



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

Despite this year's unique challenges, more than 1.9 million Californians have signed up for a health plan that works for them for 2026. However, rising healthcare costs have put coverage out of reach for many Californians. To keep monthly premiums reasonable for those who need it most, California has allocated \$190 million to help offset the loss of Enhanced Premium Tax Credits. Nearly 400,000 enrollees are already benefiting, and many more across the state are switching to lower-cost plans to keep their families covered at a price they can afford.

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**. Californians still have time to find an affordable health plan that works for them. I encourage you to contact any consumers who might need additional help getting covered. Use the [Shop and Compare Tool](#) to explore plan options and get estimates of coverage and monthly premiums. Please carefully review the important reminders in this briefing and reference our [Toolkits](#) and [Covered California's Open Enrollment Social Press Kit](#) to better educate and support Covered California consumers. For additional support, the [Agent/Community Partner Service Center](#) is offering extended hours on Friday, January 30, from 8:00 AM to 8:00 PM, and on Saturday, January 31, from 8:00 AM to 10:00 PM.

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, 2026

[With Open-Enrollment Deadline Two Days Away, Covered California Urges Californians to Get Health Insurance During San Diego Visit](#)

News Release: January 26, 2026

[Congresswoman Doris Matsui, California Health and Human Services Secretary Kim Johnson Join Covered California to Encourage Californians to Enroll in Health Insurance by Jan. 31 Deadline](#)

News Release: January 20, 2026

[Despite Challenges, Covered California Reinforces Commitment to Connecting Californians to Health Insurance During Bay Area Visit](#)

important reminders

Open Enrollment Ends January 31

Please ensure your consumers' health and dental (if applicable) plan selections are completed by 11:59 PM PST on January 31 to ensure a coverage start date of February 1, 2026.

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.

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.

Delegation Consent Reminders

Please review the steps you can take to delegate a consumer's case to your Book of Business on behalf of the consumer in our [Accelerated Consumer Delegation Consent Quick Guide](#). For more details on how to access your Book of Business and manage delegations, as well as additional delegation resources, please reference the guides below:

- [Search and Filter Active Delegations](#)
- [Delegating and Removing Delegations](#)
- [Enroller Portal Overview](#)
- [Consumer Delegation for Certified Enrollers](#)

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 will send IRS 1095-A forms by January 31, 2026.
- 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 2025 benefit year because consumers did not receive the California Premium Assistance Subsidy.

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.

State of Emergency	QLE Date	SEP End Date
Mono County – Pack Fire	December 9, 2025	February 7, 2026
Imperial and San Bernardino Counties – 2025 Mid-September Storm	December 23, 2025	February 21, 2026
Sierra County – 2025 Late August Storms and Mudslides	December 23, 2025	February 21, 2026
Imperial County – 2025 August Monsoon Storms	December 23, 2025	February 21, 2026

Santa Barbara and San Luis Obispo Counties – Gifford Fire	December 23, 2025	February 21, 2026
City of Rancho Cucamonga – January 2025 Windstorm Event	December 23, 2025	February 21, 2026
Los Angeles, Orange, Riverside, San Bernardino, San Diego, and Shasta Counties – 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

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
January 15 at 11:00 AM · 🌐

Enrolling for the first time? Get FREE expert assistance in minutes!
With Help on Demand, you can connect with a certified enrollment expert in 15 minutes or less.
They'll guide you through the process and answer all your questions—at no cost to you!

- ✓ Quick and easy assistance
- ✓ Personalized support
- ✓ Get covered today!

■ Use this link to get started:

<https://www.coveredca.com/help-on-demand/>

Your health coverage is just a few clicks away! 💙 #CoveredCA #ForTheLoveOfCalifornians



X

A screenshot of a Twitter post from Covered California (@CoveredCA). The post has a black background. At the top left is the Covered California logo (a stylized 'i' inside a circle). To its right is the text 'Covered California' followed by a verified badge and '@CoveredCA · 22h'. Below this is a yellow hourglass icon followed by the text 'Time is running out—secure your health coverage today! Covered California offers affordable plans, financial help, and access to quality care. Don't miss out!'. Then there is a blue laptop icon followed by 'Visit CoveredCA.com or call us to finalize your enrollment before it's too late!'. The main body of the tweet is a large yellow rectangle with rounded corners. Inside this rectangle, the text 'Don't wait! Finalize your enrollment today!' is written in bold, with 'Finalize your enrollment today!' in a larger, darker font. Below this, in smaller text, it says 'Apply online, with a Certified Enroller or by phone.' There are three circular icons in a row: a laptop with a cursor, a map with a location pin, and a smartphone with a phone icon. At the bottom of the yellow rectangle is the Covered California logo and the text 'COVERED CALIFORNIA' and '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.