroll in healthcare coverage through Covered California, and many may be eligible to receive financial help.** To help DACA recipients, Covered California recently announced a new Qualifying Life Event allowing qualified consumers to enroll through a Special Enrollment Period from February 1 until December 31, 2025. Please reference the DACA section of this briefing for important resources to help answer consumer questions and assist them with the enrollment process.

California's uninsured rate continues to drop, thanks in large part to the affordability and quality of healthcare available and the tremendous work of our enrollment partner communities. I appreciate all your hard work over the past few months, and I thank you for your partnership and dedication to our mission to help people access the quality of healthcare they deserve.

Robert Kingston

Director

Outreach and Sales Division

latest news

News Release: February 20, 2025

[Covered California Reaches Landmark Achievement with Nearly 2 Million Enrolled as Open Enrollment Concludes](#)

important reminders

Special Enrollment Period

Consumers cannot enroll or make changes to their Covered California health plan outside of the Open Enrollment period *unless* they experience a [Qualifying Life Event \(QLE\)](#). Consumers who experience a Qualifying Life Event are eligible for a Special Enrollment Period (SEP). During the Special Enrollment Period, Certified Enrollers may assist these eligible consumers. However, they cannot complete new or in-progress applications without a defined Qualifying Life Event.

Our [Special Enrollment Period Toolkit](#) has valuable information to help you assist in enrolling consumers who experience a Qualifying Life Event.

Deferred Action for Childhood Arrivals (DACA) Eligible Consumers

Covered California announced a new Qualifying Life Event (QLE), **“DACA recipient”**, allowing qualified consumers to enroll through a Special Enrollment Period from February 1 until December 31, 2025. As of February 1, 2025, the new QLE selection is available in the CalHEERS Special Enrollment drop-down menu.

Please reference our [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) for resources to help answer consumer questions about their health insurance options and to assist them with the Covered California enrollment process.

**Covered California will continue to monitor the litigation seeking to block this new rule; we will promptly share updates on any developments and their potential impact on consumers, closely working with enrollment partners to ensure awareness.*

Please note that purchasing insurance through Covered California and receiving financial assistance to pay for the insurance does not make an individual a “Public Charge”. For immigration resources, including information on DACA and Public Charge, please visit the [California Immigration Guide](#). The Covered California website also has general [Information for Immigrants](#), recipient-specific [DACA Resources](#), [DACA FAQs](#), and [information on Public Charge](#).

Updated Federal Poverty Level (FPL) Chart

The new [Program Eligibility by Federal Poverty Level \(FPL\) chart](#) is now available. It shows up-to-date income limits and information used to determine coverage eligibility.

Reminders:

- Medi-Cal uses the FPL guidelines from the current year to determine eligibility for all Medi-Cal programs. After the federal government publishes its updated FPL

guidelines, CalHEERS is updated with these new limits for Medi-Cal eligibility determinations, approximately March each year.

- Medi-Cal uses monthly income, whereas Covered California uses annual income to determine FPL; a mid-year change in income could cause the monthly (Medi-Cal) income to be different from the annual (Covered California) income, resulting in a different eligibility determination than expected.

State of Emergency Special Enrollment Period

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 date of the Qualifying Life Event (QLE), and the last day to select a plan (SEP End Date). The QLE dropdown menu on the Special Enrollment page of the application now includes a state of emergency option. To assist consumers who may qualify for this SEP, select “**County under state of emergency**” from the dropdown menu and enter the date of the Qualifying Life Event.

State of Emergency	QLE Date	SEP End Date
Los Angeles and Ventura Counties – Wildfires and Windstorms	January 7, 2025	March 8, 2025
Santa Cruz County – Coastal Storm	February 14, 2025	April 15, 2025

New Beyond Covered Program

To further its commitment to reducing health disparities and enhancing the quality of life of all enrollees, Covered California has partnered with FORWARD to launch the [Beyond Covered Program](#). This program is designed to improve immediate health outcomes and foster long-term financial security through two initiatives: the Grocery Support Program and the Child Savings Account Program. For more information, including a list of common questions about each program, please reference our [Beyond Covered Grocery Support Program Guide](#) and [Beyond Covered Child Savings Account Program Guide](#).

Please note that FORWARD will contact eligible enrollees directly to screen them for these programs. If you are contacted by a consumer who has questions about either program, please refer them back to FORWARD using the contact information included in the guides.

IRS Form 1095-A

During tax season, Covered California sends the federal **IRS Form 1095-A** Health Insurance Marketplace Statement to consumers. IRS Form 1095-A is an important federal tax document that serves as proof of Minimum Essential Coverage (MEC) and for individuals to claim the premium tax credit, to reconcile any Advanced Premium Tax Credit (APTC) received, and to file an accurate tax return for the 2024 tax year. The amount displayed on IRS Form 1095-A reflects how much was paid to Covered California Qualified Health Plans to help with the cost of a consumer’s health coverage.

IRS Form 1095-A is generated for each enrolled plan (except minimum coverage plans), regardless of whether APTC was applied. If a consumer changed plans or had a gap in coverage at any point in 2024, they may receive multiple 1095-A forms.

Important Information to Help Consumers:

- Covered California will send IRS 1095-A forms by January 31, 2025.
- If a consumer's communication preference is email, they will receive an email from Covered California with instructions to sign into their [CalHEERS account](#) and download their forms. They will not receive their forms in the mail.
- If a consumer's communication preference is mail, they will receive their forms in the mail – some may arrive after January 31.
- All consumers can access their IRS Form 1095-A from their [CalHEERS account Home Page](#) or under *Documents & Correspondence*, even if their preference is mail.

Updated Toolkit Now Available: [IRS Form 1095-A Toolkit for Certified Enrollers](#) contains detailed information about Form 1095-A, as well as other important resources and the premium assistance reconciliation process. For additional information, visit the [Tax Forms and Filing](#) page on the Covered California website.

Please note: Consumers will not receive FTB 3895 tax forms for the 2024 benefit year because consumers did not receive the California Premium Assistance Subsidy.

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](#).

My Profile Page Guide

Please reference our [My Profile Page Guide for Certified Enrollers](#), which shows the features available for account self-management. These features allow users to update their Covered California password, security measures and verification methods, personal details, and more.

Updated Income Self-Attestation Form

Covered California compares the information entered on the application with government data sources or information previously provided. Consumers are asked to [submit documents to confirm their eligibility](#) if the data is inconsistent. An updated [Income Self-Attestation Form](#) is now available on the Covered California site to increase the accuracy of income-related information verification and streamline the data entry process. Please discard any saved or printed versions of the previous form and start using this updated form for [Proof of Income](#).

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.

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Covered California 
3d · 

Do you have health insurance through Covered California? Be sure your account is up-to-date to receive important tax information.

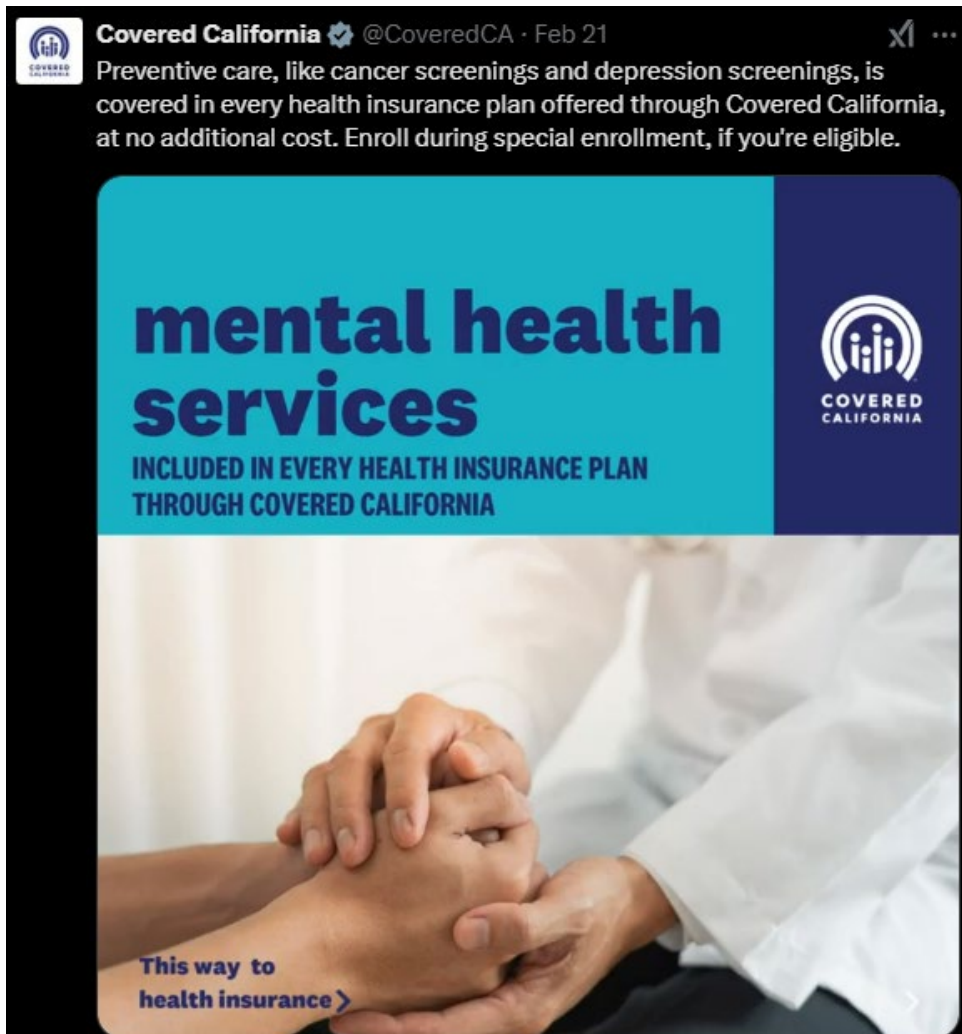


it's tax time!

FIND YOUR TAX FORM THROUGH
YOUR COVERED CALIFORNIA
ONLINE ACCOUNT.



X



The image is a screenshot of a social media post from Covered California. At the top left is the Covered California logo. Next to it is the text "Covered California @CoveredCA · Feb 21". To the right of this is a share icon and a three-dot menu icon. Below the header is the main text: "Preventive care, like cancer screenings and depression screenings, is covered in every health insurance plan offered through Covered California, at no additional cost. Enroll during special enrollment, if you're eligible." Below this text is a large graphic. The graphic has a blue header with the text "mental health services" in white, and "INCLUDED IN EVERY HEALTH INSURANCE PLAN THROUGH COVERED CALIFORNIA" in smaller white text below it. To the right of the header is the Covered California logo. Below the header is a photograph of two people's hands clasped together, one in a white lab coat. In the bottom left corner of the photo, there is a small blue box with the text "This way to health insurance >".

service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Service Center

Phone: (855) 777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

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