



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

On March 23, 2025, we celebrated 15 years of the Patient Protection and Affordable Care Act. This is an important time to recognize that Covered California has significantly lowered the number of uninsured Californians, achieving the largest decrease in the nation. Since 2014, Covered California has helped over 6.3 million people obtain health insurance. The uninsured rate in California has dropped from 17.2% in 2014 to just 6.4% in 2023, marking the largest decline of any state since the Affordable Care Act was implemented. Thanks to enhanced premium tax credits provided by the American Rescue Plan Act of 2021, enrollment has grown for four straight years, reaching a record 1,979,504 consumers after the 2025 Open Enrollment period.

I want to recognize the incredible efforts of our enrollment partners. Your work is essential in helping people access affordable, high-quality health insurance coverage, and your contributions make a significant difference in the lives of those we serve.

It is important to bring to your attention recently proposed rules that, **if finalized**, would make regulatory changes under the Affordable Care Act (ACA) and impose new requirements on marketplaces like Covered California. The new rules propose changes to eligibility and enrollment policies, including reversing the expansion of marketplace eligibility coverage to Deferred Action for Childhood Arrivals (DACA) recipients. Additionally, the regulations would impact the Open Enrollment and Special Enrollment Periods, the renewal process, eligibility verifications, and the requirements for agent/broker agreements. I assure you that we will keep you informed if the policies in the proposed rules take effect.

I also want to highlight that Covered California's Outreach and Sales team will be hosting informative workshops in April. These workshops are designed to support you and help you understand important topics during the Special Enrollment Period. For a complete list of dates, times, and locations, and to secure your spot at the workshop nearest you, [click here](#). We look forward to seeing you there.

Once again, I appreciate all your hard work and thank you for your partnership in our mission to make high-quality, affordable health insurance accessible to all Californians. Thank you all for your incredible contributions!

Robert Kingston

Director

Outreach and Sales Division

latest news

News Release: March 24, 2025

[With Record High Enrollment Covered California Celebrates the 15th Anniversary of the Historic Affordable Care Act](#)

News Release: March 6, 2025

[Covered California Announces Launch of Population Health Investments in Conjunction With Its Quality Transformation Initiative](#)

important reminders

Special Enrollment Period

Consumers who experience a [Qualifying Life Event \(QLE\)](#) are eligible for a Special Enrollment Period (SEP). During the Special Enrollment Period, Certified Enrollers may assist these eligible consumers. However, they cannot complete new or in-progress applications without a defined Qualifying Life Event. Our [Special Enrollment Period Toolkit](#) has valuable information to help you assist in enrolling consumers who experience a Qualifying Life Event.

Deferred Action for Childhood Arrivals (DACA) Eligible Consumers

Covered California announced a new Qualifying Life Event (QLE), **“DACA recipient”**, allowing qualified consumers to enroll through a Special Enrollment Period from February 1 until December 31, 2025. As of February 1, 2025, the new QLE selection is available in the CalHEERS Special Enrollment drop-down menu. Reference our [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) for resources to help answer consumer questions about their health insurance options and to assist them with the Covered California enrollment process.

Please note that purchasing insurance through Covered California and receiving financial assistance to pay for the insurance does not make an individual a “Public Charge”. For immigration resources, including information on DACA and Public Charge, please visit the [California Immigration Guide](#). The Covered California website also has general [Information for Immigrants](#), recipient-specific [DACA Resources](#), [DACA FAQs](#), and [information on Public Charge](#).

*On March 10, 2025, the U.S. Department of Health and Human Services (HHS) introduced [new proposed rules](#) that, **if finalized**, would remove Deferred Action for Childhood Arrivals (DACA) recipients from being considered “lawfully present” for eligibility, thus making them ineligible to enroll in a health insurance plan through Covered California, for Advanced Premium Tax Credits (APTC), and cost-sharing reduction (CSRs).*

Covered California is reviewing the proposed rules to determine their potential impacts. Until the rules become final, the current policies remain in effect and unchanged. To ensure awareness, we will promptly share updates that may impact our consumers or enrollment partners.

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
Santa Cruz County – Coastal Storm	February 14, 2025	April 15, 2025

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.

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 sent IRS 1095-A forms by January 31, 2025.
- 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.

California Individual Mandate and Penalty

The California individual mandate generally requires that all California residents maintain minimum essential health coverage (MEC) for each month of the year. MEC includes employer-sponsored insurance, individual market coverage purchased through Covered California or directly from issuers, Medicare Parts A and C, and most Medi-Cal coverage. Those who do not meet this requirement must pay a penalty on their state income tax return unless they qualify for an [exemption](#).

There are two methods of calculating the penalty. The monthly penalty amount for a responsible individual is an amount equal to one-twelfth of the greater of either of the following amounts:

- **A flat amount based on the number of people in the household** – \$900 per adult 18 years or older and \$450 per dependent child, up to an annual maximum of \$2,700.
- **A percentage of the household income** - 2.5% of all gross household income over the tax filing threshold.

Consumers should use [the FTB individual mandate penalty estimator](#) to calculate the penalty amount they may owe based on their specific tax situations, including maintaining MEC for only part of the year. Please reference our [Individual Mandate and Penalty Guide](#) for more details.

Reminder: Additional consumer questions should be referred to the FTB or a tax professional. Do not give tax advice to consumers on how to file their federal or state income taxes.

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](#).

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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Having health insurance gives you peace of mind and helps safeguard your finances in the case of illness, injury or accident. Fixing a broken leg can cost \$7,500 out of pocket. Enroll year-round when you qualify for special enrollment. <https://covrdca.com/covered-blog-your-guide>

YOUNG ADULTS:
your guide to affordable
health insurance



X



Covered California @CoveredCA · 7m

Get free preventive care through Covered California. If you are eligible for special enrollment, create an account and sign up today.



**COVERED
CALIFORNIA**

**FREE Preventive Care
Through 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 a list of holiday closures.