Agent Briefing

News from Covered California

For the love of Californians

Director's Corner

Dear Covered California Enrollment Channel Partners,

Covered California is preparing for the 2027 coverage year. With the Renewal period starting soon and Open Enrollment approaching, I want to highlight some important reminders and resources to help you stay informed, support consumers, and connect more Californians to quality, affordable health care.

Open Enrollment 2027 Kick-off Events

Covered California's Open Enrollment 2027 Kick-off Events have concluded. Please be on the lookout for the recording and presentation, which we will share soon. These materials include the latest Open Enrollment updates, information on federal policy changes that may affect health care access and affordability, and tools and resources to help you assist consumers during the Renewal and Open Enrollment periods.

Renewal and Open Enrollment Periods

The Renewal Period begins on October 1, 2026, and Open Enrollment runs from November 1, 2026, through January 31, 2027. Starting on October 1, enrollers and consumers can use the Shop and Compare tool to review 2027 coverage options. This tool allows users to enter household information, view preliminary eligibility results, review estimated monthly premiums and tax credits, and sort and compare plans. Consumers can also print a plan summary for reference. Please remind them that Shop and Compare results are estimates and that a completed application is required to enroll.

Please encourage your consumers to report any changes to their income, household size, or contact information in their online account. For Covered California-only eligible cases with no changes to report, though, there is now a No-Change Renew button in the Enroller Portal. This streamlined process takes the enroller to the final household and individual review pages.

Our updated Renewals Quick Guide and Renewals Job Aid provide additional instructions on the renewal process, renewal notices, application review, plan selection, and automatic renewal.

Resources to Support Lawfully Present Immigrant Consumers

Beginning in 2027, some Lawfully Present Immigrant (LPI) consumers may no longer qualify for financial help that lowers monthly premiums and other health care costs. Our Lawfully Present Immigrant (LPI) Toolkit is available to help you support impacted consumers. This toolkit includes fact sheets, sample consumer notices, Covered California reference pages, an affordable health care services guide, and more.

As a reminder, the Consumer Retention Workspace (CRW) has been updated to help you identify and support LPI consumers who may be at risk of losing financial help in 2027. Use the CRW to review consumer cases, confirm whether immigration information or documents need to be updated, prioritize consumers who may be at higher risk, and document outreach and next steps.

Please remind consumers to review and update their immigration status and documents, and submit supporting documents if needed. The Report a Change for Immigration Status guide explains how to enter immigration information in CalHEERS and match the consumer's status and documentation to the appropriate fields.

Clarification on Recent Federal Marketplace Announcement

The White House Task Force recently announced new steps to address fraud, waste, and abuse in the federal marketplace. These steps include new rules for agents and brokers, a temporary pause on registering new agents and brokers, and the cancellation of enrollments found to be unauthorized. **These changes apply only to the federal marketplace and do not affect Covered California or its enrollees.** Covered California enrollees will not experience any changes because of these federal requirements.

Covered California has strong safeguards in place to prevent and address fraud. These include requiring clear, verified consumer consent before enrollment partners enroll consumers in coverage, using identity verification tools, and a team that monitors, investigates, and takes action on potential fraud. As a result, Covered California has not seen systemic fraud in our marketplace.

The Government Accountability Office report on agent and broker controls also highlights safeguards used by state-based marketplaces. Covered California was one of three state-based marketplaces interviewed for the report, which identifies these safeguards as potential models for strengthening the federal marketplace.

Please carefully review all the information and resources included in this briefing. As always, I thank you for your hard work and dedication to our mission of making high-quality, affordable health insurance accessible to all Californians. I truly appreciate your efforts and your partnership in making a positive impact on the lives of the Californians we serve.

Robert Kingston
Director
Outreach and Sales Division

Important Reminders

CalHEERS Release 26.9

CalHEERS was updated to version 26.9 on Monday, September 21. Please reference the 26.9 Release Notes for details of important updates and enhancements in CalHEERS.

Special Enrollment Period Deadline Email and Text Campaign

On September 11, 2026, Covered California launched a new email and text message campaign to remind consumers with confirmed eligibility to select a health plan before their 60-day Special Enrollment Period (SEP) ends. These messages are timed to each consumer's Special Enrollment Period window. Consumers who have not selected a health plan will receive email and text reminders at the start of their SEP window; the messages will become more urgent as the SEP end date approaches.

Please help consumers understand that these messages are from Covered California and are not scams or fraud. Consumers with a delegated Certified Enroller will be advised to contact them for assistance; consumers without a delegated Certified Enroller will be directed to find one or request a call from one.

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.

Strike, Lockout, or Labor Dispute Subsidy Program Eligibility and Enrollment

In the event of a strike, lockout, or labor dispute in which members lose their health benefits, approved workers will be eligible for state strike lockout subsidies and Cost Sharing Reductions (CSR) as if they were at 138.1% of the Federal Poverty Level (FPL).

Please reference our Subsidies for Strike/Lockout Guide for more details, including a list of approved Covered California strikes and instructions for assisting consumers with selecting the appropriate Qualifying Life Event (QLE) on the Special Enrollment page of the application.

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.

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.

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.

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

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.
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Renewal is your yearly opportunity to keep your health coverage, update your information, and shop for the plan that best fits your needs for next year. Even if nothing... See more

X

Covered California @CoveredCA · Sep 9

Respiratory illness season is here. Along with the home remedies and trusted care practices families rely on, staying up to date on recommended vaccines can help protect you and your loved ones from serious illness this season. Schedule an appointment today.

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.