



# agent briefing

## NEWS FROM COVERED CALIFORNIA

### director's corner

Dear Covered California Enrollment Channel Partners,

The Inflation Reduction Act (IRA), signed into law in 2022, increased the amount of premium assistance for all consumers eligible to receive advanced premium tax credits (APTC), offered high-value plans with \$0 net premiums for the lowest income consumers, and eliminated the limit for middle-income consumers above 400% of the federal poverty level (FPL), who were previously ineligible for premium assistance. Since the implementation of the enhanced premium tax credits, health insurance has become more affordable; marketplace enrollment has grown substantially, with the 2025 Open Enrollment Period ending with nearly 2 million consumers enrolled in coverage. However, with the enhanced premium tax credits set to expire at the end of 2025, it is projected to lead to significant declines in marketplace coverage and a rise in uninsured individuals.

Because of the ongoing uncertainty around federal updates, and to ensure consumers have the most up-to-date information about renewal options, Covered California will adjust the renewal start date for the 2026 plan year to October 15, 2025, instead of the traditional October 1 date. Starting on October 15, consumers can use the [Shop and Compare](#) tool to see how much they will pay for health insurance in 2026 and find a plan that best meets their health insurance needs. To prepare for the upcoming renewal period, please encourage consumers to report any changes to their income, household size, or contact information in their online account.

In addition, I want to remind you that beginning August 25, 2025, Deferred Action for Childhood Arrivals (DACA) recipients will no longer be considered “lawfully present” under federal law, and therefore, ineligible for Health Insurance Marketplace coverage. Covered California will terminate coverage for those who are already enrolled by the end of August. Additionally, the DACA Recipients SEP is no longer effective as of July 1, 2025.

Covered California has been actively working to analyze and assess all of the new marketplace policies in the reconciliation bill and final rule, as well as the continued uncertainty concerning the expiration of enhanced premium tax credits, and making efforts to support our enrollment partners and consumers. In the coming weeks and months, Covered California will continue to focus efforts on engaging enrollees and enrollment partners to support and inform them about potential changes due to federal policy. We will continue to provide updates and post reference materials in our [toolkits](#).

Please also review the resources included in this briefing for important information, materials, and reminders. As always, I am grateful for your hard work and dedication to our

mission of making high-quality, affordable health insurance accessible to all Californians. I sincerely appreciate your efforts, and I thank you for partnering with us to have a positive impact on the lives of the Californians we serve.



**Robert Kingston**

Director

Outreach and Sales Division

## important reminders

### 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 QLE dropdown menu on the Special Enrollment page of the application 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
City of Malibu – Franklin Fire	June 18, 2025	August 17, 2025

### Guide to Enrollment Help Fact Sheet

We are excited to announce the launch of a new [Guide to Enrollment Help Fact Sheet](#) designed to help consumers better understand the similarities and differences between Certified Insurance Agents and Certified Enrollment Counselors. This clear and concise one-page resource, currently available in English and Spanish, provides key insights into the roles, responsibilities, and services offered by agents and counselors. The fact sheet aims to empower consumers with the information they need to make informed decisions about their health coverage journey while working with Covered California enrollers.

To support your enrollment efforts, we encourage all enrollers to review the fact sheet and use it in conversations with consumers. By clarifying the differences and similarities between Agents and Counselors, we can ensure that Californians receive the support they need to navigate their health coverage options with confidence.

### Reasonable Opportunity Period (ROP) and Auto-Discontinuance Reminders

Covered California provides a 95-day Reasonable Opportunity Period (ROP) during which a conditionally eligible consumer can submit verification documents to clear inconsistencies in their application. If the consumer does not resolve the inconsistency by providing the [required documentation](#) by the end of the 95-day ROP, Covered California may change or discontinue

Advanced Premium Tax Credit (APTC) or Cost-Sharing Reductions (CSR), or terminate plan coverage.

Our [Understanding ROP and Auto-Discontinuance Guide](#) has additional information about ROP and Auto-Discontinuance, including how to prevent coverage terminations and how to assist impacted consumers who have had their coverage terminated because Covered California did not receive the verification documents or because the consumer did not submit the correct eligibility verification documents.

### **Help Consumers with Periodic Data Matching Findings**

Through a process called Periodic Data Matching (PDM), Covered California is required to check federal records twice a year to verify if a consumer enrolled in a plan through Covered California has Medicare eligibility, enrollment, or deceased status. If consumers do not respond and act within 30 days of the PDM letter ([NOD70A](#) or [NOD70B](#)) being sent, they will automatically be discontinued from Covered California programs based on the data inconsistency.

Notice ID “NOD70A” or “NOD70B” would have appeared on your [Daily Summary Email](#) for any affected consumers that you can contact to assist with taking the required action(s). To resolve any inconsistencies for each household member where a response is needed, sign in to the consumer’s application and either Agree or Disagree with any noted inconsistency.

### **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](#).

### **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.

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

## seen on social

### Facebook



Covered California

4d · 🌐

While self-checks are valuable, professional skin cancer screenings are essential for detecting issues you might miss on your own. Turn your questions into answers with a free screening. Learn more here:

<https://covrdca.com/44lrbXL>

#SelfCare #SkinCancerAwareness #EarlyDetection #HealthyHabits  
#WellnessJourney



X



## 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.