



# agent briefing

## NEWS FROM COVERED CALIFORNIA

### director's corner

Dear Covered California Enrollment Channel Partners,

With the Renewal period starting soon and Open Enrollment approaching, I want to highlight some important reminders. To ensure consumers have the most up-to-date information about renewal options, Covered California has adjusted the renewal start date for the 2026 plan year to October 15, 2025. Starting on October 15, consumers can use the [Shop and Compare](#) tool to see health insurance costs for 2026 and find a plan that best meets their needs. Please encourage your consumers to report any changes to their income, household size, or contact information in their online account.

As a reminder, consumers with expiring Consent for Verification should take action so they don't risk losing financial help for the 2026 plan year. This consent authorizes Covered California to verify the consumer's information with the option to consent to this verification for up to five years. Regularly check your daily summary email for notifications of 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. Also, please be on the lookout for the start of our annual training (or annual recertification for counselors) in the coming days. You will receive an email from [CCULearning@covered.ca.gov](mailto:CCULearning@covered.ca.gov) notifying you that your training curriculum has been loaded.

Please review the resources included in this briefing for important information, materials, and reminders regarding financial help in 2026, updating consent, and recent system enhancements and changes. And, Covered California will continue to provide updates and post reference materials in our [toolkits](#).

I am grateful for your hard work and dedication to our mission of making high-quality, affordable health insurance accessible to all Californians. Thank you for partnering with us to positively impact the lives of the Californians we serve.

**Robert Kingston**

Director

Outreach and Sales Division

## latest news

**News Release: September 17, 2025**

[Covered California Statement on Official Immunization Recommendations from the California Department of Public Health](#)

**News Release: September 3, 2025**

[Americans to Face Significantly Higher Insurance Costs in 2026 if Tax Credits Are Not Renewed](#)

## important reminders

### **Annual Training – Keep Your Covered California Certification Status**

All Certified Insurance Agents (Agents) are required to complete the 2025-26 Annual Training with a new anticipated release date (as a result of technical delays) of **October 3, 2025**, 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](mailto: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.

### **Help Consumers Understand Changes Coming to Financial Help for 2026**

The Inflation Reduction Act (IRA), signed into law in 2022, increased the amount of premium assistance by offering enhanced premium tax credits for all consumers eligible to receive advanced premium tax credits (APTC), offered high-value plans with \$0 net premiums for the

lowest income consumers, and, for the first time, eliminated the limit for middle-income consumers above 400% of the [federal poverty level \(FPL\)](#). However, these [enhanced premium tax credits are set to expire on December 31, 2025](#).

Consumers may have received a Financial Help Update email or a direct mail letter in late July informing them of potential changes to the financial help they will receive for the 2026 plan year and detailing the difference between the amount of enhanced tax credits and advance premium tax credits they are currently receiving. You can access a copy of this document in the consumer case in the *Documents and Correspondence* section of the CalHEERS home page.

### **CalHEERS Release 25.9**

CalHEERS was updated to version 25.9 on Monday, September 22. Please reference the [25.9 Release Notes](#) for full details of important updates and enhancements that have occurred in CalHEERS with this release.

### **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
<b>Humboldt, Mendocino, Modoc, Napa, Shasta, Sonoma, and Trinity Counties</b> – Late-March Winter Storms	July 29, 2025	September 27, 2025
<b>Calaveras and Tuolumne Counties</b> – TCU Lightning Complex Fires	September 19, 2025	November 18, 2025

## **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” would have appeared 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.

## **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](#).

## **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.

**Now available: our toolkits page has a search function that allows you to find the materials you need quickly.**

## seen on social

### Facebook



Covered California

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😴 A good night's sleep is key for healthy students—just like a preventive care visit with their doctor. Did you know all health plans offer free preventive care? Learn more:

<https://www.coveredca.com/.../using.../free-preventive-care/>



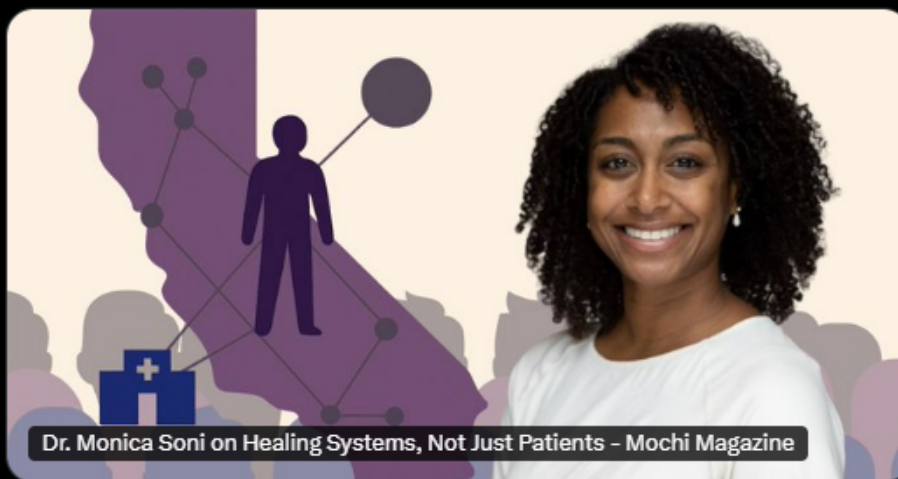
### X



**Covered California** @CoveredCA · Sep 15

Dr. Monica Soni, Chief Medical Officer for @CoveredCA, sat down with @MochiMag to share her inspiring #healthcare journey, reflect on progress made in equitable care with the #ACA, and her vision for reshaping access for all Californians.

Read more:



## 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.