



**COVERED
CALIFORNIA**

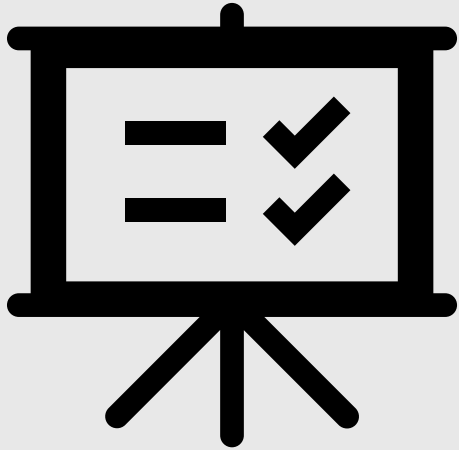
For the
love of
Californians

Open Enrollment 2027 Enroller Kick-Off Event

September 2026 | Outreach and Sales Division

The information contained in this slide deck is accurate as of October 1, 2026. Please note that policies, plan details, procedures, and guidelines may be subject to change. For the most up-to-date information, please contact Covered California directly or visit our official website, CoveredCA.com.

Agenda



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Latest News on Federal and State Policies

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2027 Plan Year: Health, Dental, and Vision

BREAK

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Covered California for Small Business

4

Enroller Portal and CalHEERS Updates

5

Open Enrollment Readiness

6

Enroller Tools and Resources

Latest News on Federal and State Policies



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Lawfully Present Immigrant (LPI) Eligibility Changes

New Federal Policy, Starting January 1, 2027

Starting Jan. 1, 2027, Financial Assistance Eligibility Changes for Certain Lawfully Present Immigrants

- All lawfully present immigrants (LPI) groups below **can still ENROLL** in Covered California.
- The **change** is **who is eligible for FINANCIAL ASSISTANCE** (premium tax credits and cost-sharing reductions).



Remain eligible for financial assistance

- ✓ **Lawful Permanent Residents** (LPR / Green Card holders)
- ✓ **Cuban** and **Haitian** Entrants
- ✓ Migrants from **Compact of Free Association (COFA) countries** — Micronesia, Marshall Islands, Palau



Lose eligibility for financial assistance

- × Individuals with **asylum** status or pending applications
- × **Refugees**
- × **Survivors** of trafficking, domestic violence, and serious crimes
- × Individuals with **Temporary Protected Status (TPS)**
- × Individuals with **work visas** or **student visas**
- × **Other** humanitarian or temporary lawful statuses

Impact is Concentrated in Specific Communities



Immigration Categories

Largest group (45,000): people with **asylum** or pending asylum status

- **1,000** Refugees
- **100** Survivors of trafficking or violence
- **10,000** Work or student visa holders



Communities & Languages

70%+ of those losing financial help are Asian American

- **Chinese** enrollees make up over half of the Asian group
- **Latino** enrollees are the second-largest group affected.



Agent-Assisted

Nearly **90%** of impacted enrollees are agent-assisted

You represent nearly this entire population.

Financial Impacts for LPI Consumers



~140,000

LPI Californians at risk to lose federal financial help



\$660M

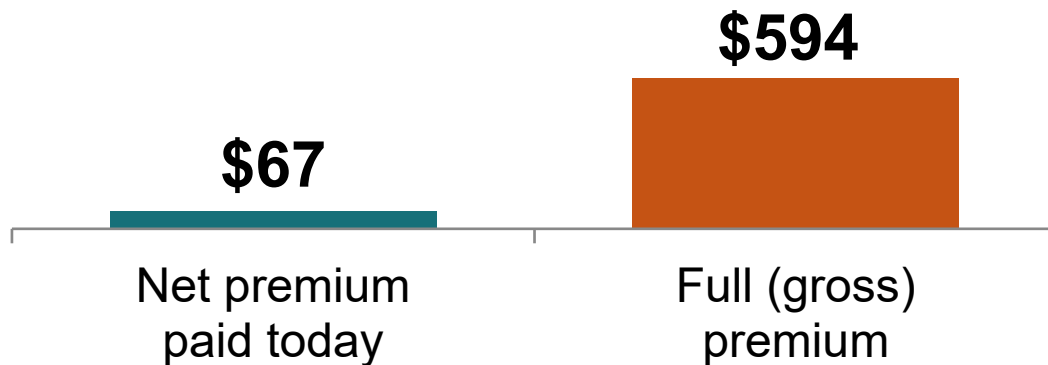
in federal financial help lost statewide



\$503/month

average monthly premium increase per member

WHY THIS GROUP IS ESPECIALLY VULNERABLE

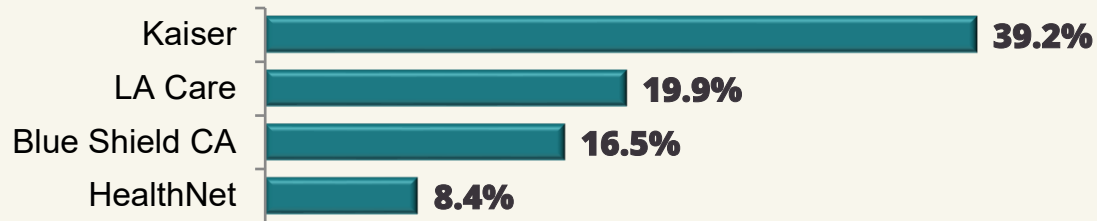


94% are receiving **financial help** today

80% have incomes **under 200%** of the federal poverty level

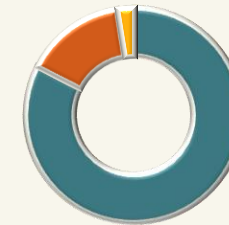
Enrollment Profile of Impacted LPI Consumers in Covered California

Qualified Health Plans (QHPs)



Kaiser covers the largest share (~39%); the top 4 carriers cover ~84% of impacted LPI enrollees.

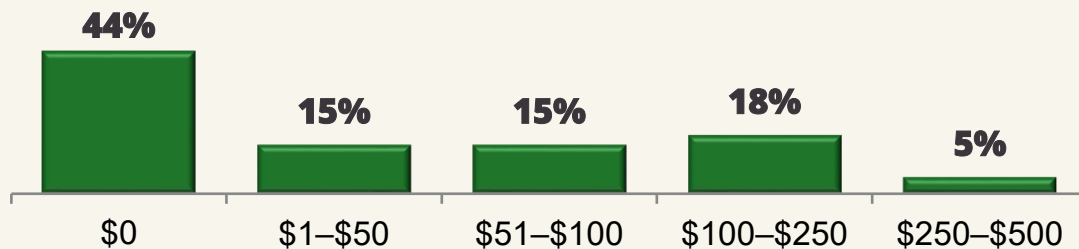
Metal Tier Selection



- **Silver 82.5%**
70% in cost-sharing Silver 87/94
- **Bronze 15%**
- **Other ~2.5%**

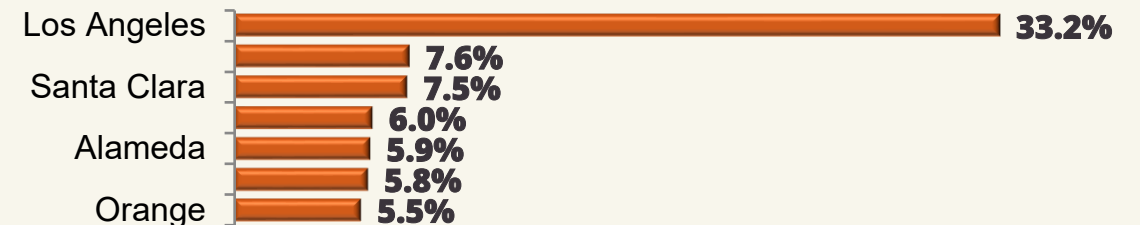
The vast majority (82.5%) choose Silver — and most of those receive enhanced cost-sharing (Silver 87/94).

Net Premium (monthly)



44% currently pay \$0/month and 74% pay \$100 or less; losing financial assistance would sharply raise these costs.

Geography — Top Counties



Highly concentrated in LA County (~33%); the top 7 counties represent ~72% of impacted LPI enrollees.

LPI Consumers Can Enroll. The 2027 Change is Financial Assistance Eligibility

Immigration Group	Can Enroll in Covered California in 2027	Financial Assistance in 2027	Enroller Takeaway
Eligible Non-Citizen Group Lawful Permanent Residents (LPR) / green card holders Cuba and Haitian entrants COFA migrants: Micronesia, Marshall Islands, and Palau	 Yes	 Yes	No change to the financial assistance eligibility.
Asylum status or pending applications; Refugees	 Yes	 No	Coverage remains available; 2027 financial assistance is not available
Survivors of trafficking, domestic violence, and serious crimes Including U & T visas and pending Violence Against Women Act petitions	 Yes	 No	Coverage remains available; 2027 financial assistance is not available
Temporary Protected Status: work visas, student visas, other humanitarian, or temporary lawful statuses	 Yes	 No	Coverage remains available; 2027 financial assistance is not available

Changes to the Federal Public Charge Rule

Released July 17, 2026, Effective September 18, 2026

Federal “Public Charge” Rule **Before** 9/18/26



What It Means

- A **check used only during certain immigration steps**, like applying for a green card or entering the U.S.
- It is **NOT a test** for most people already living here or renewing their coverage, including refugees, asylees, and certain humanitarian visa holders.
- In addition to considering many other factors, it currently asks: **Is the person likely to rely mainly on government cash aid or long-term care?**

Can Be Considered

- Cash assistance for income (e.g., CalWORKs/TANF, SSI)
- Long-term care paid by the government

Does Not Count

- Health coverage like Covered California or Medi-Cal
- Emergency medical care, WIC, food assistance
- Benefits received by family members

Changes to the Federal “Public Charge” Rule

Effective 9/18/26

The changes to the public charge rule is complex.

New Rule

- **Effective Date:** September 18, 2026
- **Removes current federal regulations** that limit the public benefits that may be considered and restores **broad discretion** to immigration officers.
- Financial assistance available through Covered California **may be considered** in a public charge determination.

How You Can Help



Guide

- Consumers should talk to an attorney or qualified immigration legal representative if they have questions or need help making decisions about their benefits.



Feedback

- Provide Covered California feedback on what you are hearing from the community and work with us to address any gaps.



Share

- Share any resources with Covered California that you think will assist impacted lawfully present immigrant consumers.

Covered California helps consumers stay informed and connected to trusted support.

New Federal Affordability Chart

2027 Fair Share (Required Contribution) Percentage Levels

The **More** You Earn, the **Bigger** the Share of Premium You Pay First

The affordability chart simply **compares the cost of coverage to a household's income**, to see what financial help they can get..

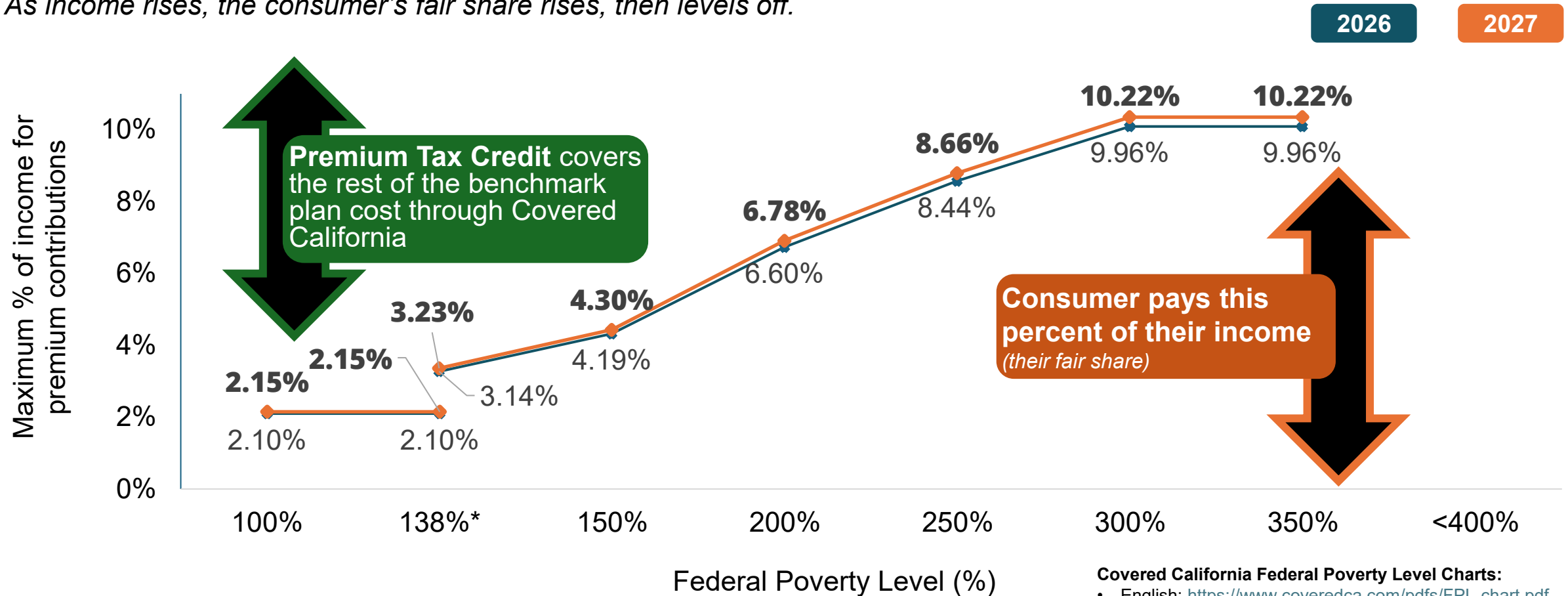
Your "fair share" = the maximum % of income you're expected to pay for coverage before financial help (APTC) kicks in.



APTC (the tax credit) covers the rest of the cost of the benchmark plan.

2027 Fair Share Level (Required Contribution)

As income rises, the consumer's fair share rises, then levels off.



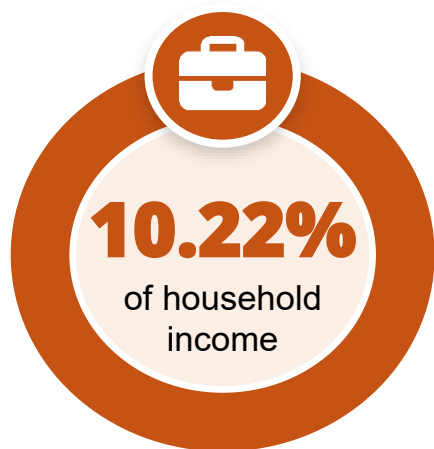
*In California, Medicaid expansion provisions allow the limit to be 138% rather than 133%.

Covered California Federal Poverty Level Charts:

- English: <https://www.coveredca.com/pdfs/FPL-chart.pdf>
- Spanish: <https://www.coveredca.com/pdfs/FPL-chart-sp.pdf>

Two Affordability Thresholds to Use with Consumers

These are the **two percentages** a consumer should know...



EMPLOYER COVERAGE (ESI)

- If a consumer's **self-only** job-based plan **costs MORE** than **10.22%** of household income, it may count as **NOT affordable**.
- → **They may qualify for financial help (APTC) through Covered California.**



OTHER / INDIVIDUAL COVERAGE

- If available coverage **costs MORE** than **8.50%** of household income, it may count as **NOT affordable**.
- → **They may qualify for an exemption or catastrophic coverage.**

California Helping Consumers Lowering Health Coverage Costs

State Budget for Fiscal Year 2026-27

State Budget Action Helping Consumers

California legislature passed the \$356B state budget (AB 109, Gabriel) on June 15, 2026, with major appropriations helping Covered California consumers.

\$300M

**State Subsidy
Program**

+\$110M

Increased from
2026 plan-year funding

expanding state premium
assistance to consumers up to
200% FPL.

\$20.35M

**California Premium
Credit**

\$1 PMPM

supporting continued program
sustainability.

\$28.42M*

**Gender Affirming
Care**

+\$13.42M

Funding increased from
\$15M for plan year 2026.
For 2027 and beyond,
the funding will be \$28.42M annually

reimbursing cost for affirming
coverage for Californians.

*Based on a recent court decision, Gender Affirming Care will again be included in essential health benefits. Covered California is determining how to implement the court decision and monitoring the ongoing litigation. Gender Affirming Care remains a covered benefit.

Extra California Help to Lower Monthly Premium Costs

A California State Premium Subsidy for plan year 2027 that adds state financial help on top of federal help for eligible Covered California consumers.

What changes in 2027, by income

Under 150% FPL

Strongest help **continues** — two \$0 Silver-tier plan options

Lower income

150% – 165% FPL

Increase amount of premium assistance help added in 2027

165% – 200% FPL

New: expands eligibility to individuals up to 200% FPL

Higher income →

In 2027, More People Get Help and Many Pay Less



500,000+

consumers projected to
receive a state subsidy in 2027



200,000+

consumers projected to
become newly eligible



\$129 → \$99

projected average monthly
premium for newly eligible
consumers



100,000+ consumers between **150% and 165% FPL** are projected to **save nearly \$10** per member each month.



Covered California estimates the program could **help about 90,000** people from **dropping** their coverage.

Focus on What the Consumer May Pay Each Month

The 2027 California Premium Subsidy Program **required contribution for a benchmark plan** (second-lowest cost Silver plan) for individuals will be:

Under 150% FPL

\$0 benchmark plan option

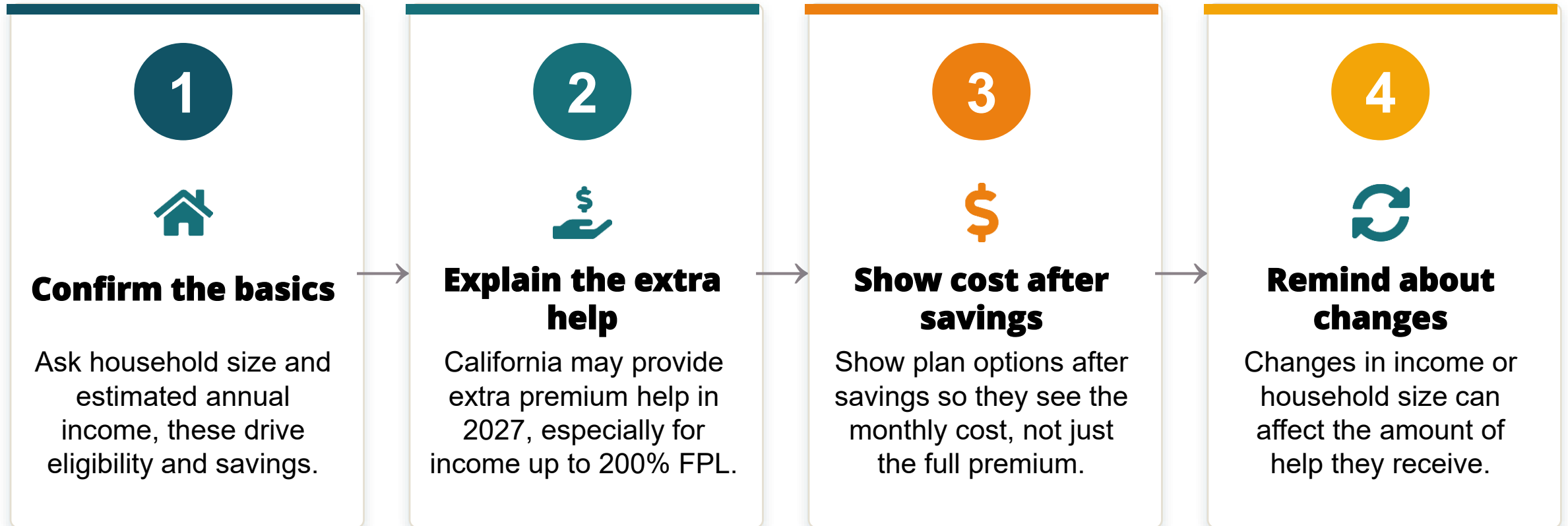
Contribution stays at 0% of income

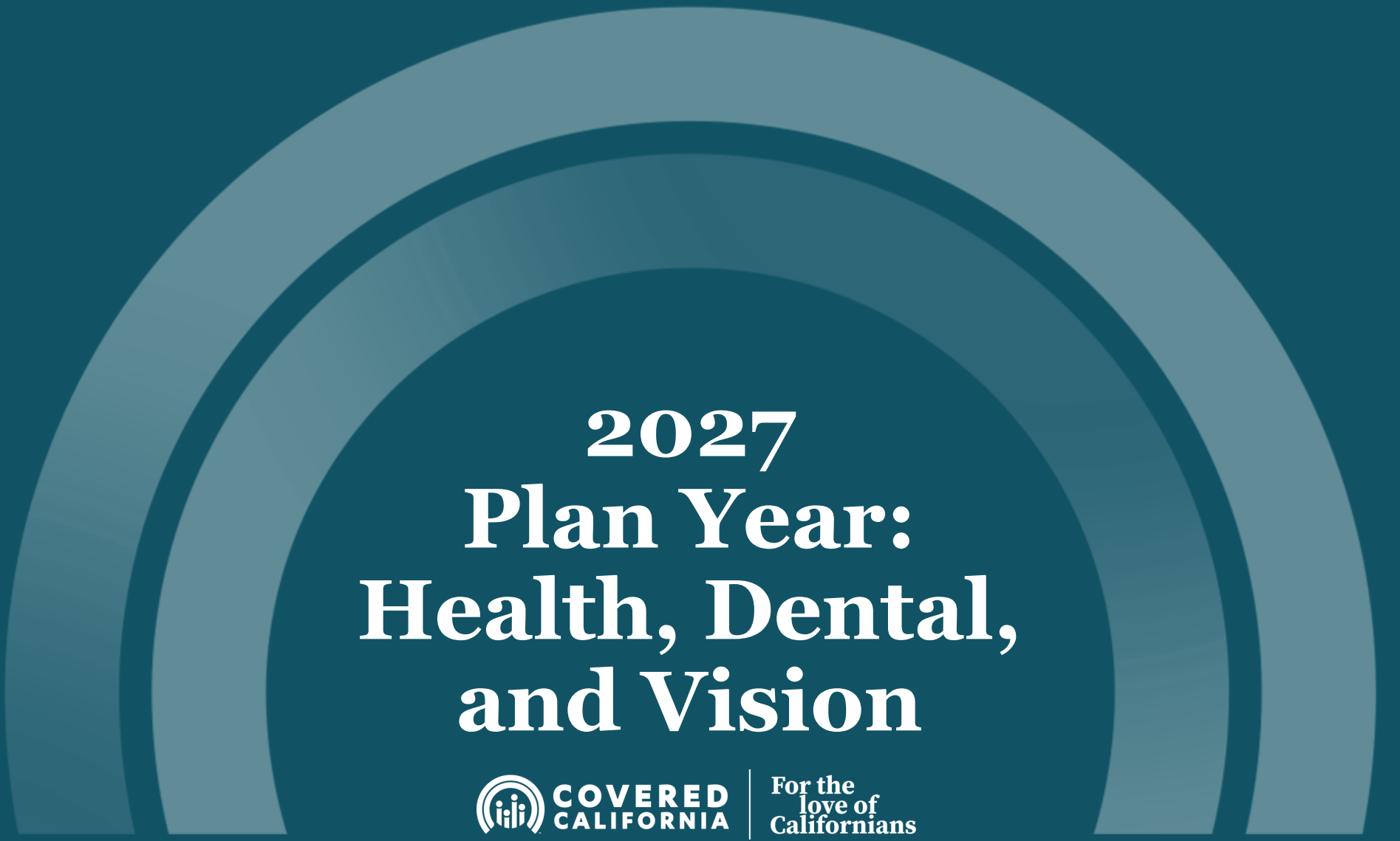
150% – 200% FPL

Lower share of contribution

1.5 percentage points below the federal required contribution amount

A Short 4-step Conversation Helps Consumers Understand





2027 Plan Year: Health, Dental, and Vision



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Health Plan Rates, Provider Network, and Benefits

2027 Plan Year | Individual Market

2027 Health Plan Participation and Rates

Covered California Individual Market Health Carriers

Data as of August 23, 2026. The health plan premium rates for the 2027 plan year are preliminary and currently undergoing regulatory review with the Department of Managed Health Care. The presented premium rates are based on individuals aged 25 and 40, single status, with an annual household income of \$31,920, residing in a specific zip code within the listed county. For a more accurate estimate of health care premiums and to explore plan options, please use the Shop & Compare Tool. If you have questions, email outreachandsales@covered.ca.gov.

2027 Plan Year, Health Plan Participation

Covered California Individual Market Health Carriers

- **12** Health Carriers
- **All** Californians will have a choice of **2 or more carriers**
- **92%** Californians will have a choice of **3 or more carriers**
- **75%** Californians will have a choice of **4 or more carriers**



Molina Healthcare Plan Exits Rating Regions 15 & 18 for Plan Year 2027



2027 Rating Region Changes

- **Exits** Rating Regions **15** and **18**.
- **Remains** in Rating Regions **13, 16, 17, and 19**
- [2027 Products by Zip Code](#)

Consumer Impacts

- Approximately **1,600 enrollees** are in these regions 15 and 18
- Enrollees will be allowed to **choose** a new plan, or
- **move** to the carrier with the **lowest-cost plan in the same metal tier.**

Cal Optima Health Plan **Enters Covered California Marketplace** for Plan Year 2027

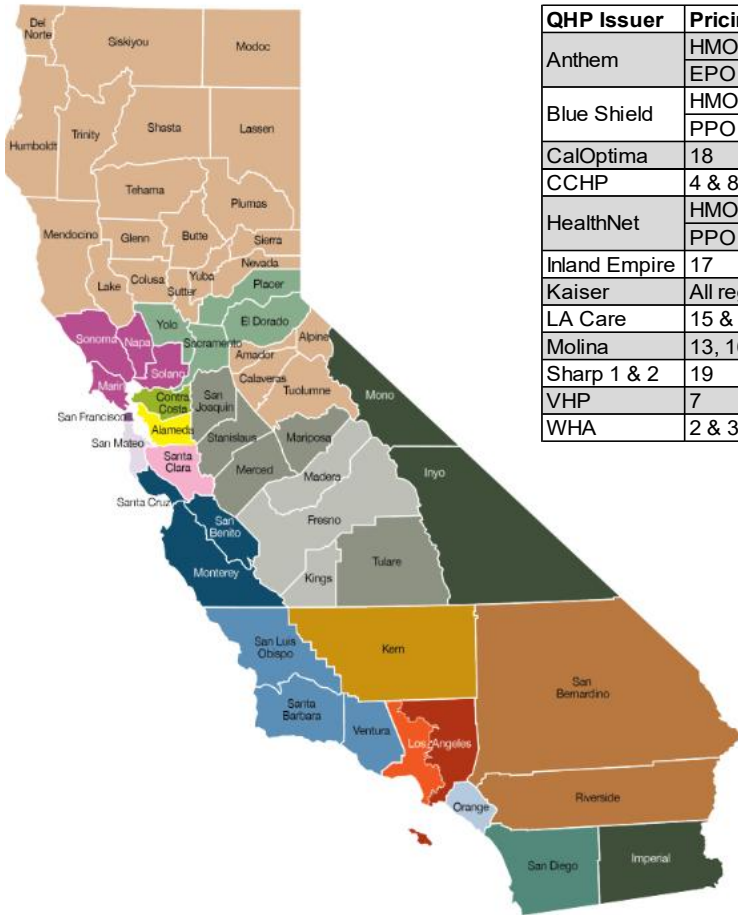


2027 Rating Region Changes

- **Enters Rating Region 18** to serve Orange County residents

2027 Health Plan Rating Region Offerings

Covered California Individual Market Health Carriers



QHP Issuer	Pricing Region
Anthem	HMO - 11, 15, 16, 17, 18, 19 EPO - 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 13, 14
Blue Shield	HMO- All regions except 13 PPO - All regions
CalOptima	18
CCHP	4 & 8
HealthNet	HMO - 13, 14, 15, 16, 17, 18, 19 PPO - 3, 15, 16, 17, 18, 19
Inland Empire	17
Kaiser	All regions
LA Care	15 & 16
Molina	13, 16, 17, 19
Sharp 1 & 2	19
VHP	7
WHA	2 & 3

	ANTHEM		BLUE SHIELD		CALOPTIMA	CCHP	HEALTH NET		INLAND EMPIRE	KAISER	L.A. CARE	MOLINA	HMO-1 COPAY	HMO-2 CONTRIBUTOR	VHP	WESTERN HEALTH ADV.
Rating Region	HMO	EPO	HMO	PPO	HMO	HMO	HMO	PPO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1 Northern counties		●	○	●						○						
2 North Bay Area		●	○	●						○						●
3 Greater Sacramento		●	○	●				○		○						○
4 San Francisco County		●	●	●		●				●						
5 Contra Costa County		●	●	●						●						
6 Alameda County		●	●	●						●						
7 Santa Clara County		●	●	●						○					●	
8 San Mateo County		●	●	●		●				●						
9 Santa Cruz, San Benito, Monterey		●	○	●						○						
10 Central Valley		●	○	●						○						
11 Fresno, Kings, Madera counties	●		○	●						○						
12 Central Coast		●	○	●						○						
13 Eastern counties		●	○	●			○			○		○				
14 Kern County		●	○	●			○			○						
15 Los Angeles County East	●		○	●			●	●		○	○					
16 Los Angeles County West	●		○	●			●	●		●	●	○				
17 Inland Empire	●		○	●	●		○	○	●	○		○				
18 Orange County	●		●	●	●		●	●		●		●		○		
19 San Diego County	●		○	●			●	●		○		●	○	○		

2027 Health Plan **Statewide Average Rate**

Covered California Individual Market Health Carriers

**Total Enrollment
As of March 2026**

1,785,900

Plan Year	2023	2024	2025	2026	2027	5-Year Average
Weighted Average	5.6%	9.6%	7.9%	10.3%	9.9%	8.7%

9.9%

Rate Increase
Statewide
Weighted Average

-0.2%

Shop & Switch
Statewide
Weighted Average

*The preliminary rates have been filed with California's Department of Managed Health Care (DMHC) and are subject to final review and public comment. The final rates, which may change slightly from the proposed rates, will go into effect on Jan. 1, 2027.

[Covered California 2027 Health Plan Rates Press Release](#)

2027 Health Plan Rate Change **by Carriers**

Covered California Individual Market Health Carriers

- **Inland Empire Health Plan** has the **lowest** weighted average rate change of **5.5%**
- **Valley Health Plan** has the **highest** weighted average rate change of **20.5%**

Anthem Blue Cross	13.0%
Blue Shield of California	12.6%
Balance by CCHP	14.6%
CalOptima Health	n/a*
Health Net	13.3%
Inland Empire Health Plan	5.5%
Kaiser Permanente	6.7%
LA Care Health Plan	8.1%
Molina Healthcare	17.7%
Sharp Health Plan	12.4%
Valley Health Plan	20.5%
Western Health Advantage	9.5%
Statewide Weighted Average	9.9%

*Rate change does not apply to CalOptima Health as it is a new addition to the Covered California marketplace for the 2027 plan year.

2027 Health Plan Year Rate Change **by Region**

Covered California Individual Market Health Carriers

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 1 Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba counties	57,920	10.1%	7.2%
Region 2 Marin, Napa, Solano and Sonoma counties	57,430	8.0%	0.5%
Region 3 Sacramento, Placer, El Dorado and Yolo counties	99,330	9.0%	4.4%
Region 4 San Francisco County	37,140	9.7%	0.9%
Region 5 Contra Costa County	54,880	8.3%	1.7%

¹ Covered California's Active Member Profile, March 2026: https://hbex.coveredca.com/data-research/library/CC_Membership_Profile_2026_03_R20260702.xlsx

² Shop and switch refers to the average rate change consumers could see if they shop around and switch to the lowest-cost plan in their current metal tier.

2027 Health Plan Year Rate Change **by Region**

Covered California Individual Market Health Carriers

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 6 Alameda County	79,530	8.4%	2.9%
Region 7 Santa Clara County	76,750	11.3%	1.4%
Region 8 San Mateo County	30,970	8.8%	0.6%
Region 9 Monterey, San Benito and Santa Cruz counties	32,270	10.0%	-1.1%
Region 10 San Joaquin, Stanislaus, Merced, Mariposa and Tulare counties	90,150	10.8%	5.9%
Region 11 Fresno, Kings and Madera counties	48,980	11.8%	7.7%
Region 12 San Luis Obispo, Santa Barbara and Ventura counties	78,110	11.6%	2.7%

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² Shop and switch refers to the average rate change consumers could see if they shop around and switch to the lowest-cost plan in their current metal tier.

2027 Health Plan Year Rate Change **by Region**

Covered California Individual Market Health Carriers

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 13 Mono, Inyo and Imperial counties	12,740	14.9%	12.6%
Region 14 Kern County	27,470	11.4%	8.6%
Region 15 Los Angeles County (northeast)	244,070	8.5%	-4.0%
Region 16 Los Angeles County (southwest)	283,870	9.3%	-8.1%
Region 17 San Bernardino and Riverside counties	167,180	9.8%	0.8%
Region 18 Orange County	170,790	10.4%	-2.3%
Region 19 San Diego County	136,310	13.1%	2.8%

¹ Covered California's Active Member Profile, March 2026: https://hbex.coveredca.com/data-research/library/CC_Membership_Profile_2026_03_R20260702.xlsx

² Shop and switch refers to the average rate change consumers could see if they shop around and switch to the lowest-cost plan in their current metal tier.

2027 Health Plan Regional Rates by County

Covered California Individual Market Health Carriers

Data as of August 23, 2026. The health plan premium rates for the 2027 plan year are preliminary and currently undergoing regulatory review with the Department of Managed Health Care. The sample slides included in this deck are organized alphabetically by county name. The presented premium rates are based on individuals aged 25 and 40, single status, with an annual household income of \$ 31,920, residing in a specific zip code within the listed county. For a more accurate estimate of health care premiums and to explore plan options, please use the Shop & Compare Tool. If you have questions, email outreachandsales@covered.ca.gov.

Calculating **John's** Total Monthly Financial Help

Single, 40 y/o, Sacramento County

\$31,920 Annual Household Income = **200 % FPL**

Eligible for Federal & State Financial Help

1 Federal Premium Tax Credit (also referred to as APTC)



STEP 1

**FEDERAL
REQUIRED
CONTRIBUTION %**

• **6.78%**

of annual income

→ **Required contribution ≈ \$180 / monthly**

Annual income × federal required contribution % ÷ 12

$\$31,920 \times 6.78\% \div 12 \text{ months} \approx \$180 \text{ Monthly}$



STEP 2

**BENCHMARK SILVER →
FEDERAL PREMIUM
TAX CREDIT**

• **\$688**

per month for a
Sacramento
Benchmark Plan

→ **Federal Premium Tax Credit = \$508 / monthly**

Benchmark premium – Federal required contribution amount

$\$688 - \$180 = \$508$

2 California State Premium Subsidy (2027 Plan Year) + California Premium Credit



STEP 3

**STATE SUBSIDY
PROGRAM &
CALIFORNIA
PREMIUM CREDIT**

• **1.5%**

Deduction point from
the federal required
contribution %

→ **Amount to Lower Required Contribution ≈ \$40 / monthly**

New Revised Required Contribution ≈ \$140 / monthly

Annual income × federal required contribution % - state 1.5% deduction ÷ 12

$\$31,920 \times 5.28\% (6.78\% - 1.5\%) \div 12 \text{ months} \approx \$140 \text{ Monthly}$

• **\$1**

→ **Amount of Credit for All Covered California members monthly**

John's Summary of the Total Monthly Financial Help

Federal Premium Tax Credit (APTC) + California State Premium Subsidy + \$1 California Premium Credit

TOTAL MONTHLY FINANCIAL HELP

	Benchmark plan cost	\$688
	Federal required contribution (6.78%)	- \$180
1	Federal Premium Tax Credit	= \$508
2	CA State Premium Subsidy* (1.5% gap)	+ \$40
	CA Premium Credit	+ \$1

= Total financial help for John to use \$549

John's net premium for the benchmark plan:

\$688 - \$549 = \$139 / month

John can pick a more expensive plan but will still only get **\$549 financial assistance** to help cover the cost.

If he chooses a cheaper plan, the combined credits can't exceed the plan's premium.

All Covered California members receive a monthly \$1 California Premium Credit, funded by the state's general budget.

The California State Premium Subsidy for 2027 applies only to enrollees up to under 200% FPL; percentages slide within each FPL band. Federal ACA percentages reflect the post-ARPA/IRA scale in effect for 2027.

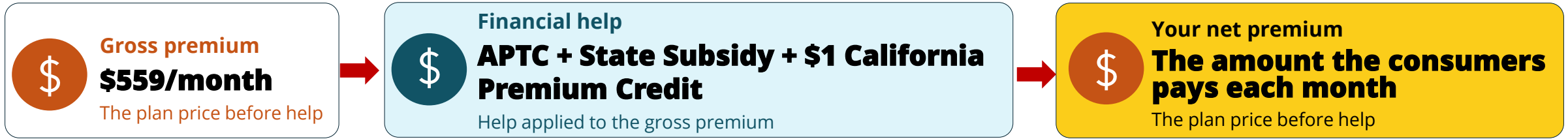
Dollar figures are illustrative.

Your Income & Plan Choice Affect Your Monthly Premium

Bronze Plan

Example: 40-year-old in Sacramento County chooses the lowest-cost Bronze plan: Kaiser HMO

Kaiser HMO, \$559/Mo.



Income Level (FPL)*	Annual Income	Gross Premium	Financial Help**	Your Net Premium
150% FPL	\$23,940	\$559	\$633	\$0
200% FPL	\$31,920	\$559	\$549	\$10
250% FPL	\$39,900	\$559	\$401	\$158
300% FPL	\$47,880	\$559	\$281	\$278
350% FPL	\$55,860	\$559	\$213	\$346
400% FPL	\$63,840	\$559	\$145	\$414

* Required Contribution % reflects the 2027 California Premium Subsidy Program for enrollees from 150% up to 200% FPL (2.80%–5.28%). At above 200% FPL, the 2027 state program is N/A, so these rows use the federal ACA required-contribution scale.

- For individuals at 150% of the FPL, the required contribution percentage decreases from 4.30% to 2.80%.
- For individuals at 200% of the FPL, the required contribution percentage decreases from 6.78% to 5.28%

**APTC amount includes the \$1 California Premium Credit that all Covered California members receive, funded by the state's general budget. Dollar figures are illustrative; benchmark = second-lowest-cost Silver plan.

Your Income & Plan Choice Affect Your Monthly Premium

Example: 40-year-old in Sacramento County chooses the benchmark Silver plan: Kaiser HMO

Benchmark Silver Plan

Kaiser HMO, \$688/Mo.



Gross premium

\$688/month

The plan price before help



Financial help

APTC + State Subsidy + \$1 California Premium Credit

Help applied to the gross premium



Your net premium

The amount the consumers pays each month

The plan price before help

Income Level*	Annual Income	Gross Premium	Financial Help**	Your Net Premium
150% FPL	\$23,940	\$688	\$633	\$55
200% FPL	\$31,920	\$688	\$549	\$139
250% FPL	\$39,900	\$688	\$401	\$287
300% FPL	\$47,880	\$688	\$281	\$407
350% FPL	\$55,860	\$688	\$213	\$475
400% FPL	\$63,840	\$688	\$145	\$543

* Required Contribution % reflects the 2027 California Premium Subsidy Program for enrollees from 150% up to 200% FPL (2.80%–5.28%). At above 200% FPL, the 2027 state program is N/A, so these rows use the federal ACA required-contribution scale.

• For individuals at 150% of the FPL, the required contribution percentage decreases from 4.30% to 2.80%.

• For individuals at 200% of the FPL, the required contribution percentage decreases from 6.78% to 5.28%

**APTC amount includes the \$1 California Premium Credit that all Covered California members receive, funded by the state's general budget. Dollar figures are illustrative; benchmark = second-lowest-cost Silver plan.

Gross Premium Rates by Consumer Personas



Jane

25-Year-Old

Single Individual

\$31,920 Annual Household Income
At **200% FPL**

Residing in a **zip code** within
the specified county and region.



John

40-Year-Old

Single Individual

\$31,920 Annual Household Income
At **200% FPL**

Residing in a **zip code** within
the specified county and region.

2027 Sample Regional Rates by County

To access the document with the sample regional rates by county,

Click Here



2027 Health Plan Bronze & Silver Rates

Covered California Individual Market Health Carriers

Data as of August 23, 2026. The health plan premium rates for the 2027 plan year are preliminary and currently undergoing regulatory review with the Department of Managed Health Care. The presented premium rates are based on individual aged 40, single status, with an annual household income of \$ 31,920, residing in a specific zip code within the listed county. For a more accurate estimate of health care premiums and to explore plan options, please use the Shop & Compare Tool. If you have questions, email outreachandsales@covered.ca.gov.

County Premiums Rates for **Bronze & Silver Plan** Based on This Persona



Single Individual

\$31,920 Annual Household Income
At **200% FPL**

Residing in a **zip code** within the
specified county and region.

Metric	Bronze	Sliver
2026 Monthly Premium Rate	X	X
2027 Monthly Premium Rate	X	X
YoY Difference	X	X
Premium Tax Credit Amount	X	X
Monthly Premium Cost to Consumer	X	X
Market Share	X	X
Benchmark Silver Plan	N/A	X

2027 Sample Bronze & Silver Rates by County

To access the document with the sample
Bronze and Silver rates by county,

Click Here



2027 Health Plan Hospital and Urgent Care Provider Network by County

Covered California Individual Market Health Carriers

Data as of August 1, 2026. The slides are organized alphabetically by the county name listing the hospital and urgent care provider networks proposed by Covered California Qualified Health Plans (QHPs) for the 2027 plan year and is subject to change. For the most accurate and up-to-date details about hospital and urgent care provider networks and coverage, please contact the health insurance plan directly. If you have questions, email outreachandsales@covered.ca.gov.

2027 Hospital and Urgent Care Provider Network by County

To access the document with the health plan provider network by county,

Click Here



2027 Health Plan Benefits

Covered California Individual Market Health Plans

2027 Patient-Centered Benefit Designs and Medical Cost Shares

Covered California Individual Market Health Plans

Amounts updated from PY26 to PY27 are shown with a Red Border & Font

\$60*

Benefits in **blue** are **NOT** subject to a deductible.

\$95*

Benefits in **blue** with a **white corner** are **subject** to a deductible after the first three visits.

Drug prices are for a 30-day supply.

*Pharmacy cost is after the deductible amount is met.

**Imaging cost: refer to the plan Evidence of Coverage.

Coverage Category	Minimum Coverage	Bronze	Silver	Silver 73	Silver 87	Silver 94	Gold	Platinum
Percent of cost coverage	Covers 0% until out-of-pocket maximum is met	Covers 60% average annual cost	Covers 70% average annual cost	Covers 73% average annual cost	Covers 87% average annual cost	Covers 94% average annual cost	Covers 80% average annual cost	Covers 90% average annual cost
Cost-sharing Reduction Single Income Range	N/A	N/A	N/A	>\$31,921 to \$39,900 (>200% to ≤250% FPL)	\$23,941 to \$31,920 (>150% to ≤200% FPL)	up to \$23,940 (100% to ≤150% FPL)	N/A	N/A
Free Preventive Care Visit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Visit	After first 3 non-preventive visits, full cost per instance until out-of-pocket maximum is met	\$60	\$50	\$50	\$15	\$5	\$40	\$20
Urgent Care		\$60	\$50	\$50	\$15	\$5	\$40	\$20
Specialist Visit	Full cost per service until out-of-pocket maximum is met	\$100*	\$100	\$100	\$30	\$8	\$80	\$45
Emergency Room Facility		40% after deductible is met	\$400	\$400	\$200	\$50	\$350	\$225
Laboratory Tests		\$50	\$50	\$50	\$35	\$10	\$40	\$25
X-Rays and Diagnostics		40% after deductible is met	\$95	\$95	\$50	\$10	\$85	\$35
Imaging			\$325	\$325	\$100	\$50	\$125 copay or 25% insurance ***	\$90 copay or 15% coinsurance ***
Tier 1 (Generic Drugs)	Full cost per script until out-of-pocket maximum is met	\$20	\$20	\$20	\$10	\$3	\$19	\$10
Tier 2 (Preferred Drugs)			\$65 **	\$55 **	\$30 **	\$10	\$60	\$25
Tier 3 (Non-preferred Drugs)		40% up to \$500 per script **	\$95 **	\$95 **	\$50 **	\$15	\$90	\$45
Tier 4 (Specialty Drugs)			20% up to \$250 per script **	20% up to \$250 per script **	15% up to \$150 per script **	10% up to \$150 per script	20% up to \$250 per script	10% up to \$250 per script
Medical Deductible - The amount you pay before the plan pays	N/A	Individual: \$5,800 Family: \$11,600	Individual: \$4,700 Family: \$9,400	Individual: \$4,700 Family: \$9,400	Individual: \$1,100 Family: \$2,200	Individual: \$200 Family: \$400	N/A	N/A
Pharmacy Deductible - The amount you pay before the plan pays	N/A	Individual: \$450 Family: \$900	Individual: \$50 Family: \$100	Individual: \$50 Family: \$100	Individual: \$50 Family: \$100	N/A	N/A	N/A
Annual Out-of-Pocket Maximum		Individual: \$12,000 Family: \$24,000	Individual: \$11,650 Family: \$23,300	Individual: \$11,650 Family: \$23,300	Individual: \$9,600 Family: \$19,200	Individual: \$4,000 Family: \$8,000	Individual: \$3,000 Family: \$6,000	Individual: \$9,600 Family: \$19,200

Covered California may approve deviations from the benefit plan designs for certain services on a case-by-case basis if necessary to comply with the California Mental Health Parity Act or federal Mental Health Parity and Addiction Equity Act (MHPAEA).

2027 Minimum Coverage & Bronze Plans

Covered California Individual Market Health Plans

Coverage Category	Minimum Coverage	Bronze
Percent of cost coverage	Covers 0% until out-of-pocket maximum is met	Covers 60% average annual cost
Cost-sharing Reduction	N/A	N/A
Single Income Range		
Free Preventive Care Visit	\$0	\$0
Primary Care Visit	After first 3 non-preventive visits, full cost per instance until out-of-pocket maximum is met	\$60
Urgent Care		\$60
Specialist Visit		~~\$95~~ * <u>\$100</u> *
Emergency Room Facility	Full cost per service until out-of-pocket maximum is met	40% after deductible is met
Laboratory Tests		\$50
X-Rays and Diagnostics		40% after deductible is met
Imaging		
Tier 1 (Generic Drugs)	Full cost per script until out-of-pocket maximum is met	\$20
Tier 2 (Preferred Drugs)		40% up to \$500 per script after drug deductible is met
Tier 3 (Non-preferred Drugs)		
Tier 4 (Specialty Drugs)		
Medical Deductible – The amount you pay before the plan pays	N/A	Individual: \$5,800 Family: \$11,600
Pharmacy Deductible – The amount you pay before the plan	N/A	Individual: \$450 Family: \$900
Annual Out-of-Pocket Maximum	Individual: ~~\$10,600~~ <u>\$12,000</u> Family: ~~\$21,200~~ <u>\$24,000</u>	Individual: ~~\$9,800~~ <u>\$11,650</u> Family: ~~\$19,600~~ <u>\$23,300</u>

Amounts updated shown in RED : ~~PY26~~ PY27. Benefits in blue are NOT subject to a deductible. Benefits in blue with a white corner are subject to a deductible after the first three visits. Drug prices are for a 30-day supply. *Pharmacy cost is after the deductible amount is met.

2027 Silver and CSR Plans

Covered California Individual Market Health Plans

Coverage Category	Silver	Silver 73	Silver 87	Silver 94
Percent of cost coverage	Covers 70% average annual cost	Covers 73% average annual cost	Covers 87% average annual cost	Covers 94% average annual cost
Cost-sharing Reduction	N/A	> ~~\$31,301 to \$39,125~~ > ~~\$31,921 to \$39,900~~	~~\$23,476 to \$31,300~~ ~~\$23,941 to \$31,920~~	up to ~~\$23,475~~ ~~\$23,940~~
Single Income Range		(>200% to <250% FPL)	(>150% to <200% FPL)	(>100% to <150% FPL)
Free Preventive Care Visit	\$0	\$0	\$0	\$0
Primary Care Visit	\$50	\$50	\$15	\$5
Urgent Care	\$50	\$50	\$15	\$5
Specialist Visit	~~\$90-\$100~~	~~\$90-\$100~~	~~\$25-\$30~~	\$8
Emergency Room Facility	\$400	\$400	\$200	\$50
Laboratory Tests	\$50	\$50	~~\$30-\$35~~	\$10
X-Rays and Diagnostics	\$95	\$95	\$50	\$10
Imaging	\$325	\$325	\$100	\$50
Tier 1 (Generic Drugs)	~~\$19-\$20~~	~~\$19-\$20~~	~~\$8-\$10~~	\$3
Tier 2 (Preferred Drugs)	~~\$60-\$65~~ **	\$55**	~~\$25-\$30~~ **	\$10
Tier 3 (Non-preferred Drugs)	\$90**	~~\$85-\$95~~ **	~~\$45-\$50~~ **	\$15
Tier 4 (Specialty Drugs)	20% up to \$250** per script	20% up to \$250** per script	15% up to \$150** per script	10% up to \$150 per script
Medical Deductible – The amount you pay before the plan pays	Individual: ~~\$5,200-\$4,700~~ Family: ~~\$10,400-\$9,400~~	Individual: ~~\$5,200-\$4,700~~ Family: ~~\$10,400-\$9,400~~	Individual: ~~\$1,400-\$1,100~~ Family: ~~\$2,800-\$2,200~~	Individual: ~~\$200~~ Family: ~~\$400~~ N/A
Pharmacy Deductible – The amount you pay before the plan	Individual: \$50 Family: \$100	Individual: \$50 Family: \$100	Individual: \$50 Family: \$100	N/A
Annual Out-of-Pocket Maximum	Individual: ~~\$9,800-\$11,650~~ Family: ~~\$19,600-\$23,300~~	Individual: ~~\$8,100-\$9,600~~ Family: ~~\$16,200-\$19,200~~	Individual: ~~\$3,350-\$4,000~~ Family: ~~\$6,700-\$8,000~~	Individual: ~~\$1,400-\$3,000~~ Family: ~~\$2,800-\$6,000~~

Amounts updated shown in RED : PY26 PY27. Benefits in blue are NOT subject to a deductible. Drug prices are for a 30-day supply. *Pharmacy cost is after the deductible amount is met

2027 Gold and Platinum Plans

Covered California Individual Market Health Plans

Coverage Category	Gold	Platinum
Percent of cost coverage	Covers 80% average annual cost	Covers 90% average annual cost
Cost-sharing Reduction Single Income Range	N/A	N/A
Free Preventive Care Visit	\$0	\$0
Primary Care Visit	\$40	\$20
Urgent Care	\$40	\$20
Specialist Visit	~~\$70~~ -\$80	~~\$30~~ -\$45
Emergency Room Facility	\$350	~~\$175~~ -\$225
Laboratory Tests	\$40	~~\$15~~ -\$25
X-Rays and Diagnostics	~~\$75~~ -\$85	~~\$30~~ -\$35
Imaging	~~\$75~~ -\$125 copay or 25% coinsurance***	~~\$30~~ -\$90 copay or ~~10~~ 15% coinsurance***
Tier 1 (Generic Drugs)	~~\$18~~ -\$19	~~\$9~~ -\$10
Tier 2 (Preferred Drugs)	\$60	~~\$16~~ -\$25
Tier 3 (Non-preferred Drugs)	~~\$85~~ -\$90	~~\$25~~ -\$45
Tier 4 (Specialty Drugs)	20% up to \$250 per script	10% up to \$250 per script
Medical Deductible – The amount you pay before the plan pays	N/A	N/A
Pharmacy Deductible – The amount you pay before the plan	N/A	N/A
Annual Out-of-Pocket Maximum	Individual: ~~\$9,200~~ -\$9,600 Family: ~~\$18,400~~ -\$19,200	Individual: ~~\$5,000~~ -\$5,500 Family: ~~\$10,000~~ -\$11,000

Amounts updated shown in RED : ~~PY26~~ PY27. Benefits in blue are NOT subject to a deductible. Drug prices are for a 30-day supply. ** Imaging cost: refer to the plan Evidence of Coverage.

Dental Plan Rates and Benefits

2027 Plan Year | Individual Market

2027 Children Embedded Dental Plan

Covered California Individual Market Dental Carriers

2027 Children **Embedded** Dental Plan

Covered California Individual Market Children Dental Embedded Plans

Health Plan	Embedded Dental Plan
Anthem Blue Cross of California EPO Anthem Blue Cross of California HMO	Anthem Dental Plan DPPO Anthem Dental Plan DHMO
Balance by CCHP	Delta Dental of California DHMO
Blue Shield of California HMO Blue Shield of California PPO	Dental Benefit Providers DHMO Dental Benefit Providers DPPO
CalOptima*	Liberty Dental DHMO
Health Net HMO Health Net PPO	Dental Benefit Providers DHMO Dental Benefit Providers DPPO
Inland Empire Health Plan	Liberty Dental DHMO
Kaiser Permanente	Delta Dental of California DHMO
L.A. Care Health Plan	Liberty Dental DHMO
Molina Healthcare	DentaQuest DHMO
Sharp Health Plan	Delta Dental of California DHMO
Valley Health Plan	Liberty Dental DHMO
Western Health Advantage	Delta Dental of California DHMO

* Carrier is a new entrant for Covered California individual marketplace for plan year 2027.

2027 Children Dental Benefits & Cost Shares

Covered California Individual Market Children Dental Embedded Plans

Coverage Category	Coinsurance Plan		Copay Plan
Percent of cost coverage	Covers ~~88%~~ <u>87.6%</u> average annual cost	Covers ~~88%~~ <u>87.6%</u> average annual cost	Covers ~~86.4%~~ <u>89.9%</u> average annual cost
Age: Pediatric Dental Enhanced Health Benefits	Up to 19	Up to 19	Up to 19
Plan Network Provider	In-Network	Out-of-Network	In-Network Only
Waiting Period (Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))	None	None	None
Office Visit Copay	\$0	\$0	\$0
Dental Deductible	Individual: \$75 Family*: \$150	Individual: \$75 Family*: \$150	Individual: None Family*: Not Applicable
Out of Pocket Maximum	Individual: \$350 Family*: \$700	Individual: None Family*: None	Individual: \$350 Family*: \$700
Annual Benefit Limit (the maximum amount the dental plan will pay in the benefit year)	None	None	None

* Family Deductible & Out Of Pocket (Two or More Children)

2027 Children Dental Benefits & Cost Shares

Covered California Individual Market Children Dental Embedded Plans

Procedure Category	Service Type	Coinsurance Plan		Copay Plan
		Member Cost Share	Member Cost Share	Member Cost Share
Diagnostic & Preventive	Oral Exam	No charge	10%	No charge
	Preventive - Cleaning	No charge	10%	No charge
	Preventive - X-ray	No charge	10%	No charge
	Sealants per Tooth	No charge	10%	No charge
	Topical Fluoride Application	No charge	10%	No charge
	Space Maintainers - Fixed	No charge	10%	No charge
Basic Services	Restorative Procedures	20% Deductible Applies	30% Deductible Applies	See 2027 Dental Copay Schedule
	Periodontal Maintenance Services			
Major Services	Periodontics (other than maintenance)	50% Deductible Applies	50% Deductible Applies	See 2027 Dental Copay Schedule
	Endodontics			
	Crowns and Casts			
	Prosthodontics			
	Oral Surgery			
Orthodontia	Medically Necessary Orthodontia	50% Deductible Applies	50% Deductible Applies	\$350

2027 Family Dental Plan Participation

Covered California Individual Market Dental Carriers

2027 Plan Year, Dental Plan Participation

Covered California Individual Market Family Dental Plans

- **5** Dental Carriers
- **All** Californians will have a choice of **3 or more carriers.**



2027 Dental Plan Rating Region Offerings

Covered California Individual Market Family Dental Plans



QHP Issuer	Pricing Region
Anthem	DHMO - 4, 5, 6, 15, 16, 17, 18, 19 DPPO - All regions
Blue Shield	DHMO- All regions except Region 1 DPPO - All regions
DentaQuest (CDN)	DHMO - All regions except Region 1
Delta Dental	DHPO - All regions DPPO - All regions
Humana	DPPO - All regions

● Full Region
○ Partial Region

PRICING REGION

	1 Northern counties	2 North Bay Area	3 Greater Sacramento	4 San Francisco County	5 Contra Costa County	6 Alameda County	7 Santa Clara County	8 San Mateo County	9 Santa Cruz, San Benito, Monterey	10 Central Valley	11 Fresno, Kings, Madera counties	12 Central Coast	13 Eastern counties	14 Kern County	15 Los Angeles County East	16 Los Angeles County West	17 Inland Empire	18 Orange County	19 San Diego County
ANTHEM DHMO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
ANTHEM DPPO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
BLUE SHIELD DHMO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
BLUE SHIELD DPPO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
CA. DENTAL NETWORK DHMO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
DELTA DENTAL DHMO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
DELTA DENTAL DPPO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
DENTAL HEALTH SERVICES DHMO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
HUMANA DPPO	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●

2027 Dental Plan Rate Change **by Carriers**

Covered California Individual Market Family Dental Plans

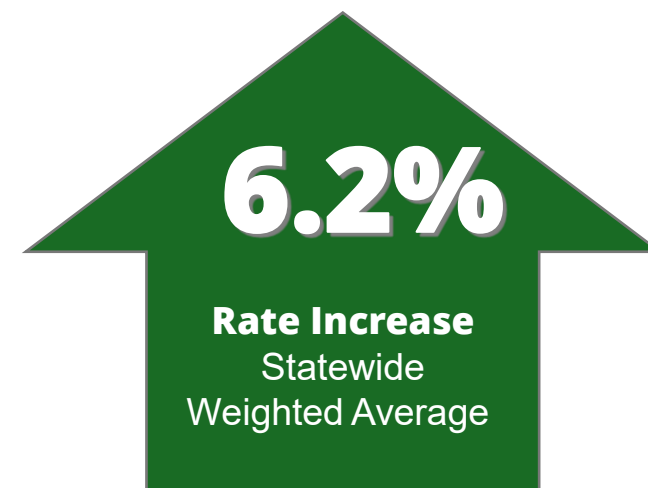
Total Enrollment
As of March 2026

370,500

Dental Carrier	Weighted Average Rate
Anthem Blue Cross Dental	0.0%
Blue Shield of CA Dental	6.5%
Delta Dental	4.8%
DentaQuest (CDN*) Dental	25.8%
Humana	7.7%
Statewide	6.2%

* Formerly California Dental Network (CDN)

[August 25, 2026, Covered California Press Release 2027 Family Dental Plans](#)



2027 Family Dental Benefits & Cost Shares

Covered California Individual Market Family Dental Plans

Coverage Category	Family Dental Coinsurance Plan				Family Dental Copay Plan	
Percent of cost coverage	Covers ~~88%~~ 87.6% average annual cost		Not Calculated		Covers ~~86.4%~~ 89.9% average annual cost	Not Calculated
Age: Pediatric Dental EHB & Adulty Dental	Up to 19		Age 19 and Older		Up to 19	Age 19 and Older
Plan Network Provider	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
Waiting Period (Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))	None	None	6 months for Major Services, Waived with Proof of Prior Coverage	6 months for Major Services, Waived with Proof of Prior Coverage	None	None
Office Visit Copay	\$0	\$0	\$0	\$0	\$0	\$0
Dental Deductible	Individual: \$75 Family*: \$150	Individual: \$75 Family*: \$150	Individual: \$50 Family*: \$N/A	Individual: \$50 Family*: \$N/A	Individual: None Family*: N/A	Individual: None Family*: N/A
Out of Pocket Maximum	Individual: \$350 Family*: \$700	None	None	None	Individual: \$350 Family*: \$700	None
Annual Benefit Limit (the maximum amount the dental plan will pay in the benefit year)	None	None	\$1,500		None	None

* Family Deductible & Out Of Pocket (Two or More Children)

2027 Family Dental Benefits & Cost Shares

Covered California Individual Market Family Dental Plans

Coverage Category & Service Type		Family Dental Coinsurance Plan				Family Dental Copay Plan	
Age: Pediatric Dental EHB & Adulty Dental		Up to 19		Age 19 and Older		Up to 19	
Plan Network Provider		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Procedure Category	Service Type	Member Cost Share		Member Cost Share		Member Cost Share	Member Cost Share
Diagnostic & Preventive	Oral Exam	No charge	10%	No charge	10%	No charge	No charge
	Preventive - Cleaning	No charge	10%	No charge	10%	No charge	No charge
	Preventive - X-ray	No charge	10%	No charge	10%	No charge	No charge
	Sealants per Tooth	No charge	10%	No charge	10%**	No charge	No charge**
	Topical Fluoride Application	No charge	10%	No charge	10%**	No charge	No charge**
	Space Maintainers - Fixed	No charge	10%	No charge	10%**	No charge	No charge**
Basic Services	Restorative Procedures	20% Deductible Applies	30% Deductible Applies	20% Deductible Applies	30% Deductible Applies	See 2027 Dental Copay Schedule	See 2027 Dental Copay Schedule
	Periodontal Maintenance Services						
Major Services	Periodontics (other than maintenance)	50% Deductible Applies	50% Deductible Applies	50% Deductible Applies	50% Deductible Applies	See 2027 Dental Copay Schedule	See 2027 Dental Copay Schedule
	Endodontics						
	Crowns and Casts						
	Prosthodontics						
	Oral Surgery						
Orthodontia	Medically Necessary Orthodontia	50% Deductible Applies	50% Deductible Applies	Not Covered	Not Covered	\$350	Not Covered

Vision Plan and Benefits

2027 Plan Year | Individual Market

Vision Coverage for **Children**

Covered California Individual Market Vision Plans

Children under age 19 get free vision care included with their Covered California health plan.



Services

Free

Eye Exams

Free

1 Pair of Glasses Per Year (or contact lenses in lieu of glasses)

Deductible Doesn't Apply



Vision Coverage for Adults

Covered California Individual Market Vision Plans



<https://coveredca.eyemed.com/>



<https://www.vspdirect.com/4CA/welcome>

We've selected **two vision insurance companies** to offer vision care to our customers. Adults can enroll directly through these companies. All offer excellent benefits.

Covered California for Small Business



**COVERED
CALIFORNIA**

For the
love of
Californians

CCSB Membership & Carrier Offerings

9,678

ENROLLED GROUPS

81,246

ENROLLED MEMBERS

8.3

AVERAGE GROUP SIZE



Covered California for Small Business Welcomes Back Western Health Advantage for 2027



for group enrollment beginning January 2027

Quoting available October 2026

for group enrollment beginning January 2027

Available in 10 Northern California counties

(product availability varies by county) and in Regions 1, 2, and 3.

CCSB Advantages

MULTI-CARRIER PORTFOLIO

- Featuring Kaiser Permanente, Sharp Health Plan, Blue Shield of California

EXCLUSIVE TAX CREDIT

- Lower the cost of coverage for qualifying small businesses

EASY ADMINISTRATION

- Simple to understand quote, consolidated applications and ONE CONSOLIDATED BILL
- No admin fees, no billing fees, no late fees

RELAXED PARTICIPATION

- 70% of eligible employees enrolled with valid waiver

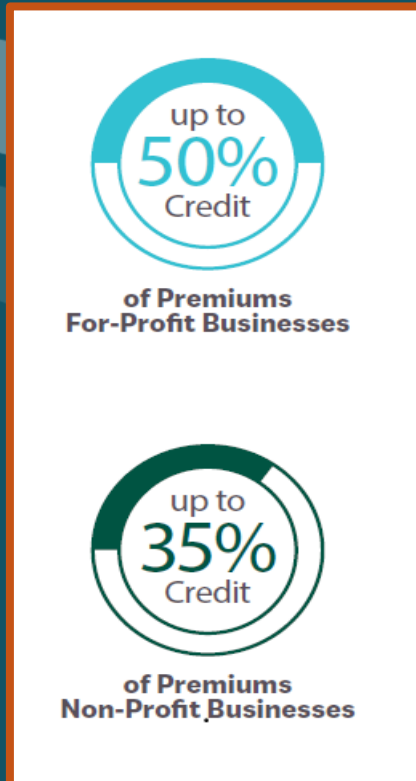
OUT OF STATE EMPLOYEE COVERAGE

- Remote employees can access Blue Shield BlueCard

GREAT FOR STARTUPS

- As little as two weeks of payroll

The Small Business Health Care Tax Credit



Number of Employees: The business must have less than 25 full-time equivalent employees

Average Wage of Employees: The employees must have an average wage of less than \$67,000 per year

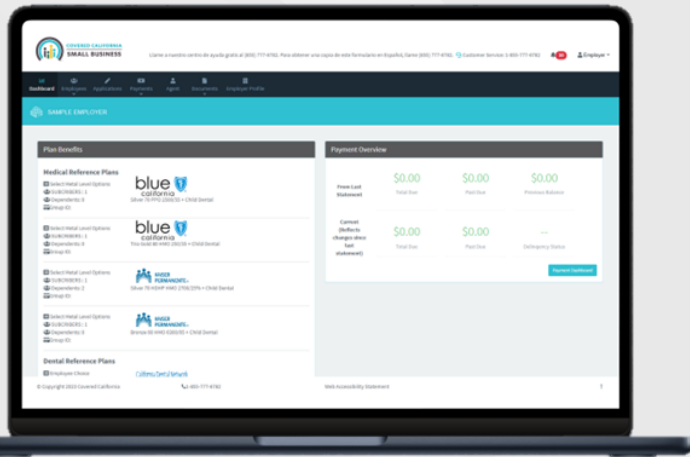
Employer-Paid Premium: The employer must contribute at least 50% of the cost of insurance for coverage for each employee each employee

BENEFIT The tax credit can lower employer cost and is available for two consecutive years.

MyCCSB Portal

One connected workspace for day-to-day group management.

MyCCSB Portal makes administration easier!



1 MANAGE EMPLOYEES

Self-serve adds, terms, and changes — including up to 30 days retroactively. Invite new hires to enroll and compare options.

2 MANAGE PAYMENTS

One-time payment and Auto-Pay, real-time balances, and invoice/payment history.

3 VIEW ACCOUNT INFORMATION

Subscriber IDs, reference plans, contributions, COBRA statuses, addresses, and contacts.

4 EXPORT AND SHARE

Secondary employer login, Cal-COBRA packets, and employee census export.

And much more!

Broker Bonus Program Incentive: New Groups

BONUS PERIOD | JUL 1, 2026 – JAN 1, 2027

\$50,000 Maximum Total Payment Cap

Group Size — Enrolled Employees	3 Groups	6+ Groups
51–100	\$6,000	\$9,000
26–50	\$4,000	\$6,000
11–25	\$2,000	\$3,000
8–10	\$1,000	\$1,500
5–7	\$500	\$750

Qualification

A minimum of three eligible new groups must be added during the qualifying period. One of the groups must also meet the enrolled employee counts listed above, remain active, and be paid for 90 days.

Program Highlights



ENHANCED BONUS

Write 6 or more groups and earn a 50% increase on all bonuses.



ELIGIBILITY

Business acquired through partnering General Agencies is included.

**Standard commission:
5% on all eligible groups**

Direct Deposit

Makes commission payments faster and safer!

GO-LIVE | SEPTEMBER 2026

CCSB commissions only

How it works



Enroll electronically

Authorized Signer or Agency Manager 2 completes the form

Complete prenote verification

Successful verification is required before payments begin

Receive direct deposit

Forms received by the monthly cutoff process in 1-2 payment cycles

Why it matters: funds go directly to the agency bank account, reducing paper-warrant delays and deposit-related risks.

IFP commissions continue to be paid by the health plan with which the agency has an active agreement.

CCSB 2027 Statewide Webinar Video

View our webinar

Webinar Video

This webinar was live and recorded on Tuesday, September 22, 2026.

[Click here to view the webinar video.](#)

Key updates included

Important statewide webinar highlighted key updates and information for 2027!

1

New carrier updates

2

2027 plan designs

3

Broker bonus opportunities

4

Q1 rates

And more!

Contact Us for Support

When a question comes up throughout the enrollment process, the right team is one call or email away.



CCSB SALES

(844) 332-8384

SmallBusiness@Covered.CA.gov



(855) 777-6782

Agents@Covered.CA.gov



CASE SUBMISSION & ELIGIBILITY

CCSBeligibility@Covered.CA.gov



QUOTES

CCSBquotes@Covered.CA.gov



We're here to help | Agent Service Call routing: Option 1 English or 2 Spanish, then 1 Agents or 2 Call Center

Enroller Portal & CalHEERS Updates



**COVERED
CALIFORNIA**

For the
love of
Californians

Enroller Portal

Latest Updates to Help You Manage Your Book of Business

September 2026: New Enroller Portal User Experience



Goal

- Redesign the Home Page with enroller input
- Centralize key information
- Provide quick access to detailed reports

Features

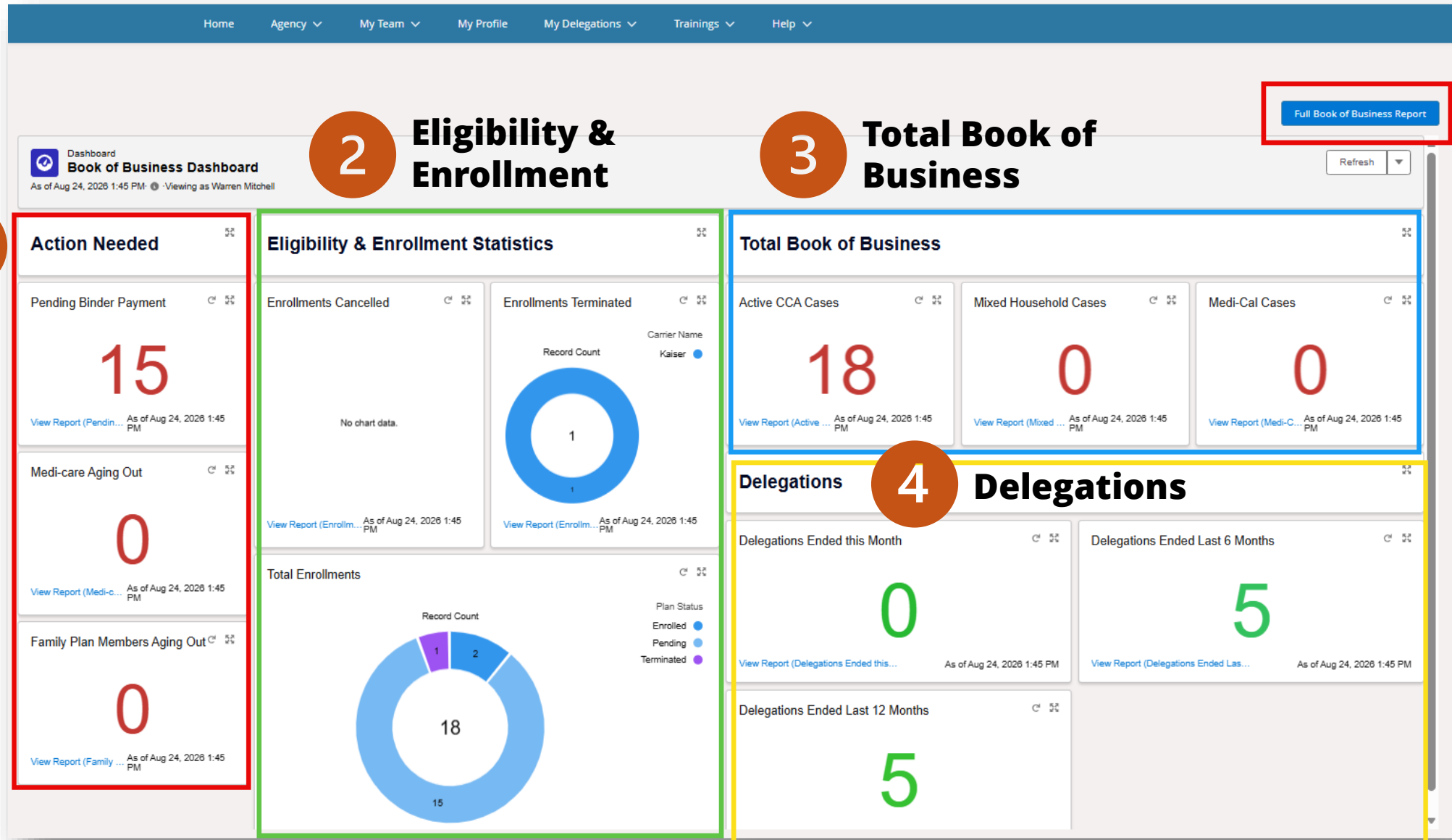
- Seasonal updates Section
- Targeted consumer reports
- New Dashboard for Book of Business
- Enhanced Messages Section
- Training Dashboard
- Quick Links

New Features on Enroller Portal Home Page

The screenshot displays the Enroller Portal Home Page with a blue navigation bar at the top containing links: Home, Agency, My Team, My Profile, My Delegations, Trainings, and Help. The page is divided into several sections, with five new features highlighted by numbered callouts:

- 1 Seasonal Updates:** A card showing metrics for the current season. It includes a dropdown menu for "Agency U..." and a "View Report" link. The "Open LPI Outreach Cases" count is 0.
- 2 Enhanced Announcement Section:** A card displaying announcements. It includes a "No Attachments test of enroller portal notifications" and a "Notification test for Agent Level 2". It also features a "Learn More" link and a "View All Announcements" link.
- 3 Updated Quick Actions:** A sidebar on the right containing a list of quick actions: Secure Mailbox, Count Unavailable, My Reports, Consumer Retention Workspace, Start Application, Enroller Toolkits, Delegation Tool, Affordability Calculator, Shop and Compare, and Covered California - Video Resources.
- 4 Book of Business Dashboard:** A card showing a snapshot of Book of Business activity. It includes a dropdown menu for "Agency B..." and a "View Report" link. The "Pending Binder Payments" count is 23. A "View Book of Business Dashboard" button is also present.
- 5 Training Overview:** A card displaying current trainings. It includes a "LMS Single Sign-On" link.

New: Book of Business Dashboard

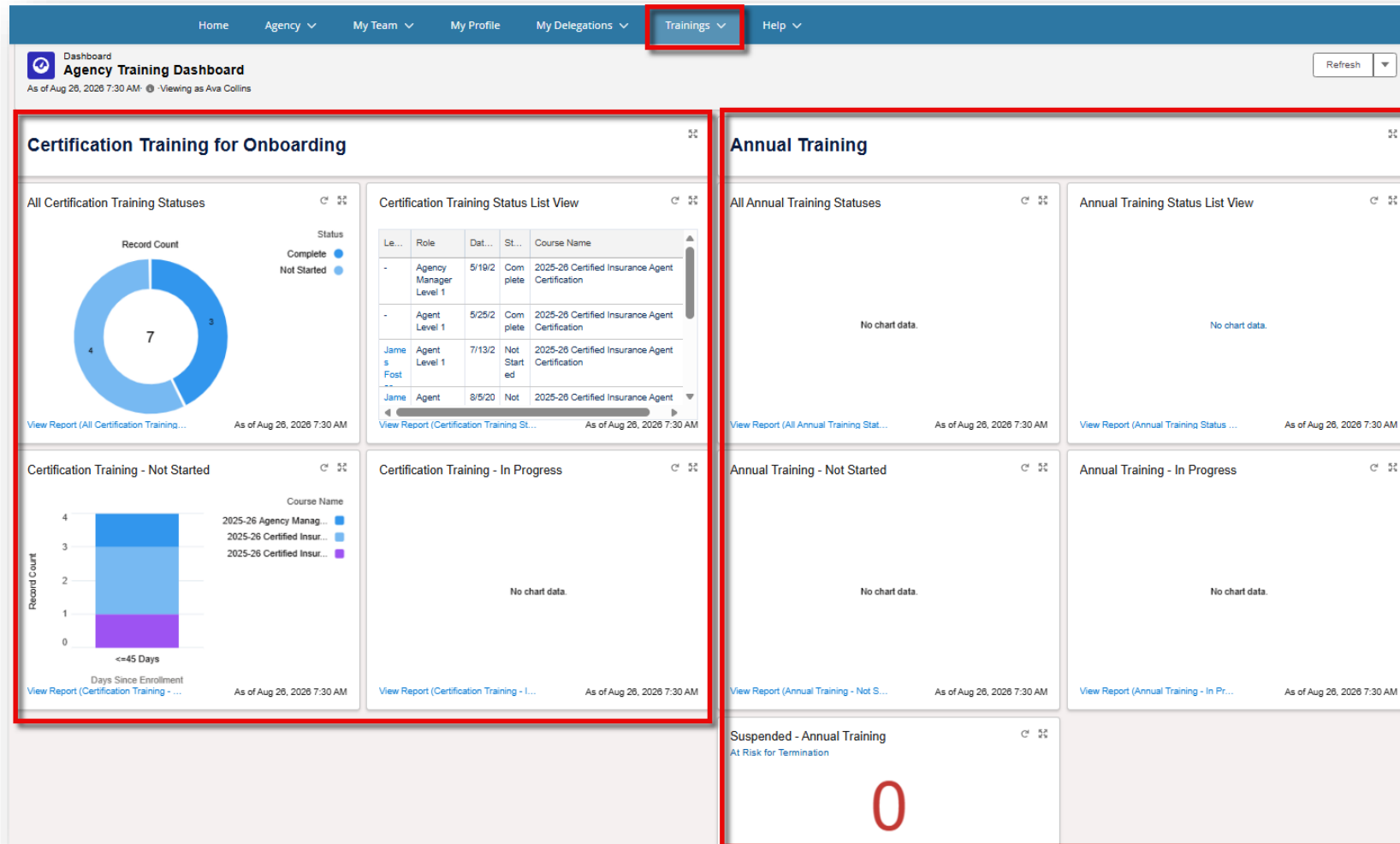


5

Full Book of Business Report

New: Agency/Entity Training Dashboard

User Roles: Agency Managers, Authorized Signers, Primary Contacts, Authorized Contacts



Monitor **Onboarding** Training for staff by:

- **Status**
- **Progress**
- **Due Date**

Monitor **Annual Training** for staff by:

- **Status**
- **Progress**
- **Suspensions**

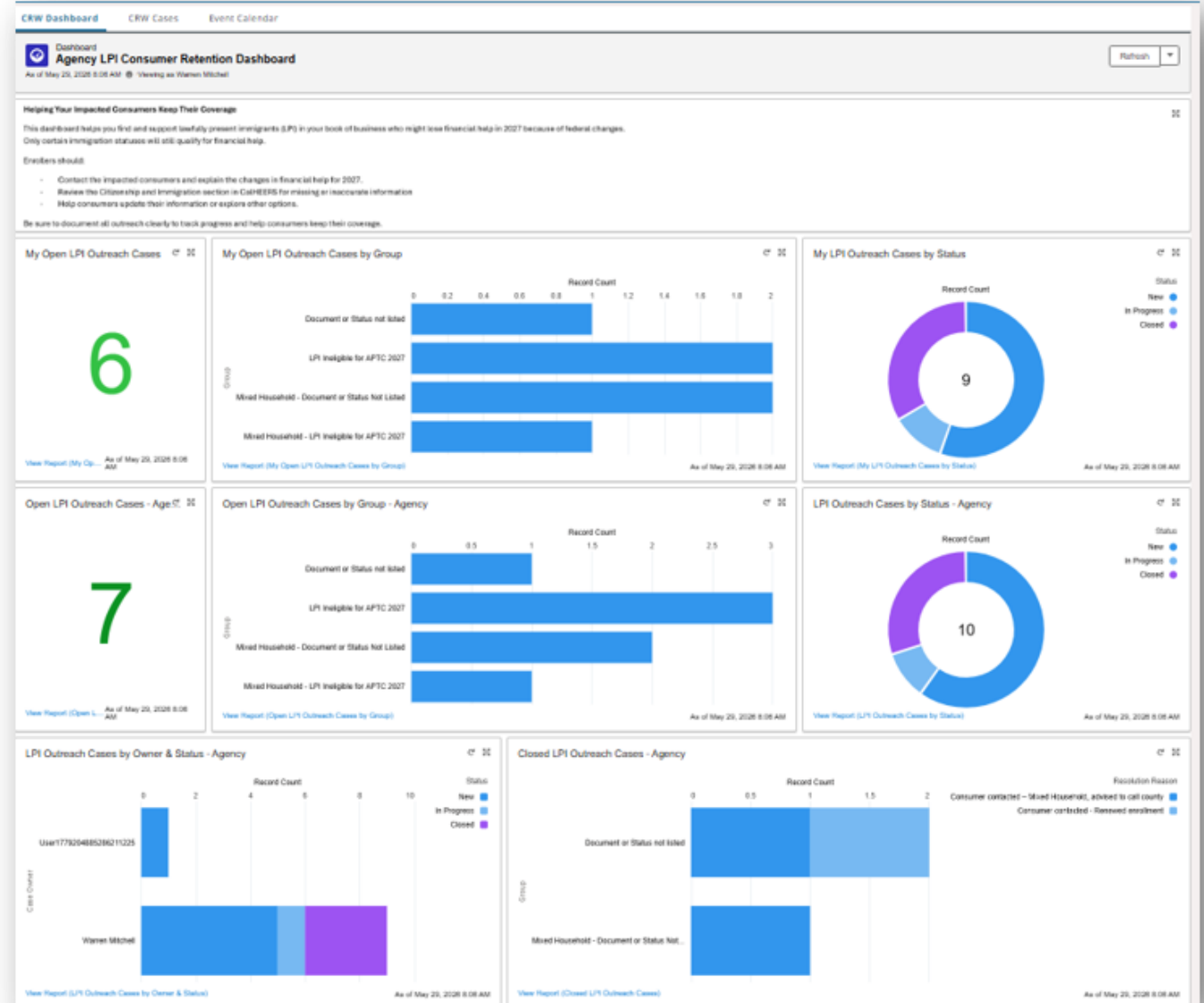
Consumer Retention Workspace (CRW) in Your Enroller Portal

New Data in Your Consumer Retention Workspace

Access Your **Consumer Retention Workspace (CRW)** in your **Enroller Portal** Quick Links.

Agency Lawfully Present Immigrants (LPI) Retention Data Dashboard

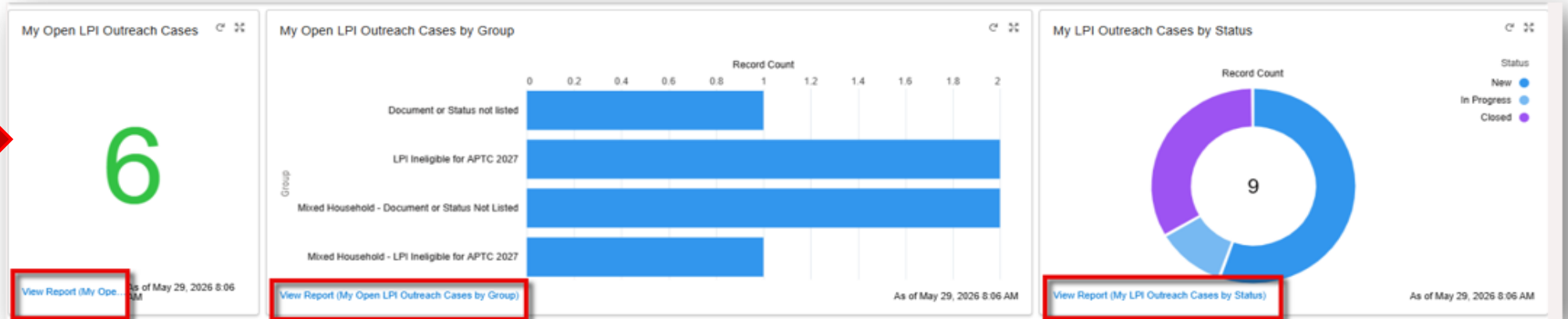
- **Reports** for Agency/Entity Managers
- **Reports** for Enrollers
- Consumer Retention Workspace (CRW) **Case Status** Tracking
- Trend monitoring for **Closed reasons**
- **Documentation** of outreach attempts and actions taken



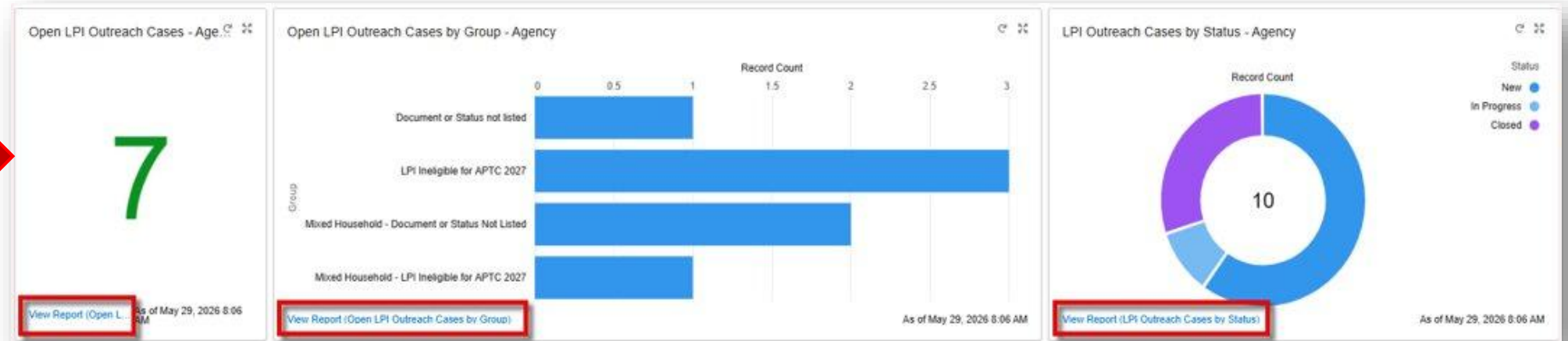
Monitor LPI Cases Assigned to Yourself or Your Staff

AGENCY MANAGER'S CRW DASHBOARD

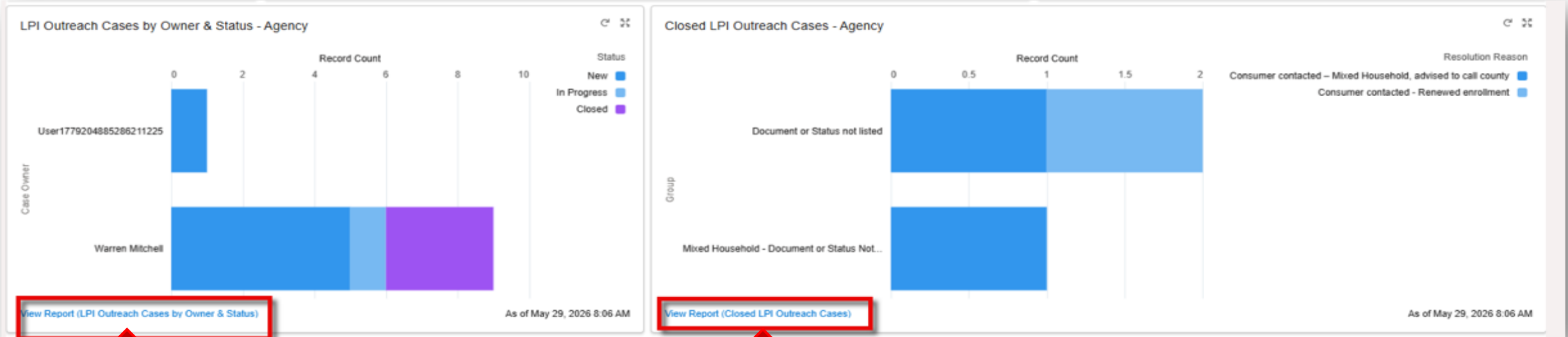
**Agent/
CEC
Open
LPI
Cases**



**Your
Agency/
Entity
Open LPI
Cases**



View Your Reports: Case Status and Closed Reasons



**LPI Outreach Cases by
Owner & Status Report**

**Closed LPI Outreach Cases -
Resolution Reason Report**

Exporting LPI Case Reports

Each report contains consumer information.

Report: Cases
Open LPI Outreach Cases by Group
Open LPI CRW Cases grouped by Group

Export the Report

Record Count

7

Group	CalHEERS Case No	Case Number	Case Owner	Contact Name	Status	Contact: Email	Contact: Phone	Mobile	Preferred Spoken Language	Priority	Carriers (List of)	APTC (Monthly)	Gross Premis
☐ Document or Status not listed (1)	5198020315 (1)	43170555	Warren Mitchell	Kyle Clark	In Progress	kyle@email.com	12342112223	15675675765	English	Medium	Kaiser	\$267.83	
☐ LPI Ineligible for APTC 2027 (3)	5001669720 (1)	43170560	Warren Mitchell	Brandon Pike	New	-	-	12342342342	English	Medium	Kaiser	\$2,677.33	
	5193218338 (1)	43170131	Michael Caine	Michael Phelps	New	-	-	19168789458	English	Medium	Anthem Blue Cross	\$2,000.00	
	5196724474 (1)	43170563	Warren Mitchell	Julie Park	New	-	-	12342342342	English	Medium	LA Care	\$434.57	

Document or Status not listed
LPI Ineligible for APTC 2027
Mixed Household - Document or Status Not Listed
Mixed Household - LPI Ineligible for APTC 2027

Click on Case Number to view case

Example: Case Information

Subject	Contact Name	Priority	Status	Case Number	CalHEERS Case No
Retention - LPI Consumer Outreach	Kyle Clark	Medium	In Progress	43170555	5198020315

DETAILS	RELATED
2 3 4 Contact Name Kyle Clark Contact Phone (234) 211-2223 Contact Mobile (567) 567-5765 Contact Email kyle@gmail.com Preferred Spoken Language English Case Reason Retention Case Sub-Reason LPI Status In Progress Group Document or Status not listed	Case Owner  Warren Mitchell CalHEERS Case No 5198020315 Case Origin CalHEERS Priority Medium Date Received

1. Case Number
2. Contact Details
3. Preferred Spoken Language
4. Case LPI Status & Group
5. CalHEERS Case No.

LPI Outreach Case Categories

LPI Case Category	Explanation
Document or Status Not Listed	Consumer is missing information in CalHEERS related to immigration status or immigration documents
LPI <u>Ineligible</u> for 2027	Consumer currently has an immigration status that would make them ineligible for financial assistance in 2027
Mixed Household – LPI Ineligible for 2027	Consumer currently has an immigration status that would make them ineligible for financial assistance in 2027 and is in a Mixed Household
Mixed Household – Document or Status Not Listed	Consumer is missing information in CalHEERS related to immigration status or immigration documents and is in a Mixed Household, consumer should be referred to make updates with the County

Closing Your CRW LPI Case

When closing a CRW case, select the “**Resolution Reason**” that matches the outcome of your outreach.

Resolution Reason

Consumer Contacted – Updated Immigration Status and Document Information

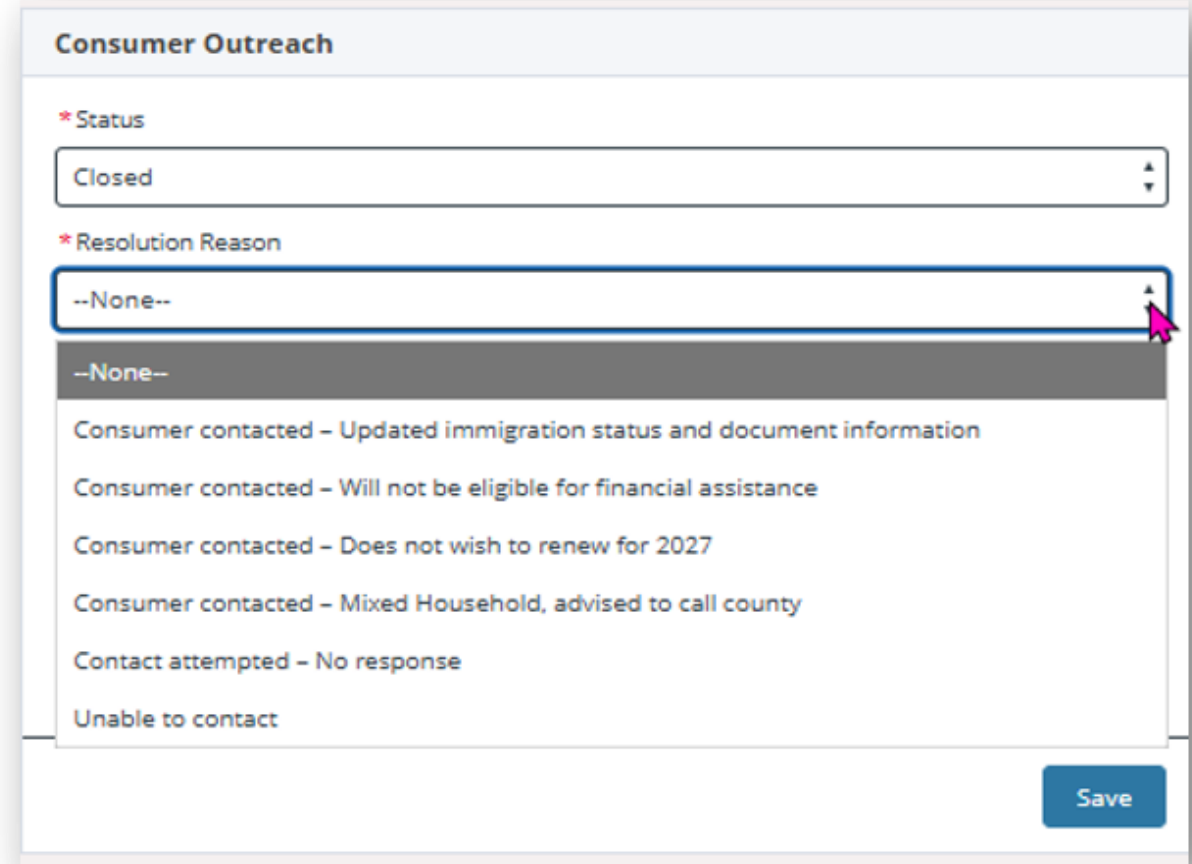
Consumer Contacted – Will not be eligible for financial assistance

Consumer Contacted – Does not wish to renew for 2027

Consumer contacted – Mixed Household, advised to call County

Contact Attempted – No Response

Unable to Contact



The screenshot shows a web form titled "Consumer Outreach". It has two main fields: "* Status" and "* Resolution Reason". The "Status" field is a dropdown menu with "Closed" selected. The "Resolution Reason" field is also a dropdown menu, currently showing "--None--". A mouse cursor is pointing at the dropdown arrow of the "Resolution Reason" field. Below the dropdown, a list of options is visible, including "Consumer contacted – Updated immigration status and document information", "Consumer contacted – Will not be eligible for financial assistance", "Consumer contacted – Does not wish to renew for 2027", "Consumer contacted – Mixed Household, advised to call county", "Contact attempted – No response", and "Unable to contact". A "Save" button is located at the bottom right of the form.

“No Change – Renew”

Shortcut in the Enroller Portal

New: “No Change Renew” Link – CCA Only Cases

Easy Renewal Journey for Enrollers

- ✓ Access from your **Enroller Portal**
- ✓ Launches a shorter CalHEERS renewal path when the **consumer has no changes to report.**
- ✓ Early introduction of functionality to **prepare for 2028 renewals**

Limitations:

- ✓ It is for a no-change renewal, not a replacement for the standard renewal flow.
- ✓ Any **edits will route** the enroller to the standard renewal process



Start in Your Enroller Portal

Use Easy Renew link when the consumer has no updates to report.

1. Open the consumer's Contact Card and select **No Change – Renew**.

The screenshot displays the Enroller Portal interface. At the top, a 'Contact' card for James McIntyre is shown, including fields for Account Name (James McIntyre Household), Phone (2), Email, and CalHEERS Case/Application ID (5193290758). Below this, a 'DETAILS' tab is active, showing a table with columns for Name, Birthdate, Account Name, and SSN Last 4. The table contains one row for James McIntyre, with Birthdate 9/5/1998 and SSN Last 4 6789. A yellow box with the text 'Test Data Only' is overlaid on the table. To the right of the table, a 'Quick Links' section is visible, containing links for 'Consumer Case', 'Case Overview Hub', and 'No Change - Renew'. A red arrow points from the top right of the screen down to the 'No Change - Renew' link, which is highlighted with a red border.

Name	Birthdate	Account Name	SSN Last 4
James McIntyre	9/5/1998	James McIntyre Household	6789

Quick Links

- Consumer Case
- Case Overview Hub
- No Change - Renew

Review in CalHEERS

- CalHEERS opens at Final **Household or Individual Review** page of the renewal application.

Clicking **“Edit”** will redirect to the standard renewal flow.

“No Change Renew” link will no longer be available.

Final Household Review

Final Individual Review

Final Household Review

Final Individual Review

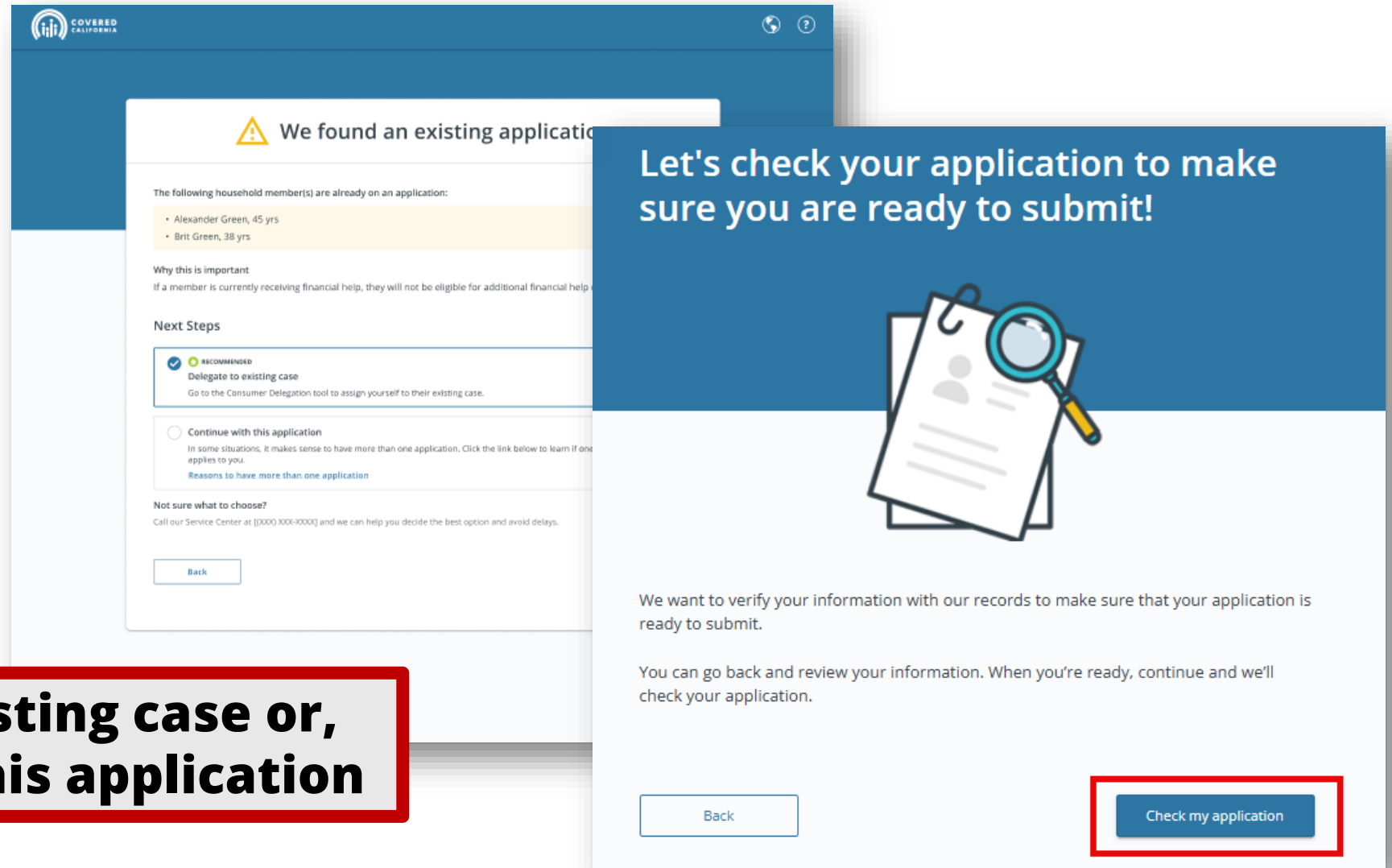
Continue to Renew

Proceed to Submit

Complete Quick Checks

3. **Duplicate prevention** runs, followed by the short **Mini Assessment** to check the application

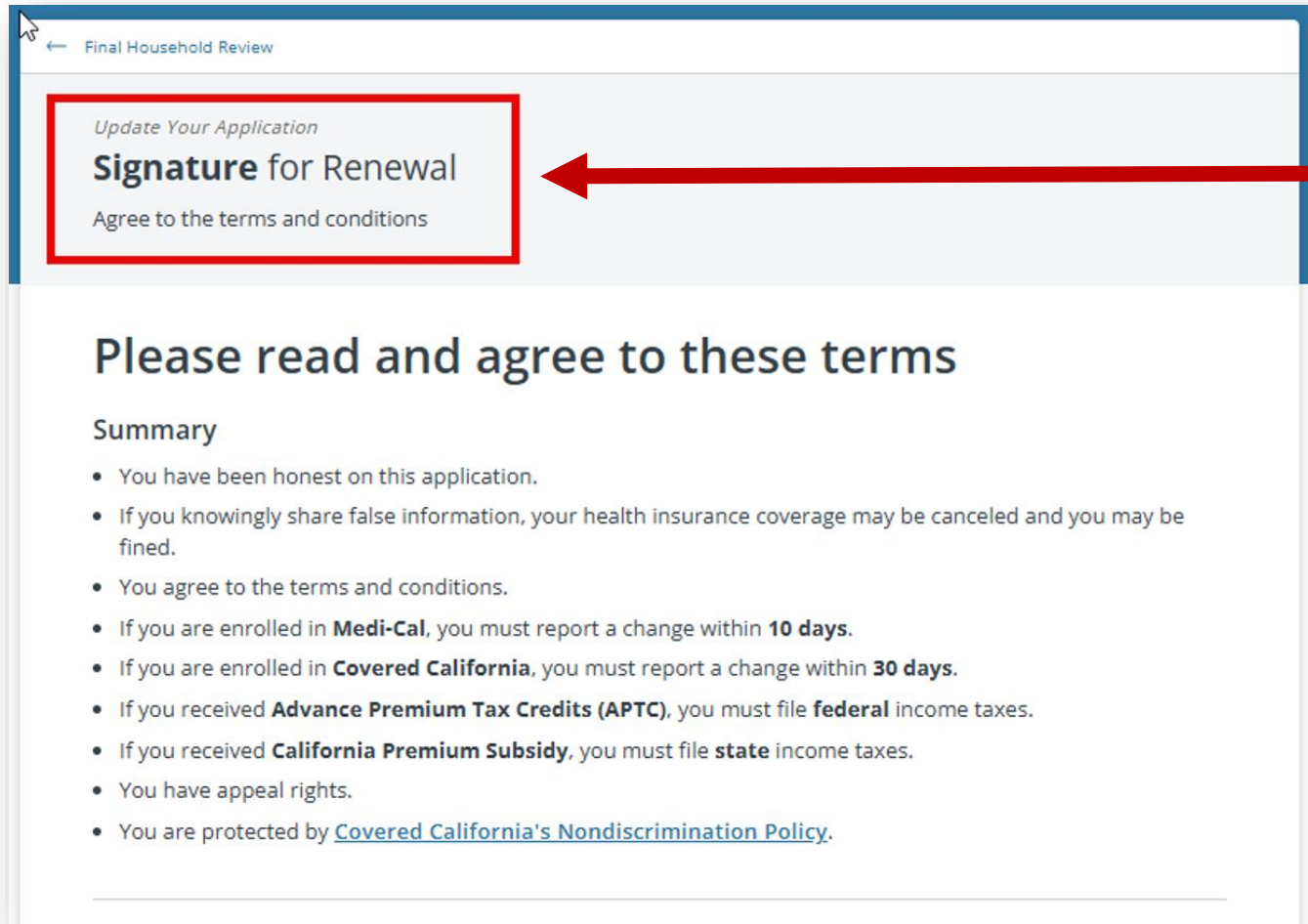
Delegate to existing case or, Continue with this application



The screenshot displays the Covered California website interface. At the top, the logo and "COVERED CALIFORNIA" text are visible. A warning message states: "We found an existing application". Below this, it lists household members already on an application: Alexander Green, 45 yrs and Brit Green, 38 yrs. A section titled "Why this is important" explains that members receiving financial help may not be eligible for additional help. The "Next Steps" section offers two options: "RECOMMENDED Delegate to existing case" (with a checked radio button) and "Continue with this application" (with an unchecked radio button). A "Back" button is at the bottom of this section. Overlaid on the right is a blue box titled "Let's check your application to make sure you are ready to submit!". It features an illustration of a magnifying glass over a document. Below the illustration, it says: "We want to verify your information with our records to make sure that your application is ready to submit." and "You can go back and review your information. When you're ready, continue and we'll check your application." At the bottom of this overlay, there is a "Back" button and a "Check my application" button, which is highlighted with a red border.

Finish the Renewal

4. Continue through **voter registration** → **signature** → **submission** → **enrollment**.



The screenshot shows a web browser window with the title 'Final Household Review'. A red box highlights the 'Signature for Renewal' section, which includes the text 'Update Your Application', 'Signature for Renewal', and 'Agree to the terms and conditions'. A red arrow points from a separate red box on the right, labeled 'Signature for Renewal', to the highlighted section. Below the signature section, the text 'Please read and agree to these terms' is displayed, followed by a 'Summary' section containing a list of terms and conditions.

← Final Household Review

Update Your Application
Signature for Renewal
Agree to the terms and conditions

Please read and agree to these terms

Summary

- You have been honest on this application.
- If you knowingly share false information, your health insurance coverage may be canceled and you may be fined.
- You agree to the terms and conditions.
- If you are enrolled in **Medi-Cal**, you must report a change within **10 days**.
- If you are enrolled in **Covered California**, you must report a change within **30 days**.
- If you received **Advance Premium Tax Credits (APTC)**, you must file **federal** income taxes.
- If you received **California Premium Subsidy**, you must file **state** income taxes.
- You have appeal rights.
- You are protected by [Covered California's Nondiscrimination Policy](#).

**Signature for
Renewal**

Sales Tools Requests in the Enroller Portal

New: “Collateral & Sales Tools” Links



Easy Request & Tracking for Enrollers

- Refresh your Collateral & Sales Tools
- Request Items for an Event
- Track items assigned to your locations
- **User Roles:** Authorized Signer, Primary Contact, Agency Manager 1 &2, Approved Admin Staff 1&2

Tablecloth

Sail Flag

Lawn Signs

Banners

Decals

Canopies

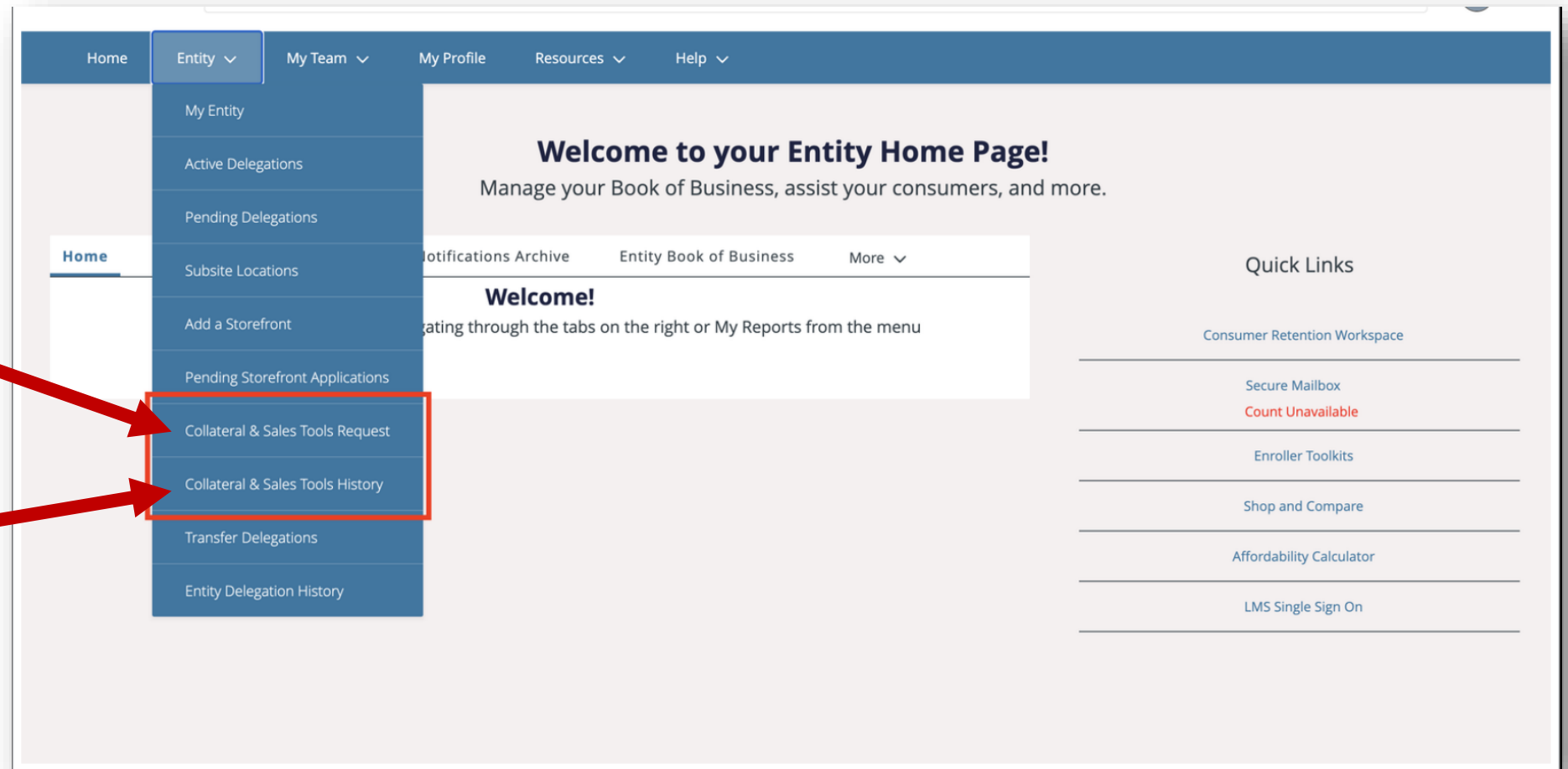
Enrollment Guides

Covered CA 101 Brochures

Immigration Fact Sheets

Start in Your Enroller Portal – **Entity View**

1. Click on the **Entity** tab on the top menu bar
2. Select **Collateral & Sales Tools Request** or **History**



Collateral & Sales Tool Request

3. **Describe** the event or reason for this request.
4. **Type** in your entity location to start search and select

The screenshot shows a web application interface for submitting a request. At the top is a navigation bar with links: Home, Entity (selected), My Team, My Profile, Resources, and Help. Below the navigation bar is a search bar and user profile icons. The main heading is 'Collateral and Sales Tools Request' with a subtext 'Enter a purpose and select a location to begin your request'. The form contains two main input fields, both highlighted with red rectangles. The first field is labeled '* Purpose' and contains the placeholder text 'Describe the event or reason for this request...'. The second field is labeled '* Select Location' and contains the placeholder text 'Type at least 3 characters to search...'. To the left of the form, two yellow boxes with black text are connected to the form fields by red arrows. The first box is labeled 'PURPOSE' and points to the first field. The second box is labeled 'LOCATION SEARCH' and points to the second field. A 'Start' button is located to the right of the second field.

PURPOSE

LOCATION SEARCH

Confirm **Entity Location** for Items

5. **Select** your entity location

The screenshot shows a web application interface for a 'Collateral and Sales Tools Request'. The form has a header bar with navigation links: Home, Entity, My Team, My Profile, Resources, and Help. Below the header, the form title 'Collateral and Sales Tools Request' is displayed, followed by the instruction 'Enter a purpose and select a location to begin your request'.

The form contains two main sections:

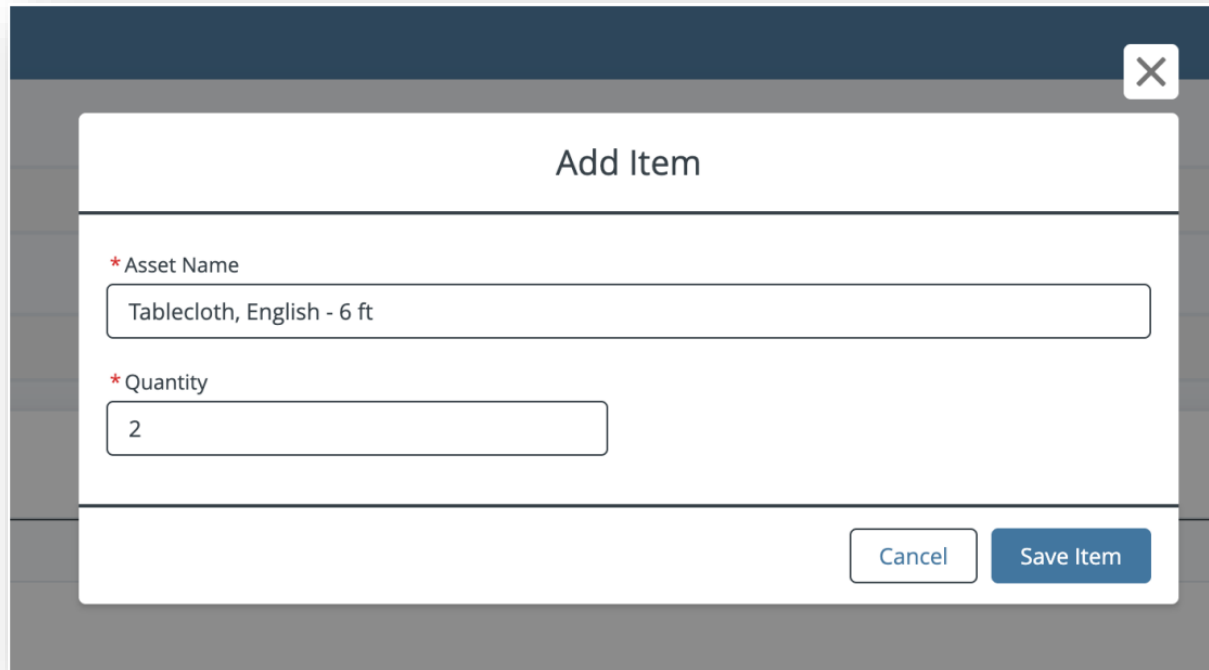
- * Purpose**: A dropdown menu with 'Open Enrollment Preparation' selected, indicated by a green checkmark.
- * Select Location**: A search input field containing 'expo'. Below the input, a list of location suggestions is shown, enclosed in a red box. The suggestions are: '123 Expo', '685 Expo', '13701 Expo', and '456 Expo'. To the right of the suggestions, a 'Start' button is visible.

On the right side of the form, a red box highlights a selection area with four options: 'STOREFRONT', 'STOREFRONT', 'NON-STOREFRONT', and 'NON-STOREFRONT'. Two red arrows point from external yellow boxes to this selection area:

- A yellow box labeled 'Storefront' points to the first two 'STOREFRONT' options.
- A yellow box labeled 'Non-Storefront' points to the two 'NON-STOREFRONT' options.

Add Item – Asset Name and Quantity

6. **Enter** the type of collateral or sales tools **name** in the Asset Field
7. **Select** the correct type
8. **Enter** the quantity request
9. Click **"Save Item"** to proceed or **"Cancel"** to end



The screenshot shows a web form titled "Add Item" with a close button (X) in the top right corner. The form contains two input fields: "Asset Name" with the text "Tablecloth, English - 6 ft" and "Quantity" with the number "2". At the bottom right of the form are two buttons: "Cancel" and "Save Item".

Enrollers who have **user roles** for this process will have a **Collateral and Sales Tools Catalog** to review the items

Submitting the Request

10. Review the items and **submit** request for Covered California's review.

The screenshot shows a web form titled "Collateral and Sales Tools Request" with the instruction "Enter a purpose and select a location to begin your request". The form includes a search bar at the top, a navigation menu, and several input fields. Red arrows point from yellow labels to specific parts of the form: "Purpose" points to the "Open Enrollment Preparation" dropdown; "Location" points to the "685 Expo" dropdown; "Add Item" points to the "+ Add Item" button; "Request Items" points to the table containing three items; and "Submit Request" points to the "Submit Request" button at the bottom right.

Collateral and Sales Tools Request
Enter a purpose and select a location to begin your request

* Purpose ⓘ
Open Enrollment Preparation

* Select Location
685 Expo

Request Items 3 + Add Item

#	ITEM NAME	QUANTITY	
1	Tablecloth, English - 6 ft	2	
2	Lawn Sign Kit - English/Chinese, English/Spanish (two signs and two stakes per k	1	
3	Pull-Up Banner, Spanish	1	

Submit Request

Purpose

Location

Add Item

Request Items

Submit Request

View Your Requests

All Collateral Request List Views Available:

- Collateral Request No.
- Location
- Account
- Status
- Request Date/Time

Draft

Submitted

Approved

Rejected

Home

Entity ▾

My Team ▾

My Profile

Resources ▾

Help ▾

Collateral Requests

All Collateral Requests ▾

Printable View

2 items • Sorted by Collateral Request • Filtered by My collateral requests • Updated a few seconds ago

Search this list...

Collateral Request ↑ ▾	Location ▾	Account ▾	Status ▾	Requested Date/Time ▾	
1	CR-0038	685 Expo	Ashley, Oliver and Hammond	Approved	6/5/2026 1:49 AM
2	CR-0047	456 Expo	Ashley, Oliver and Hammond	Approved	6/17/2026 10:15 PM

Review the Individual Request After Submission

Each request can be opened from the list view

The screenshot shows the details of a Collateral Request (CR-0051). The page includes a navigation bar with links like Home, Entity, My Team, My Profile, Resources, and Help. A search bar is at the top. The request status is 'Submitted', the location is '685 Expo', and the requested date/time is '6/23/2026 1:59 PM'. A red arrow points from a yellow callout box to the 'Account' field, which displays 'Ashley, Oliver and Hammond'. The 'Status' is 'Submitted' and the 'Return' status is shown as a circular arrow icon. The 'Description' field is also visible. On the right, there is a table titled 'Collateral Request Items (3)' with columns for Item Name, Quantity Requested, and Quantity Provided. The items listed are 'Tablecloth, Engli...', 'Pull-Up Banner, ...', and 'Lawn Sign Kit - ...'. A 'View All' link is at the bottom of the table.

- Collateral Request
- Location
- Account
- Status
- Request Date/Time
- Denial Reason
- Description
- Return

Item Name	Quantity Requested	Quantity Provided
Tablecloth, Engli...	2	
Pull-Up Banner, ...	1	
Lawn Sign Kit - ...	1	

CalHEERS

System Updates | Release 26.4 and 26.7 Launched April and July

Release 26.4

Case Overview Hub

Launched April 2026: CalHEERS Case Overview Hub



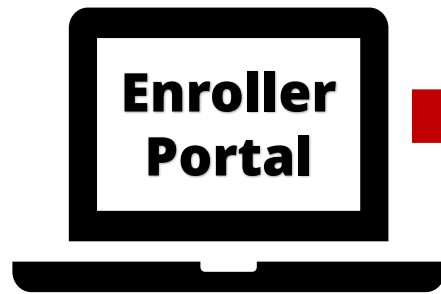
Goal

- Efficient case review
- Centralize key information
- Provide quick access to detailed pages

Case Dashboard

- Household Member Information
- Eligibility Details
- Case Tags for Eligibility Statuses
- Account Alerts
- Important Dates
- Quick Links

Accessing the CalHEERS Case Overview Hub



1

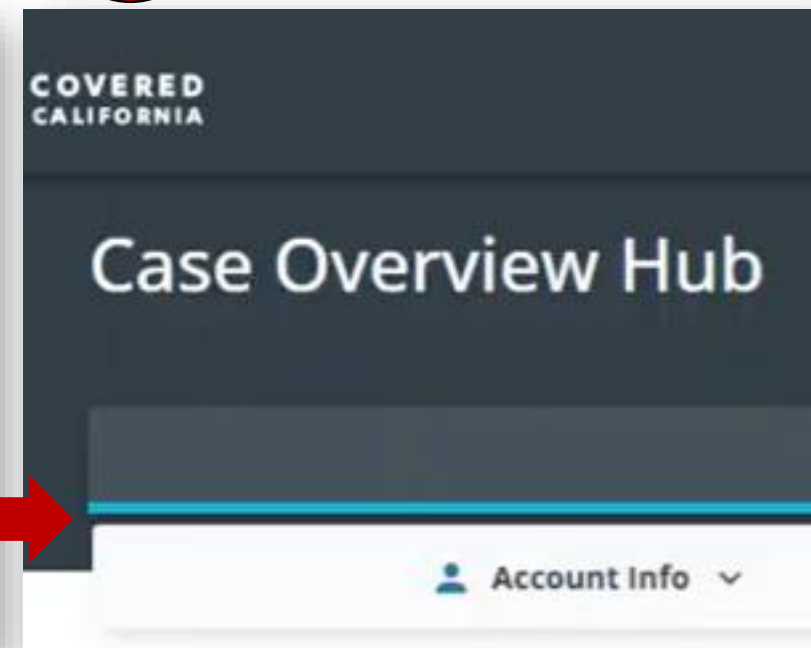
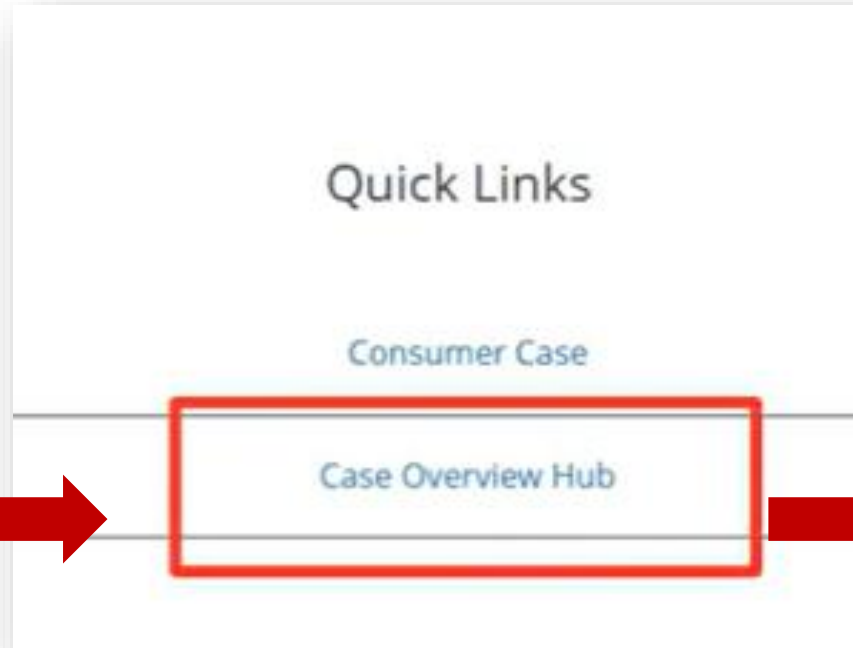
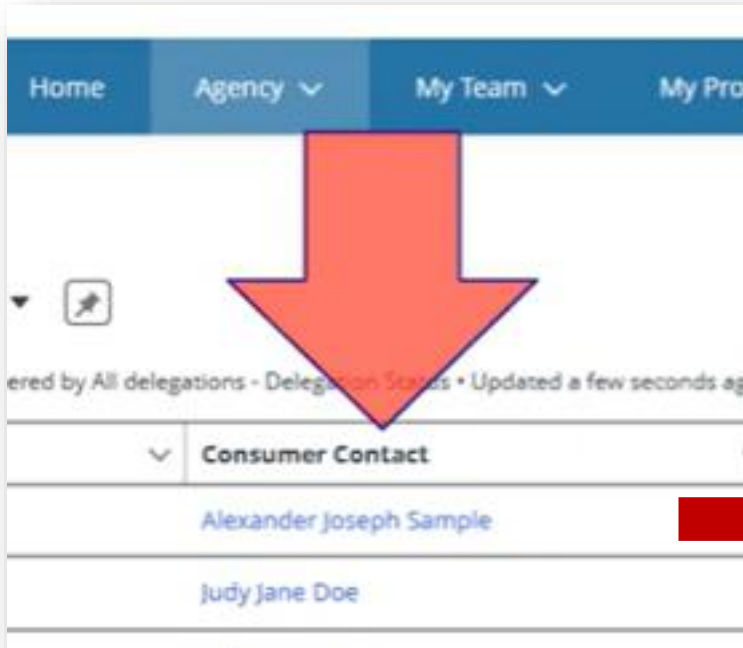
Consumer Contact

2

Quick Links

3

Case Overview Hub



Case Overview Hub Dashboard

Account Info

- Case Status
- Case ID
- Application ID
- Delegated Enroller
- Last Application Update – link to view case history
- Consent for Verification – link to update consent
- Case Tags
- Select Year

Important Dates

Quick Links

The screenshot shows the 'Case Overview Hub' interface. At the top, there's a dark header with the 'COVERED CALIFORNIA' logo and the title 'Case Overview Hub'. Below this is a navigation bar with three tabs: 'Account Info', 'Important Dates (1)', and 'Quick Links'. A green arrow points to the 'Case Overview Hub' title. A red arrow points from the 'Account Info' tab to the 'Account Info' section. Another red arrow points from the 'Important Dates' tab to the 'Important Dates' section. A third red arrow points from the 'Quick Links' tab to the 'Quick Links' section. A yellow box highlights a 'Global Icon' (a magnifying glass over a document) in the top right corner, with a red arrow pointing to it from a yellow box labeled 'Global Icon'. Below the navigation bar, there's a 'Select Year' dropdown set to '2026'. The main content area is divided into four sections: 'CASE STATUS' (Active), 'CASE ID' (5193170518), 'APPLICATION ID' (1357054227), and 'DELEGATED ENROLLER' (Polly Rolins, with a link to 'View Manage Delegates'). Below these are 'LAST APPLICATION UPDATE' (02/27/2026 | 02:04:44 PM, Agent, with a link to 'View Case History'), 'CONSENT FOR VERIFICATION' (Will Expire 2027, with a link to 'Update Consent'), and 'CASE TAGS' (CCA only).

Case Overview Hub

Account Info Important Dates Quick Links

Select Year: 2026

CASE STATUS Active	CASE ID 5193170518	APPLICATION ID 1357054227	DELEGATED ENROLLER Polly Rolins View Manage Delegates
LAST APPLICATION UPDATE 02/27/2026 02:04:44 PM Agent View Case History	CONSENT FOR VERIFICATION Will Expire 2027 Update Consent	CASE TAGS CCA only ⓘ	

Case Information

Global Icon

Resources: Case Overview Hub

- **Case Overview Hub Walkthrough Video**

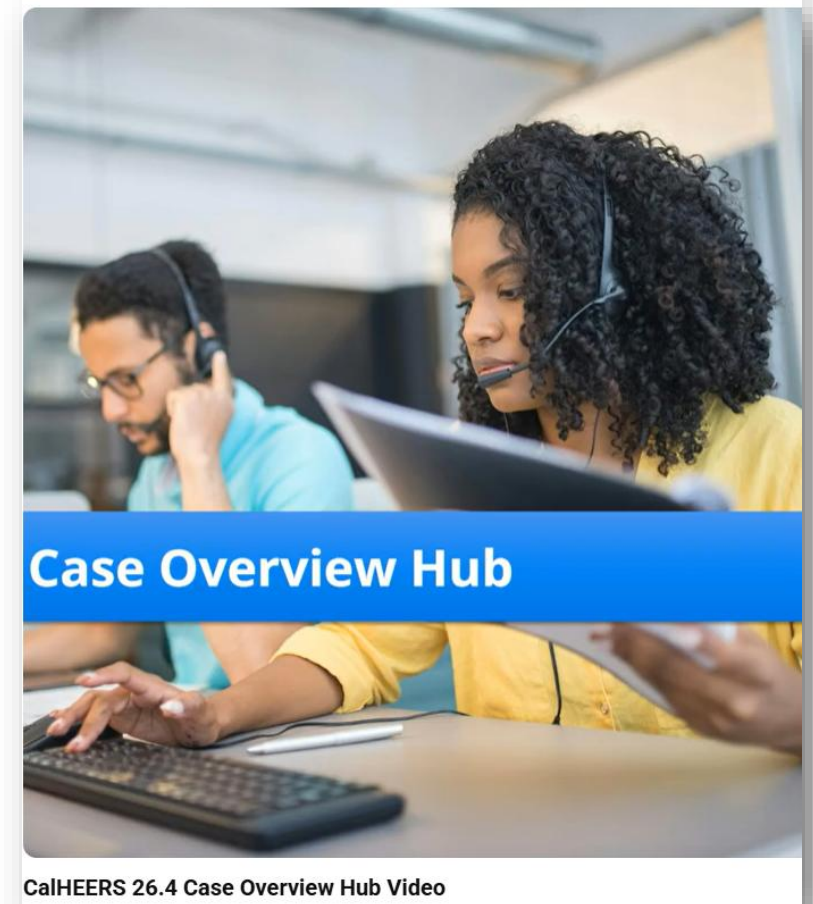
[CalHEERS 26.4 Case Overview Hub Video – YouTube](#)

- **Enroller Task Guide: Case Overview Hub**

https://hbex.coveredca.com/toolkit/downloads/Case_Overview_Hub_Guide.pdf

- **CalHEERS Release Notes for Enroller**

https://hbex.coveredca.com/toolkit/downloads/26.4_Release_Notes.pdf



Release 26.4

Go Green Campaign

Launched April 2026: Go Green Campaign



Go Paperless!

Get your Covered California letters online. It is easy, safe, and good for the planet! **Sign up in under 2 minutes.**

[Sign Up](#)

[Remind Me Later](#)

Goal

- Enhanced messaging for **Communication Preferences**
- Consumers to use **electronic communications via Secure Mailbox**

Process

- CalHEERS **set default communication method as electronic** during application intake
- Allows consumers the **option to modify it at any time**
- Consumers need to **verify email or phone with a one-time passcode** sent to the consumer

Signing Up to Get Your Letters Online

1

Select: Online Mailbox

- Consumer receives letters/messages right away instead of waiting for paper mail

2

Verify: Email or phone number to proceed

← Household Menu Your answers will be saved

Communication Preferences

How would Funny Farmer like to get letters and messages from us?

**Online Mailbox**
Sent right away

**Paper Mail**
Arrives in 5-7 business days

You will get your letters in your online mailbox. In some cases, we may still send letters to your home address.
[What is the online mailbox?](#)

How should we tell you when a new letter is ready in your online mailbox?

☒ Email: invalid@invalid.com
[Edit email or phone](#)

Verify Email

Please verify your email or phone so we can notify you when important letters are available online.

[Back](#) [Next](#)

Verifying Secondary Communication Method

Verify Your Email

We sent a code to your email. Enter the code below to finish the verification.

Email: invalid@invalid.com

Enter One Time Passcode

458669

[Resend code](#)

You can only resend a passcode every 5 minutes.

Back

Verify

Why is this important?

Consumer will receive either **text** or **email** to alert them to a new notice in their Secure Mailbox.

Enter: One Time Passcode

- Sent to the consumer's email address or phone

3

Release 26.7

Application Improvements

Launched July 2026: Application Improvements



Language Improvements

- Citizenship and Lawful Presence screens
- Tax Dependent screen
- Consent for Verification

Redesign

- Sign and Submit Page broken into two screens with legal language summarized.

Citizenship and Immigration Language Updates

Household Menu - Your answers will be saved

Select all household members who are U.S. citizens or have U.S. national status.

You are a U.S. citizen if you:

- Were born in the U.S.
- Became a citizen by taking a test and having a ceremony (called a **naturalized citizen**)
- Became a citizen when you were under the age of 18 when your parent(s) became a citizen (called a **derived citizen**)

You are a U.S. national if you were born in American Samoa or the Commonwealth of the Northern Mariana Islands.

 Sweet Pea M. 45 yrs	 Daisy M. 12 yrs	 Dj M. 6 yrs	Nobody
---	---	---	--------

Select all household members who have current immigration documents to be in the U.S., such as a Green Card.

We ask about immigration status to see if you are eligible for a health plan through Covered California or Medi-Cal - [most immigrants may qualify for health coverage](#).

 Sweet Pea M. 45 yrs	Nobody
---	--------

Added language explaining **Naturalized** and **Derived** Citizen

Added information about how **immigration status** may impact eligibility

Providing ID numbers to Confirm Citizenship

Marked: Yes, to a member immigration status as naturalized or derived citizen.

Certificate of Citizenship Number

Certificate of Naturalization Number

Alien Number / USCIS Number

The screenshot shows a web form titled "Individual Information Menu" with a sub-header "Your answers will be saved". The main question is: "Earlier, you said that [HHM] is a U.S. citizen. Are they a naturalized or derived citizen?". Below this, it explains that most people born in the U.S. are not naturalized or derived citizens, and lists two scenarios: becoming a citizen by taking a test and ceremony (naturalized citizen) or becoming a citizen under age 18 when a parent became a citizen (derived citizen). The "Yes" radio button is selected. The form then asks for identification numbers: "Certificate of Citizenship Number" (Optional, Example: N12345678), "Certificate of Naturalization Number" (Optional, Example: N12345678), and "Alien Number/USCIS Number" (Optional, masked with dots and an eye icon). "Back" and "Next" buttons are at the bottom.

Tax Dependent Question Reworded

Added language for consumer to include **everyone** who will be claimed as **dependents** regardless if they are in/out of the household

Enter the **non-custodial parent contact information** for a household member claimed as a dependent by a parent they are not living with/not on this application.

← Household Menu Your answers will be saved

Select all household members who will be claimed as a dependent on a tax return. ⓘ

Include everyone who will be claimed as a dependent, whether by someone in the household or outside of it.

 Daisy M. 12 yrs	 DJ M. 6 yrs	Nobody expects to be claimed as a dependent	
---	---	---	--

Tell us about Daisy:
Select who expects to claim Daisy on their tax return. ⓘ

 Sweet Pea M. 48 yrs	 DJ M. 6 yrs	Someone else	Nobody files taxes
---	---	--------------	--------------------

Tell us about DJ:
Select who expects to claim DJ on their tax return. ⓘ

 Sweet Pea M. 48 yrs	 Daisy M. 12 yrs	Someone else	Nobody files taxes
--	--	--------------	--------------------

If DJ is a dependent and claimed by a parent they're not living with (not on this application), please provide the non-custodial parent's phone number.

Enter non-custodial parent's phone number

(555) 999-1234

Back Done

Sign & Submit Page Split Into Two Pages

Page 2

Page 1

Page 1:

Summary, terms, penalties, report-a-change, MCAP / CCHIP / Estate Recovery, non-discrimination policy, attestations

Page 2:

Consent for e-verification, e-signature, and PIN

Terms and Conditions

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

I understand all the questions on this application and gave true and correct answers to the best of my knowledge. If I did not know the answer to a question, I made every effort to verify it with someone who did.

I understand that if I am not truthful there may be a civil and/or criminal penalty for perjury (under California Penal Code Section 126, perjury is punishable by imprisonment for up to four years).

I understand that the information I shared in this application will only be used to decide if the individuals asking for coverage qualify and to enroll them. My information will be used to see if the individuals who are applying qualify, to manage my ongoing health insurance, to administer programs, and to allow my insurance company to contact me. Covered California will keep this information private as required by federal and state privacy and security laws. To learn more, view [Covered California's Privacy Policy](#).

I understand that if I received federal **Advance Premium Tax Credits (APTC)** for health coverage through Covered California in the previous calendar year, I am required to file a federal income tax return for that calendar year.

I understand that to be eligible for **Advance Premium Tax Credits (APTC)**, I (the primary tax filer or the spouse) must agree that:

- I will file an income tax return for the calendar year;
- If I'm married, I will file a joint tax return for the calendar year;
- I will claim a personal deduction on my tax return for all members of my family included on this application, including myself and my spouse/partner; and
- No other tax filer will be able to claim me as a tax dependent for the calendar year.

I understand that if I received **California Premium Subsidy** for health coverage through Covered California in the previous calendar year, I am required to file a **state** income tax return for that calendar year.

I understand that, except when applying to Medi-Cal, no one applying for health insurance on this application is currently in jail, prison, or another correctional facility after being convicted.

I understand that I have the right to appeal any action or inaction taken by the Exchange, and that the Exchange will help me file an appeal.

I understand that changes to my information, or the information of anyone in my household, may affect the eligibility of other members of my household.

Penalties for including false information

I have read, understand, and agree to these terms.

If you include false information, your health insurance coverage may be canceled. The U.S. Department of Health and Human Services may also fine you up to:

- \$25,000 if you unreasonably provide false information in your application.
- \$250,000 if you intentionally lie on your application.

Covered California may ask you to share documents that show you qualify for coverage.

Report changes within 10 to 30 days

I agree to report changes to any information in my application. Some common changes are moving, income changes, employment changes, adding or removing family members, qualifying for other health insurance, and changes in immigration status.

- If you are enrolled in **Medi-Cal**, you must report a change within **10 days**.
- If you are enrolled in **Covered California**, you must report a change within **30 days**.

[Learn more about reporting a change.](#)

Medi-Cal Estate Recovery Alert

The Medi-Cal program must seek repayment from the estates of certain deceased Medi-Cal members for payments made, including managed care premiums, for nursing facility services, home and community-based services, and related hospital and prescription drug services provided to the deceased Medi-Cal member on or after the member's 55th birthday. If a deceased member does not leave an estate or owns nothing when they die, nothing will be owed. For more information you may visit the Estate Recovery website at <http://dhs.ca.gov/er> or call (916) 650-0590.

Covered California's Nondiscrimination Policy

Covered California complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Covered California does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Covered California provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats and other formats). Covered California also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator at (916) 228-8764 or by email at CivilRights@covered.ca.gov.

If you believe that Covered California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with the Civil Rights Coordinator.

You can file a grievance in any of the following ways:

Mail: Civil Rights Coordinator, P.O. Box 989725, West Sacramento, CA 95798-9725
Phone: (916) 228-8764
Fax: (916) 228-8909
Email: CivilRights@covered.ca.gov

You can also file a civil rights complaint with the Office for Civil Rights at the U.S. Department of Health and Human Services. Mail: U.S. Department of Health and Human Services, 200 Independence Ave. SW, Room 509F, HHH Building, Washington, DC 20201

Phone: (800) 868-1019 or TTY: (800) 537-7697

Online: Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available on the U.S. Department of Health and Human Services Office for Civil Rights website.

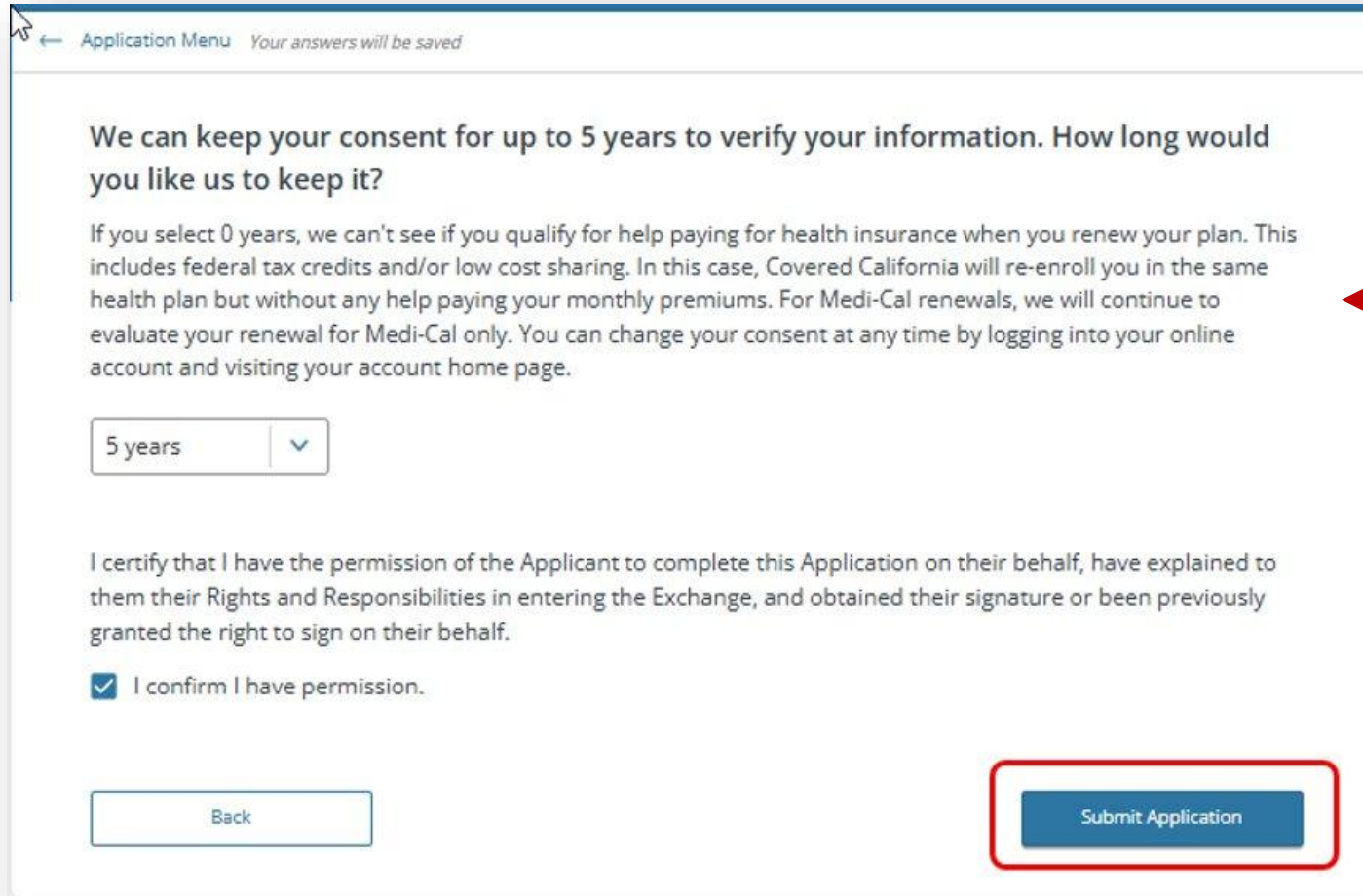
☒ I have read, understand, and agree to the [Terms and Conditions](#).

☒ I have read, understand, and agree to the [Penalties for Including False Information](#) and certify under penalty of perjury that I have read the [Reporting Requirements](#).

Back

Continue

Consent for Verification **Language Improved**



← Application Menu Your answers will be saved

We can keep your consent for up to 5 years to verify your information. How long would you like us to keep it?

If you select 0 years, we can't see if you qualify for help paying for health insurance when you renew your plan. This includes federal tax credits and/or low cost sharing. In this case, Covered California will re-enroll you in the same health plan but without any help paying your monthly premiums. For Medi-Cal renewals, we will continue to evaluate your renewal for Medi-Cal only. You can change your consent at any time by logging into your online account and visiting your account home page.

5 years ▼

I certify that I have the permission of the Applicant to complete this Application on their behalf, have explained to them their Rights and Responsibilities in entering the Exchange, and obtained their signature or been previously granted the right to sign on their behalf.

☒ I confirm I have permission.

Back Submit Application

Made language clearer for consumers selecting **zero (0) years**, letting them know that we will not see if they qualify for help paying for health insurance when they renew their plan.

CalHEERS

System Updates | Release 26.9 Launched September 2026

Release 26.9

Decreasing Duplicate Cases

Application Check on Duplicate Cases

Today vs. What's New this September 2026



Today



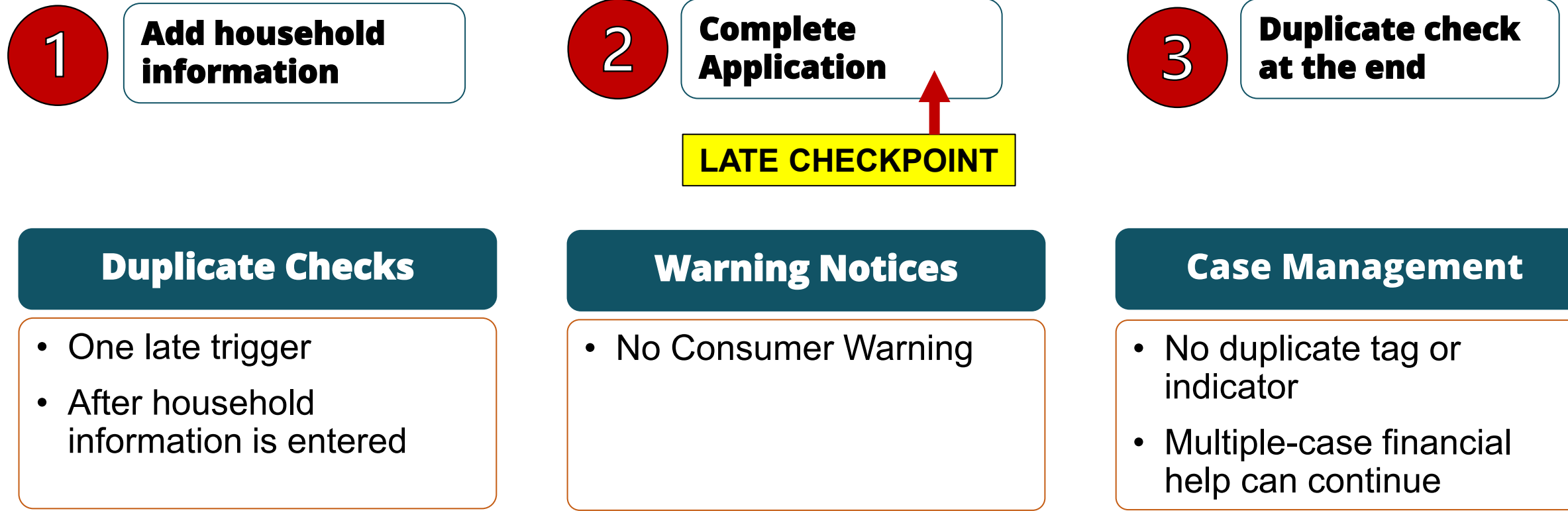
- Late check
- Limited visibility

New

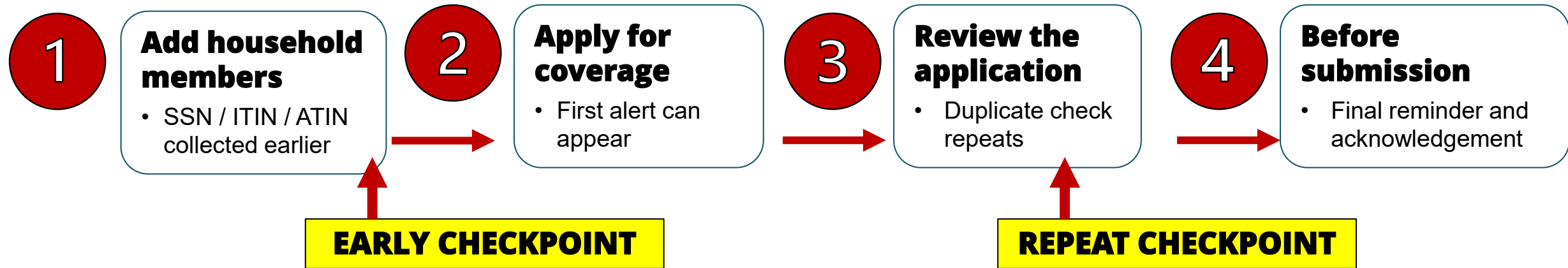


- Earlier checks
- Clearer next steps

Current Flow: Detecting Duplicate Cases Later



New Flow: Detecting Duplicate Cases Earlier



Affected household member is flagged while application is still in progress.

- To prevent the duplicate before the user reaches the end of the application

Example: Duplicate Case Banner Message

Alerts can begin as soon as the **duplicate household member** is added to the application.

Household Menu Your answers will be saved.

Tell us about the people in your household
See who you should add to your application. ▾

Edit Household Add + New Member Previous Member

[HHM], [HHM], and [HHM] appears on another case. You can remove them by clicking "Review", or move on to the next page for more information.

Review Review

Alexander G.
45 yrs

Tanya G.
43 yrs

Done

Alerts **shift focus to loss of financial help** when **household member** is marked as **seeking coverage**

Select all household members who are applying for health care.

At least one household members appears on another application. If they are receiving financial help, they will not be eligible for additional financial help on this application.

Joe D.
37 yrs

Nobody

Back Next

New Fields: Delegation Tool Aligns with Application

Delegation Form **adds new** consumer information fields to search by:

Social Security Number (SSN)

Individual Taxpayer Identification Number (ITIN)

Adoption Taxpayer Identification Number (ATIN)

None of the Above

Delegation Form

Step 1 of 4

Enter information below to delegate yourself to this Consumer's case. The information to be entered below is confidential. Please consider before proceeding.

First name

Last name

Date of birth

Does the consumer have one of the following identification numbers?

- ☒ Social Security Number (SSN)
- ☐ Individual Taxpayer Identification Number (ITIN)
- ☐ Adoption Taxpayer Identification Number (ATIN)
- ☐ None of the above

Enter consumers Social Security Number (SSN) *Optional*

 We'll keep your information safe and use it only as explained in our [privacy policy](#).

Changes to One-Time Pass Code Verification

Delegation tool will provide **consumer contact information** to send the one-time passcode for consumer verification

All phone numbers and email addresses associated to the searched consumer for **all identified cases** will display here.

The screenshot shows a web interface for 'Consumer Delegation'. At the top, it says 'We need some very important information about your Consumer so that we can search for them in our database.' Below this is a message box with a green checkmark icon that says 'Multiple matches found' and 'More than one match has been identified with the search criteria provided. Please review the identified contact information to begin delegation..'. It also states 'Matches Found: 3' and 'Matches Already Delegated: 1', with a note: 'Note: delegation for multiple matches will delegate ALL existing cases'. Below this is the 'One-Time Passcode (OTP) Verification' section, which is highlighted with a red border. It says 'Please select a phone number or email to send to the consumer for verification.' and lists three options: a checked radio button next to 'ab xyz@gmail.com', an unchecked radio button next to '(...)...-1234', and an unchecked radio button next to '(...)...-9876'. The text 'Step 3 of 4' is visible in the top right corner of the form area.

Release 26.9

New Verification Pre-Check

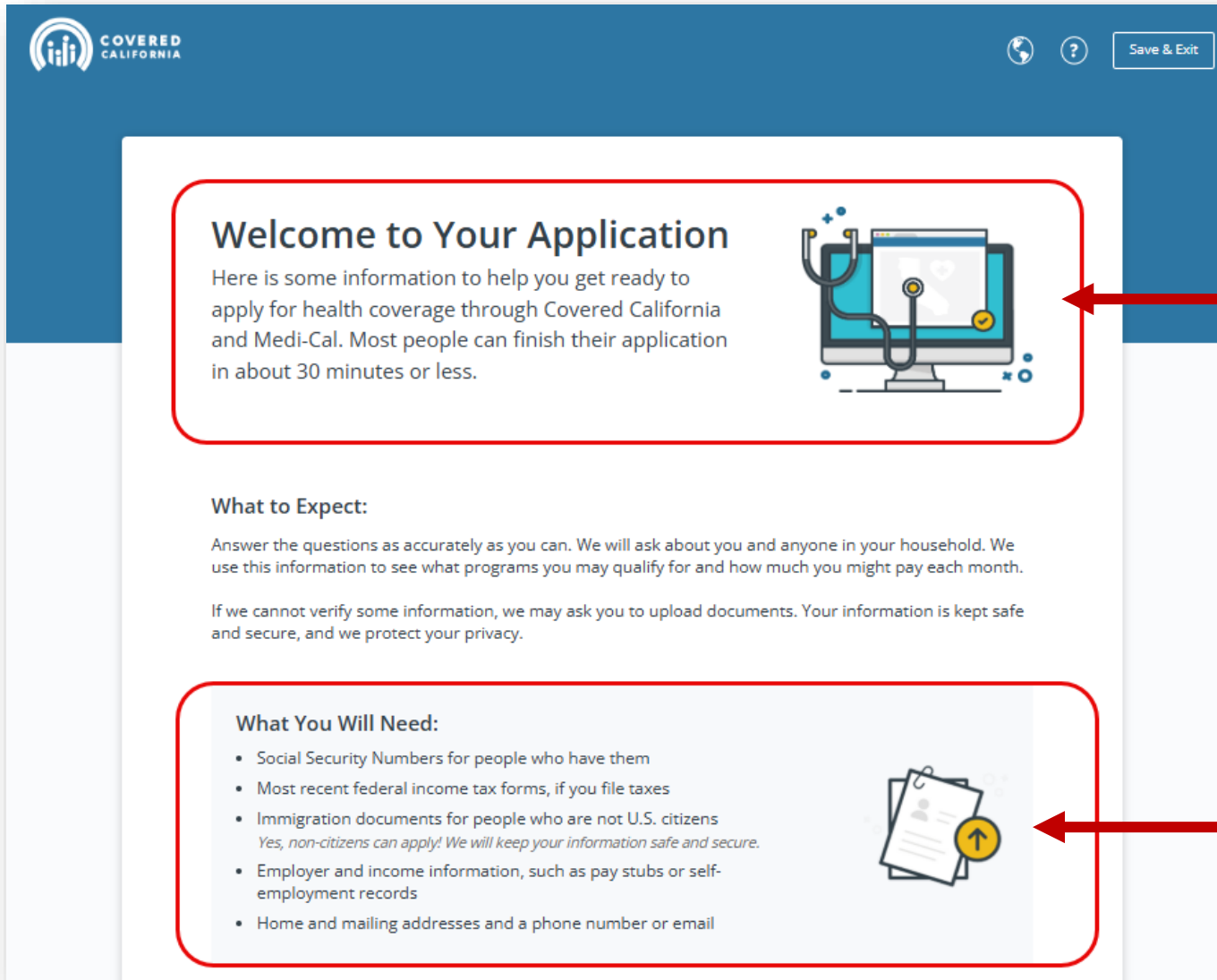
New: Verification Pre Check

Identifying Inconsistencies Early

- ✓ CalHEERS checks consumer's key information with Federal Data Sources before submitting the application
- ✓ Gives consumers an opportunity to clear inconsistencies
- ✓ Reduces Conditional Eligibility avoiding ROP
- ✓ Prepares consumers and enrollers for 2028 Federal changes



Preparing Consumers to Apply – **Top Half**



The screenshot shows the 'Welcome to Your Application' page on the Covered California website. The page has a blue header with the Covered California logo, a globe icon, a help icon, and a 'Save & Exit' button. The main content area is white with a red border around the 'Welcome to Your Application' section. This section includes a heading, a paragraph of introductory text, and an illustration of a computer monitor with a stethoscope. Below this is a 'What to Expect' section with two paragraphs. Further down is a 'What You Will Need' section with a list of requirements and an illustration of a stack of papers with an upload arrow. Red arrows point from the text boxes on the right to the corresponding sections on the page.

COVERED CALIFORNIA

Save & Exit

Welcome to Your Application

Here is some information to help you get ready to apply for health coverage through Covered California and Medi-Cal. Most people can finish their application in about 30 minutes or less.



What to Expect:

Answer the questions as accurately as you can. We will ask about you and anyone in your household. We use this information to see what programs you may qualify for and how much you might pay each month.

If we cannot verify some information, we may ask you to upload documents. Your information is kept safe and secure, and we protect your privacy.

What You Will Need:

- Social Security Numbers for people who have them
- Most recent federal income tax forms, if you file taxes
- Immigration documents for people who are not U.S. citizens
Yes, non-citizens can apply! We will keep your information safe and secure.
- Employer and income information, such as pay stubs or self-employment records
- Home and mailing addresses and a phone number or email



Provides **estimated time** needed to complete application: **30 minutes or less.**

Explains all **information and documents** consumers should have ready before they begin

Checking the Application **Before Submission**

Let's check your application to make sure you are ready to submit!



We want to verify your information with our records to make sure that your application is ready to submit.

You can go back and review your information. When you're ready, continue and we'll check your application.

Back

1

Check my application

Checking your application...



Tip

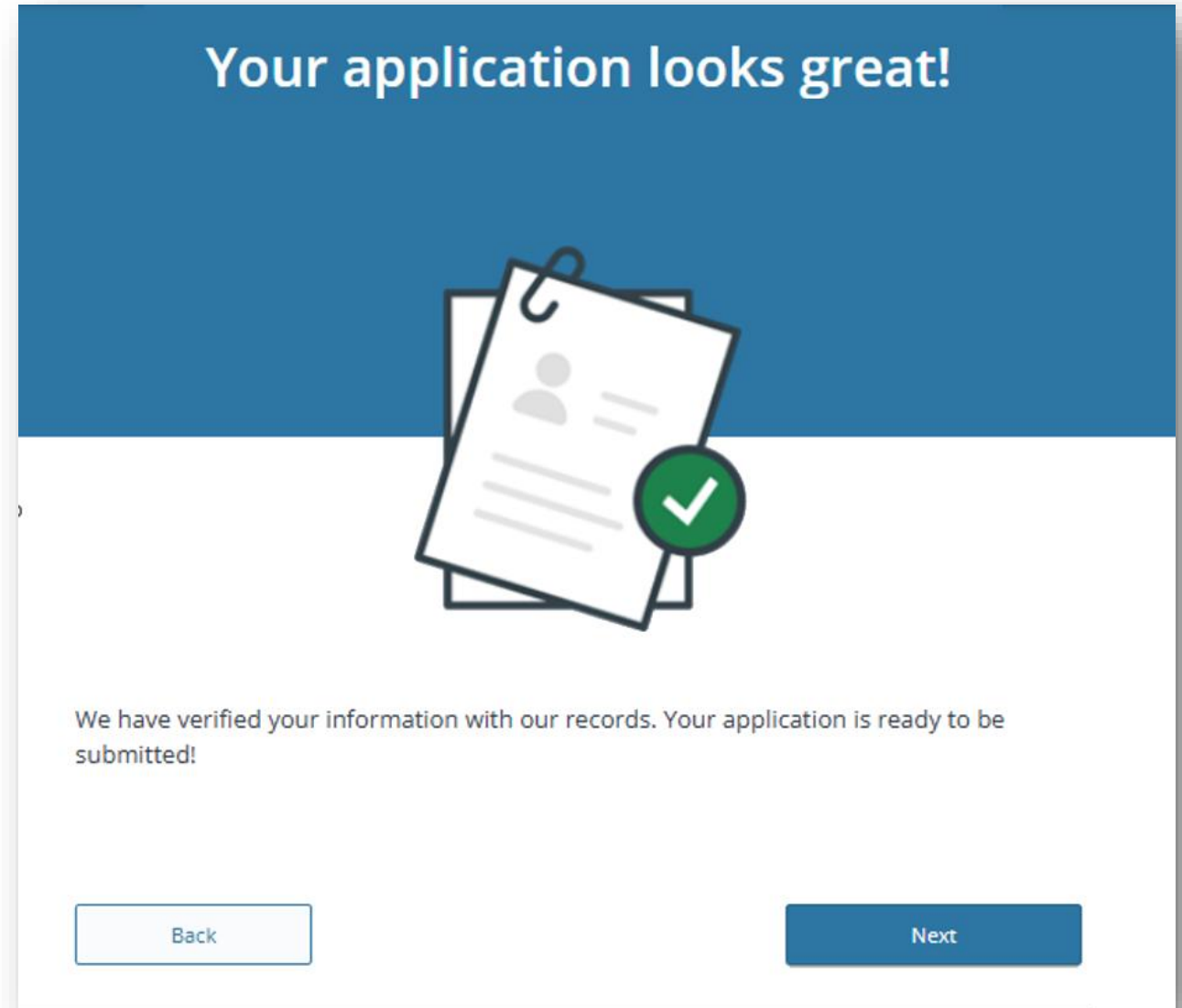
Make sure you review your plan options once you submit your application.

2

Verification Success: **Ready to Submit**

Success message reassures consumers that they can **proceed with application submission**

Success message reassures enrollers that the consumer **should not go through the ROP process**



Inconsistencies Identified: **Review and Verify**

← Check Your Application

Let's make sure everything matches

Some information in your application didn't match our records. Review the actions below and we'll guide you through each step to verify and update your information.

SECTION 1

Household Income Information

- Review household income information.

SECTION 2

Citizenship Information

- Review citizenship information and upload proof of citizenship for Joe D.

Next

Identify any potential inconsistencies prior to submitting application

Correcting inconsistencies now avoids ROP later

Open Enrollment Readiness



**COVERED
CALIFORNIA**

For the
love of
Californians

Reaching Californians

Where They Are: Trusted Communities.
Relevant Ads, and Real Voices

Continuing Leverage What Worked

Existing creative examples > proven inspiration

Video – Financial Help :15-second

Highlights that affordable health insurance is within reach for hardworking Californians.

Click the link to view the ad.

English:

<https://youtu.be/YHIA-jcV9rg>

Spanish:

<https://youtu.be/TlykneR7zl8>



Video – Open Invitation :30 | Covered California

A warm, inclusive invitation to Californians to consider health coverage.

The repeated word "Open" creates a clear, memorable rhythm.

The tone is welcoming, human, and emotionally optimistic.

Includes direct, personal invitation: **"Open to you."**

Click the link to view the ad.

- English: <https://youtu.be/oWHLHzdEws0>
- Spanish: https://youtu.be/gN2l8_4mKx0
- Chinese: <https://youtu.be/UtdpCkP1ip0>
- Hindi: <https://youtu.be/OhxX9byejDo>
- Vietnamese: <https://youtu.be/uOzfWBuaSqk>
- Korean: <https://youtu.be/hYh2n-VMJVM>
- Tagalog: <https://youtu.be/hdLvaad5YWc>

Launching Soon! OE 27 Social Media Toolkit

ESTIMATED DISTRIBUTION DATE: October 2026

LANGUAGES:

- English
- Spanish
- Korean
- Vietnamese
- Cantonese
- Mandarin
- Hindi
- Hmong

CHANNELS:



Evolve and Expand

New creative in development designed to extend reach





HOPECORE

Reasons to Believe (RTBs)

The purpose of
life is to
Experience

enjoy the
now

ONE RANDOM MONDAY
WE DECIDED TO JUST
HAVE SOME FUN.

Developing Dedicated Assets with Sub Audience Reasons to Believe at the Core

Young adults



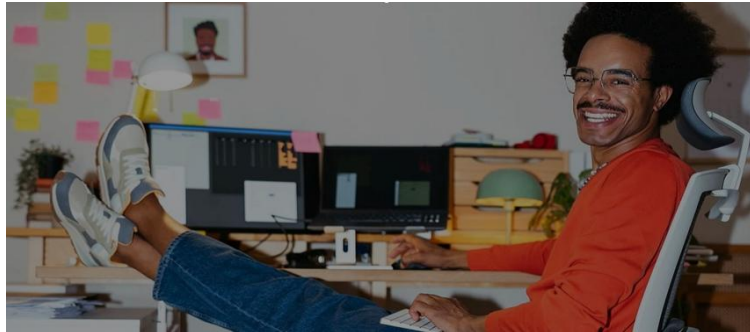
Voice Over:

Young. Healthy. Invincible. Until you're not. That's why we have an enroller within 15 minutes of almost every Californian. So when you need a health plan, we really are just around the corner.

Emotional takeaway:

I may feel invincible, but I'm smarter when I'm covered.

1099 workers



Voice Over:

When you work for yourself, every decision matters. Covered California helps you find health coverage that works with real life—with financial help available and support that makes it easier to choose a plan that fits your budget.

Emotional takeaway:

I can protect myself without slowing down.

50+



Voice Over:

You've spent a lifetime showing up for the people who matter. Covered California can help you find quality health coverage with support you can trust—and financial help that may make it more affordable than you think.

Emotional takeaway:

I can make a confident choice for this next stage of life.

For the love

4 out of 5 Californians qualify for financial help with their health coverage. Someone you love is probably one of them. We're here for you all.

For the love of ___ (multiple names scrolling in different languages)
Open Enrollment: Nov 1 - Jan 31

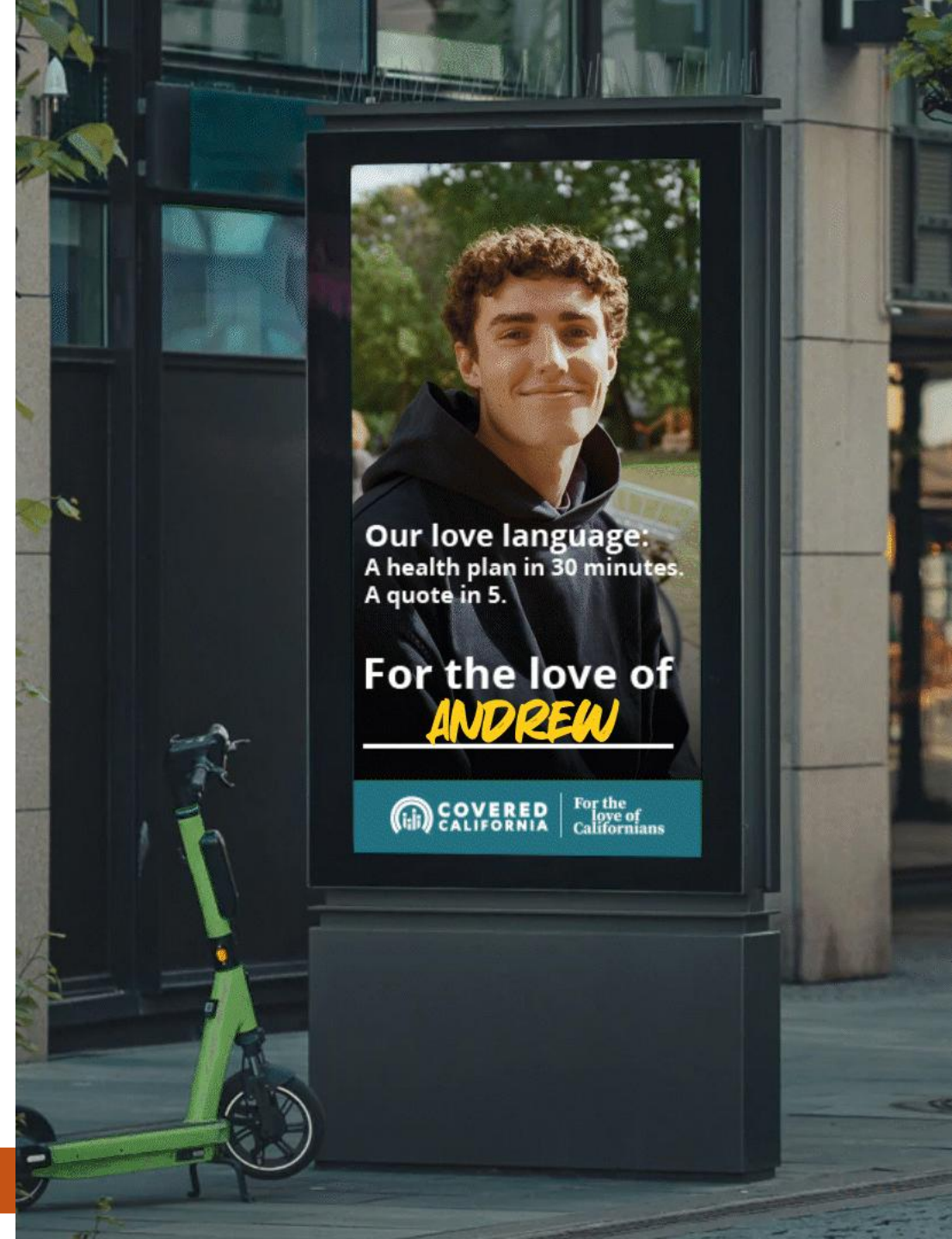
A Covered California agent is within 15 minutes of almost every Californian. Probably within 15 minutes of this billboard, too. They know health coverage. Find them. Because you deserve someone who is in your corner.

For the love of the people of this block.
Open Enrollment: Nov 1 - Jan 31

Health coverage is hard enough. Understanding it in your language shouldn't be. We can help in 14 of them. Love is the one that matters most.

For the love of Halmoni and Ha-eun
Open Enrollment: Nov 1 - Jan 31

Covered California
For the love of Californians



16,000 Certified Enrollers: A Reason to Believe

Insight: 99.6% of Californians live within 15 minutes of a certified enroller.

A Covered California enroller is closer than you think, and ready to help. There are 6 within 15 minutes of this billboard.

For the love of *THIS BLOCK*



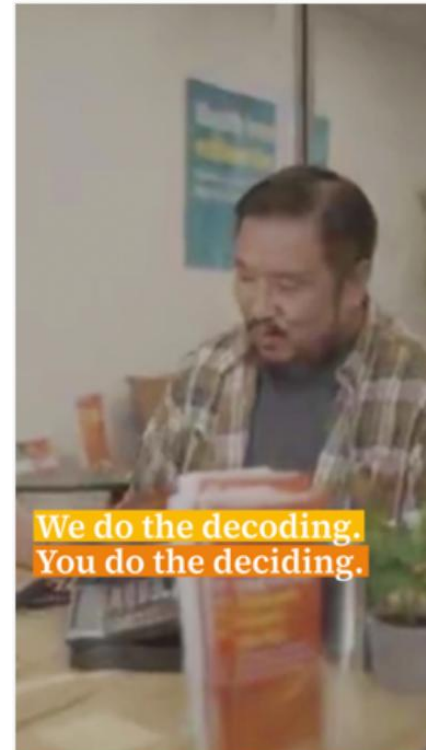
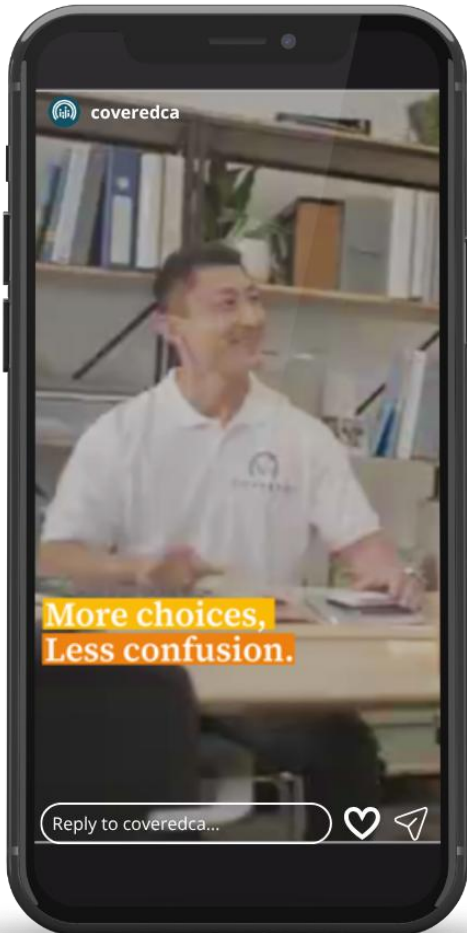
COVERED CALIFORNIA For the love of Californians

32'14'x48'

001015

QNY

Positioning Our Enrollers as Heroes of Our Ads



LOW RESOLUTION WORK IN PROGRESS NOT FINAL

Our Countdown Strategy Builds Urgency in Three Waves

WAVE 1

Compare Options Early

Final 10 days before Open Enrollment

WAVE 2

Countdown to December Deadline

Final push before the Jan 1 coverage deadline

WAVE 3

Countdown to January Deadline

Final push before the January deadline



SAMPLE: WORK IN PROGRESS NOT FINAL

Less red tape. More real care.

IDEA:

We wrap bus stop billboards across the state in red tape. Not a little. Completely entangled. Mimicking how healthcare feels for many Californians.

HOW IT WORKS:

In high-foot-traffic areas in cities such as LA, SF, Sacramento, we see billboard entangled in red tape. Then over the course of 2-3 days, we invite people to participate and rip it off. Small printed prompt appears on the tape: Help us untangle it. A designated section of the tape is clearly marked: Pull Here. We collaborate with kids from neighboring schools to guide the activation and rip the red tape off during peak hours.

After each rip, more of the message becomes visible. Until finally, the full line appears:

Covered California. Untangling Healthcare, together.

Hidden cameras capture real reactions as people, the satisfaction as they rip off the red tape and the smile when they see the final message. All for the love of Californians.



Communications

Preparing Californians Earlier. Supporting Them Longer.



Building Awareness with Californians



Leverage real voices

Develop social media content that leverages connectors in communities and real people stories. Leverage preventative care information and cultural and health awareness months to connect with specific audiences.



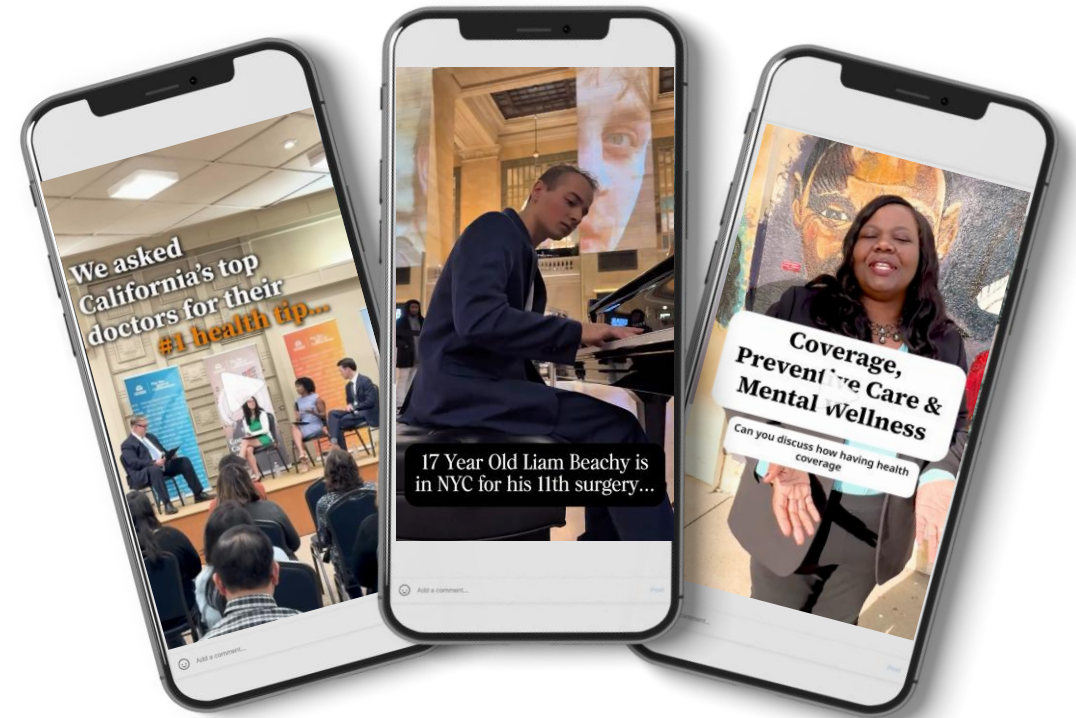
Events that generate earned media

Host community events that bring connectors and media together. Events would begin with a panel conversation moderated by a news reporter who will pose questions to each panelist within three specified topics: financial assistance, health care resources, and community-based support.



Educational materials

Develop physical and digital materials for community-based organizations and particular audiences to educate and inform Californians.



Media and Community Partnership to Educate Californians



Helping Californians to Take Simple Steps this OE

Helping Californians take simple steps now so they're ready to enroll when Open Enrollment begins



Satellite media tour

Launch October's statewide preparation campaign by reaching consumers with practical guidance that helps them prepare for Open Enrollment before November 1.



Earned media

Continue proactive outreach with audience-specific and regional media to reinforce October preparation messaging and address emerging consumer questions.



Social and digital media

Amplify preparation tips, Connector spotlights, trusted voices, and simple actions consumers can take before November 1.



Community engagement

Activate community partners, certified enrollers, and local organizations to share resources, answer questions, and help consumers prepare with confidence.



Launching Our Statewide Media Tour

Kickoff and Deadline Media Events

Launching open enrollment with kickoff events and closing open enrollment with deadline events to earn state and regional media. Events will be in:

- Los Angeles
- Sacramento
- Bay Area
- San Diego
- Fresno

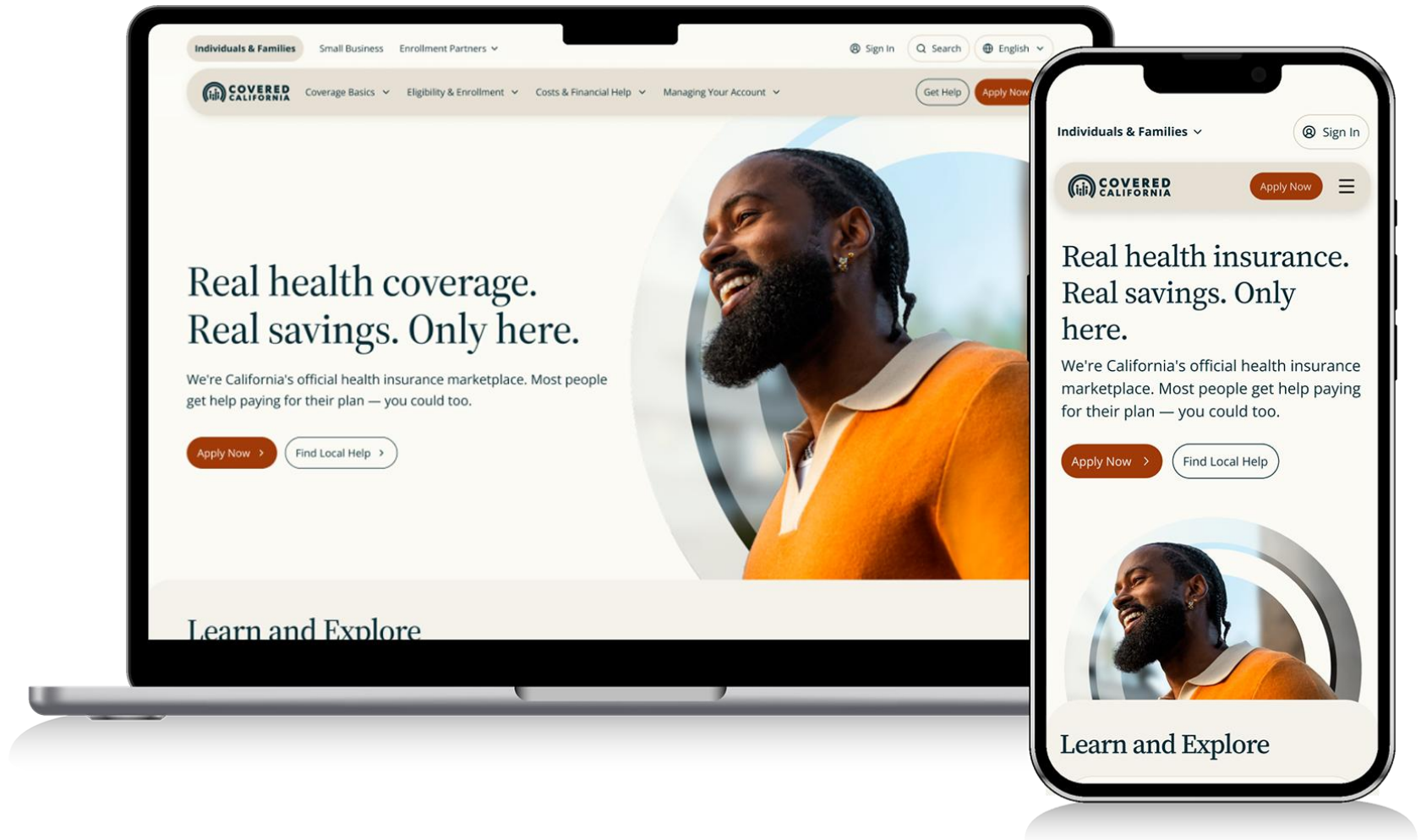


Launching Our New Website

New CoveredCA.com Website

The Vision

Evolve the Covered California Website from a “Marketing site about insurance” to an “Educational hub focused on **the people who need insurance.**” We will provide a people-first resource that builds enrollment-readiness by guiding uninsured Californians through a consumer journey that supports their unique moment of need.



From Broad Reach to Trusted Community Support

Building a stronger foundation through community engagement

Our Community Engagement Gives Us a Stronger Starting Point for OE 2027

We engage and listen to community and turn those relationships and insights into confident, consistent enrollment support

1 ENGAGE

Community circles and partner conversations connected us with diverse communities across California



158 attendees



Statewide webinar discussion on expiring Enhanced Premium Tax Credits

165 community partner attendees



Sessions on LPI Marketplace eligibility changes for legislative, congressional, and community partners

2 PREPARE

Translate policy and eligibility changes into clear, community, ready messages



3 PARTNER

Keep activating trusted community organizations and statewide webinar channels.



4 DELIVER

Use current toolkits, practice opportunities, and enrollment resources to help consumers renew and stay covered.



Latest News: Beyond Covered Programs

Grocery Support Program

YEAR 2 — Preliminary Enrollment Highlights

6,041 Households enrolled

12,006 Household members impacted

\$1,839 Avg award per household

What's the Same

- Administered by FORWARD
- Select Covered California members via invitation
- Reloadable debit card for food and non-alcoholic beverages

What's Changed in Year 2

- Many Year 1 members continued so fewer new participant spots opened
- More targeted outreach to priority populations
- Simplified experience: fewer surveys and check-in communications

Child Scholarship Account (CSA) Program

YEAR 1& 2 — Combined Enrollment Highlights

1,151 Households enrolled

2,497 Total steps completed

324 Participants newly claimed CalKIDS accounts

\$300,200 Deposited into CalKIDS accounts

What's the Same

- Program purpose, eligibility criteria, and benefit structure
- Administered by FORWARD
- Overall program goals and equity focus

Year 2 Funding Update

- No new funding available for Year 2
- Program continuation depends on spending down the existing Year 1 budget

Renewal and OE Consumer Journeys

Preparing You to Help Consumers for Plan Year 2027 Coverage

Consumer Renewal Journey

Renewal Period Begins...

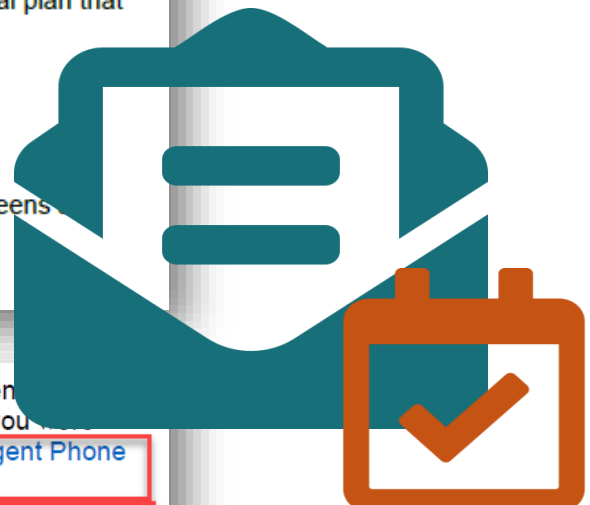
Action	Important Dates
Renewal Notices Start	10/1/26
Daily Summary of NOD12a Email Starts	10/1/26
Active Renewals	10/1/26 – 10/31/26
Passive Renewals	11/1/26



Consumer Renewal Notice

Households with current-year coverage are automatically selected for renewal and notified by mail.

- Starting **October 1st**
Renewal Notices (NOD12a)
are mailed so consumers can
update their information and
confirm plan choices for the
upcoming year.
- Will have a **Renewal End
Date**
- Will contain **Enroller Contact
Information**
- Will generate an alert on your
Daily Summary Email –
NOD12a



Dear {PRIMARY_FIRST_NAME} {PRIMARY_LAST_NAME},

It is time to renew your Covered California health and/or dental insurance plans for {next_benefit_year}. You can keep the same plans, or shop for a new health or dental plan that fits your needs.

To renew your coverage by {End_Renewal_Date}:

1. Log in to your [CoveredCA.com](#) account.
2. Click "Renew" or "Continue" to start reviewing your household information.
3. Click "Edit" to update information that has changed. Continue through the screens and click "Submit Application."
4. Compare and select the best health and dental plans for you.

{Redacted} {Need help renewing your plan? A Covered California certified enrollment counselor or certified insurance agent can help at no cost to you. Our records show you were helped last year by {Agency Business Name/Entity Business Name}. Call them at {Agent Phone Number/Entity Phone Number}.

{Redacted} {Need help renewing your plan? A Covered California certified enrollment counselor or certified insurance agent can help at no cost to you. Find one near you at: [CoveredCA.com/find-help.](#)}

NOD12a Renewal Notice

Consumer Journey with an Enroller: **Active** Renewal Case

1 RENEWAL NOTICE ARRIVES

Oct. 1

- **NOD12a notice** is mailed.
- **Daily Summary** NOD12a alert begins.

2 CONSUMER REVIEWS THE CASE

Oct. 1–31

- **Report changes** to income, household, address, tax information, or eligibility.
- **Confirm plan** choices and **financial** help.

3 ENROLLER CHECKS CONSENT

ENROLLER ACTION

- **Valid consent** supports electronic verification for financial help.
- **Expired consent** can mean renewal without APTC or CSR.

4 CHOOSE THE RIGHT RENEWAL PATH

ENROLLER ACTION

- **No changes:** use **No Change-Renew** in the Enroller Portal for the shorter CalHEERS path.
- **Changes or documents:** use the standard renewal flow.

5 SUBMIT AND CONFIRM

ENROLLER ACTION

- **Complete** quick checks, signature, submission, eligibility results, and plan confirmation.

WHAT HAPPENS IF THE CONSUMER TAKES NO ACTION?
Passive/automatic renewal begins Nov. 1.

The consumer may be **renewed into the same plan** if it is still available and they remain eligible, but **expired consent may result** in an unsubsidized renewal **with no financial help.**

Passive Renewal Case is Automatic, but...

— no action is not always the best outcome

THE OE 2027 TIMELINE

Oct. 1–31, 2026

Active renewal



Report changes + confirm plan choices

Nov. 1, 2026

Passive / automatic renewal begins



Existing application information is used

Nov. 1, 2026–Jan. 31, 2027

Open Enrollment continues



Plan-year 2027 choices remain open

WHAT HAPPENS AUTOMATICALLY

1 ELIGIBILITY IS RE-DETERMINED

Covered California uses the information currently in the consumer's application.

2 COVERAGE IS RENEWED

The consumer is automatically re-enrolled into the same plan when it is still available and the consumer remains eligible.

3 NO CONSUMER ACTION IS REQUIRED ONLY WHEN...

The information is current and consent for verification is valid.

THE PASSIVE-RENEWAL RISK



EXPIRED CONSENT CAN MEAN NO FINANCIAL HELP

- Consumers with expired consent may be re-enrolled into an unsubsidized plan.
- They can lose APTC and CSR at renewal.
- Auto-renewal uses existing information and may not produce the best plan or financial-help result.

The system keeps coverage moving; it does not replace a personalized plan review.

New Alerts Point Consumers Straight to Consent

- **NOD11 — Request for Renewal of Insurance Consent:** asks consumers to renew permission to verify income and household size beyond the current year.
- **A CalHEERS home-page banner appears in Account Alerts** before renewal is processed, linking straight to the Consent for Verification page.
- **The Case Overview Hub** shows the consent expiration date plus an Update Consent link.
- **Consent Notices mail** to affected households, and consent-expiring reminders are surfaced on **8/1, 9/1, and 10/1**.

ACCOUNT ALERTS



Action Required: Update your Consent for Verification

Your permission to verify income is expiring. **Go to Consent for Verification >**

CONSENT-EXPIRING REMINDERS



New: Providing Consent is Now Easier!

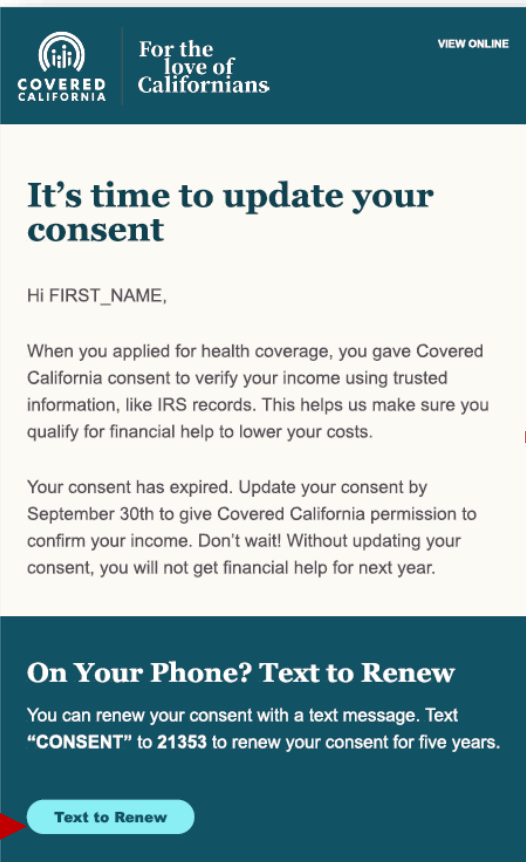
Email Campaign

Consumers can provide consent via text response

Consumers that text **"CONSENT"** to **21353**

Will have consent updated for **5 Years**

Text to Renew



Text Campaign

to let us use federal data sources like the IRS to verify your eligibility for financial help has expired. Reply CONSENT to renew your consent for 5 years. You can also log in to your account to give consent.

Reply STOP to opt out. Reply HELP for help. Msg&data may apply

CONSENT

Covered California: Thank you. Your consent has been renewed for five years.

Enrollers: Find It, Fix It, Confirm It



FIND IT

On the Enroller Portal, open My Active Delegations / your Book of Business and **check the “Consent Valid Through Coverage Year”** column. For large books, export via My Reports to filter consumers needing updates.



FIX IT

Consumers can **extend consent up to 5 years** via the Update Consent for Verification link in Account Information (subsidized, Submitted applications only).



CONFIRM IT

Clicking Update re-runs eligibility. Verify that financial help is applied on the Case Overview pages before you close out.



Mixed households: update consent and/or tax filing attestation only when no other change would re-determine eligibility, otherwise refer to the local county office.

Renewal Best Practices & Resources



SHOP AND COMPARE

- Compare 2027 premiums, metal tiers, deductibles, copays, and out-of-pocket maximums.
- Check doctors, hospitals, prescriptions, and service areas.
- Review carrier participation and regional changes, including CalOptima's entry and Molina's exits from certain regions.



REVIEW PLAN AND BENEFIT CHANGES

- Discuss Bronze, Silver, CSR Silver, Gold, Platinum, dental, and vision options.
- Explain that provider networks and plan availability can change.
- Verify important providers directly with the health plan and use current plan materials.



PREVENT GAPS AND COMMUNICATE CLEARLY

- Screen for Medi-Cal when household circumstances change.
- Handle mixed-program households carefully and prevent coverage gaps during transitions.
- Use plain, culturally and linguistically appropriate language.

Refer out: Immigration or tax advice outside the enroller's role; refer complex cases to the appropriate resource.

Use these tools before and during OE 2027

Open Enrollment Toolkit

Enrollment guides, plan information, financial-help resources, and outreach.

Renewal Toolkit

Annual redetermination and renewal support.

Consumer Retention Workspace

Prioritize and track consumer outreach in your Enroller Portal.

Daily Summary Email

Monitor consent, notices, and unresolved consumer actions.

Enroller Toolkits page

Current guides, job aids, notices, presentations, FAQs, and special-situation resources.

CURRENT RESOURCES

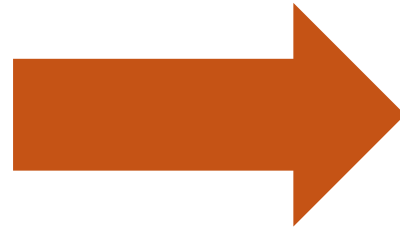
Consumer Open Enrollment Journey

Open Enrollment Period for Plan Year 2027

Open Enrollment Begins



Open Enrollment Ends



New: Consumer Residence Address Verification

Address verification must be completed before enrollment can be finalized.



Consumers need to know

What to expect

- A **real-time alert may not appear** when the application is submitted. A **notice may arrive later** if the address needs review.
- **Respond within 30 days** with acceptable proof, a written HBEX 533 attestation, or, when available, a verbal attestation during a recorded call.
- Until the application is complete, **enrollment is not finalized** and enrollment **data is not sent to the carrier**.



Enrollers need to do

How to support the consumer

- **Explain** the notice and **help** the consumer gather or upload acceptable proof.
- Help the consumer **contact** Covered California and support a recorded verbal attestation if needed.
- **Do not bypass or override the residence-address review.** The designated Covered California team handles verification and enrollment.

Verifying Address: Path to Finalized Enrollment

1



Address requires review

Review is triggered

2



Notice + 30-day window

Respond on time

3



Proof or attestation reviewed

Designated team verifies

4



Enrollment finalized

When complete

**30 DAYS
MATTER**

**COMPLETE =
ENROLL**

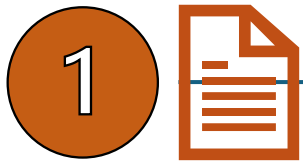
SUD GUIDE

Substance Use Disorder (SUD) Facility Enrollments Guide

Reasonable Opportunity Period (ROP) Gives Consumer Time to **Resolve Verification Issues**

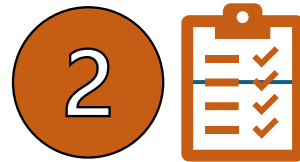
A 95-day window helps conditionally eligible consumers clear application inconsistencies.

95 **DAYS**
To resolve
verification issues



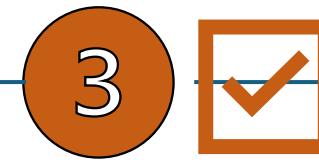
CalHEERS requests document

- Eligibility verification identifies information that needs support



Consumer takes action

- Submit the required documents or update the application with accurate information.



Inconsistency is resolved

- Once the information is verified, the consumer can move forward

The ROP is the time to act, not a reason to wait.

Missing Documentation Can Affect Coverage or Financial Help



COVERAGE

TERMINATED

If documents are not provided, coverage may end.



FINANCIAL ASSISTANCE

REMOVED

Financial help may be removed if verification is incomplete.



ACT BEFORE THE DEADLINE:

Track the ROP deadline and help consumers submit complete documentation on time.

Some verification categories required manual processing so consumers must submit annually.

ROP – Enroller Best Practices

Monitor cases and act before the deadline to help consumers keep coverage and financial assistance.

Monitor ROP cases

- ☒ Read the Daily Summary Email for **NOD03 alerts**.
- ☒ Filter the Book of Business for consumers who are **Conditionally Eligible**.
- ☒ **Remember:** “Conditionally Eligible” means verification has not been completed yet.

STATUS TO WATCH

Conditionally Eligible

Help Consumers Take Action

- ☒ Explain what documents are needed and help consumers submit complete information before the ROP deadline.
-  **Do not re-enroll a consumer** after coverage was terminated for ROP!
- ☒ Use the **Understanding ROP and Auto-Discontinued Guide** for additional guidance.

DO THIS BEFORE

the ROP deadline

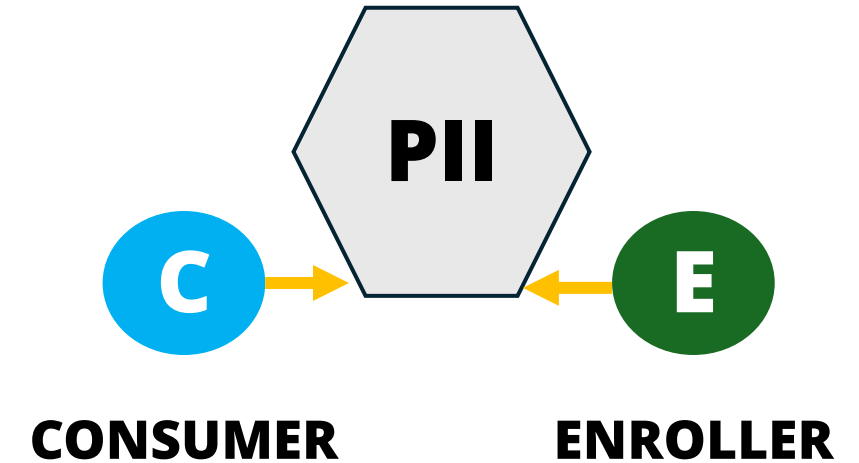
Protecting Consumer Personally Identifiable Information (PII)

Your Role as An Enroller

Enroller's Job in Protecting Consumer PII

YOUR ROLE AS AN ENROLLER

- PII is personal information about a consumer
- Keep consumer information private and secure.
- Mishandling PII can lead to termination, fines or penalties.
- Today: recognize it, use only what is needed, protect it, and report problems.



If it can Identify a Consumer, Treat it as PII

PII CAN IDENTIFY OR DESCRIBE A PERSON BY ITSELF OR WHEN COMBINED WITH OTHER INFORMATION.

- When **unsure, protect it.**
- Even **two combined identifiers** (e.g., name + phone number) are considered PII



Name & ID



Address



SSN



Financial records



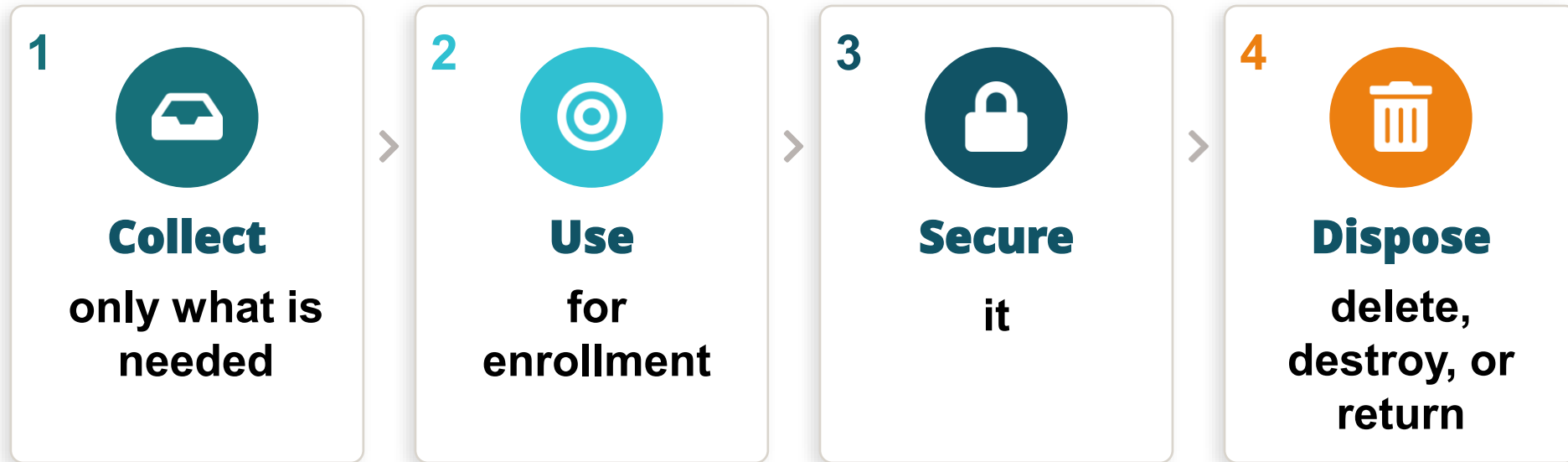
Health status



Phone number

Use Only the PII Needed for Enrollment

KEEP THE PURPOSE CLEAR: ELIGIBILITY AND ENROLLMENT



Never put PII in an email subject line or message body.

If email is necessary, use a secure or encrypted attachment.

Stop, Protect, and Report if PII may be Exposed

A PRIVACY INCIDENT IS UNAUTHORIZED ACCESS, OR POSSIBLE ACCESS, TO CONSUMER PII

EXAMPLES:

Wrong email, paper sent to the wrong address, PII on a public website, PII added to the wrong application or account

Verify who you are speaking with before sharing PII.

Report actual or suspected incidents immediately.
Do not wait to see whether harm occurs.

- 1 STOP SHARING**
- 2 SECURE WHAT YOU CAN**
- 3 REPORT IMMEDIATELY**

Key Takeaways & Resources



Collect only what's necessary; use PII only for enrollment



Secure every email, device, and document; verify before sharing



Dispose of PII when done; report any incident immediately

RESOURCES AND NEXT STEPS



Complete your annual privacy training



Privacy & Information Security for Enrollers Quick Guide



Covered California Privacy Policy and Practices



Consumer Protection Webpage



InformationSecurity@covered.ca.gov

Enroller Tools & Resources



**COVERED
CALIFORNIA**

For the
love of
Californians

Enroller Toolkits

Guiding You through Covered California

What are Enroller Toolkits?

- **Guides**
- **Job Aids**
- **Notices**
- **Webinars & Briefings**
- **Presentations**
- **FAQs**
- **Other Resources**



Toolkits for Enrollers

- [Webinars, Briefings, and Resources](#)
- [Agency Manager Toolkit](#)
- [Approved Admin Staff Role Toolkit](#)
- [CalHEERS and Enroller Portal Release Notes](#)
- [CCSB Toolkit](#)
- [Enroller Portal and Enrollment and Shopping Section Toolkit](#)
- [Family Glitch Fix Toolkit](#)
- [Lawfully Present Immigrant \(LPI\) Toolkit](#)
- [Open Enrollment Toolkit](#)
- [Renewal Toolkit](#)
- [Special Enrollment Period Toolkit](#)
- [Storefront Toolkit](#)
- [1095 Toolkit](#)



Heat Map Toolkits

- [2025 Subsidy-Eligible Uninsured](#)
- [2024 Subsidy-Eligible Uninsured](#)
- [2022 Subsidy-Eligible Uninsured](#)
- [2022 Navigator Outreach](#)
- [2021 Subsidy-Eligible Uninsured](#)
- [2020 Subsidy-Eligible Uninsured](#)
- [2015-2019 Enrollment Trend](#)

Other Resources on the Toolkits Page

- **Policy Resources**
- **Printable Materials**
- **Brand Assets**
- **Social Media Press Kit**



Lawfully Present Immigrant (LPI) Resources

- [LPI Affordable Healthcare Services](#)

LPI Partner Fact Sheets

- [English](#)
- [Spanish](#)
- [Traditional Chinese](#)
- [Simplified Chinese](#)
- [Russian](#)
- [Ukrainian](#)
- [Hindi](#)
- [Punjabi](#)

LPI Consumer Fact Sheets

- [English](#)
- [Spanish](#)
- [Traditional Chinese](#)
- [Simplified Chinese](#)



Special Enrollment Social Press Kit

- [Special Enrollment 26 Social Press Kit](#)



Medi-Cal Transition

- [Medi-Cal to Covered California Enrollment Program Toolkit](#)



Presentations and Handouts

- [Printable Materials, such as brochures and fact sheets](#)

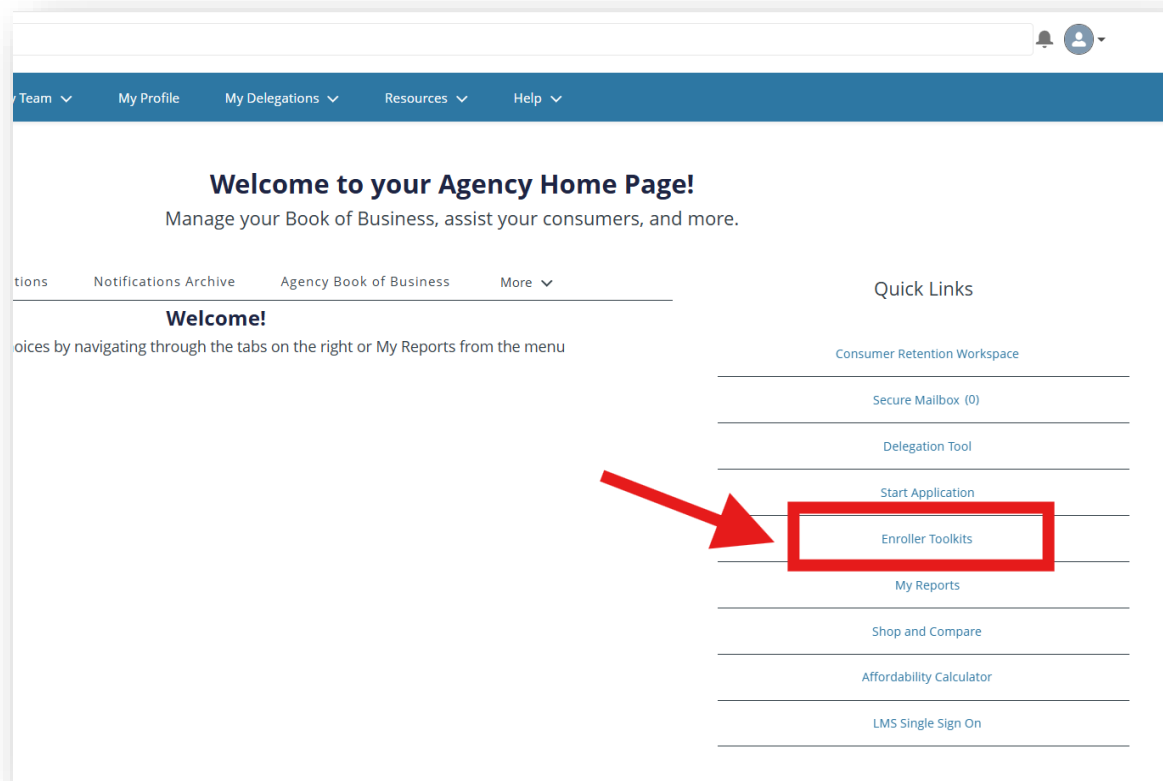


Logos and Branding

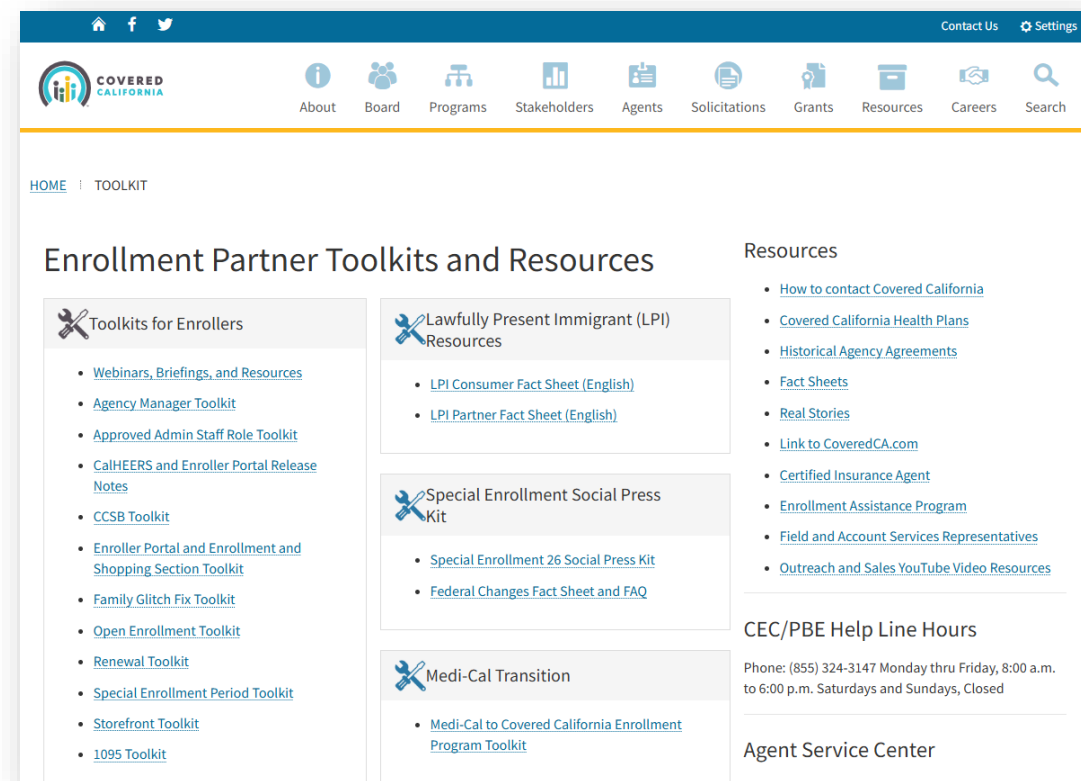
- [Covered California logos and brand style guides](#)

How to Access the Toolkits

Enroller Portal "Quick Links"



Covered California Website <https://hbex.coveredca.com/toolkit/>



Open Enrollment Toolkit



Open Enrollment Toolkit

Overview

Open Enrollment is the annual period when individuals can apply for a plan through Covered California. Use the information and resources below to support consumers through the enrollment process. Check back frequently for updates.

NOTE: For additional resources related to Renewals, please refer to the Renewal Toolkit [here](#).

Open Enrollment

Resource	Type	Description
Single Streamlined Application	Job Aid	Provides an overview of the Single Streamlined Application, with a focus on highlighting features and pages for Certified Insurance Agents (Agents), Certified Enrollment Counselors (CECs), and Plan Based Enrollers (PBEs).
Consumer Retention Workspace	Guide	Guide with information and instructions for navigating the Consumer Retention Workspace (CRW), a tool in the Enroller Portal that helps track and manage active renewals.
Open Enrollment 2026 Kickoff Events Presentation Open Enrollment 2026 Kickoff Events Recording	Slide Deck & Recording	Slides presentation and recording for the 2026 Open Enrollment Kickoff Events.
Open Enrollment 2026 CalHEERS & Enroller Portal Webinar Presentation Open Enrollment 2026 CalHEERS & Enroller Portal Webinar Recording	Slide Deck & Recording	Slides presentation and recording for the 2026 Open Enrollment Period CalHEERS and Enroller Portal overview and updates webinar.

- **Job Aid** – Single Streamlined Application
- **Guide** – Consumer Retention Workspace
- **Presentation Deck and Recording** – OE 27 Kickoff Event
- **Job Aids and Notes** - CalHEERS Release 26.9

New! Lawfully Present Immigrant (LPI) Toolkit

• Lawfully Present Immigrant (LPI) Toolkit


Lawfully Present Immigrant (LPI) Toolkit

Overview

Beginning in 2027, some lawfully present immigrant (LPI) consumers may receive financial help that lowers monthly premiums and other health care costs. Use the resources below to support these consumers.

LPI Resources

Resource	Type	Description
SSO and CRW Training Available	Training	Enrollers are encouraged to complete training available on the LMS dashboard. The new LMS Single Sign-On experience and how to support LPIs. The Consumer Retention Workshop video includes a brief introduction to the Single Sign-On and explains the changes. Also, learn how to use impacted consumers, review and have clear conversations, discuss options, and document follow-up.
Federal Changes	FAQ	Document with questions and answers about federal changes that may affect Covered California coverage.
Lawfully Present Immigrant (LPI) Partner Fact Sheet	Fact Sheet	Partner fact sheet explaining that certain lawfully present immigrant groups will be affected, who remain eligible, and how consumers can get support.
Lawfully Present Immigrant (LPI) Consumer Fact Sheet	Fact Sheet	Consumer fact sheet explaining that starting in 2027, some lawfully present immigrant groups will be eligible for Covered California financial help. It also explains a federal policy change and outlines quality, and directs consumers to resources.

FACT SHEET FOR PARTNERS

2027 Marketplace Eligibility Changes for Certain Lawfully Present Immigrants

Who May Be Impacted?

Important Changes to Health Coverage for Certain Lawfully Present Immigrants in 2027: What You Need to Know

What is Changing?

In 2025, President Trump signed H.R. 1, also known as the One Big Beautiful Bill Act, which makes certain immigrant groups with legal status ineligible for financial help starting in 2027.

If you are a lawfully present immigrant who will become ineligible in 2027, you can still enroll in Covered California coverage, but you will not be eligible for financial help. As a result, your monthly health insurance costs may be higher in 2027.

Please note that these changes will not go into effect until 2027 and do not affect your current plan costs. You can continue using your current health insurance for doctor visits and other necessary healthcare services throughout the remainder of 2026.

If you plan to apply for a green card, receiving financial help for health insurance may affect your application. Because immigration rules are complex, talk to a qualified immigration legal representative.

Who is Still Eligible for Financial Help?

Starting in 2027, **only these immigrant groups will be eligible for financial help** to lower the cost of their health insurance:

- Lawful permanent resident (green card holder)
- Cuban and Haitian Entrant (includes Cubans and Haitians with a range of current or past immigration statuses)
- Compact of Free Association (COFA) Migrants (from Micronesia, the Marshall Islands, or Palau)

Who May be Impacted?

If you have one of the following types of immigration statuses, this federal policy will impact you and your coverage costs in 2027:

- Work visas
- Student visas
- Asylum (pending or granted)
- Refugee status
- Special visas for survivors of trafficking, violence, or serious crimes (U and T visas)
- Pending Violence Against Women Act
- Temporary Protected Status (TPS)
- Other humanitarian or temporary law previously eligible for Marketplace financial help

We're Here to Help

We know this news is not easy to hear, and we want to help you figure this out alone. Covered California is working to help you keep your health insurance affordable. Please reach out for free, confidential advice using the following channels:

- Contact Covered California at 800-300-3000 or [CoveredCA.com](#) for more information.
- For enrollment assistance with a certified agent, visit: [coveredca.com/support/find-an-agent](#)
- For immigration legal support visit: [cdss.ca.gov/inforesources/immigration](#)
- For legal information and referrals call the Consumer Alliance at 888-804-3536 or [healthconsumer.org](#).
- Only use trusted sources and beware of scams. When in doubt, call us directly.

HAVE QUESTIONS? WE CAN HELP.

For more information, contact: 800-300-1506 | [CoveredCA.com](#)

Covered California complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. If you have a complaint, please contact our grievance department at 800-300-3000 (TTY: 1-888-888-4500). 注意：如蒙您使用繁體中文，您可以免費獲得語言協助服務。請撥電：1-800-300-1533 (TTY: 1-888-888-4500)。

Find Affordable Healthcare Services Near You

This resource guide is designed to help people connect with affordable healthcare services and support available across California, regardless of insurance or immigration status. It includes information and links to community health centers, free and charitable clinics, county healthcare programs, and other local healthcare resources that may provide low-cost or no-cost services for eligible individuals.

Eligibility requirements, services provided, appointment availability, costs or payment options, and financial assistance may vary by provider, program, or county. Contact the provider or program directly to confirm current information.

Community Health Centers

Community health centers help people get healthcare, regardless of insurance status or ability to pay. Many offer low-cost sliding-scale fees based on income. Services may include primary care, preventive care, behavioral health services, dental care, prescription assistance, and other healthcare support.

In addition to the resources below, you can use the HRSA Find a Health Center tool to locate a community health center near you.

CLICK ON YOUR COUNTY/REGION BELOW TO FIND A COMMUNITY HEALTH CENTER NEAR YOU

- Alameda
- Alpine
- Butte
- Calaveras
- Colusa
- Contra Costa
- Del Norte
- El Dorado
- Fresno
- Glenn
- Humboldt
- Imperial
- Inyo
- Kern
- Kings
- Lake
- Lassen
- Los Angeles
- South Los Angeles
- Madera
- Marin
- Mariposa
- Mendocino
- Merced
- Modoc
- Mono
- Monterey
- Napa
- Nevada
- Orange
- Placer
- Plumas
- Riverside
- Sacramento
- San Benito
- San Bernardino
- San Diego
- San Francisco
- San Joaquin
- San Joaquin Valley
- San Luis Obispo
- San Mateo
- Santa Barbara
- Santa Clara
- Santa Cruz
- Shasta
- Sierra
- Siskiyou
- Solano
- Sonoma
- Stanislaus
- Sutter
- Tehama
- Trinity
- Tulare
- Tuolumne
- Ventura
- Yolo
- Yuba

- What is Changing?
- Who is Still Eligible for Financial Help?
- Who May be Impacted?
- We're Here to Help

EIGHT LANGUAGES:

- English, Spanish, Chinese Simplified & Traditional, Russian, Ukrainian, Punjabi and Hindi



Download & Print Collateral Materials

Fact Sheets

• [When, where, and how to enroll brochure](#)

• [Enrollment Guide](#)

• [Now That You're Enrolled](#)

• [Special Enrollment](#)

Flyer

• [Lost your job?](#)

- [English](#)
- [Spanish](#)
- [Chinese \(Simplified\)](#)
- [Chinese \(Traditional\)](#)
- [Korean](#)
- [Vietnamese](#)
- [Arabic](#)
- [Armenian](#)
- [Farsi](#)
- [Hmong](#)
- [Khmer](#)
- [Russian](#)
- [Tagalog](#)
- [Hindi](#)
- [Punjabi](#)



Scan to
view the
materials

Covered California Logos and Brand Style Guides

- **Brand Style Guide**
- **Logo Files**
- **CEC Logo**
- **Agent Logo**
- **CCSB Logo**
- **Fonts**



Certified
Enrollment
Counselor



Licensed
Insurance
Agent



For
Small
Business



Certified
Enrollment
Counselor



Licensed
Insurance
Agent



For
Small
Business



Logos and Brand Style Guides



Enroller Resources

Supporting You As You Help Consumers

Maximize Your Impact: Open a Covered California Storefront

ACCESSIBILITY:

95% of Californians are just a 15-minute drive.

PROVEN SUCCESS:

Storefront Agents support **45%** of all Covered California enrollments.

504

**STOREFRONT
LOCATIONS***



Certified Enrollers: Apply today. [**STOREFRONT_TOOLKIT.PDF**](#)

Enroller Service Center

Agent: 877-453-9198

CEC/PBE: 855-324-3147



Voice:

Monday – Friday
8:00AM to 6:00PM



Chat:

Monday – Friday
8:00AM to 6:00PM

HOLIDAYS CLOSED

11/11/2026	Veterans Day
11/26/2026	Thanksgiving Day
11/27/2026	Day After Thanksgiving
12/25/2026	Christmas Day
01/01/2027	New Years Day
1/18/2027	Martin Luther King Day

Submit a **Help Request** in the Enroller Portal

1

LOG IN TO THE ENROLLER PORTAL

Open your home page after signing in.

2

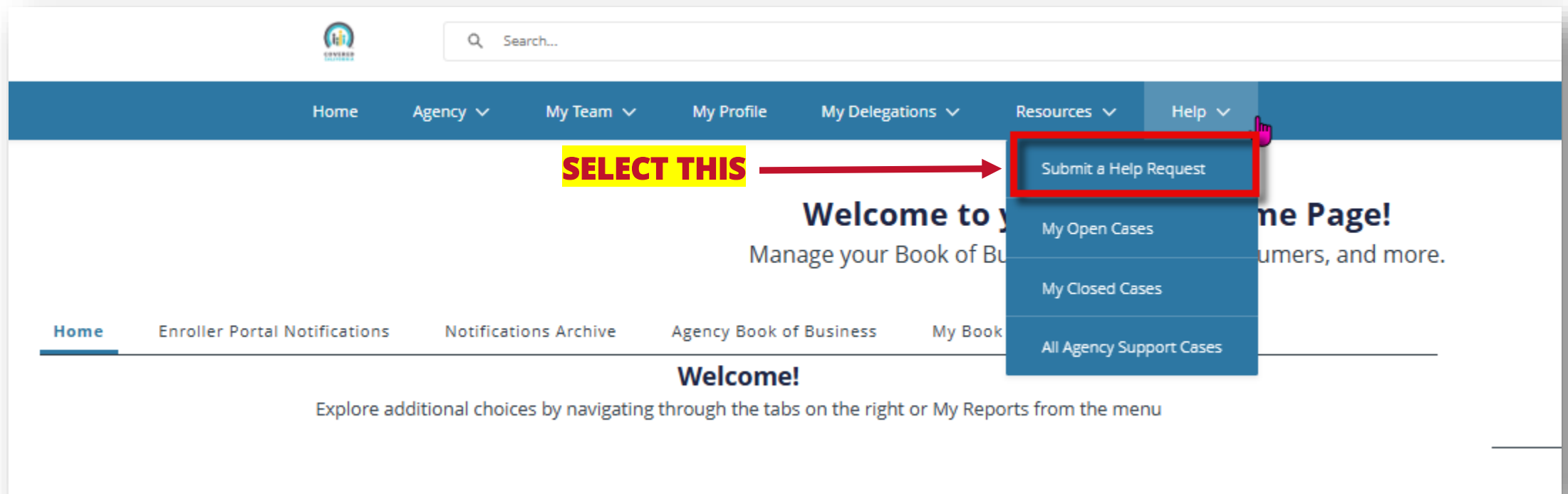
CLICK THE "HELP" MENU

Find it in the top navigation bar.

3

SELECT "SUBMIT A HELP REQUEST"

Choose it from the dropdown that opens.



Your Help Menu Options



SUBMIT A HELP REQUEST

Open a new case any time you need support.



MY OPEN CASES

Track the requests you have in progress.



MY CLOSED CASES

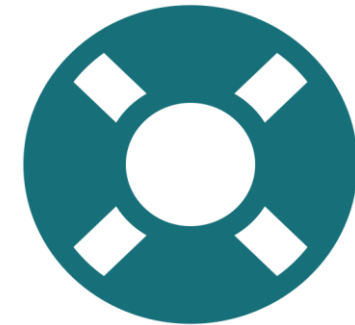
Review resolved requests and their outcomes.



ALL AGENCY/ENTITY SUPPORT CASES

See the full agency/entity view of cases.

Help ▾



Enroller Tips



ACT RIGHT AWAY

Submit a Help Request as soon as an issue comes up, don't wait.



ADD CLEAR DETAILS

Include specifics so your case can be resolved faster.



FOLLOW UP ON PROGRESS

Check “My Open Cases” regularly to keep things moving.



REFERENCE PAST SOLUTIONS

Use “My Closed Cases” to revisit how issues were resolved.

REMEMBER The sooner you submit — with clear details — the sooner your consumers get help.

Check Your Enroller Portal **Daily Summary Emails**

★ Data will be available in your Book of Business Dashboard by first week of October

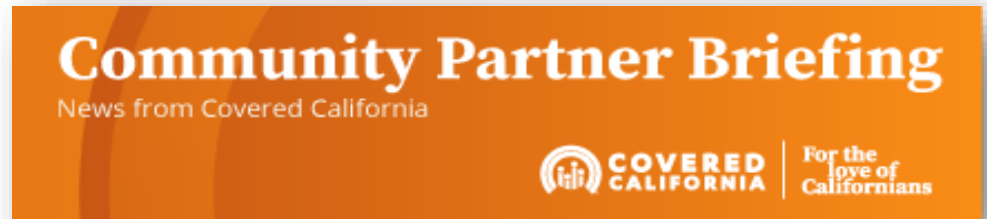
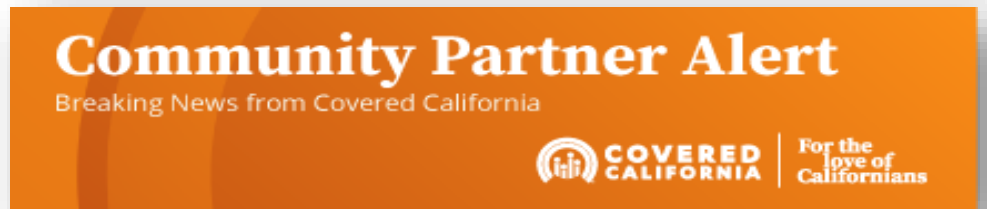
NOTIFICATION TOPIC	FREQUENCY
★ Binder Payment Pending	Every 7 Days while enrollment is Pending
Consent Valid Thru	8/1, 9/1, 10/1 only
Actions Requested for Consumer	Daily Alert until resolved
NOD Notice	One Time alert when notice is generated
★ Enrollment Canceled	One Time alert
★ Enrollment Terminated	One Time alert
★ Medicare Aged Out	Daily Alert until resolved
Enrollment Updates Pending	Daily Alert until Resolved

Read Your Enroller **Alerts and Briefs**

- Enroller messages provide **important** information and content.
- They **keep you informed** and up to date, helping you best support Covered California consumers.
- Special announcements, policy changes, system updates, important dates, and enroller resources.

BEST PRACTICES

- ✓ Create a **new folder and save** all Enroller Alert Emails – search by keyword/term for the specific topic you are seeking.
- ✓ **Issues?** Reach out to:
OutreachandSales@covered.ca.gov



Check Out the Enroller YouTube Channel

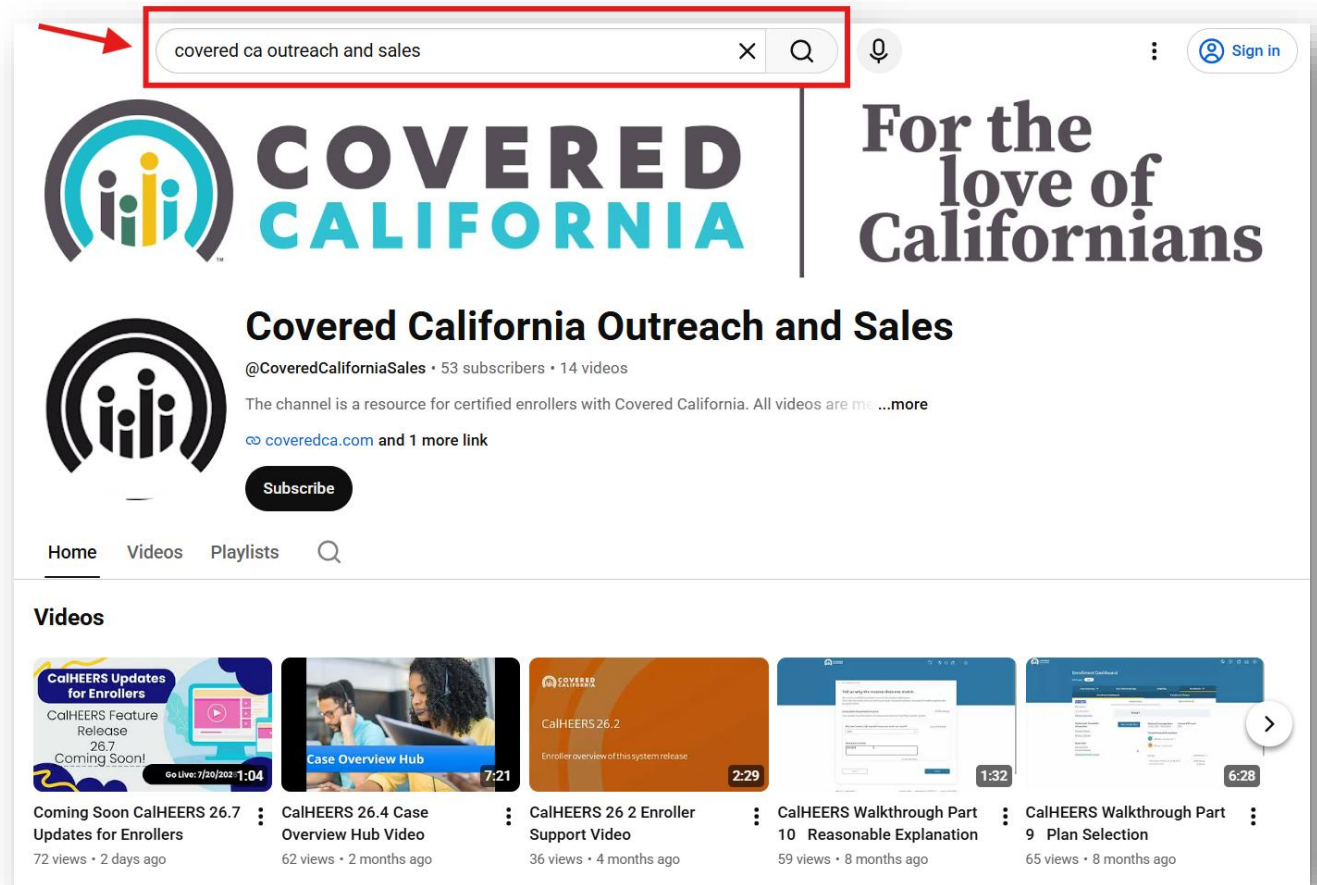
COVERED CALIFORNIA OUTREACH AND SALES - YOUTUBE

- Dedicated to **providing content** for Covered California Agents and Certified Enrollment Counselors.
- To view educational videos and **CalHEERS** and the **Enroller Portal** walkthroughs

Link is available on your Enroller Portal Quick Link

MAKE SURE TO:

Subscribe



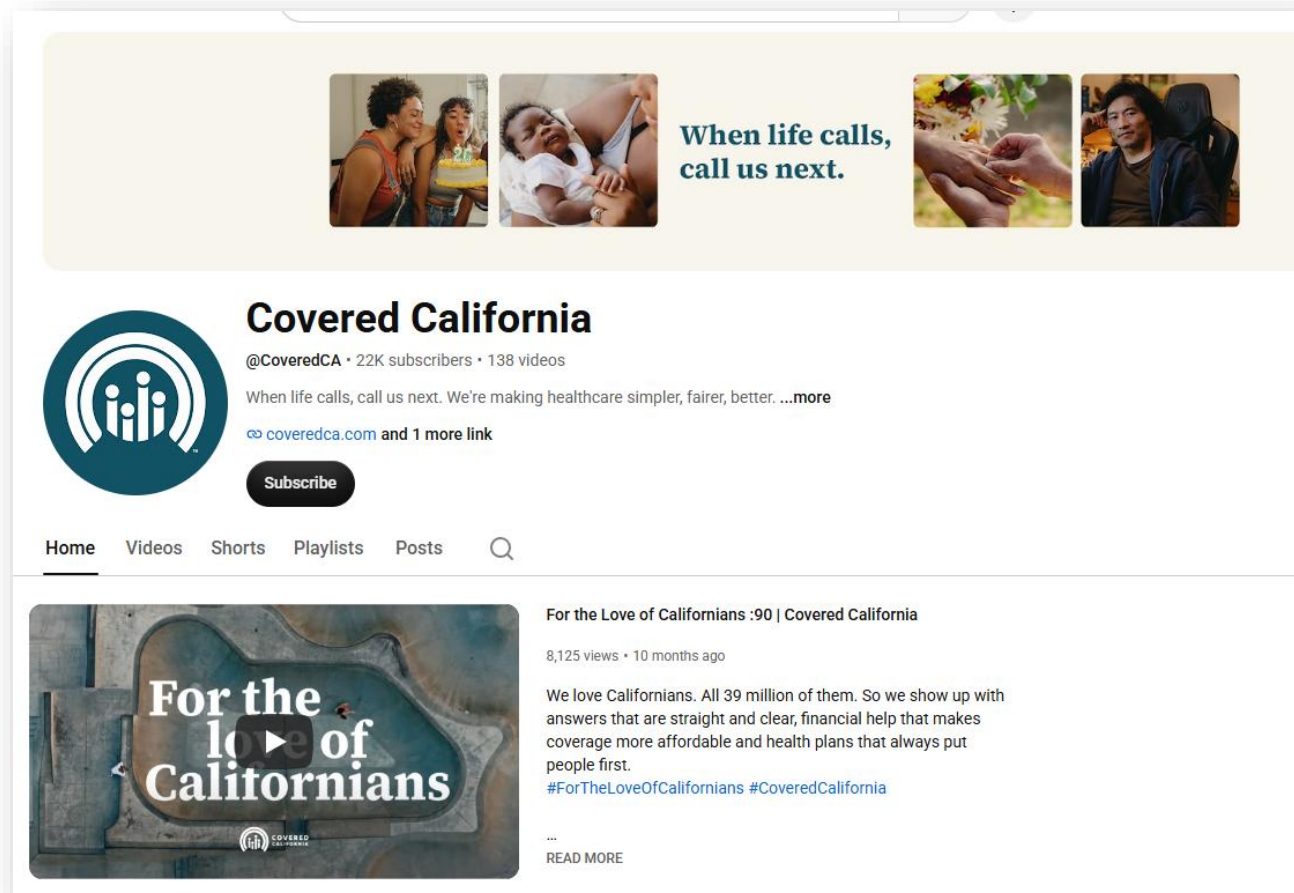
Covered California Organization YouTube Channel

COVERED CALIFORNIA - YOUTUBE

- For the love of Californians Commercials
- Real Stories of Covered California
- Learn more about Covered California
- Covered California for Small Business
- Welcome to Covered California, Information for Enrollees

MAKE SURE TO:

Subscribe



Covered California News & Reports

- Find the latest news and important information on the **Covered California Newsroom** page here: <https://www.coveredca.com/newsroom/news-releases/>
- Check out our **data resources** here: <https://hbex.coveredca.com/resources/>

News Releases

[Newsroom Home](#)

Latest Releases

There are 691 press releases.
Displaying page 1 of 70

July 21, 2026

Covered California Rates and Plans for 2027: California Continues Fight for Health Insurance Affordability and Access

SACRAMENTO, Calif. — Covered California announced its health plans and rates for the 2027 coverage year, with a preliminary weighted average rate increase of 9.9 percent and one new carrier entering the marketplace in 2027. Many enrollees can lessen the impact of increasing rates by shopping and switching to more affordable plans.



May 27, 2026

Covered California Welcomes Deborah Reidy Kelch to Its Board of Directors

Deborah Reidy Kelch has been named the newest member of Covered California's Board of Directors after her appointment by the Speaker of the California Assembly. She fills the seat recently vacated by the departing Sumi Sousa. Her term on the board will run through Jan. 1, 2029.



February 26, 2026

As Enhanced Federal Subsidies Expire, Covered California Ends Open Enrollment With State Subsidies Keeping Premiums Steady for New and Renewing Members



Important Reminders



**COVERED
CALIFORNIA**

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Renewal & Open Enrollment Timeline

Open Enrollment runs November 1, 2026 – January 31, 2027. Complete changes early for January 1, 2027 coverage.

OCT 1, 2026

Renewal notices
(NOD12a) begin mailing

NOV 1, 2026

Passive / auto-
renewals process

OCT 1–31, 2026

Active renewal period,
report changes

NOV 1 – JAN 31

Open Enrollment for
Plan Year 2027

Certified Enroller **Training Requirements**



Certified Enrollment/ Application Counselors

Active CECs

- Recertification Training
- Due **30 days** from release date

New CECs

- Certification Training
- Due within **30 days** from enrollment into training
- *Blackout Period: 9/1-9/30*

Certified Insurance Agents

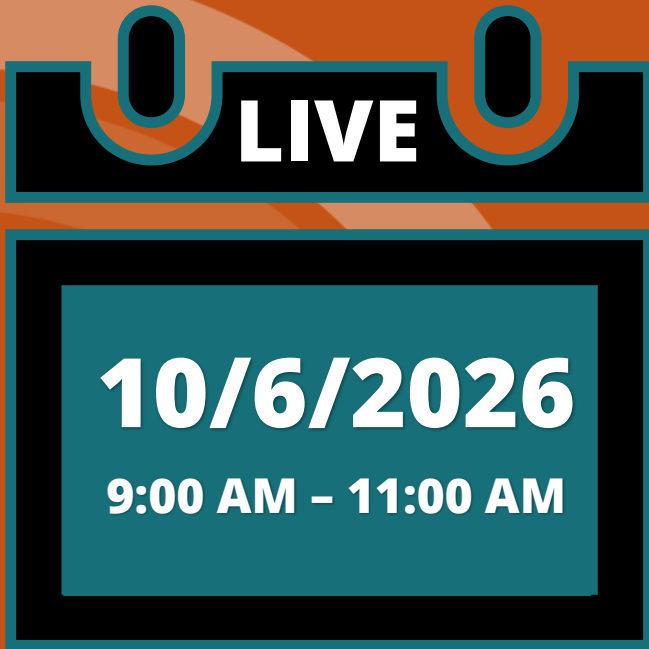
Active Agents

- Annual Training
- Due **30 days** from release date

New Agents

- Certification Training
- Due within **45 days** from enrollment into training

Join Our Live Webinar for Enrollers: CalHEERS & Enroller Portal



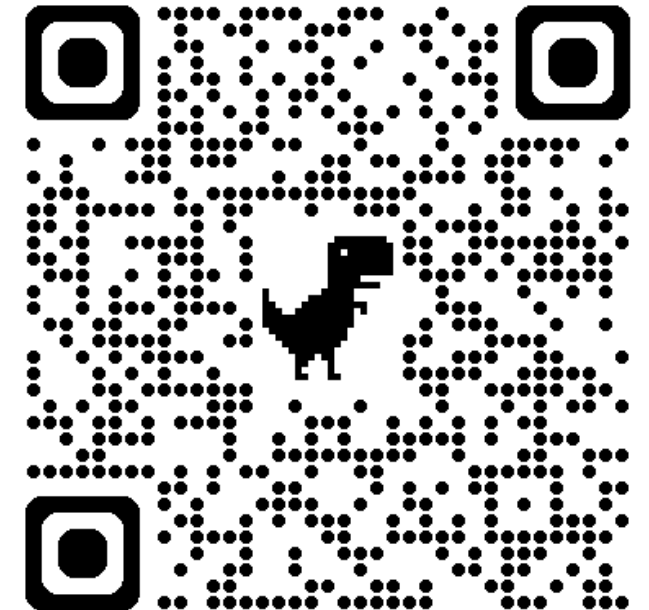
Join us this **October 6, 2026**, for a live webinar to learn about the detailed system changes releasing this month.

- CalHEERS Application
- Enroller Portal

Questions? Contact

OutreachandSales@covered.ca.gov

Scan to register!



Coming Soon! Live Webinar for Enrollers: DHCS Medi-Cal Program Best Practices



LIVE

10/8/2026

10:00 AM – 11:30 AM

Join us this **October 8, 2026**, for a live webinar presented by **Department of Health Care Services** to learn about the Medi-Cal program and how to assist consumers enrolled.

Read the agent / community partner alert for the registration details!
Space is limited.

**Scan to
register now!**



Medi-Cal

Today's Key Takeaways

FEDERAL & STATE POLICIES

- Lawfully Present Immigrant Eligibility Changes
- New Public Charge Rule started on Sept. 18, 2026
- 2027 State Subsidies expand the ceiling from 165% FPL to 200% FPL
- 2027 Percentages of Required Contribution: 10.22% for Group Coverage and 8.5% for Individual

2027 PLAN YEAR INFORMATION

- Molina exits Rating Region 15 (LA Northeast) & 18 (Orange County)
- CalOptima enters as new health plan in Rating Region 18 (Orange County)
- Statewide weighted average rate increase is 9.9%.
- Shop and compare plans for coverage options

ENROLLER TOOLS & RESOURCES

- CalHEERS & Enroller Portal Release 26.9
- Renewal and OE Toolkits
- Consent for Verification
- Reasonable Opportunity Period
- Marketing, Communications, and Community Engagement Efforts this OE
- 10/6/26 CalHEERS Webinar
- 10/8/26 DHCS Webinar



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Thank you!

Outreach and Sales Channel Management Team

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