Agent Briefing

News from Covered California

COVERED CALIFORNIA | For the love of Californians

Director's Corner

Dear Covered California Enrollment Channel Partners,

Covered California recently announced its health plans and rates for the 2027 coverage year. Outlined below are some of the key points from that announcement:

- Covered California announced a preliminary weighted average rate increase of 9.9% for 2027.
- California's rate increase of 9.9% is significantly lower than the preliminary national median rate increase of 14%.
- Most Covered California enrollees will be protected from higher monthly premiums. Thanks to existing federal tax credits and California's expanded subsidy program, 60% of enrollees will see no increase in their monthly premium, 26% will remain eligible for $0 premiums without changing plans, and many others may pay less each month.
- In 2027, 12 health insurance carriers will offer plans across the state, ensuring that all Californians have access to two or more choices. In addition, 92% will be able to choose from three or more carriers, and nearly 75% will have four or more to choose from.
- One new insurance company, CalOptima Health, is entering the marketplace in 2027 in Region 18 to serve Orange County, while Molina Healthcare will no longer offer marketplace plans in Regions 15 and 18. Molina's approximately 1,600 enrollees in these regions will be allowed to choose a new plan or move to the carrier with the lowest-cost plan in the same metal tier.

Current Covered California enrollees can choose to renew or switch their plans beginning October 1. Consumers can review plan options at any time on CoveredCA.com. Covered California will maintain its traditional three-month Open Enrollment period from November 1 through January 31, giving consumers more time to enroll in or maintain coverage for themselves and their families.

The full Open Enrollment period also allows us to focus on supporting Lawfully Present Immigrants (LPI) who may lose eligibility for financial help in 2027 due to the H.R. 1 law passed last year. Covered California started sending notices to impacted consumers explaining that they may not be eligible for financial help in 2027, that their 2026 plan costs will not change, and that they will get information about their 2027 plan costs and options in October 2026.

To help consumers who receive these notices, use the updated Consumer Retention Workspace (CRW) to review each case, conduct outreach, and track follow-up work through dashboards and case notes. Please remind consumers to review and update their immigration status and documents, and submit supporting documents if needed. Also let them know these federal changes do not start until 2027. For step-by-step instructions on how to access and use the CRW, review the Consumer Retention Workspace (CRW) for Lawfully Present Immigrant (LPI) Consumers Guide. Thank you to each of you who has already made such an important difference for these consumers.

Finally, I want to share California Attorney General Rob Bonta’s consumer alert regarding Health Care Sharing Ministry Plans and take the opportunity to remind enrollment partners of Covered California’s policy and requirements if you offer Health Care Sharing Ministry Plans to consumers.

As always, I want to thank you for your hard work and dedication to our mission of making high-quality, affordable health insurance accessible to all Californians. I truly 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

Latest News

News release: July 21, 2026

Covered California Rates and Plans for 2027: California Continues Fight for Health Insurance Affordability and Access

Important Reminders

Address Verification Changes Starting August 1

Starting August 1, if a consumer uses the address of a substance use disorder (SUD) facility as their home address, the application may be subject to additional review. Until the address verification and review are done, the application will be considered incomplete and may not result in immediate enrollment.

Please help impacted consumers understand that additional information or documentation about their California home address could be required before their application and enrollment can be completed.

For more details on how to assist these consumers, please review our Substance Use Disorder (SUD) Facility Enrollments Guide.

Special Enrollment Period

During the Special Enrollment Period (SEP), consumers can enroll in a health plan or make changes only if they experience a Major Life Change. Certified enrollers may assist consumers eligible for Special Enrollment, but they cannot complete new or in-progress applications without a defined major life change. To help you support eligible consumers in understanding their options during this time, review our Special Enrollment Period Toolkit and Covered California’s Social Press Kit, both of which contain valuable information and resources. Please also review our Federal Changes Quick Guide, which highlights key provisions and effective dates to keep you informed about important upcoming changes.

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). For more detailed information, including the steps to assist consumers who may qualify for this SEP, please reference our State of Emergency Special Enrollment Period Guide.

State of Emergency	QLE Date	SEP End Date
Los Angeles County – Palos Warehouse Fire	June 20, 2026	August 19, 2026

Strike, Lockout, or Labor Dispute Subsidy Program Eligibility and Enrollment

In the event of a strike, lockout, or labor dispute in which members lose their health benefits, approved workers will be eligible for state strike lockout subsidies and Cost Sharing Reductions (CSR) as if they were at 138.1% of the Federal Poverty Level (FPL).

Please reference our Subsidies for Strike/Lockout Guide for more details, including a list of approved Covered California strikes and instructions for assisting consumers with selecting the appropriate Qualifying Life Event (QLE) on the Special Enrollment page of the application.

Enroller Portal LMS Single Sign On Link

A Single Sign-On (SSO) link for the Learning Management System (LMS) is now available in the Enroller Portal. The LMS Single Sign On button is located at the bottom of the Quick Links section, making it easier to access required training and available courses directly from the Enroller Portal without a separate LMS login. For additional details on this new feature, please reference our Enroller Portal LMS Single Sign On Guide.

Privacy and Information Security Guide

Covered California has a new resource to help certified enrollers understand the types of sensitive and confidential information that must be protected under the law.

Certified enrollers play an important role in protecting consumer privacy and keeping personal information secure. Our new Privacy and Information Security Quick Guide explains the expectations for handling sensitive information when supporting consumers through the application and enrollment process. These requirements help protect consumers, support compliance with state and federal privacy standards, and reduce the risk of unauthorized access, use, or disclosure of Personally Identifiable Information (PII).

Reporting Suspected Fraud Activity Guide

Covered California has a new resource to help certified enrollers report suspected fraud activity identified during the consumer application process.

Certified enrollers play an important role in protecting consumers, preserving program integrity, and supporting appropriate follow-up when suspicious activity is identified. If you observe potential fraud indicators while assisting a consumer, continue the application as usual. Do not delay the application, ask additional questions about the concern, or inform the consumer that a referral may be made. After you submit the application, document what you observed, complete the Integrated Fraud Management (IFM) Fraud Referral Form, and submit it to the IFM team at stopfraud@covered.ca.gov using a secure external method.

For additional details, please review the Reporting Suspected Fraud Activity Enroller Guide and the Consumer Protection webpage.

Security Alert: Phishing Scams

We have received reports of a phishing scam targeting Covered California enrollment partners. Recent reports indicate that emails appear to come from Covered California employees and attempt to request that you click a secure link to verify personal information, bank account numbers, or passwords. 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

Reasonable Opportunity Period (ROP) and Auto-Discontinuance

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" will appear 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.

Reminder: Help Menu in the Enroller Portal

Submit support cases directly from the Enroller Portal! This makes it easier to report more complex issues, track case status, and receive updates.

Access real-time assistance through our live chat feature! For quick questions and common issues, use live chat for real-time support during standard business hours. When chat is available, enrollers can connect with support right from the portal and get answers faster.

For more information and step-by-step instructions on how to access and use these features, review the Enroller Portal Help Request and Live Chat Guide.

YouTube Channel for Enrollers

The Outreach and Sales YouTube channel for enrollers features informal educational videos and system walkthroughs of CalHEERS and the Enroller Portal. These videos include helpful updates, practical tips, and relevant information to support your work with consumers. Please note that the content on this channel is not formal training, is not affiliated with our Learning Management System (LMS), and does not replace our official toolkits, quick guides, or job aids. These videos are intended as a resource to support your learning and understanding, and to offer insights into the tools and processes you use every day.

We encourage you to subscribe to our YouTube channel, explore the videos currently available, and stay tuned for more content coming soon: https://www.youtube.com/@CoveredCaliforniaSales

Resources

Covered California Social Press Kit

Covered California's Social Press Kit 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.

Special Enrollment Period Workshops

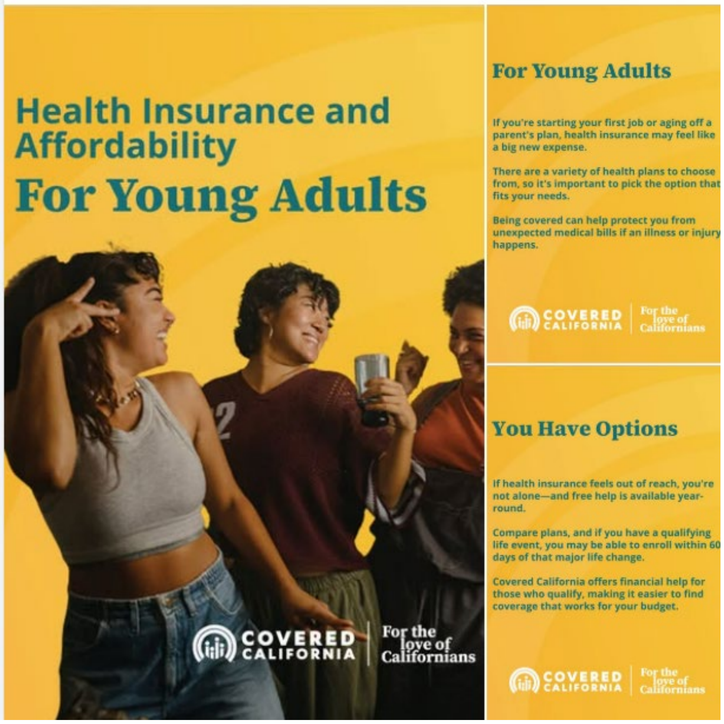
The Covered California Outreach and Sales Team hosted a series of Special Enrollment Period workshops across California in April. To support your efforts in assisting consumers during this Special Enrollment Period, we're pleased to share the Virtual Workshop Recording and the accompanying Slide Deck for your reference.

Seen on Social

Facebook

Covered California
July 21 at 12:15 PM ·

Struggling with high premiums? Our latest blog breaks down why costs can feel overwhelming and shares tips for young adults to lower expenses. Learn how to access finan... See more



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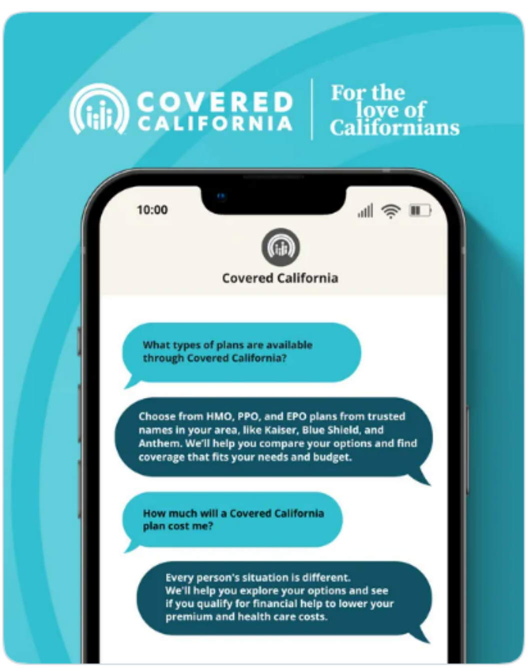
Covered California @CoveredCA · Jul 24

If you've lost Medi-Cal, you may be able to sign up for a Covered California plan now. Many people who lose Medi-Cal qualify for low-cost or even $0/month coverage through Covered California. Use our Shop and Compare tool to see if you qualify for financial help.



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.