



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

Our 12th Open Enrollment is underway, and your crucial work is essential in helping people sign up for quality and affordable health insurance coverage. We know we can count on you to continue spreading the word about the many excellent health coverage options available through Covered California. With California's Enhanced Cost-Sharing Reduction (CSR) program, millions of Californians will see lower healthcare costs, and anyone who chooses a Silver cost-sharing reduction plan with Covered California will have no deductibles.

In addition, many Californians who are Deferred Action for Childhood Arrivals (DACA) recipients and currently uninsured may now be eligible to enroll through Covered California with financial help. Our [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) has resources for you to help consumers understand this new rule and their health insurance options and to assist them with the Covered California enrollment process.

Also, to help promote health literacy and provide consumers with more valuable information, Covered California launched a "Let's Talk Health" campaign. The ["Let's Talk Health" website](#) and the ["Let's Talk Health" social press kit](#) include newly created resources and materials that reflect cultural insights and more simplified language for consumers. Please reference this information, as well as our other [Enrollment Partner Toolkits and Resources](#), which have everything you need to assist consumers during the remainder of this Open Enrollment period.

Finally, during this season of giving thanks, I want to express my sincere gratitude to you for your commitment to connecting so many Californians with affordable, quality health insurance coverage through Covered California. I appreciate all your hard work and thank you for your partnership in our mission. I look forward to our continued collaboration in serving others and establishing another great Open Enrollment period!

Robert Kingston

Interim Director

Outreach and Sales Division

latest news

News Release: November 21, 2024

[California HHS Secretary Kim Johnson Named Covered California Board Chair](#)

News Release: November 21, 2024

[Covered California Announces Initial Results of Its Quality Transformation Initiative Aimed at Improving Health Care Disparities Across the State](#)

News Release: November 21, 2024

[Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available As Its 12th Open Enrollment is Underway](#)

News Release: November 19, 2024

[Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available As Its 12th Open Enrollment is Underway](#)

News Release: November 13, 2024

[Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available With Its 12th Open Enrollment Underway](#)

News Release: November 1, 2024

[Covered California Launches “Let’s Talk Health” Campaign as Open Enrollment Begins With DACA Recipients Eligible to Enroll for the First Time](#)

important reminders

Renewal and Open Enrollment Period for 2025 Coverage

Our [2025 Renewal Toolkit](#) and [Open Enrollment Toolkit](#) include several resources that you can use to help consumers understand and identify their best coverage options for plan year 2025.

Deferred Action for Childhood Arrivals (DACA) Eligible Consumers

A recent federal rule change expands health care coverage to Deferred Action for Childhood Arrivals (DACA) recipients, allowing them to enroll through Covered California with financial help as of November 1, 2024*. Many consumers who are DACA recipients may now be eligible to apply for a Covered California health plan and receive financial help. Please reference our newly created [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) for resources to help consumers understand this new rule and their health insurance options and to assist them with the Covered California enrollment process.

**Covered California is monitoring the pending litigation seeking to block this new rule; we will promptly share updates on any developments and their potential impact on consumers, closely working with enrollment partners to ensure awareness.*

FPL Chart for 2025

The [Program Eligibility by Federal Poverty Level \(FPL\) for 2025 chart](#) is now available. The new FPL chart shows up-to-date income limits and information used for coverage eligibility determinations effective in the 2025 benefit year.

Reminders:

- Medi-Cal uses the [FPL guidelines from the current year](#) to determine eligibility for all Medi-Cal programs. After the federal government publishes its updated FPL guidelines, CalHEERS is updated with these new limits for Medi-Cal eligibility determinations, approximately March each year.
- Medi-Cal uses monthly income, whereas Covered California uses annual income to determine FPL; a mid-year change in income could cause the monthly (Medi-Cal) income to be different from the annual (Covered California) income, resulting in a different eligibility determination than expected.

Patient-Centered Benefit Design Chart

Consumers can shop across Covered California’s different health insurance companies knowing that the benefits are the same, depending on metal tier, no matter which company they choose. This gives consumers a comparison of copays, deductibles, and other out-of-pocket costs, so there are no surprises when they use their plan. Consumers can choose their coverage level based on the metal tier system and can then compare the costs and star ratings of the plans within that metal tier in their area. For a more detailed look, please refer to the new [Patient-Centered Benefit Designs and Medical Cost Shares Chart for 2025](#).

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
Lake County – Boyles Fire	September 29, 2024	November 28, 2024
Siskiyou County – Shelly Fire	November 1, 2024	December 31, 2024
City of Oceanside – Pier Fire	November 1, 2024	December 31, 2024
Sierra County – Bear Fire	November 1, 2024	December 31, 2024
Ventura County – Mountain Fire	November 7, 2024	January 6, 2025

Updating a Consumer's Consent

Consumers may authorize Covered California to verify their information electronically for a period of zero (0) to five (5) years. This allows Covered California to apply the Advanced Premium Tax Credits (APTC) and/or Cost Sharing Reductions (CSR), as eligible, without the consumer having to take any action.

For consumers to renew their coverage with financial help, Covered California needs permission to check income as reflected on their tax return. To ensure that your consumers receive any increased financial help they may be eligible to receive, please confirm that their Consent for Verification is provided. An alert will appear on your [Daily Summary Email](#) to inform you of any consumers whose Consent for Verification has expired; consumers must update their consent to Covered California to have APTC and/or CSR automatically applied at the beginning of the next coverage year. For additional instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#).

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](#).

My Profile Page Guide

Please reference our [My Profile Page Guide for Certified Enrollers](#), which shows the features available for account self-management. These features allow users to update their Covered California password, security measures and verification methods, personal details, and more.

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.

seen on social

Facebook



Covered California 
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Regardless of your income, you could get a health insurance plan with a \$0 annual deductible and lower copays when you enroll through Covered California and choose an Enhanced Silver plan!

**this year
there's more
financial help**



X



service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Service Center

Phone: (855) 777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability and a list of holiday closures.