



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

In December, Covered California announced that it had surpassed 1.8 million enrollees, a record-high enrollment at the time, with over a month until the end of the open-enrollment period. This week, [Covered California announced that the number of enrollees has surpassed 1.9 million](#), further extending its record-high enrollment before the January 31 deadline. With California's Enhanced Cost-Sharing Reduction (CSR) program, Covered California has offered more financial help for Californians than ever before. In 2025, millions of Californians will see lower healthcare costs, and anyone who chooses a Silver cost-sharing reduction plan with Covered California will have no deductibles.

I also want to remind you that Deferred Action for Childhood Arrivals (DACA) recipients are eligible to enroll in healthcare coverage through Covered California with financial help. Many consumers who are DACA recipients may be eligible to apply for a Covered California health plan and receive financial help. Our [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) has several resources for you to help consumers understand their health insurance options and to assist them with the Covered California enrollment process.

And don't forget about the "Let's Talk Health" campaign. The ["Let's Talk Health" website](#) and the ["Let's Talk Health" social press kit](#) include resources and materials that reflect cultural insights and more simplified language to help consumers learn more about health insurance.

Time is running out to sign up for a Covered California plan – **the Open Enrollment deadline is January 31 for coverage to start February 1**. I encourage you to contact any consumers who might need additional help getting covered. Use the [Shop and Compare Tool](#) to determine if consumers are eligible for financial help. Please carefully review the important reminders in this briefing and reference our [Toolkits](#) and other important resources to help you best support Covered California consumers.

As always, I appreciate all your hard work over the past few months, and I thank you for your partnership in our mission to help get California covered.

Robert Kingston

Director

Outreach and Sales Division

latest news

News Release: January 29, 2025

[Covered California Reaches Record-Breaking 1.9M Enrollees Before Open Enrollment's Jan. 31 Deadline](#)

News Release: January 27, 2025

[Sumi Sousa Appointed to Covered California's Board](#)

News Release: January 17, 2025

[Covered California Lends Support for Wildfire Victims in Southern California](#)

important reminders

Open Enrollment Period for 2025 Coverage

Our [Open Enrollment Toolkit](#) includes several resources that you can use to help consumers understand and identify their best coverage options for plan year 2025.

Deferred Action for Childhood Arrivals (DACA) Eligible Consumers

Many consumers who are DACA recipients may be eligible to apply for a Covered California health plan and receive financial help. Please reference our [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) for resources to help consumers understand 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.*

FPL Chart for 2025

The [Program Eligibility by Federal Poverty Level \(FPL\) for 2025 chart](#) is now available. The new FPL chart shows up-to-date income limits and information used for coverage eligibility determinations effective in the 2025 benefit year.

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.

Patient-Centered Benefit Design Chart

Consumers can shop across Covered California's different health insurance companies knowing that the benefits are the same, depending on metal tier, no matter which company they choose. This gives consumers a comparison of copays, deductibles, and other out-of-

pocket costs, so there are no surprises when they use their plan. Consumers can choose their coverage level based on the metal tier system and can then compare the costs and star ratings of the plans within that metal tier in their area. For a more detailed look, please refer to the [Patient-Centered Benefit Designs and Medical Cost Shares Chart for 2025](#).

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
Del Norte, Humboldt, Mendocino Counties – Earthquake	December 5, 2024	February 3, 2025
Statewide – H5N1 Bird Flu	December 18, 2024	February 16, 2025
Los Angeles and Ventura Counties – Wildfires and Windstorms	January 7, 2025	March 8, 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.

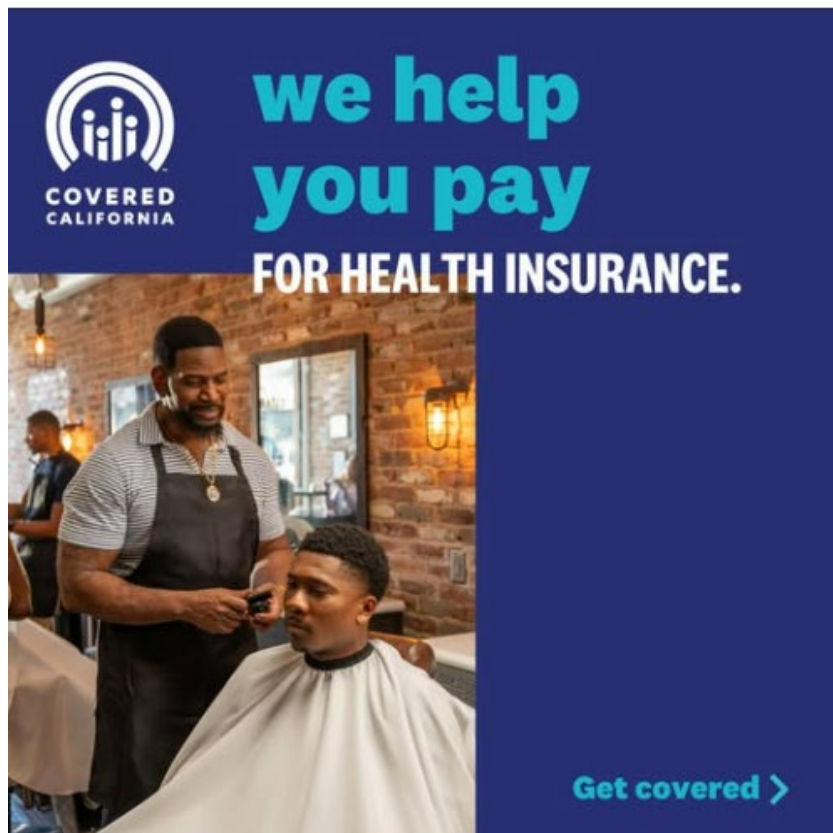
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Covered California 
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Health insurance is important. Covered California can help you pay for it with financial help. Enroll by January 31 for your coverage to start February 1.



 **we help
you pay**
FOR HEALTH INSURANCE.

[Get covered >](#)

X

Covered California @CoveredCA · Jan 24

Don't wait! Make sure you have the best health insurance plan for you! And don't forget dental plans can be added to your health plan through Covered California, if you already have one. Enroll by January 31.

make sure you have the best health plan for you!

ADD A DENTAL PLAN FOR AN ADDITIONAL COST.

Enroll by January 31 >

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.