OUTREACH AND SALES DIVISION, OPEN ENROLLMENT 2027

Open Enrollment 2027 Enroller Kick-Off Events

Frequently Asked Questions

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This FAQ answers the top questions from Covered California Outreach and Sales Division's September 2026 Open Enrollment 2027 enroller kick-off events. The information was current as of October 30, 2026, but it may change. For the latest guidance, contact Covered California.

***Questions about this document**? Email outreachandsales@covered.ca.gov*

Federal and State Policies

A. Lawfully Present Immigrant Eligibility Changes

1) **Which Lawfully Present Immigrant (LPI) groups are expected to remain eligible for financial help starting on January 1, 2027?**

   The Lawfully Present Immigrant (LPI) groups expected to remain eligible for financial help in 2027 are lawful permanent residents, also called green card holders, Cuban and Haitian entrants, and migrants from Compact of Free Association (COFA) countries (including Micronesia, the Marshall Islands, and Palau).

2) **If an LPI consumer loses eligibility for financial help in 2027, will they also lose their eligibility and/or health coverage through Covered California?**

   No. Losing eligibility for financial help does not end a consumer's health coverage through Covered California. Affected LPI consumers who lose their eligibility for financial help may keep or enroll in a plan through Covered California in 2027. Without financial help, they will need to pay the full monthly premium and more of their health care costs. Enrollers should help consumers review plan options, update their information, and complete any required verification so their coverage does not end.

3) **If an LPI consumer loses eligibility for financial help in 2027, and chooses not to enroll in minimum essential health coverage, will the consumer still be subject to California's individual mandate?**

Yes. If LPI consumers do not have qualifying health coverage or an exemption, they may owe a California tax penalty. The California Franchise Tax Board (FTB) determines the penalty based on your household and the number of people who did not have qualifying coverage.

Beginning with plan year 2027, Covered California will offer the LPI Financial Hardship exemption, a type of general hardship exemption, to affected LPIs who lose federal financial help because of changes to federal immigration eligibility rules. There is no income requirement for this exemption.

Resource: For more information on filing an exemption: ***Penalty Details and Exemptions | Covered California***

Additionally, there is a Qualifying Life Event for enrollees who are newly ineligible for APTC Under this QLE, all Lawfully Present Immigrant consumers who lose APTC will be eligible for a Special Enrollment Period that would run from January 1st to March 2nd . The effective date is the normal first of the month following plan selection.

Covered California will permit an affected LPI consumer to request retroactive cancellation of a 2027 QHP enrollment if all of the following conditions apply:

a. The consumer is an LPI who loses APTC and/or CSR for plan year 2027 because of the federal immigration-related eligibility changes.

b. The consumer has a 2027 QHP enrollment that became effective on January 1, 2027.

c. The consumer requests retroactive cancellation on or before January 31, 2027

B. Changes to the Federal Public Charge Rule

4) Could the public-charge rule that took effect on September 18, 2026, affect green-card holders or people who currently hold United State visas?

The Department of Homeland Security (DHS) finalized a new rule that changes how it determines whether someone may become a “public charge”. The rule started on September 18, 2026. Depending on the consumer’s situation and immigration status, getting financial help for health insurance through Covered California may affect their green card application. Most consumers who are eligible for financial help in 2027 may not be subject to the rule when they apply to enter the United States or apply for a green card.

The public-charge rule does not apply to green card applicants whose case is based on:

- Asylum
- Refugee status
- U visa

- T visa
- Violence Against Women Act (VAWA)
- Special Immigrant Juvenile Status

Every consumer's situation is different. Before making decisions about an immigration case or health insurance, talk with an attorney or a qualified immigration legal representative if you have questions.

Resource:

- Health Consumer Alliance website or call (888) 804-3536.
- Covered California Enroller Lawfully Present Immigrant (LPI) Toolkit
- California's Health Benefit Exchange - Toolkit -> then click on fact sheets and resource guide under the **Lawfully Present Immigrant Resources** box.

C. California Helping Consumers Lowering Health Coverage Costs

5) **What is the highest income level or the Federal Poverty Level (FPL) percentage at which a household may qualify for state financial help in 2027?**

A $300 million state budget allocation expands California's state premium subsidy program. For the 2027 plan year, consumers with household income up to 200% FPL ($31,300 a year for one person or $64,400 for a household of four) may qualify. The FPL is a federal income measure used to help set program limits.

Resource: Program Eligibility by Federal Poverty Level for 2027

6) **How should enrollers help households where family members have different immigration statuses (known as mixed status households)?**

Each household member is reviewed on their own verified immigration status and other eligibility rules. They may need separate plans.

For example, a lawful permanent resident may remain eligible for financial help in 2027, while a spouse with a work visa may not. Consumers who are not eligible for financial help may still enroll in or keep their health coverage through Covered California, but monthly costs premium and out of pocket costs may be higher.

2027 Plan Year Health, Dental and Vision

A. Health Plan Rates, Provider Network, and Benefits

7) **Will the standard Bronze plan continue to be eligible for a Health Savings Account (HSA) in 2027?**

   Yes. The standard Bronze plan will remain eligible for a Health Savings Account (HSA) in 2027. The Internal Revenue Services (IRS) says all marketplace Bronze plans can be eligible for an HSA. This includes standard Bronze and Bronze HDHP (High-Deductible Health Plan) plans.

   Resource: Expanded Availability of Health Savings Accounts under the One, Big, Beautiful

8) **Do certified insurance agents need to have a direct appointment with CalOptima Health to enroll consumers in its plans through Covered California in order to receive commissions? Or is the agent certification through Covered California sufficient to receive commissions?**

   Yes. Covered California-certified insurance agents must be directly appointed with CalOptima to receive commissions for consumers they are delegated to assist with enrollment and effectuating coverage.

   Agents who are not appointed with CalOptima should contact the carrier directly and begin the appointment process to avoid commission issues. For CalOptima appointment questions, email broker@caloptima.org or call 657-900-1222.

   NOTE: Covered California certification only allows agents to help consumers enroll in Covered California plans. Agents must also have an active appointment with each carrier they work with.

   Being certified with Covered California does not automatically appoint an agent with CalOptima Health or any other health, dental, or vision plan; or guarantee commissions.

9) **If a household's income changes from month to month, how does Covered California use that information to determine projected annual household income and financial help?**

   Covered California bases financial help on the household's projected income for the year. If income changes or is irregular, report the change within 30 days by updating the Covered California account or calling Covered California.

   If monthly income does not reflect what the household expects to earn for the year, update the **Total Expected Yearly Household Income** in the Income section with the projected yearly amount. This can adjust the household's Advanced Premium Tax Credit (APTC) and help reduce the chance of having to repay financial help at tax time. The APTC is reconciled with the household's actual annual income.

   Resource: Income Section for Certified Enrollers Job Aid

10) If a Molina member in a region where Molina no longer participates takes no action for Plan Year 2027, will Covered California automatically enroll them in another plan available to them?

Yes. For affected Molina members in Regions 15 (Los Angeles East) and 18 (Orange County), Covered California will renew them in the lowest-cost plan available in the member's same metal tier. Members may choose a different plan, so encourage them to compare their options.

11) Why should enrollers encourage consumers to compare plans to lower costs if changing plans could mean changing doctors or their health care team?

Updated rates help enrollers show consumers how plan costs may change and what options are available. A lower premium is only one thing to consider. Consumers should compare the premium, provider network, prescription coverage, benefits, and expected health care needs. They should choose the plan that best fits their care needs and budget.

Covered California's regional "shop and switch" average rate also helps show how prices and plan choices vary by region.

12) When can enrollers begin quoting 2027 plan rates for consumers?

Starting October 1, 2026, enrollers can use the Covered California Shop and Compare Tool to estimate 2027 plan rates for a consumer. Enter the consumer's household information including income, ages, and ZIP Code. Rate examples in training materials are preliminary. Do not use them as quotes for individual consumers.

13) If a consumer receives both the Advanced Premium Tax Credit (APTC) and California State Premium Subsidy for 2027 plan year, which tax forms should they receive to reconcile their taxes?

They should receive these forms:

- **Federal taxes:** Internal Revenue Service (IRS) Form 1095-A, *Health Insurance Marketplace Statement*.
- **California taxes:** California Franchise Tax Board (FTB) Form 3895, *State Health Insurance Marketplace Statement*.

Consumers use these forms when filing taxes. The forms report on the financial help they receive and help them compare with the amount they qualify for based on their actual income.

Covered California Small Business (CCSB)

14) What support materials does Covered California for Small Business (CCSB) have for brokers?

CCSB offers brokers:

- The CCSB Agent Toolkit, Contact Directory
- Client support resources, enrollment and renewal guides
- Training materials, education, and marketing materials.

For general questions, product support, training, certification, or commission questions, call the CCSB Service Center at **(855) 777-6782,** Monday through **Friday, 8 a.m. to 5 p.m.**

Resource: CCSB Support and Tools for Certified Agents

Enroller Portal and CalHEERS Updates

A. Consumer Retention Workspace (CRW) in Enroller Portal

15) If an enroller selects "Doesn't Wish to Renew OE 2027" as the closing reason in the Consumer Retention Workspace (CRW) for a Lawfully Present Immigrant (LPI) case, will the related CalHEERS case close automatically?

No. Selecting "Does not wish to renew for 2027" closes the **CRW outreach case only.** It does not automatically close the related CalHEERS case.

The CRW guide lists the resolution as a "Consumer contacted – Does not wish to renew for 2027." Update the CRW status and document the outreach. If the CalHEERS case needs to close, complete the applicable cancellation or termination process in CalHEERS.

Resource: Consumer Retention Workspace for Lawfully Present Immigrant (LPI) Consumers Quick Guide

B. "No Change – Renew" Shortcut in the Enroller Portal

16) If a consumer has no changes to report for renewal, can an enroller use the "No Change – Renew" in the Enroller Portal?

Yes, if the consumer has active health or dental coverage, the case is Covered California-only, and it is during the renewal period. On the consumer's contact page, select **No Change – Renew** under Quick Links in the Enroller Portal.

This opens a shorter review renewal in CalHEERS. Review the household and individual information with the consumer, then submit the renewal.

The "No Change – Renew" option will not appear for:

- Mixed-eligibility households
- Cases with no current enrollment
- Cases where the consumer, Service Center, or an enroller has already started the renewal in CalHEERS

If the consumer has changes to report, select **Click here if you have updates to report** to leave the No Change Renewal flow and use the standard renewal process.

C. CalHEERS – Decreasing Duplicate Cases

17) When CalHEERS finds multiple matching cases, will all of them be delegated to the enroller? Should the enroller review each case to decide which case to use?

Yes. When the consumer provides consent to delegation, **all matching cases found** are delegated to the enroller. Review each case and its enrollment history with the consumer before deciding which case is correct. Check the current year's eligibility and enrollment and confirm that the household and application details are current and accurate.

If four or more matching cases appear and/or you are unsure how to proceed, contact the Agent Service Center at **(877) 453-9198.**

Resource: Duplicate Prevention logic for Enrollers Quick Guide

Open Enrollment Readiness

A. Consumer Renewal Journey

18) Can I extract a list of consumers who need to update their Consent for Verification, or do I need to wait for a notice in the Daily Summary Email?

Yes. You can identify consumers without waiting for the email:

- Exporting a Book of Business from My Reports.
- Find the "Consent Valid Through Coverage Year" column, and filter for 2026. This identifies consumers whose consent expires at the end of 2026.

The Daily Summary Email is also generated on August 1, September 1, and October 1 each year and includes consumers who need to update their consent.

Resources:

- Consent for Verification for Certified Enrollers Quick Guide
- Daily Summary Emails – Notices Description Quick Guide

19) When will Renewals for existing consumers begin?

Active Renewal batches began going out on October 1, 2026. Each active renewal notice gives the consumer an end renewal date, 30 days from the notice. Passive renewals begin November 1st. If the consumer or enroller takes no action to renew, the consumer will be automatically enrolled into the same plan and metal tier as 2026, if offered.

20) When can enrollers help consumers in mixed eligibility households renew their plans?

Starting October 1 during the renewal period, enrollers may assist the Covered California members of a mixed-eligibility household. Members eligible for Medi-Cal must follow their county's separate renewal process.

Resource: How to Renew Your Plan

21) Will passive renewal still be available this year (Open Enrollment 2027)?

Yes. Passive renewal remains available for the 2027 Covered California plan year. If a consumer takes no action, Covered California will generally re-enroll them in their current plan within 30 days of the renewal deadline, using the most recent household and income information on file.

Resource: Renewals for Enrollers Job Aid

22) My clients often do not respond to standard mail and almost miss their renewals. What should I do?

That is a common concern. Enrollers should not rely solely on standard mail. During outreach:

- Confirm the consumer's mailing address, email, and phone number.
- Encourage electronic notifications.
- Verify the consumer's Consent for verification.
- Review the renewal deadline and notices promptly.

Resource: Renewal Toolkit

B. Enroller Tools and Resources

23) What's the address to get to the toolkit?

Find the Covered California carious enroller toolkits and reasons here: https://hbex.coveredca.com/toolkit/

24) When will the Re-Certification Annual Training for Certified Enrollers be sent out?

The training began on October 5, 2026, so it should already be available in your Learning Management System (LMS). Agents, Certified Enrollment/Application Counselors, and Plan-Based Enrollers have 30 days from the date they are enrolled in the LMS to complete it. Open the LMS from the Quick Links section in the Enroller Portal.

Resource: Learning Management System (LMS) Single Sign-on Guide

25) Can I get a copy of the presentation and view the recording of the September 29 Open Enrollment 2027 Kick-Off Event?

Yes, click on the links below to access the resources.

- Presentation Deck: Open Enrollment 2027 Kick-Off Event
- Video: 9/29/26 Virtual OE 27 Kick-Off Event

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