

Agent Briefing

News from Covered California



For the
love of
Californians

Director's Corner

Dear Covered California Enrollment Channel Partners,

Covered California [announced that over 1.9 million Californians signed up for or renewed their health insurance](#) during the 2026 Open Enrollment period despite the expiration of federal tax credits. I want to express my gratitude for your hard work and commitment; your efforts made a significant impact in helping Californians access quality, affordable health care. Thank you for connecting with our valued consumers, guiding them through the enrollment process, and providing support throughout Open Enrollment.

As we transition into the Special Enrollment Period (SEP), I want to remind you that consumers can only enroll in or make changes to their health plan if they experience a [Major Life Change](#). During this period, certified enrollers may assist consumers eligible for Special Enrollment; they cannot complete new or in-progress applications without a defined major life change. To support you in this effort and to help eligible consumers navigate their options, I encourage you to review the updated [Special Enrollment Period Toolkit](#), which contains valuable information and resources.

Additionally, I would like to highlight the 2025 Marketplace Integrity and Affordability Final Rule, which established new standards for Health Insurance Marketplaces. These updates include changes to income verifications and inconsistencies, enrollment processes, and benefits covered by all plans. To stay informed, please review our [Federal Changes Quick Guide](#), which outlines key provisions and their effective dates, and check back frequently for continued updates.

Finally, please be aware that on February 9, the U.S. Department of Health and Human Services (HHS) [published the "Notice of Benefit and Payment Parameters" proposed rule](#) for the 2027 plan year. These proposed rules, if enacted, may make significant changes for marketplaces, consumer options, and enrollers. The deadline for submitting public comments is March 13, 2026.

Once again, I appreciate all your hard work, and I thank you for your continued dedication to serving Californians in need of health coverage.

A handwritten signature in black ink that reads 'Robert Kingston'.

Robert Kingston

Director

Outreach and Sales Division

Latest News

News release: February 26, 2026

[As Enhanced Federal Subsidies Expire, Covered California Ends Open Enrollment With State Subsidies Keeping Renewals Steady — for Now — and New Signups Down](#)

Important Reminders

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 2025 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 2025, they may receive multiple 1095-A forms.

Important Information to Help Consumers:

- Covered California sent IRS 1095-A forms by January 31, 2026.
- If a consumer's communication preference is email, they received 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 received 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 2025 benefit year because consumers did not receive the California Premium Assistance Subsidy.

Resources

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.

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Covered California ✓
February 4 at 8:02 AM ·

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Tax season is here! Don't forget to check your health coverage forms, understand reporting changes, and learn about potential penalties. Covered California has your bac... [See more](#)

Tax form questions?

Covered California has answers.

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Q **A** **Where can I find my Health Insurance Marketplace Statement 1095-A Form?**

Forms will be sent by mail, if that's your chosen form of communication or you can find them online on your Covered California account.

Q **A** **Will I get a fine if I didn't have health insurance for part or all of the year?**

You may face a penalty when filing state taxes if you didn't have health insurance for part or all of the year.

Q **A** **Do I need to report income changes throughout the year?**

It's essential for members to report any changes in income, household size or other circumstances throughout the year to Covered California to avoid having to pay back during tax time.

Simply log-in to your Covered California account and find the "Report a Change" option in your account dashboard.

YouTube

[Covered California - YouTube](#)



For the Love of Californians :90 | Covered California

6,330 views · 5 months ago

We love Californians. All 39 million of them. So we show up with answers that are straight and clear, financial help that makes coverage more affordable and health plans that always put people first.

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As Open Enrollment 2026 ends, we're proud of the impact made across California.

Even as enhanced federal subsidies expire, our commitment doesn't. We're here to help you renew, stay covered, and get the care you need.

Read the full press release: coveredca.com/newsroom/news-...

As Enhanced Federal Subsidies Expire, Covered California Ends Open Enrollment 2026 With State Subsidies Keeping Renewals Steady

Nearly **1.7** Million Californians who have renewed their health plans through Covered California — a record high.

Over **380K** Californians enrolled in plans with subsidies from the state that lower their premiums.

Over **235K** new enrollees selected a health plan through Covered California.

Open Enrollment 2026
Ends With State Subsidies Keeping Renewals Steady

“Covered California continues to be a lifeline for working-class Californians. I’m proud that the state could step up and provide assistance to those who need it most so they can retain access to critical health insurance that helps protect them and their families.”

Gavin Newsom
Governor of California

COVERED CALIFORNIA

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.