Agent Briefing

News from Covered California

COVERED CALIFORNIA | For the love of Californians

Director's Corner

Dear Covered California Enrollment Channel Partners,

Renewal and Open Enrollment Periods

The Renewal Period for 2027 coverage is well underway. Please encourage current enrollees to review their plan and renewal notice, since costs, benefits, and available options can change. The Enrollment Partner Toolkits page includes the Renewal Toolkit, with resources to help consumers understand and identify their best coverage options. Please use the Consumer Retention Workspace to organize outreach and document your renewal work.

Open Enrollment for 2027 coverage runs from **November 1, 2026, through January 31, 2027**. This is an important time to help Californians understand their options, check whether they qualify for financial help, and choose coverage that meets their needs. Health care coverage can help people manage the cost of care, access free preventive care and prescriptions, and prepare for unexpected health needs. Many Californians may qualify for financial help, including additional assistance through the California State Subsidy program for eligible consumers. Because eligibility and costs depend on individual circumstances, encourage consumers to use the Shop and Compare tool starting November 1 to review and compare their options. Use the Shop and Compare Quick Guide to help walk them through their options.

The 2027 Patient-Centered Benefit Design and Medical Cost Shares Chart can help consumers compare copays, deductibles, and other out-of-pocket costs. Benefits are consistent across carriers within each metal tier, so consumers can choose the coverage level that fits their needs and then compare available plans, provider networks, costs, and plan ratings in their area.

Recently, the Outreach and Sales team completed the Open Enrollment 2027 Kickoff Events. These events covered Open Enrollment updates, helpful renewal resources, and strategies to support consumers through the renewal and Open Enrollment processes. To support your efforts this upcoming Open Enrollment Period, you can now access the resources presented during the OE Kickoff events:

- Open Enrollment 2027 Enroller Kickoff Presentation
- Open Enrollment 2027 Kickoff Event Recording
- Health Plan Rates by County
- Sample Bronze and Silver Rates by Selected Counties/Regions
- Hospital and Urgent Care Provider Network by County

Lawfully Present Immigrants (LPI) Outreach

Effective January 1, 2027, some lawfully present immigrant (LPI) consumers may lose eligibility for federal financial help and related state assistance. Our Lawfully Present

Immigrant (LPI) Toolkit includes fact sheets, sample consumer notices, Covered California reference pages, an affordable health care services guide, and more. Encourage consumers to update their application information if it has changed and provide supporting documents when requested. For questions about how coverage or benefits may affect an individual immigration case, refer the consumer to a qualified immigration professional rather than providing immigration legal advice.

Enroller Portal & CalHEERS Webinar

The Outreach and Sales team held a webinar on October 6 covering Enroller Portal updates, CalHEERS application changes, verification enhancements, duplicate case prevention, and renewal functionality. The recording and FAQ are now available:

- Covered California Enroller Portal and CalHEERS Webinar
- FAQ: Enroller Portal and CalHEERS Webinar

The FAQ addresses common questions about renewals, mixed households, Lawfully Present Immigrant (LPI) consumers, reports, 2027 plan rates and the federal poverty level chart, and more. Please review these resources to help prepare for the 2027 Renewal and Open Enrollment periods.

Please carefully review the resources included in this briefing as well as our Enrollment Partner Toolkit and Resources pages. There you will find the 2027 Renewal and Open Enrollment toolkits, the Lawfully Present Immigrant (LPI) Toolkit, FPL chart in English and Spanish, federal changes guidance, and more.

Thank you for your continued partnership and for helping Californians understand their coverage choices and access care. Your support is especially important as consumers navigate Open Enrollment and the 2027 eligibility changes. I appreciate all your hard work and look forward to working together for a successful Open Enrollment period.



Robert Kingston
Director
Outreach and Sales Division

Latest News

Press Release: October 22, 2026

Through Aligned Programs, CalPERS, Covered California and the Department of Health Care Services Are Improving Health Outcomes for Millions of Californians

Press Release: October 15, 2026

Covered California Names Mary Watanabe New Chief Deputy Executive Director, External Outreach and Strategy

Press Release: October 13, 2026

Covered California for Small Business Announces Rate Change and New Carrier for 2027 Amid Record-High Enrollment

Important Reminders

FPL Chart for 2027

The Program Eligibility by Federal Poverty Level (FPL) for 2027 chart is now available in both English and Spanish. The new FPL chart shows up-to-date income limits and information used for eligibility determinations for coverage effective in the 2027 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.

Non-Payment Reinstatement Requests

As of Thursday, October 1, 2026, requests to reinstate coverage for non-payment must be referred directly to the health or dental insurance carrier. This change applies only to non-payment reinstatement requests for current benefit-year enrollments.

Enrollers or consumers must contact the insurance company directly to request reinstatement. Contact information is available on the Health Insurance Company Contacts page of the Covered California website. For additional information and guidance, please reference our Terminated by Carrier for Nonpayment and CalHEERS Non-Payment Reinstatement BOT guides.

State of Emergency Updates

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.

State of Emergency	QLE Date	SEP End Date
Glenn, Humboldt, and Mendocino Counties – February 2026 Storms	September 21, 2026	November 20, 2026
Lake County – Robin Lane Sewage Spill	September 21, 2026	November 20, 2026
Santa Barbara – Late December 2025 Storms	September 21, 2026	November 20, 2026
Kern County – Mid-September 2025 Storm	September 21, 2026	November 20, 2026
Tuolumne County – Dove Fire	October 15, 2026	December 14, 2026
Imperial, Los Angeles, Orange, and San Diego – Tropical Storm Rachel	October 15, 2026	December 14, 2026

Privacy and Information Security Guide

Covered California has a resource to help certified enrollers understand the types of sensitive and confidential information that must be protected under the law.

Certified enrollers play an important role in protecting consumer privacy and keeping personal information secure. Our new Privacy and Information Security Quick Guide explains the expectations for handling sensitive information when supporting consumers through the application and enrollment process. These requirements help protect consumers, support compliance with state and federal privacy standards, and reduce the risk of unauthorized access, use, or disclosure of Personally Identifiable Information (PII).

Reporting Suspected Fraud Activity Guide

Covered California has a new resource to help certified enrollers report suspected fraud activity identified during the consumer application process.

Certified enrollers play an important role in protecting consumers, preserving program integrity, and supporting appropriate follow-up when suspicious activity is identified. If you observe potential fraud indicators while assisting a consumer, continue the application as usual. Do not delay the application, ask additional questions about the concern, or inform the consumer that a referral may be made. After you submit the application, document what you observed, complete the Integrated Fraud Management (IFM) Fraud Referral Form, and submit it to the IFM team at stopfraud@covered.ca.gov using a secure external method.

For additional details, please review the Reporting Suspected Fraud Activity Enroller Guide and the Consumer Protection webpage.

Reminder: Help Menu in the Enroller Portal

Submit support cases directly from the Enroller Portal! This makes it easier to report more complex issues, track case status, and receive updates.

Access real-time assistance through our live chat feature! For quick questions and common issues, use live chat for real-time support during standard business hours. When chat is available, enrollers can connect with support right from the portal and get answers faster.

For more information and step-by-step instructions on how to access and use these features, review the Enroller Portal Help Request and Live Chat Guide.

Resources

YouTube Channel for Enrollers

The Covered California Enroller Resources YouTube channel features informal educational videos and system walkthroughs for CalHEERS and the Enroller Portal. These videos include helpful updates, practical tips, and relevant information to support your work with consumers. 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/@CoveredCAEnrollerResources

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.

Seen on Social

YouTube

Covered California - YouTube



For the Love of Californians :90 | Covered California

8,523 views • 1y ago

We love Californians. All 39 million of them. So we show up with answers that are straight and clear, financial help that makes coverage more affordable and health plans that always put people first.
#ForTheLoveOfCalifornians #CoveredCalifornia

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Covered California
October 12 at 9:00 AM ·

You don't have to wait until Open Enrollment to start exploring your options. Shop health plans early in October and check for financial help—it's quick and confidential. Visit CoveredCA.com to get started. See less

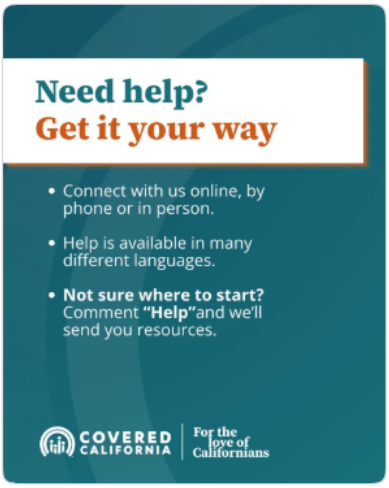


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Covered California @CoveredCA · Oct 22

Your current plan may have worked well for you this year—but is it still the right fit? Before it auto-renews, compare your plan's costs, benefits, and provider network with other options.
Log in at CoveredCA.com to get started.





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.