

# Agent Briefing

News from Covered California



For the  
love of  
Californians

## Director's Corner

Dear Covered California Enrollment Channel Partners,

Covered California is actively preparing for federal policy changes that will affect financial help for some lawfully present immigrant (LPI) consumers beginning in 2027. Certain populations will no longer be eligible for premium tax credits and cost-sharing reductions, affecting approximately 123,000 enrollees. Our goal is to ensure impacted consumers receive clear information, understand their options, and receive support through any transition. In addition, the Open Enrollment period for plan year 2027 will be shortened to a nine-week window, running from November 1, 2026, through December 31, 2026.

Covered California is working on a coordinated approach to these changes, with a focus on education, awareness, and enrollment partner support. We will continue to provide timely information and updates, and to help you assist consumers, we will share guidance and resources as they become available.

I also want to highlight the work of Covered California's Outreach and Sales team. In April, they hosted Special Enrollment Period workshops across California. The 2026 SEP Workshop [virtual recording](#) and [slide deck](#) are now available to support your work with consumers during this Special Enrollment Period. Along with that, I encourage you to review all the information included in this briefing as well as the [Enrollment Partner Toolkits and Resources page](#) for additional materials and important reminders.

Additionally, please be cautious of phishing attempts. Many of our enrollment partners have reported receiving e-mails that appear to be from Covered California that included suspicious wording, formatting, and sender addresses. These e-mails contained links intended to bait enrollers into entering passwords and personal information on malicious sites. As a reminder, do not click these links and enter your CalHEERS login information anywhere other than the CalHEERS login page.

As always, I thank you for your continued partnership and for all the hard work you do to support the Californians we serve.

A handwritten signature in black ink that reads 'Robert Kingston'.

**Robert Kingston**

Director

Outreach and Sales Division

## Latest News

**News release: May 27, 2026**

[Covered California Welcomes Deborah Reidy Kelch to Its Board of Directors](#)

## Important Reminders

### **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](#).

<b>State of Emergency</b>	<b>QLE Date</b>	<b>SEP End Date</b>
<b>Imperial County</b> – Late September 2025 Storm	April 17, 2026	June 16, 2026
<b>Santa Barbara and Santa Cruz Counties</b> – November 2025 Storm	April 17, 2026	June 16, 2026
<b>Mendocino, Sonoma, and Ventura Counties</b> – Late December 2025 Storms	April 17, 2026	June 16, 2026
<b>Sonoma County</b> – Early January 2026 Storms	April 17, 2026	June 16, 2026
<b>City of Arcata</b> – Arcata Fire	April 17, 2026	June 16, 2026
<b>Orange County</b> – Orange County Chemical Incident	May 23, 2026	July 22, 2026

## **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.

## **Security Alert: Phishing Scams**

We have received reports of a phishing scam targeting Covered California enrollment partners. Recent reports indicate emails that appear to come from Covered California employees, requesting that recipients send payments via Zelle; other attempts may include requests to 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](mailto:Informationsecurity@covered.ca.gov)

[PrivacyOfficer@covered.ca.gov](mailto:PrivacyOfficer@covered.ca.gov)

## **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**



With over 5 million cases in the United States each year, skin cancer is America’s most common cancer. Fortunately, skin cancer is also one of the most preventable cancers. [See more](#)

**A B C D E's of skin cancer**

The ABCDE's of skin cancer, particularly melanoma, are essential warning signs for identifying suspicious moles or spots. Detecting these changes early is crucial for effective treatment. Swipe to learn what the ABCDE's are >>>

- A Asymmetry**  
One half of the mole does not match the other.
- B Border**  
The edges are irregular, ragged, notched, or blurred. Normal moles are round or oval.
- C Color**  
The mole is not evenly colored. It may include shades of brown or black, or patches of pink, red, white, or blue.
- D Diameter**  
The spot is larger than 6 millimeters across.
- E Evolving**  
The mole is changing in size, shape, or color.

**Remember:** some melanomas don't fit the rules of the ABCDE's, so tell your doctor about any new changes to your skin.

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**Covered California** @CoveredCA · May 4

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Mental health is not a luxury; it's a necessity. ❤️ It affects how we think, feel, and act every day. Let's break the stigma and normalize talking about our struggles. Asking for help is a sign of strength. All plans, including Bronze offer free mental health services.

**All health plans through Covered California include free mental health services.**

These services are part of your preventive care and can be accessed during a routine check-up.

Service	Who It's For	Cost
Depression screening	Adults and adolescents (ages 12 to 18)	Free
Alcohol use disorder screening and brief counseling	Adults and adolescents	Free

**All health plans through Covered California include free mental health services.**

These services are part of your preventive care and can be accessed during a routine check-up.

Service	Who It's For	Cost
Tobacco use screening and counseling	All adults	Free
Perinatal depression screening	Pregnant and postpartum individuals	Free
Behavioral assessments	Children and adolescents under 18	Free

Some health insurers within Covered California provide additional mental health benefits free of charge. Depending on the plan you choose, you may get access to free meditation apps, a 24/7 crisis support hotline and peer support for substance abuse.

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## 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.