



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

Covered California has launched its 13th Open Enrollment period, which runs through January 31, 2026. During this time, Californians can sign up for, renew, or shop for new health insurance plans. This year's campaign, "Connectors to Coverage," highlights the extensive support available to help consumers navigate their health insurance options.

Covered California is committed to helping current enrollees understand their options and keep their coverage, as well as connecting those who are uninsured with health insurance. Through Covered California, Californians have access to the best healthcare options available, with plans offered by 11 health insurance companies.

California is taking proactive steps to protect the lowest-income enrollees from extreme rate increases and reduce costs for consumers should the enhanced Premium Tax Credits expire. For 2026, California plans to provide state-funded tax credits to individuals earning up to 150% of the federal poverty level (FPL). This support would help keep monthly premiums consistent with 2025 levels for those individuals and families, while also providing partial additional assistance to those earning over 150% of the FPL.

If Congress acts to extend the federal enhanced Premium Tax Credits, Covered California will keep the current state-enhanced benefit program, allowing most Covered California enrollees to purchase health plans with lower out-of-pocket costs.

Covered California has developed a [Social Press Kit](#), which includes resources designed to raise awareness and educate consumers about the importance of renewing their health coverage and staying insured. This toolkit is a comprehensive resource for the Open Enrollment period, filled with materials to help you maximize your outreach and guide Californians through the enrollment process and obtain the coverage they deserve.

Finally, during this season of giving thanks, I want to sincerely thank you for your dedication to helping Californians access affordable, quality health insurance through Covered California. I truly value your hard work and appreciate your partnership in our mission. I look forward to our ongoing collaboration and to making this Open Enrollment period another success!

Robert Kingston

Director

Outreach and Sales Division

latest news

News Release: November 24, 2025

[Covered California Welcomes Theivanai Palaniappan as Its Chief Data and Insights Officer](#)

News Release: November 13, 2025

[Covered California Continues Its Open Enrollment Tour With Two Events in Fresno](#)

News Release: November 12, 2025

[Covered California Continues Its Open Enrollment Tour With Four Events in San Diego](#)

News Release: November 10, 2025

[Speaker Emerita Nancy Pelosi Joined Covered California to Kick Off Open Enrollment in San Francisco](#)

News Release: November 7, 2025

[Congresswoman Doris Matsui Joined Covered California to Kick Off Open Enrollment in Sacramento, Despite Uncertainty Around Federal Tax Credits at the Center of the Government Shutdown](#)

News Release: November 6, 2025

[Covered California Expresses Immense Gratitude as Speaker Emerita Nancy Pelosi Retires](#)

News Release: November 5, 2025

[Despite Uncertainty Around Federal Tax Credits, Covered California Kicks Off Open Enrollment With Three Events in Los Angeles](#)

important reminders

Renewal and Open Enrollment Period for 2026 Coverage

Our [2026 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 2026. You can also find links to additional resources on our [Enrollment Partner Toolkits](#) page.

Consumer Retention Workspace

The Consumer Retention Workspace (CRW) is a new tool available in the Enroller Portal designed for tracking and managing consumer active renewals for Plan Year 2026. For full details, including step-by-step instructions on how to access and navigate this new workspace, reference our [Enroller Portal Consumer Retention Workspace Guide](#).

FPL Chart for 2026

The [Program Eligibility by Federal Poverty Level \(FPL\) for 2026](#) chart is now available. The new FPL chart shows up-to-date income limits and information used for eligibility determinations for coverage effective in the 2026 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 various health insurance companies, knowing that the benefits are the same, depending on the metal tier, regardless of which company they choose. This provides consumers with a comparison of copays, deductibles, and other out-of-pocket expenses, ensuring they are aware of all costs associated with using their plan. Consumers can choose their coverage level based on the metal tier system and then compare the costs and star ratings of plans within that tier in their area. For a more detailed look, please refer to the new [Patient-Centered Benefit Designs and Medical Cost Shares Chart for 2026](#).

Check for Active Cases Using the Delegation Tool

When adding information in new applications, a [Duplicate Prevention Logic](#) pop-up will appear if the system identifies consumers who already have a case on file in CalHEERS. The goal of this pop-up is to alert the user and prevent the creation of unnecessary duplicate cases. Duplicate cases that result in dual enrollment could cause significant financial hardship for individuals. Additionally, certified enrollers may be required to return compensation received from Qualified Health Plan Issuers.

To check if consumers have active cases, use the [Consumer Delegation Consent Tool](#) first. The system will perform a detailed, match-based search using the consumer information entered. If the Delegation Tool finds multiple CalHEERS cases with the same consumer information, [contact the Service Center](#) to become delegated to the correct CalHEERS case.

Please note: if the consumer has an existing Medi-Cal case and a new CalHEERS case is created with Covered California eligibility, the Medi-Cal case takes priority, and the enroller could lose the delegation.

Updating a Consumer's Consent for Verification

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 financial help, 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 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 notify you of any consumers whose Consent for Verification is about to expire; an alert banner will also display in the *Account Alerts* section of the Consumer Home page. For additional instructions on how to filter consumers by their Consent date and how to update, access our [Consent for Verification Quick Guide](#).

Phishing Scams

We have received reports of a phishing scam targeting Covered California enrollment partners. Recent reports indicate phishing attempts that request recipients click on a secure link to verify or update their personal information. **Please disregard these emails as they are not real; do not click on any links within the email.**

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

resources

Covered California Social Press Kit

Covered California has created a new [Renewal and Open Enrollment Social Press Kit](#), which includes resources to help bring awareness and educate consumers about the importance of renewing their health coverage and 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.

Now available: our toolkits page features a search function that enables you to quickly find the materials you need.

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For the love of Californians

Open Enrollment is here. Enroll by December 31.

Get ready to rev up your health coverage. Open Enrollment is happening. To learn more, visit CoveredCA.com

#HealthCoverage #OpenEnrollment #CaliforniaLife #LowriderLife See less

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Covered California @CoveredCA · Nov 13

Open Enrollment is the time to sign up for health insurance or update your current plan. You can:

- ✓ Get coverage for yourself and your family
- ✓ Find a plan that fits your needs and budget
- ✓ Apply for financial help to lower costs

Act now—Open Enrollment is happening!

What is Open Enrollment?

Open Enrollment is your opportunity to:

- ✓ Apply for health insurance
- ✓ Renew your current plan
- ✓ Make changes to your coverage

Don't Wait!
Open Enrollment is only available for a limited time.

 **COVERED CALIFORNIA** | For the love of Californians

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.