



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

The Renewal Period for 2026 coverage is well underway, and Covered California has stepped up retention efforts to ensure consumers review their healthcare options and choose the health plan that best meets their needs. Consumers started receiving information about the expiring enhanced premium tax credits in July, and we sent additional messages in August and September. Recently, consumers with a price increase of over \$100 received [enhanced renewal notices](#) outlining their current health plan and comparing it to an alternative, lower-priced health plan option. There is also an ongoing [direct outreach retention campaign](#), where Covered California is sending renewal reminders via email and text message to consumers, detailing potential changes to their monthly premiums.

Please pay close attention to the important upcoming deadlines shown below:

- **December 31:** Help consumers who want to change to a new health plan enroll in health coverage by December 31, 2025, for a January 1, 2026, start date.
- **January 31:** Consumers may change plans up until January 31, 2026, but plan changes made in January will not take effect until February 1.

The [Consumer Retention Workspace \(CRW\)](#) is an exciting new way for you to track and manage consumer active renewals for Plan Year 2026. This dedicated space is now available in the Enroller Portal and was designed to streamline the renewal process and enhance support available to enrollees, ensuring they have the necessary resources to maintain their health coverage.

One of the key features of the Consumer Retention Workspace allows enrollers to identify consumers who are up for renewal and categorize them based on their likelihood of renewing their health insurance plans through Covered California. The goal is to identify individuals who are less likely to renew their coverage and organize your outreach to them accordingly. I encourage you to contact these consumers to help them maintain access to health insurance and explore affordable healthcare options.

The [2026 Open Enrollment period begins on November 1](#). Recently, the Outreach and Sales team successfully completed the Open Enrollment 2026 Kickoff Events. I truly appreciate their efforts in planning, organizing, and executing the 18 in-person events across the state, as well as the one virtual event. These events covered many topics, such as health, dental, and vision plan information, as well as CalHEERS and Enroller Portal updates. To support your efforts this upcoming Open Enrollment Period, you can now access the resources presented during the OE Kickoff events:

- [OE 2026 Kickoff Event Presentation Deck](#)
- [OE 2026 Kickoff Event Recording](#)
- [CCA 2026 Plan Rates by County](#)
- [CCA 2026 Regional Bronze and Silver Rates](#)
- [CCA 2026 Hospital Network by County](#)

Please also reference our newly updated [Open Enrollment Toolkit](#), which has everything you need to help consumers understand their healthcare options and assist them with the enrollment and sign-up process through January 31, 2026.

And please review all the information, materials, and reminders included in this briefing. Covered California will continue to provide updates and post resources and reference materials in our [toolkits](#).

As always, I appreciate all your hard work and thank you for your partnership in our mission to help Californians access affordable, quality health coverage through Covered California. Thank you for partnering with us, and we look forward to collaborating with you and establishing another successful Open Enrollment period!

A handwritten signature in black ink that reads "Robert Kingston". The signature is written in a cursive, flowing style.

Robert Kingston

Director

Outreach and Sales Division

latest news

News Release: October 30, 2025

[Covered California's Open Enrollment 2026: Here to Help Connect Californians to Care Despite Uncertainty Around Federal Tax Credits](#)

important reminders

Renewal and Open Enrollment Period for 2026 Coverage

Our updated [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](#).

New 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](#).

Annual Training – Keep Your Covered California Certification Status

All Certified Insurance Agents (Agents) are required to complete the 2025-26 Annual Training to maintain their certification status with Covered California. The annual training takes approximately one hour and fifteen minutes to complete and covers *updates* to mandatory federal requirements within the following areas:

- Voter Registration
- Privacy, Security, and Compliance
- Health Care Sharing Ministries

Once enrolled in the “2025-26 Certified Insurance Agent – Annual Training,” you will receive an email notification from Covered California University with instructions on how to access the training through our Learning Management System (LMS) using your LMS username. If you need your username or email updated, please contact the Agent Admin team at AgentContracts@covered.ca.gov.

Agents will have up to 30 days from enrollment to complete the training to avoid suspension of their profile. Failure to complete the training within 60 days will result in termination of the Agent Agreement.

Please take note of the following impacts of termination:

- **Endorsement:** Loss of your California Health Benefit Exchange endorsement with the California Department of Insurance.
- **Book of Business:** Delegations will be removed and loss of your existing book of business along with all associated commissions.
- **Certification:** Certification with Covered California will be removed. If you wish to sell Covered California plans in the future, you will have to retake the certification training and pay the applicable endorsement fee(s).
- **Find Local Help:** Name will be removed from Covered California’s Find Local Help website.

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](#).

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). The QLE dropdown menu on the Special

Enrollment page of the application includes a state of emergency option. To assist those 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
Calaveras and Tuolumne Counties – TCU Lightning Complex Fires	September 19, 2025	November 18, 2025

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.

seen on social

Facebook



Covered California

October 16 at 9:02 AM · 🌐

👤 The new 2026 rates are live! Now's the time to explore your options and ensure you have the best health plan for your needs. Compare rates, check for financial help, and renew today! 📄

<https://apply.coveredca.com/lw-shopandcompare/>

#... See more

2026 Rates are here
Step-by-Step Renewal Guide:

- 1 Log in to Your Covered California Account
- 2 Review And Update Your Application
- 3 Compare Health Plans
- 4 See if You Qualify for Financial Help

Have questions about 2026 rates and renewal?
Don't worry, we've got you covered.

Call us at (800) 300-1566

Contact an expert in your area for free assistance at coveredca.com/support/find-an-enroller

COVERED CALIFORNIA

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Covered California 🌐 @CoveredCA · Oct 16

Our Executive Director Jessica Altman joined KTVU and KQED to discuss the potential impact of a federal government shutdown and Congress' failure to extend EPTC. Without action, millions of Californians.

Learn More: ow.ly/PZgx50Xcz3b



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.