

*The information contained in this slide deck is accurate as of October 3, 2025. Please note that policies, 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.*



**COVERED
CALIFORNIA**

**For the
love of
Californians**

2026 Open Enrollment Period Kick-off Event Webinar

Webinar Housekeeping

Recording

- Today's virtual webinar will be recorded and posted on <https://hbex.coveredca.com/toolkit/webinars-briefings/> web page; by staying on the webinar, you consent to the webinar recording.

Attendees

Dial in by phone:
+1 (914) 614-3221

Access Code:
315-613-820

Audio PIN:
Shown after
joining the webinar

Webinar ID:
281-915-291

- Use the **computer audio** or **dial-in** feature to listen.
- All participants will be muted during the meeting and will remain muted throughout the webinar.
- There will be time for **questions and comments** at the end of each session.
 - **For All Attendees:** Please use the “**Questions**” feature located in the top corner of your webinar screen to submit your questions or comments. Please ensure that your submissions are written in clear, complete sentences.
 - Our staff will review all questions and do their best to provide responses via text in the questions and responses section.
 - Some questions may be selected for the facilitator to ask anonymously on your behalf during the live presentation.

Technical Difficulties

- Use the “**Questions**” feature to submit technical difficulty comments or questions so we can assist you.

Contact

- Email Covered California at OutreachandSales@covered.ca.gov if you have additional questions or comments after the webinar.

AGENDA

Session 1: Key Updates & Plan Information (80 minutes)

- Legislative and Policy Updates
- 2026 Plan Year Information
- Questions and Comments

Break: 10 minutes

Session 2: Open Enrollment Readiness (90 minutes)

- Open Enrollment Updates
- Consumer Retention Efforts
- Important Reminders
- Questions and Comments



**COVERED
CALIFORNIA**



California State Budget

Fiscal Year 2025-2026 Updates



State Budget Highlights for Covered California

On June 27, 2025, Governor Newsom signed the state budget into law through SB 101 (Wiener, Chapter 4, Statutes of 2025) and AB 102 (Gabriel, Chapter 5, Statutes of 2025).

Covered California Appropriations



The legislative session continued through September 12, and no additional budget-related bills was introduced.

- **\$190 million** for a program of financial assistance, which may include premium subsidies
- **\$2 million** for **Strike Benefit Program** (with an option to increase the appropriation by up to \$3 million if needed, for a total of \$5 million)
- **\$20.35 million** (General Fund) for the **California Premium Credit**.

Key State Proposed Legislative Bill Impacting Covered California

SB 257 (Wahab)

If signed by the Governor, effective January 1, 2026:

- Strengthens protections for individuals undergoing pregnancy, including **gestational carriers (surrogates)**.
- **Covered California Impact:**
 - Pregnancy designated as a **qualifying life event**, allowing enrollment or plan changes **outside of open enrollment**.

Proposed Legislative Updates to California's Essential Health Benefits Benchmark Plan for 2027+

Legislative Efforts: California legislature is considering two companion bills to update the state's Essential Health Benefits (EHB) benchmark plan, contingent upon federal approval.

AB 224 (Bonta)

If approved, effective January 1, 2027:

- Expands EHB benchmark plan (2027+) to include:
 - Specified infertility treatments
 - Specified durable medical equipment
 - Hearing aids
- Impacts **California Department of Insurance** plans

SB 62 (Menjivar)

If approved, effective January 1, 2027:

- Expands EHB benchmark plan (2027+) to include:
 - Specified infertility treatments
 - Specified durable medical equipment
 - Hearing aids
- Impacts **Department of Managed Health Care** plans

Federal Changes Impacting Covered California

CMS Marketplace Integrity and Affordability Final Rule and H.R. 1



Federal Update: Recent Actions Impacting Marketplaces



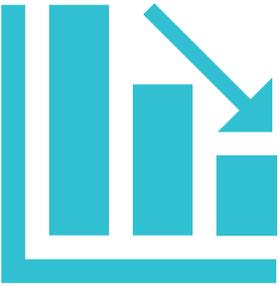
- On June 25, 2025, the Centers for Medicare & Medicaid Services (CMS) **issued** the **Marketplace Integrity and Affordability Final Rule**.

On August 22nd, a **district court issued a **stay** on several of the provisions contained in the final rule.*



- On July 4, 2025, President Trump **signed** the **federal reconciliation bill**, H.R. 1 (U.S. House of Representatives), into law. (**One Big Beautiful Bill Act**)

Combined Impact of Policy Changes on Marketplace Coverage



\$ ~~eP~~TC

- Expiration of the **enhanced premium tax credits** at the end of 2025.
- Projected to lead to **substantial declines** in Marketplace coverage and a rise in the number of uninsured individuals.

Major Marketplace Impacts of CMS Final Rule, H.R. 1, & Expiration of ePTC

- As many as **660,000** Covered California enrollees could go uninsured,
- **All** Covered California enrollees will see significantly higher costs, and
- There will be burdensome **new red tape** making it harder for Californians to get and stay covered.



Limiting Enrollment Opportunities and Imposing New Administrative Requirement

- **Imposes pre-enrollment verification** and ending automatic re-enrollment
- **Eliminates income-based Special Enrollment Period (SEP)**



Restricting Eligibility for Immigrant Groups

- **Limits Premium Tax Credit (PTC)** eligibility to certain immigrant groups
- **Ends Premium Tax Credit** for low-income lawfully present immigrants

Affordability and Coverage Changes

- **Removes caps on repayment of excess Advance Premium Tax Credit**
- **Denies Advance Premium Tax Credit to consumers who lose Medi-Cal due to work requirements.**



H.R. 1 **Fails** to Extend the Enhanced Premium Tax Credits

- Absent Congressional action, these enhanced tax credits will expire at the end of the year and significantly reduce the affordability of Marketplace coverage.

Federal Update: CMS Final Rule

The final rule adopts policy changes CMS believes will:

- **strengthen** consumer protections,
- **ensure** Marketplace integrity, and
- **address** improper enrollments.

Though several harmful provisions from the **proposed rule were modified** to allow for delayed implementation, sunsetting timeframes, and increased state flexibility, **deeply concerning provisions remain.**



IMPORTANT: The final rule is subject to ongoing legal challenges and several provisions have been temporarily stayed while the litigation proceeds.



Limited Enrollment & Narrow Eligibility

- **Shortening the open enrollment** period to nine weeks, beginning with the 2027 coverage year.
- **Excluding DACA recipients** from Marketplace eligibility, effective August 31, 2025.
- **Eliminating the monthly special enrollment period (SEP)** for individuals below 150% of the federal poverty level (FPL), effective 2025.
- **Prohibiting coverage of gender-affirming care** as part of essential health benefits, effective 2026.

Stricter Verification & Reconciliation



- **Tightening income verification requirements**, effective 2025 and sunseting after 2026.



- **Reducing the Failure to Reconcile** period for advanced premium tax credits (APTC) to one year, effective for 2026 and reverting to two years for 2027.
- **Eliminating the automatic 60-day extension** for resolving income inconsistencies, effective 2025.



Indicates implementation of provision was stayed by a federal court on 8/22/25.

Reduced Affordability



- Allowing issuers to **require consumers pay past-due premiums** before enrolling in new coverage, effective 2025.



- **Updating premiums and plan design** requirements, effective for 2026.
- Requiring consumers to pay at least **95% of premiums owed**, effective 2025 and sunsetting after 2026.



Indicates implementation of provision was stayed by a federal court on 8/22/25.

DACA Coverage Ended August 31, 2025: Covered California Actions

Consumer Notification

A **Notice of Determination** was issued once a DACA recipient was found ineligible, accompanied by an insert explaining that coverage is ending due to a federal policy change.

Phone Outreach

Service center representatives and certified enrollers (only if delegated) contacted affected individuals directly to explain the change and confirm the coverage end date.

Email Outreach

Targeted emails developed to ensure clear communication.

Website Updates

CoveredCA.com/**DACA** now reflects the updated policy and provides direct links to consumer assistance.

Off-Exchange Options

DACA recipients who lost Covered California coverage were informed of their **option to purchase health plans directly from carriers**. The Covered California termination notice can be used as proof of loss of coverage to access a **Special Enrollment Period (SEP) through October 30, 2025**.

Impact of Federal Enhanced Premium Tax Credit Expiration

Due to the American Rescue Plan Act of 2021 & Inflation Reduction Act



Enhanced Federal Premium Tax Credits: A Shift for Marketplace Consumers

Increased Affordability

under the American Rescue Plan and the Inflation Reduction Act, set to expire at the end of 2025.

- **Increasing the amount of financial help** for all consumers eligible to receive the Advanced Premium Tax Credits (APTC).
- **Two free Silver plan options** for consumers with incomes below 150% FPL (\$23,475 for an individual and \$48,225 for a family of four).
- **Elimination of the “subsidy cliff”** for middle-income consumers above 400% FPL, previously ineligible for APTCs (\$62,600 for an individual and \$128,600 for a family of four)..

Future Implications: Expiration of Enhanced Premium Tax Credits

Congress **did not** include this extension in H.R. 1.

- **Expiration Date:** December 31, 2025.
- **2026 Plan Year Projected Impact*:**
 - On average, enrollee premiums will **increase \$125 per member per month**, up from \$101 per member per month.
 - This translates to a **97% increase** in monthly premium costs, compared to an initial estimate of 66%.

*This analysis demonstrates the financial impact to consumers due to the loss of enhanced federal tax credits and does not account for California's 2026 premium subsidies.

Enhanced Premium Tax Credits Provide \$2.5 Billion in Annual Savings for Consumers

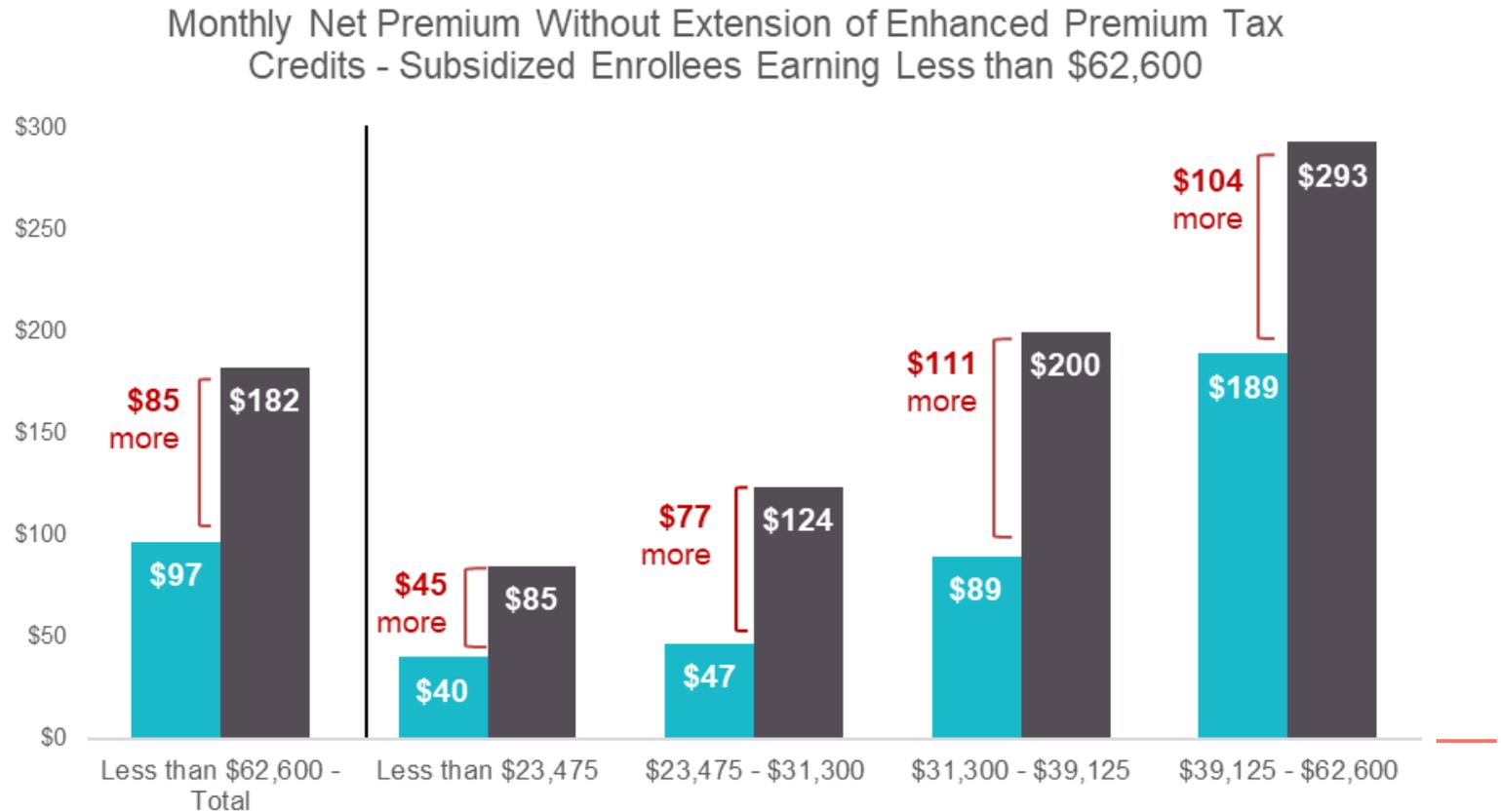
- The enhanced premium tax credit would account for **\$2.5 billion** of potential savings, in addition to the **\$10.5 billion** that consumers are projected to receive in **2026**.
- This translates to an **average \$125 per month** in additional premium savings for marketplace enrollees.
- The loss of enhanced tax credits will also **impact the roughly 1 in 10 Covered California enrollees** who do not receive any financial assistance as the result of higher rate increases.

Enrollee Income (by Federal Poverty Level)	Number of Enrollees	Annual Value of Enhanced Premium Tax Credit
0-150% FPL	275,000	\$148 million
150-200% FPL	499,000	\$461 million
200-250% FPL	274,000	\$363 million
250-400% FPL	462,000	\$576 million
>400% FPL	161,000	\$969 million
Total	1,671,000	\$2.5 billion



Premiums Will Increase if the Enhanced Premium Tax Credit Expires: <400% FPL

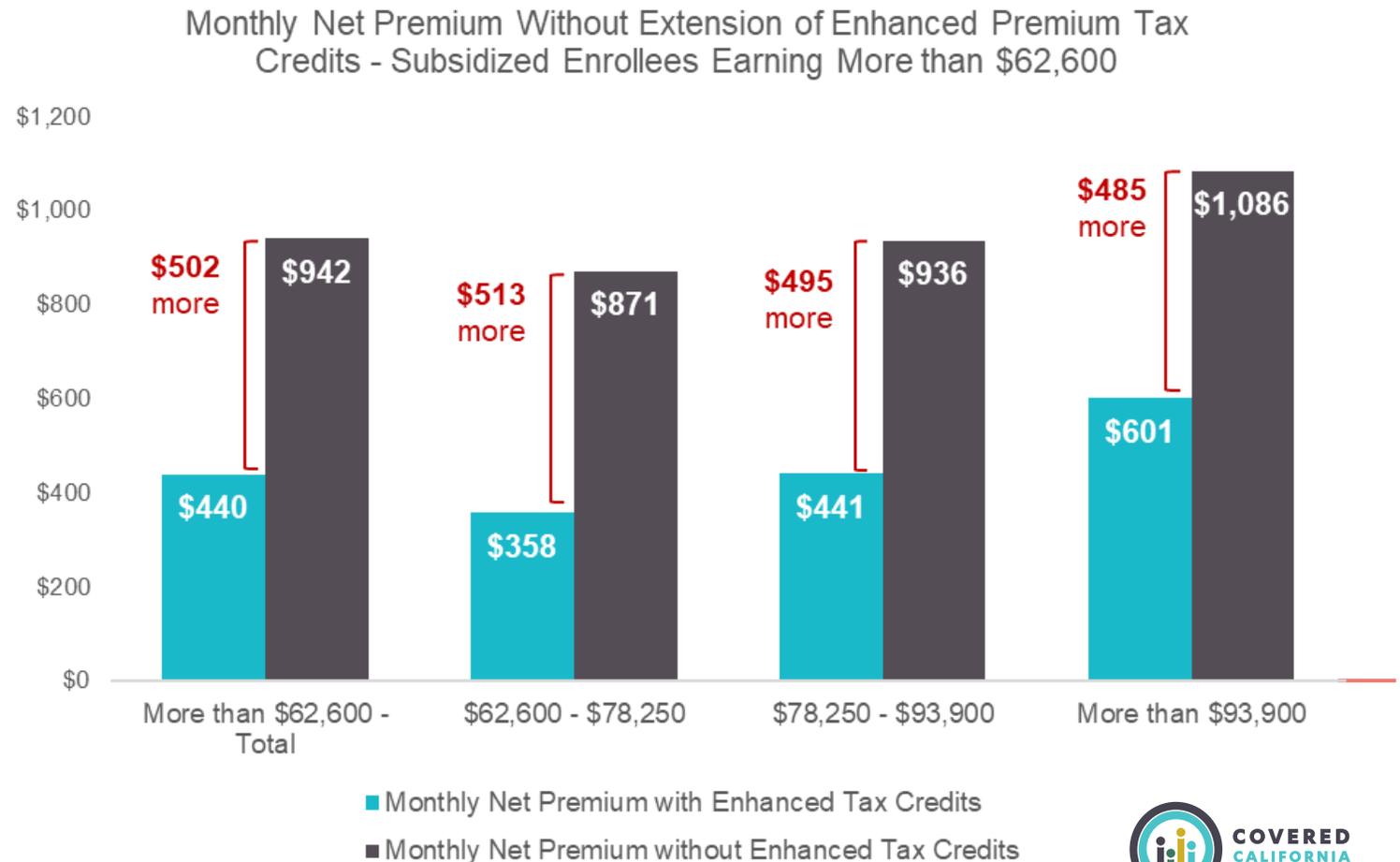
- Consumers with incomes **less than 400% FPL** (\$62,600 for an individual), could see, **on average, an \$85 monthly increase** in net premiums without the enhanced premium tax credit.
- Many consumers earning **less than \$40,000 annually** will see their premiums double, or more.



Source: Snapshot of July 2025 Covered California enrollees receiving monthly APTC. Income levels reflect relevant program FPL cutoffs for the 2026 plan year.

Premiums Will Increase if the Enhanced Premium Tax Credit Expires: >400% FPL

- Without the extension of enhanced premium tax credit, **middle income** consumers will have to pay the full premium cost to retain coverage.
- More than **160,000 middle income Californians** would save an average of \$502 per month in premium costs due to the enhanced premium tax credit.



Source: Snapshot of July 2025 Covered California enrollees receiving monthly APTC. Income levels reflect relevant program FPL cutoffs for the 2026 plan year.



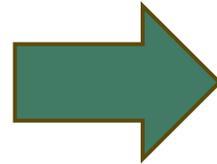
COVERED
CALIFORNIA

State Funding for Financial Assistance in Plan Year 2026

Fiscal Year 2025-26 State Budget Commitment

\$190 million

Appropriated from the Health
Care Affordability Reserve
Fund (HCARF).



Funding allocated to
Covered California
for financial assistance for the
2026 plan year.

State Funding Scenarios for Covered California in 2026 Plan Year

Scenario 1: **No Extension** of Enhanced Premium Tax Credits

- HCARF appropriation will be used to **reduce premiums** for enrollees with incomes at or below **165% of the Federal Poverty Level (FPL)**.

Scenario 2: **Extension** of Enhanced Premium Tax Credits

- **\$190 million** will be redirected to fund the **California Enhanced Cost-Sharing Reduction Program**.
 - Adopted by Covered California's Board in April 2025 to provide additional financial assistance to consumers.



**COVERED
CALIFORNIA**

Overall Effective Dates: CMS Final Rule, H.R. 1, and ePTC

Overall Effective Dates



Indicates implementation of provision was stayed by a federal court on 8/22/25.

Provision	Aug. 2025	PY 2026	PY 2027	PY 2028+
Shortened Open Enrollment Period				
Excluding DACA Recipients from Marketplace Coverage				
Eliminating the Monthly <150 percent FPL Special Enrollment Period	No SEP		No subsidies with income-based SEP	
Requiring Documentation When Tax Data Shows Income Under 100 Percent FPL				
Requiring Income Attestation and Documentation When Tax Data Is Unavailable				
Eliminating the Automatic 60-Day Extension to Resolve Income Inconsistencies				
Allowing Issuers to Require Payment of Past-Due Premiums Before Effectuating New Coverage				
Modifying the Premium Payment Threshold Policy				
Excluding Gender-Affirming Care from EHBs				
Actuarial Value Changes				
Maximum Out of Pocket and Premium Methodology Changes				
Shortening the FTR Period for APTC				
Eliminating Income-based SEP				
Prohibits PTCs for Lawfully Present Individuals Who Are Ineligible for Medicaid due to Immigration Status with Household Incomes Below 100 Percent FPL				
Eliminating Income-based Caps on Excess APTC Repayment				
Restricting PTC Eligibility to "Eligible Aliens"				
Prohibiting Automatic Re-enrollment and Imposing New Pre-enrollment Verification Requirements on Most Enrollees				
Expiration of Enhanced PTCs				

Effective August 2025



Indicates implementation of provision was stayed by a federal court on 8/22/25.

Area	CMS Provision Rules	
Immigration Eligibility	Excluding DACA Recipients from Marketplace Coverage	
Income		Requiring Income Attestation and Documentation When Tax Data Is Unavailable
		Eliminating the Automatic 60-Day Extension to Resolve Income Inconsistencies
		Requiring Documentation When Tax Data Shows Income Under 100 Percent FPL
		Eliminating the Monthly <150 Percent FPL Special Enrollment Period
Premium	Modifying the Premium Payment Threshold Policy	
		Allowing Issuers to Require Payment of Past-Due Premiums Before Effectuating New Coverage



Effective Plan Year 2026



Indicates implementation of provision was stayed by a federal court on 8/22/25.

Area		CMS Provision Rules
Benefit Service		Excluding Gender-Affirming Care from EHBs
		Actuarial Value Methodology Change
Cost Sharing		Maximum Out of Pocket and Premium Methodology Changes
Timeframe		Shortening the FTR Period for APTC
Area		H.R. 1
Immigration Eligibility		Prohibits PTCs for Lawfully Present Individuals Who Are Ineligible for Medicaid due to Immigration Status with Household Incomes Below 100 Percent FPL
Income		Eliminating Income-based SEP Eliminating Income-based Caps on Excess APTC Repayment
Area		Enhanced Premium Tax Credit
Financial Assistance		Expiration of Enhanced PTCs



Effective Plan Year 2027

Area	CMS Provision Rules
Timeframe	Shortened Open Enrollment Period - Open Enrollment Period 2027: November 1, 2026 through December 31, 2026

Area	H.R. 1
Immigration Eligibility	Restricting PTC Eligibility to "Eligible Aliens"
APTC	Denial of APTC to individual who lose Medi-Cal due to work requirements.



Effective Plan Year 2028

Area	H.R. 1
Eligibility Verification	Prohibiting Automatic Re-enrollment and Imposing New Pre-enrollment Verification Requirements on Most Enrollees



Organizational Retention Strategy Upgrades

Welcome Back/To, Covered Benefits

- Update Consumer Communications
- Social Media
- Agent Communication

Renewal

- Consumer Communications
- Community Engagement
- Outbound Calls
- Risk Model
- Policy Notices
- Disenrollment Model
- Stakeholder Communications

Newly selects a Health Plan

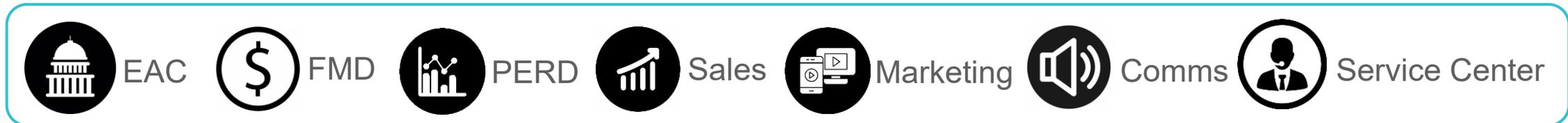


How To Use Your Plan

Getting The Most Out of Your Plan

Enhanced Support

- Utilization Member Communication
- Value Realization Campaigns
- Member Segmentation
- Educational Materials
- Service Center/ Agent Support
- Real People Shorts
- Community Engagement
- Social Media Content
- Social Media Customer Service
- Text Sign-Up Member Communication



2026 Plan Year

Consumer Choice and Key Factors



2026 Health Plan Participation & Rates

Covered California Individual Family Plans



Individual Market Health Carriers 2026 Plan Year Participation

- 11 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



Aetna CVS Health Exits the Covered California Marketplace

Nearly **21,000 enrollees** in Regions 3, 5, 6, and 11 will be allowed to **choose a new plan** or move to the carrier with the **lowest-cost plan** in the **same metal tier**.



- **Region 3** - El Dorado, Placer, Sacramento, and Yolo Counties
- **Region 5** - Contra Costa County
- **Region 6** - Alameda County
- **Region 11** - Fresno, Kings, and Madera Counties

Supporting Impacted Aetna Consumers During Plan Transition

Plan Options

Consumers will still have access to 3–5 quality health insurance companies offering coverage in these regions for 2026.

Communication Timeline

June 2025: Impacted households will receive a letter from Aetna Health of California, Inc. with details about their plan change.

September 2025

Covered California will send a follow-up letter with instructions for updating applications and selecting a new plan.

Automatic Replacement Plan

Covered California will identify a replacement plan for impacted members. This will be the lowest-cost plan within the same metal tier.

2026 Health Plan Offerings

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
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, 15, 16, 17, 18, 19
Sharp 1 & 2	19
VHP	7 & 9
WHA	2 & 3

Rating Region	ANTHEM		BLUE SHIELD		CCHP	HEALTH NET		INLAND EMPIRE HP	KAISER	L.A. CARE	MOLINA	SHARP		VHP	WESTERN HEALTH ADV.
	HMO	EPO	HMO	PPO	HMO	HMO	PPO	HMO	HMO	HMO	HMO	HMO-1 CoPay	HMO-2 Concurrence	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	●		○	●			●		○		○	○			



2026 Statewide Average Rate for Health Plans

Total Enrollment
As of March 2025

1,927,520

Plan Year	2022	2023	2024	2025	2026	5-Year Average
Weighted Average	0.5%	1.8%	5.6%	9.6%	10.3%	5.6%

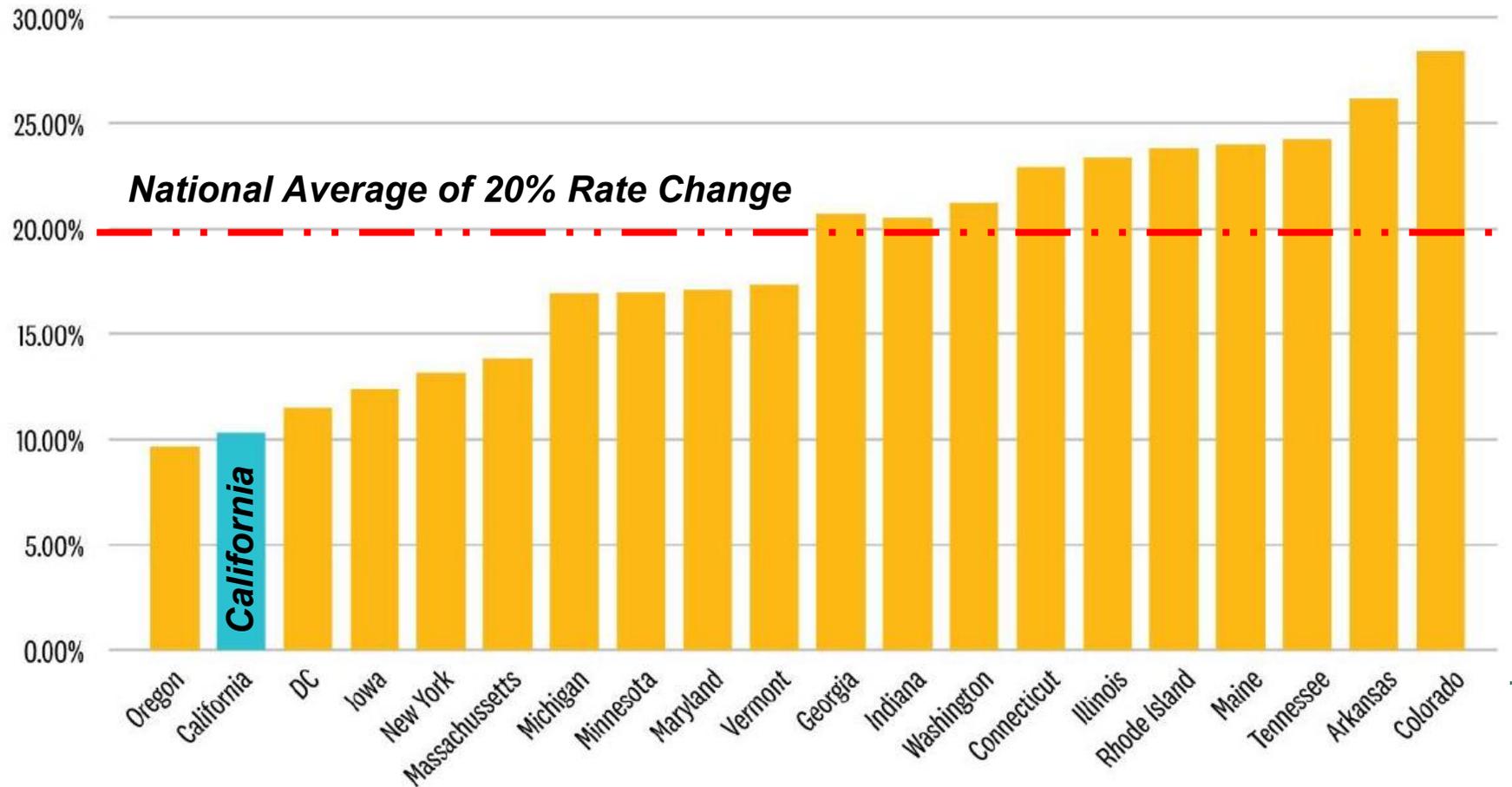


*The preliminary rates have been filed with California's Department of Managed Health Care (DMHC) and are subject to final review and public comment. The final rates, which may change slightly from the proposed rates, will go into effect on Jan. 1, 2026.

[Covered California 2026 Health Plan Rates Press Release](#)

California's Rate Change Lower Than National Average of 20%

Average Increase*



Individual Market 2026 Rate Changes by Carriers

- **Kaiser Permanente** has the **lowest** weighted average rate change of **7.1%**
- **Valley Health Plan** has the **highest** weighted average rate change of **21.0%**

Carrier	Weighted Average % Rate Change from 2025
Anthem Blue Cross	14.5%
Blue Shield of California	9.1%
Chinese Community Health Plan	9.6%
Health Net	15.0%
Inland Empire Health Plan	17.9%
Kaiser Permanente	7.1%
LA Care Health Plan	11.0%
Molina Healthcare	14.7%
Sharp Health Plan	8.6%
Valley Health Plan	21.0%
Western Health Advantage	13.9%
Overall Weighted Average %	10.3%

[Covered California 2026 Health Plan Rates Press Release](#)

Individual Market Rate Changes by Rating Region for 2026 Plan Year

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	68,890	11.1%	9.3%
Region 2 Marin, Napa, Solano and Sonoma counties	62,630	8.8%	1.9%
Region 3 Sacramento, Placer, El Dorado and Yolo counties	105,330	7.4%	1.0%
Region 4 San Francisco County	38,330	9.0%	1.0%
Region 5 Contra Costa County	58,590	7.7%	1.8%

¹ [Effectuated enrollment for coverage in the month of March 2025.](#)

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.

Individual Market Rate Changes by Rating Region for 2026 Plan Year

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 6 Alameda County	81,480	7.9%	2.9%
Region 7 Santa Clara County	78,230	12.4%	5.0%
Region 8 San Mateo County	33,320	8.2%	0.6%
Region 9 Monterey, San Benito and Santa Cruz counties	33,390	10.8%	-1.5%
Region 10 San Joaquin, Stanislaus, Merced, Mariposa and Tulare counties	93,810	11.4%	6.3%
Region 11 Fresno, Kings and Madera counties	51,140	12.9%	10.5%
Region 12 San Luis Obispo, Santa Barbara and Ventura counties	86,430	8.5%	1.9%

¹ [Effectuated enrollment for coverage in the month of March 2025.](#)

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.

Individual Market Rate Changes by Rating Region for 2026 Plan Year

Rating Region	Total enrollment ¹	Avg. rate change	Shop and switch ²
Region 13 Mono, Inyo and Imperial counties	14,850	12.9%	10.3%
Region 14 Kern County	29,470	10.2%	6.9%
Region 15 Los Angeles County (northeast)	258,490	10.5%	-2.8%
Region 16 Los Angeles County (southwest)	318,130	10.0%	-6.8%
Region 17 San Bernardino and Riverside counties	186,850	12.5%	4.6%
Region 18 Orange County	182,200	10.4%	2.0%
Region 19 San Diego County	145,810	11.8%	2.6%

¹ [Effectuated enrollment for coverage in the month of March 2025.](#)

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.

2026 Health Plan Regional Rates

Covered California Individual Family Plans



How Advanced Premium Tax Credit (APTC) is Calculated – Meet John

3 Major Components for the Calculation

INCOME & FPL



John:
40 years old,
resides in
Sacramento
earns
\$31,300/year =
200% FPL

REQUIRED CONTRIBUTION % & AMOUNT



Expected to
contribute:
6.60% of his annual
income* = \$2,066
annually or **\$172** per
month before the \$1
California premium
credit.

SECOND-LOWEST SILVER PREMIUM



Benchmark plan in
Sacramento Region:
\$638 per month –
APTC is the difference
between the benchmark
plan and his required
contribution = **\$466**,
plus the **\$1*** California
premium credit.

= APTC MONTHLY AMOUNT

Benchmark Plan	\$638
John's required contribution	- \$172
APTC Amount	= \$466
CA Premium Credit	+ \$1*
Total Credit Amount for John to use	= \$467

John can pick a more expensive plan but will still only get **\$467** to help cover the cost.
If he chooses a cheaper plan, the APTC can't be more than the plan's premium.

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

Advanced Premium Tax Credit (APTC):

FPL levels: 150%, 165%, 200%, 250%, 300%, 350%, and 400%
 (40 years old in Sacramento County with **Benchmark Silver Plan (Kaiser HMO)**)

FPL Level	Annual Income	Required Contribution % ¹	Expected Contribution Per Month	Benchmark Plan	APTC + plus the \$1 CA premium credit ²	Gross Premium	Net Premium
150%	\$23,475	3.19%	\$62	\$638	\$576	\$638	\$61
165%	\$25,823	3.91%	\$84	\$638	\$555	\$638	\$83
200%	\$31,300	6.60%	\$172	\$638	\$467	\$638	\$171
250%	\$39,125	8.44%	\$275	\$638	\$364	\$638	\$274
300%	\$46,950	9.96%	\$390	\$638	\$249	\$638	\$389
350%	\$54,775	9.96%	\$455	\$638	\$184	\$638	\$454
400%	\$62,600	9.96%	\$520	\$638	\$119	\$638	\$519

- APTC is calculated based on the annual IRS [Applicable Percentage Table](#). In addition, the CA Premium Subsidy lowers the required contribution percentages by 1 percentage point for individuals between 150% and 165% of the FPL.
 - For individuals at 150% of the FPL, the required contribution percentage decreases from 4.19% to 3.19%.
 - For individuals at 165% of the FPL, the required contribution percentage decreases from 4.91% to 3.91%
- All Covered California members receive a monthly \$1, California Premium Credit, which is funded by the state's general budget.



Advanced Premium Tax Credit (APTC):

FPL levels: 150%, 165%, 200%, 250%, 300%, 350%, and 400%
 (40 years old in Sacramento County with **Lowest Bronze Plan (Kaiser HMO)**)

FPL Level	Annual Income	Required Contribution % ¹	Expected Contribution Per Month	Benchmark Plan	APTC + plus the \$1 CA premium credit ²	Gross Premium	Net Premium
150%	\$23,475	3.19%	\$62	\$638	\$576	\$520	\$0
165%	\$25,823	3.91%	\$84	\$638	\$555	\$520	\$0
200%	\$31,300	6.60%	\$172	\$638	\$467	\$520	\$54
250%	\$39,125	8.44%	\$275	\$638	\$364	\$520	\$157
300%	\$46,950	9.96%	\$390	\$638	\$249	\$520	\$271
350%	\$54,775	9.96%	\$455	\$638	\$184	\$520	\$336
400%	\$62,600	9.96%	\$520	\$638	\$119	\$520	\$401

- APTC is calculated based on the annual IRS [Applicable Percentage Table](#). In addition, the CA Premium Subsidy lowers the required contribution percentages by 1 percentage point for individuals between 150% and 165% of the FPL.
 - For individuals at 150% of the FPL, the required contribution percentage decreases from 4.19% to 3.19%.
 - For individuals at 165% of the FPL, the required contribution percentage decreases from 4.91% to 3.91%
- All Covered California members receive a monthly \$1, California Premium Credit, which is funded by the state's general budget.



Sacramento County (Region 3)



- Premium rates shown are for a **25-year-old** and a **40-year-old** single individual.
- An annual household income of **\$31,300** (200% FPL)
- Residing in a **zip code** within the specified **county** and region.

Sacramento County (Region 3):

Rates for 25 and 40-year-old

The premium rates displayed here apply to a 25-year-old and a 40-year-old single individual with an annual household income of \$31,300, residing in a zip code within the specified county and region.

- The lowest-priced plan for each metal tier is shown in **bold, green font**.
- The second-lowest silver plan is shown with a **red square**.

- Premium rates shown are for a 25-year-old and a 40-year-old single individual.
- Plans not available in every ZIP code within the county are marked with an asterisk (*).

25-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$410	\$566	\$568	\$659	\$843	\$1,194
Blue Shield PPO	\$467	\$634	\$637	\$787	\$951	\$1,293
Blue Shield HMO*	-	-	-	\$527	\$586	\$683
Health Net PPO	\$385	\$473	\$482	\$674	\$796	\$993
Kaiser HMO Coin	\$285	\$398	\$409	-	\$515	-
Kaiser HMO Copay	-	-	-	\$501	\$567	\$610
Western HMO	\$306	-	\$447	\$480	\$549	\$608

40-year-old Single Individual

Plan	Minimum	Bronze HDHP	Bronze	Silver	Gold	Platinum
Anthem EPO	\$522	\$721	\$723	\$838	\$1,073	\$1,520
Blue Shield PPO	\$595	\$807	\$811	\$1,001	\$1,210	\$1,646
Blue Shield HMO*	-	-	-	\$670	\$746	\$869
Health Net PPO	\$491	\$602	\$614	\$858	\$1,013	\$1,264
Kaiser HMO Coin	\$363	\$507	\$520	-	\$656	-
Kaiser HMO Copay	-	-	-	\$638	\$722	\$776
Western HMO	\$389	-	\$570	\$611	\$698	\$774

[https://hbex.coveredca.com/toolkit/downloads/CCA 26 QHP Plan Rates by County.pdf](https://hbex.coveredca.com/toolkit/downloads/CCA_26_QHP_Plan_Rates_by_County.pdf)

Sacramento County (Region 3)

BRONZE PLAN

 % Lowest Rate Change

 % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Kaiser	\$504	\$520	3.3%	\$54	68.1%
2	Western	\$501	\$570	13.7%	\$103	5.5%
3	Health Net PPO	\$526	\$614	 16.8%	\$147	5.3%
4	Anthem EPO	\$629	\$723	14.9%	\$256	3.9%
5	Blue Shield PPO	\$795	\$811	 2.0%	\$344	4.5%
6	Aetna	\$487	Left Market	-	-	12.8%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$466 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 4.5% weighted average increase
- Kaiser is the lowest price Bronze Plan with an increase by 3.3% from last year

https://hbex.coveredca.com/toolkit/downloads/CCA_26_Regional_Bronze_and_Silver_Rates.pdf

Sacramento County (Region 3)

SILVER PLAN

 % Lowest Rate Change

 % Highest Rate Change

Lowest Price	Health Plan	2025 Monthly Gross Premium	2026 Monthly Gross Premium	YOY Change	Consumer Pays	Market Share
1	Western	\$536	\$611	13.9%	\$144	18.0%
2	Kaiser	\$605	\$638	5.3%	\$171	50.0%
3	Blue Shield HMO	\$614	\$670	9.2%	\$204	11.0%
4	Anthem EPO	\$708	\$838	 18.4%	\$372	6.5%
5	Health Net PPO	\$755	\$858	13.6%	\$391	1.0%
6	Blue Shield PPO	\$965	\$1,001	 3.8%	\$535	3.3%
7	Aetna	\$601	Left Market	-	-	10.2%

2026 Regional Rates

The rates shown apply to a 40-year-old single individual with an annual household income of \$31,300, living in a zip code within the specified county and region. The "Consumer Pays" amount reflects deductions for a \$466 Advance Premium Tax Credit (APTC) and a \$1 California premium credit.

- 7.7% weighted average increase
- \$390 price spread (consumer could save by switching from highest to lowest)

https://hbex.coveredca.com/toolkit/downloads/CCA_26_Regional_Bronze_and_Silver_Rates.pdf

Sacramento County (Region 3)

Hospital & Urgent Care Provider Network*

X = Blue Shield HMO ACO Partner
X = New in-network hospital for health plan

• Proposed hospital network as of August 2025 • May not be a complete list of hospitals • Kaiser Permanente hospitals are not listed • Verify with the health plan if the hospital is in-network

Hospital	Anthem EPO	Blue Shield HMO	Blue Shield PPO	Health Net PPO	Western HMO
Mercy General Hospital		X	X	X	X
Mercy Hospital of Folsom		X	X	X	X
Mercy San Juan Medical Center		X	X	X	X
Methodist Hospital of Sacramento		X	X	X	X
Sacramento Rehabilitation Hospital		X	X		
Shriners Hospitals for Children Northern Calif.		X	X		
Sutter Medical Center, Sacramento	X		X	X	
UC Davis Rehabilitation Hospital		X	X		
University of California Davis Medical Center		X	X	X	
Vibra Hospital of Sacramento		X	X		

https://hbex.coveredca.com/toolkit/downloads/CCA_26_QHP_Hospital_Network_by_County.pdf



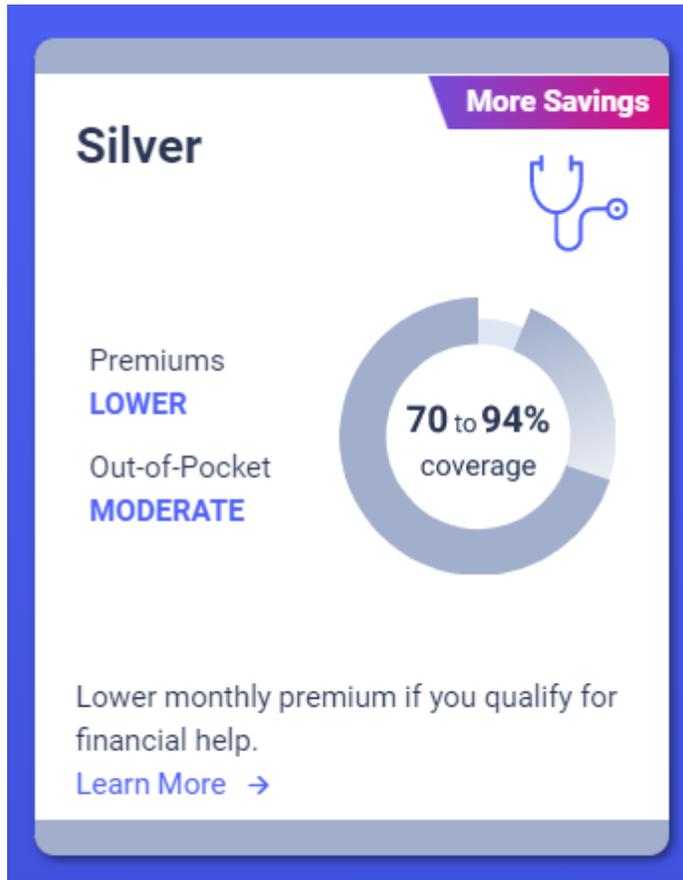
2026 Health Plan Benefits

Covered California Individual Family Plans



Cost-Sharing Reduction (CSR) Silver Plans 73, 87, and 94

A CSR Silver plan provides lower deductibles, co-pays, and out-of-pocket maximum costs.



Silver

More Savings

Premiums **LOWER**

Out-of-Pocket **MODERATE**

70 to 94% coverage

Lower monthly premium if you qualify for financial help.

[Learn More →](#)

Enhanced Cost-Sharing Reduction Plan	Household Income Eligibility by Percentage of FPL	Household Size of <u>One</u> Income Limit
Silver 94	100% up to 150%	\$23,475
Silver 87	Above 150% up to 200%	\$31,300
Silver 73	Above 200% up to 250%	\$39,125



2026 Patient-Centered Benefit Designs and Medical Cost Shares

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.

2026 Family Patient-Centered Benefit Designs and Medical Cost Shares

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	\$31,301 to \$39,125 (>200% to <250% FPL)	\$23,476 to \$31,300 (>150% to <200% FPL)	up to \$23,475 (>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	\$15
Urgent Care		\$60*	\$50	\$50	\$15	\$5	\$40	\$15
Specialist Visit	Full cost per service until out-of-pocket maximum is met	\$95*	\$90	\$90	\$25	\$8	\$70	\$30
Emergency Room Facility		40% after deductible is met	\$400	\$400	\$200	\$50	\$350	\$175
Laboratory Tests		\$50	\$50	\$50	\$30	\$10	\$40	\$15
X-Rays and Diagnostics		40% after deductible is met	\$95	\$95	\$50	\$10	\$75	\$30
Imaging		\$325	\$325	\$100	\$50	\$75 copay or 25% coinsurance***	\$30 copay or 10% coinsurance***	
Tier 1 (Generic Drugs)	Full cost per script until out-of-pocket maximum is met	\$20	\$19	\$19	\$8	\$3	\$18	\$9
Tier 2 (Preferred Drugs)		40% up to \$500 per script after drug deductible is met	\$60**	\$55**	\$25**	\$10	\$60	\$16
Tier 3 (Non-preferred Drugs)		\$90**	\$85**	\$45**	\$15	\$85	\$25	
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: \$5,200 Family: \$10,400	Individual: \$5,200 Family: \$10,400	Individual: \$1,400 Family: \$2,800	N/A	N/A	N/A
Pharmacy Deductible - The amount you pay before the plan	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	\$10,600 individual \$21,200 family	\$9,800 individual \$19,600 family	\$9,800 individual \$19,600 family	\$8,100 individual \$16,200 family	\$3,350 individual \$6,700 family	\$1,400 individual \$2,800 family	\$9,200 individual \$18,400 family	\$5,000 individual \$10,000 family

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.

*Copay is for any combination of services (specialist) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.

** Price is after pharmacy deductible amount is met.

*** See plan evidence of coverage for imaging cost share.



Minimum Coverage and Bronze Plan Changes for 2026 Plan Year

Drug prices are for a 30-day supply.
 * Copay is for any combination of services (specialist) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.
 ** Price is after pharmacy deductible amount is met.
 *** See plan Evidence of Coverage for imaging cost share

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 Single Income Range	N/A	N/A
Annual Wellness Exam	\$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*
Emergency Room Facility	Full cost per service until out-of-pocket maximum is met	40% after deductible is met
Laboratory Tests		\$40-\$50
X-Rays and Diagnostics		40% after deductible is met
Imaging		40% after deductible is met
Tier 1 (Generic Drugs)	Full cost per script until out-of-pocket maximum is met	\$19-\$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	N/A	Individual: \$5,800 Family: \$11,600
Pharmacy Deductible	N/A	Individual: \$450 Family: \$900
Annual Out-of-Pocket Maximum	\$9,200-\$10,600 individual \$18,400-\$21,200 family	\$8,850-\$9,800 individual \$17,700-\$19,600 family

Silver and CSR Silver Plan Changes for 2026 Plan Year

Drug prices are for a 30-day supply.
 * Copay is for any combination of services (specialist) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.
 ** Price is after pharmacy deductible amount is met.
 *** See plan Evidence of Coverage for imaging cost share

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 Single Income Range	N/A	\$31,301 to \$39,125 (>200% to <250% FPL)	\$23,476 to \$31,300 (>150% to <200% FPL)	up to \$23,475 (>100% to <150% FPL)
Annual Wellness Exam	\$0	\$0	\$0	\$0
Primary Care Visit	\$50	\$35 \$50	\$15	\$5
Urgent Care	\$50	\$35 \$50	\$15	\$5
Specialist Visit	\$90	\$85 \$90	\$25	\$8
Emergency Room Facility	\$400	\$350 \$400	\$150 \$200	\$50
Laboratory Tests	\$50	\$50	\$20 \$30	\$8 \$10
X-Rays and Diagnostics	\$95	\$95	\$40 \$50	\$8 \$10
Imaging	\$325	\$325	\$100	\$50
Tier 1 (Generic Drugs)	\$18-\$19	\$15 \$19	\$5 \$8	\$3
Tier 2 (Preferred Drugs)	\$60**	\$55 \$55**	\$25 \$25**	\$10
Tier 3 (Non-preferred Drugs)	\$90**	\$85 \$85**	\$45 \$45**	\$15
Tier 4 (Specialty Drugs)	20% up to \$250** per script	20% up to \$250 per script 20% up to \$250** per script	15% up to \$150 per script 15% up to \$150** per script	10% up to \$150 per script
Medical Deductible	Individual: \$5,400 \$5,200 Family: \$10,800 \$10,400	N/A, Individual: \$5,200 Family: \$10,400	N/A, Individual: \$1,400 Family: \$2,800	N/A
Pharmacy Deductible	Individual: \$50 Family: \$100	N/A, Individual: \$50 Family: \$100	N/A, Individual: \$50 Family: \$100	N/A
Annual Out-of-Pocket Maximum	\$8,700 \$9,800 individual \$17,400 \$19,600 family	\$6,100, \$8,100 individual \$12,200, 16,200 family	\$3,000 \$3,350 individual \$6,000 \$6,700 family	\$1,150 \$1,400 individual \$2,300 \$2,800 family

Gold and Platinum Plan Changes for 2026 Plan Year

Drug prices are for a 30-day supply.
 * Copay is for any combination of services (specialist) for the first three visits. After three visits, future visits will be at full cost until the medical deductible is met.
 ** Price is after pharmacy deductible amount is met.
 *** See plan Evidence of Coverage for imaging cost share

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
Annual Wellness Exam	\$0	\$0
Primary Care Visit	\$35 \$40	\$15
Urgent Care	\$35 \$40	\$15
Specialist Visit	\$65 \$70	\$30
Emergency Room Facility	\$330 \$350	\$150 \$175
Laboratory Tests	\$40	\$15
X-Rays and Diagnostics	\$75	\$30
Imaging	\$75 copay or 25% coinsurance***	\$75 copay or 10% coinsurance*** \$30 copay or 10% coinsurance***
Tier 1 (Generic Drugs)	\$15 \$18	\$7 \$9
Tier 2 (Preferred Drugs)	\$60	\$16
Tier 3 (Non-preferred Drugs)	\$85	\$25
Tier 4 (Specialty Drugs)	20% up to \$250 per script	10% up to \$250 per script
Medical Deductible	N/A	N/A
Pharmacy Deductible	N/A	N/A
Annual Out-of-Pocket Maximum	\$8,700 \$9,200 individual \$17,400 \$18,400 family	\$4,500 \$5,000 individual \$9,000 \$10,000 family

2026 Dental Plan Participation

Covered California Individual Family Plans



2026 Children Embedded Dental Plan By Health Plan

Health Plan	Embedded Dental
Anthem Blue Cross of California EPO Anthem Blue Cross of California HMO	Anthem Dental Plan DPPO Anthem Dental Plan DHMO
Blue Shield of California HMO Blue Shield of California PPO	Dental Benefit Providers DHMO Dental Benefit Providers DPPO
Balance by CCHP	Delta Dental of California 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	California Dental Network DHMO
Sharp Health Plan	Delta Dental of California DHMO
Valley Health Plan	Liberty Dental DHMO
Western Health Advantage	Delta Dental of California DHMO



2026 Children's Embedded Dental Benefit Designs and Cost Shares

Coverage Category	Coinsurance Plan		Copay Plan
Percent of cost coverage	Covers 86.2% 88% average annual cost	Covers 86.2% 88% average annual cost	Covers 84.9% 86.4% 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 <small>(Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))</small>	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 <small>(the maximum amount the dental plan will pay in the benefit year)</small>	None	None	None



2026 Children's Embedded Dental Benefit Designs and Cost Shares

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 2026 Dental Copay Schedule
	Periodontal Maintenance Services			
Major Services	Periodontics (other than maintenance)	50% Deductible Applies	50% Deductible Applies	See 2026 Dental Copay Schedule
	Endodontics			
	Crowns and Casts			
	Prosthodontics			
	Oral Surgery			
Orthodontia	Medically Necessary Orthodontia	50% Deductible Applies	50% Deductible Applies	\$350



Individual Market Family Dental Carriers 2026 Plan Year Participation

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

Anthem 

blue 
california

 **DELTA DENTAL**[®]

DentaQuest 
Benefits
provided by California Dental Network

Humana

2026 Statewide Average Rate for Dental Plans increase by 0.35% from 2025

Total Enrollment
As of March 2025

374,000

Dental Carrier	Weighted Average Rate
Anthem Blue Cross Dental	-0.2%
Blue Shield of CA Dental	4.5%
California Dental	0.0%
Delta Dental	0.0%
Humana	n/a
Statewide	0.35%



2026 Dental Plan Offerings



QDP Issuer	Pricing Region
Anthem	DHMO - 4, 5, 6, 15, 16, 17, 18, 19 DPPO - all regions
Blue Shield	DHMO - all except Region 1 DPPO - all
CA Dental Network	all except Region 1
Delta Dental	DHMO - all DPPO - all
DHS	all except Regions 1, 11 and 13
Humana	DPPO - all

PRICING REGION		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
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		●	●	●	●	○	○	○	○	●

● Full Region
○ Partial Region



2026 Family Dental Benefit Designs and Cost Shares

Coverage Category	Family Dental Coinsurance Plan				Family Dental Copay Plan	
Percent of cost coverage	Covers 86.2% 88% average annual cost		Not Calculated		Covers 84.9% 86.4% 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 <small>(Waivered Condition provision, as defined in Health & Safety Code 1357.50 (a)(3)(J)(4) and Insurance Code 10198.6(d))</small>	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 <small>(the maximum amount the dental plan will pay in the benefit year)</small>	None	None	\$1,500		None	None

*Family is two or more children.

**No charge if covered.

2026 Family Dental Benefit Designs and Cost Shares

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%	10% No charge	10%**	No charge	No charge**
	Topical Fluoride Application	No charge	10%	10% No charge	10%**	No charge	No charge**
	Space Maintainers - Fixed	No charge	10%	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 2026 Dental Copay Schedule	See 2026 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 2026 Dental Copay Schedule	See 2026 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

*Family is two or more children.

**No charge if covered.

2026 Vision Coverage

Covered California Individual Family Plans



Vision Coverage for Children

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

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





**COVERED
CALIFORNIA**

**BREAK:
10 minutes**

Open Enrollment Readiness

What you need to know...



Renewal & Open Enrollment

Important Dates and Reminders



Renewal Period Begins

Action	Important Dates
Renewal Notices Start	10/15
NOD12a on Daily Summary Email Starts	10/15
Active Renewals	10/15 – 10/31
Passive Renewals	11/1



Open Enrollment 2026 Dates

Action	Important Dates
Open Enrollment Begins	Nov 1
Deadline for Jan 1 Enrollment	Dec 31
Open Enrollment Ends	Jan 31

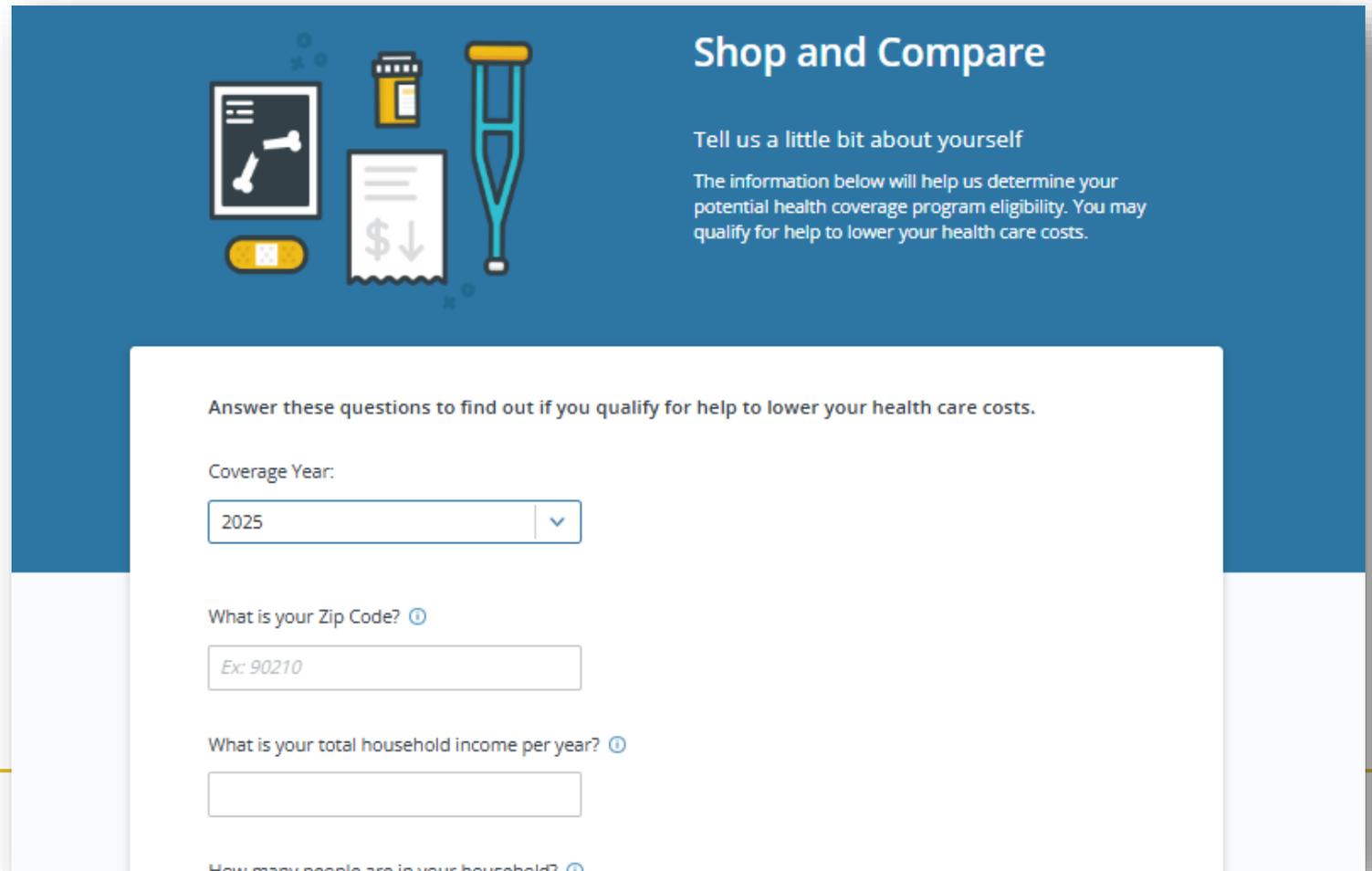
2026 Plan Year is not subject to a shortened Open Enrollment Period.



Shop and Compare Tool

2026 Plan Rates available starting October 15th.

- Help Consumers shop and save.
- Compare available plans.



The image shows a screenshot of the 'Shop and Compare' tool interface. At the top, there are icons representing a medical scan, a pill bottle, a crutch, a pill, and a receipt with a dollar sign and a downward arrow. The main heading is 'Shop and Compare'. Below it, the text reads: 'Tell us a little bit about yourself' and 'The information below will help us determine your potential health coverage program eligibility. You may qualify for help to lower your health care costs.' The form area contains the following questions and input fields:

Answer these questions to find out if you qualify for help to lower your health care costs.

Coverage Year:

What is your Zip Code? ⓘ

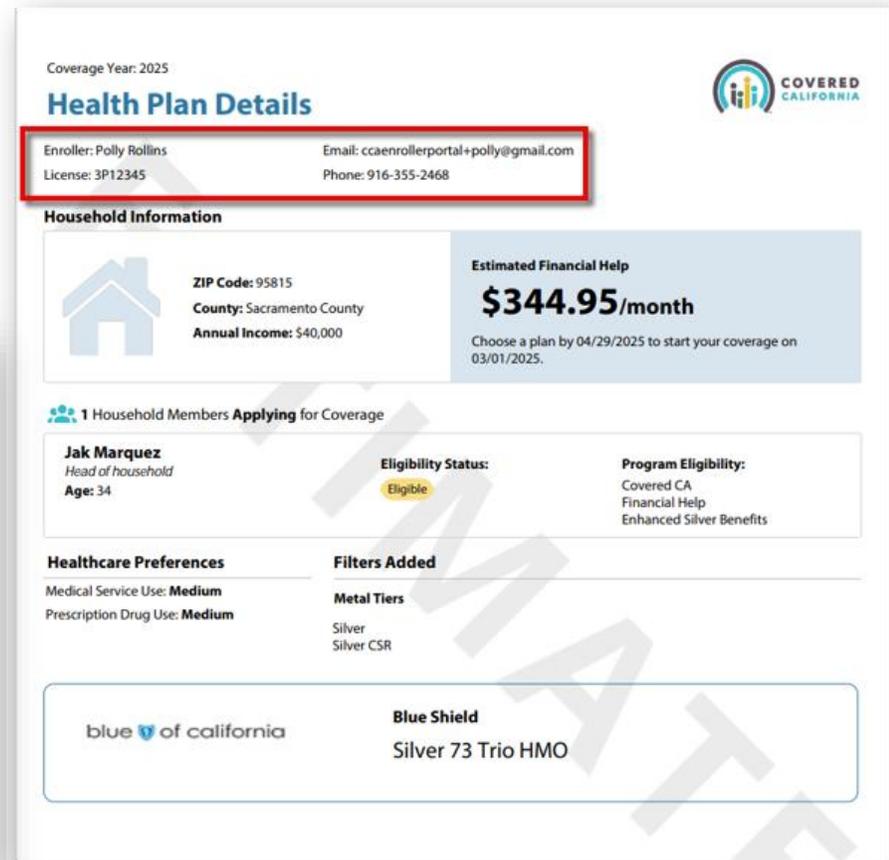
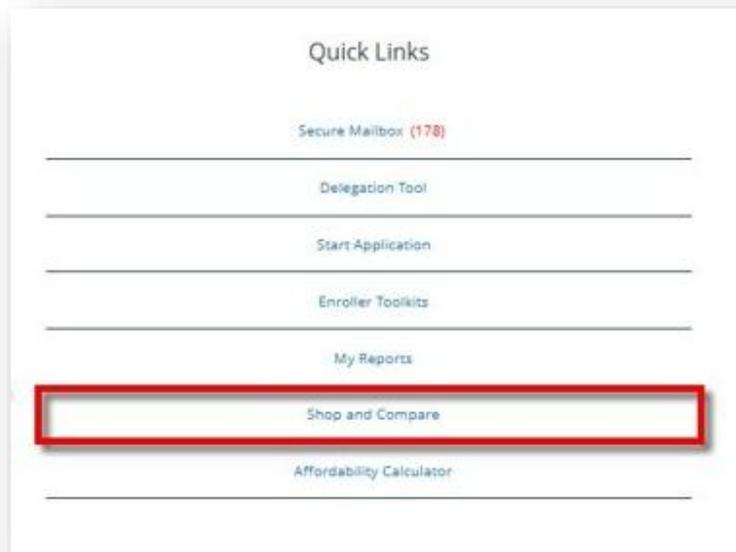
What is your total household income per year? ⓘ

How many people are in your household? ⓘ

Shop and Compare Print Page

Utilize the Shop and Compare **print page** to assist your consumers

Access Shop and Compare through your quick links for a logged in experience



Active Renewal Period Retaining Coverage for 2026 Plan Year

Renewal Notice

- **Households are eligible for renewal** if they are currently enrolled in or have selected a health plan for coverage during current year coverage.
- **Renewal Notices (NOD12a)** are sent to these households, informing them of their opportunity to update their information and confirm plan choices for the upcoming year.

Active Renewal Case

- **RENEWAL PAGES** are available throughout the renewal period for eligible Covered California and MAGI Medi-Cal cases.
- **Eligibility is re-determined** for both subsidized and unsubsidized households.
- **Current consent for verification is required** to determine Financial Assistance and Cost Sharing Reductions.

Passive Renewal Period Retaining Coverage for 2026 Plan Year

Renewal Notice

- **Households with current year coverage** are selected for renewal.
- **Renewal Notices (NOD12a)** are sent to notify them of their opportunity to update information and confirm plan choices for the upcoming year.
- The notice includes the **renewal date**.

Passive Renewal Case

- **On the renewal date**, eligibility is re-determined using the current information in the application.
- Consumers are **automatically re-enrolled into the same plan**, if available and eligible.
- **Consumers with expired consent for verification will be enrolled into an unsubsidized plan**

Renewal Notices – NOD12a

- Begin in batches on **October 15th**
- Will generate an alert on your **Daily Summary Email – NOD12a**
- Will have **Auto Renewal Date**
- Will contain **Enroller Contact Information**

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.](#)}

Enroller Best Practices

Helping Consumers Navigate Renewal and Open Enrollment



Best Practices for Renewals and OE

Application Accuracy

Updating Consent for Verification

Do **NOT** Create Duplicates

Using the Delegation Tool

Managing Conditional Eligibility

Using your Resources



Review and Update Consumer Data

Contact Info

Household
Size

Tax Filing
Information

Current Income

Citizenship/
Lawful
Presence

Accurate Eligibility

Consent for Verification



IMPORTANT

Expired Consent =

NO APTC or **Cost Sharing Reductions**

for the **2026** Plan Year

New Banner! Consent for Verification Before Plan Renewal

A new **BANNER** will now be displayed on the CalHEERS consumer home page for individuals with expiring Consent for Verification. This banner will appear **before the renewal of their plan is processed.**

Action Required

Consent for Verification.' A red arrow points from the 'Action Required' box above to the banner, and another red arrow points from the banner to the text box below." data-bbox="78 580 928 750"/>

Action Required by 09/30/2025: We need your consent to use your tax return information to renew your plan. If you don't give us this consent, you will lose your financial help. Please update your [Consent for Verification.](#)

The banner includes a link that directs consumers to the Consent for Verification page.

New Banner! Consent for Verification After Plan Renewal

Displays after renewal, prompting consumers to update Consent for Verification for Financial Assistance eligibility.

A screenshot of a banner with a red exclamation mark icon on the left. The text reads: "We need your consent to use your tax return information. We use this to see if you can get financial help. Please update your [Consent for Verification](#)." The link is underlined and blue.

We need your consent to use your tax return information. We use this to see if you can get financial help. Please update your [Consent for Verification](#).

A small yellow heart icon with a white ECG line inside, located on the left side of the slide.

The banner includes a link that redirects consumers to the Consent for Verification page.

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

Resources to Help Update Consent

Daily Summary Email

8/1, 9/1, 10/1



Review your Daily Summary Email for this **“Consent Valid Thru”**

Book of Business Extract



Filter Book of Business for **“Consent Valid Thru”** year 2025

Understanding Your Daily Summary Emails

- Enroller Portal
- Secure Mailbox
- Daily Manager Summary
- Types of Alerts
- Reports & Frequency of Notification

Access Your Daily Summary Email in the Enroller Portal

- Your **Daily Summary Email** is available daily in your **Secure Mailbox**.
- **Agency Managers and Primary Contacts** also receive the Daily Manager Summary.



Daily Summary Notification Topics and Frequency

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

Information in your Daily Summary Email

HBX_Case_ID	Enrollment Year	First_Name	Last_Name	Home_Phone	Cell_Phone	Household_Email	Notification_Topic
5000000011	2025	John	Smith	916 555-8888	916 888-5555	John.Smith@invalid.com	Binder Payment Pending
5000000012	2025	Lynn	Miller	510 777-6655	510 355-8888	Lynn.miller@invalid.com	Enrollment Terminated
5000000013	2025	James	Johnson	415 333-2222	415 777-8888	James.Johnson@invalid.com	NOD03
5000000014	2025	Nick	Long	530 444-5555	530 999-7777	nick.long@invalid.com	Consent Valid Thru

Consumer Case Number

Consumer Contact Information

Notification Topic

For more information:

https://hbex.coveredca.com/toolkit/pdfs/Daily_Summary_Email_Notices_Description_Guide.pdf

Duplicate Cases: Negative Impacts



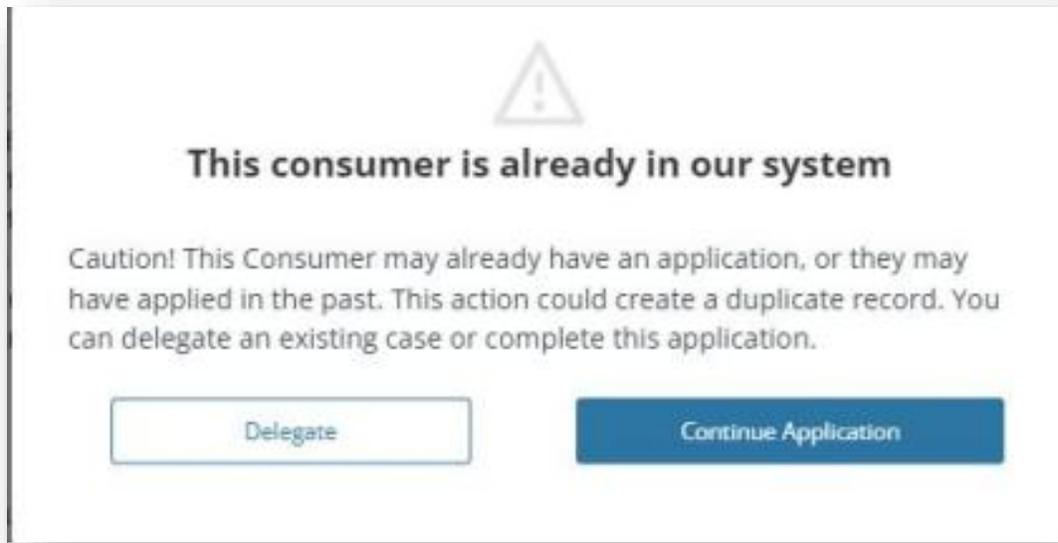
Duplicate cases can lead to serious issues, including:

- **Carrier Termination:** Active cases may be terminated if binder payments are applied to duplicate cases.
- **Tax Liability for Consumers:** Consumers may face repayment of advanced premium tax credits tied to duplicate cases during tax reconciliation.
- **Commission Repayment for Enrollers:** Enrollers may need to repay commissions earned from duplicate cases created in error.

Avoiding duplicate cases is critical to ensuring smooth processes for carriers, consumers, and enrollers.

Duplicate Prevention Logic (DPL) Pop Up Messaging

A Duplicate Prevention Logic (DPL) pop-up may appear when creating a consumer application for health coverage.



- **Alerts the user** if a consumer already has a case in CalHEERS, helping to avoid duplicate cases.

Delegation Tool: Case Assignment and Duplicate Prevention

- **Delegation Tool:** Allows Enrollers to assign a consumer's case to their Book of Business. Admin Staff can also use the tool to delegate a consumer's case to an Enroller's Book of Business.
- **Functionality:** Performs an initial search for existing CalHEERS cases to help prevent duplicates.
- **Consumer Consent:** Only use this tool with the consumer's consent.
- **Best Practice:** Use the consumer's SSN for accurate results.

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

Da

m

Do

✓

Covered California monitors the use of this tool.

The one-time passcode must only be sent to the consumer's cell phone number.

Misuse of the tool may lead to suspension.

Social Security number (SSN) *Optional*

Appropriate Use of the Delegation Tool

URGENT REMINDER:

- **Passcode Protocol:** The One-Time passcode must be sent exclusively to the consumer's cell phone number.
- **Monitoring:** Usage of this tool is monitored by Covered California.
- **Consequences of Misuse:** Inappropriate use of this tool may lead to suspension and even termination of your enroller certification and Book of Business with Covered California.

Important Disclaimers:

- Ensure all disclaimers are read, communicated, and understood by the consumer before accessing their case.

Read: [Accelerated Consumer Delegation Consent Quick Guide](#)

NOTE: Certified Enrollers are bound by Contract and/or State Regulations to only complete delegation requests at the express, present consent of a Consumer. Our system tracks and reports all Accelerated Delegation Requests made by every Certified Enroller, and suspicious use will be investigated. Certified Enrollers found fraudulently using this tool are at risk of having their Covered California certification revoked and their Book of Business permanently removed.

Reasonable Opportunity Period – Managing Conditional Eligibility

What is ROP?

- A **95-day window** for conditionally eligible consumers **to submit documents** to **resolve inconsistencies** in their application.

How It Works:

- CalHEERS will request documents to verify eligibility.
- **Consumers must provide documents** or update their application with accurate information.

Important:

- If documents aren't provided, **coverage** will be **terminated**, or **financial assistance** will be **removed**.
- Some verification categories **require manual processing**, meaning documents **must be submitted annually**.

ROP – Enroller Best Practices

- Read the **Daily Summary Email** for NOD03 alerts
- **Filter the Book of Business** for *Conditionally Eligible* consumers
- **Never re-enroll the consumer** after they were terminated for ROP
- **Note**, if the consumer is *Conditionally Eligible* for Covered California” their verification has not been passed yet
- For **additional guidance**, read: Understanding ROP and Auto-Discontinuance Guide

Be Ready for Renewals & Open Enrollment: Utilize the Toolkits!

New Feature: Search the Toolkits for quick access to information!

Toolkits are your one-stop shop for job aids, guides, and release notes.

Coming Soon...

OE and Renewal Toolkit Updates

The screenshot displays the 'TOOLKIT' page on the Covered California website. At the top left, there are links for 'HOME' and 'TOOLKIT'. A search bar is prominently featured, containing the text 'ENHANCED BY Google' and a magnifying glass icon. Below the search bar, the page is organized into several sections:

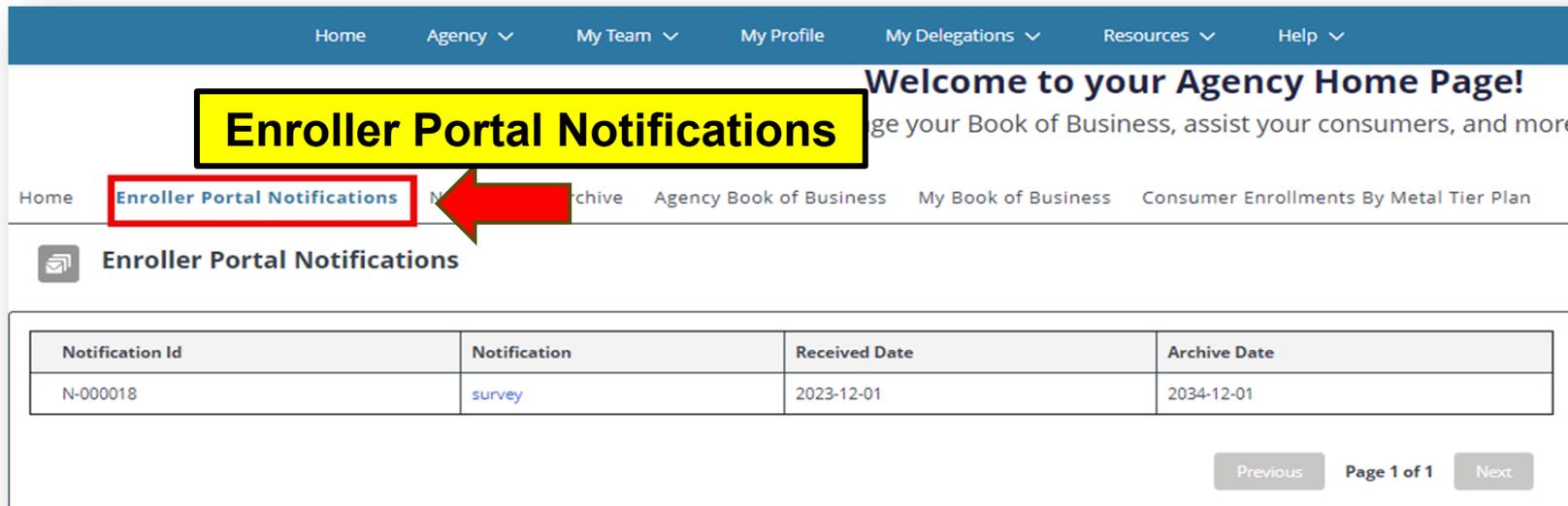
- Enrollment Partner Toolkits and Resources:** This section includes a sub-section for 'Toolkits for Enrollers' with a list of links: Alerts, Briefings, and Resources; Agency Manager Toolkit; Approved Admin Staff Role Toolkit; CalHEERS and Enroller Portal Release Notes; CCSB Toolkit; Enroller Portal and Enrollment and Shopping Section Toolkit; Family Glitch Fix Toolkit; **Open Enrollment Toolkit** (highlighted with a red box); Renewal Toolkit; Special Enrollment Period Toolkit; Social Media Toolkit; Storefront Toolkit; and 1095 Toolkit.
- Let's Talk Health Toolkit:** Includes a link for 'Let's Talk Health Social Press Kit'.
- Medi-Cal Transition:** Includes a link for 'Medi-Cal to Covered California Enrollment Program Toolkit'.
- Toolkits for Navigators:** Includes links for 'Primary Care Physician', 'Primary Care Physician (Spanish)', 'Navigator Social Toolkit: Sheila's Story', and 'Navigator Social Toolkit: Charley's Story'.
- Resources:** A list of links including 'How to contact Covered California', 'Covered California Health Plans', 'Historical Agency Agreements', 'Fact Sheets', 'Real Stories', 'Link to CoveredCA.com', 'Certified Enrollment Counselor', 'Certified Insurance Agent', and 'Certified Plan-Based Enroller'.
- CEC/PBE Help Line Hours:** Provides phone numbers and hours of operation: (855) 324-3147 Monday thru Friday, 8:00 a.m. to 6:00 p.m. Saturdays and Sundays, Closed.
- Agent Service Center:** Provides phone numbers and hours: (877) 453-9198 Monday thru Friday, 8:00 a.m. to 6:00 p.m. Saturdays and Sundays, Closed. E-mail: Agents@covered.ca.gov.

Enroller Portal Notifications

Clicking the **Enroller Portal Notification** tab displays the Agency and Entity users' active notifications sent by Outreach and Sales. The most recent notification displays at the top of the list.

Check here daily for quick updates and reminders from Covered California Such as:

- **Outage reminders**
- **Urgent updates**
- **New release notes**
- **Event notifications**



Home Agency My Team My Profile My Delegations Resources Help

Welcome to your Agency Home Page!
Manage your Book of Business, assist your consumers, and more.

Home **Enroller Portal Notifications** Archive Agency Book of Business My Book of Business Consumer Enrollments By Metal Tier Plan

Enroller Portal Notifications

Notification Id	Notification	Received Date	Archive Date
N-000018	survey	2023-12-01	2034-12-01

Previous Page 1 of 1 Next

Read your Enroller Alerts & Briefs

- Enroller Alerts and Messages provide important information and content; keeps you informed and updated to help you best support Covered California consumers.

- **Best practice:**

- ✓ **Create new folder and save** all Enroller Alert Emails there – search by key word/term for the specific topic you are seeking.
- ✓ **Bookmark** the [Enrollment Partner Toolkit](#) page to your browser favorites bar. It provides links to important toolkits and documents.

Alerts, Briefings, and Resources for Certified Enrollment Representatives

The image shows three vertical cards. The first card is light gray with a blue circular icon containing a white play button symbol. Below the icon, the text reads 'Webinars' and 'VIEW WEBINARS'. The second card is dark blue with a light blue circular icon containing a white lightbulb symbol. Below the icon, the text reads 'Agent Briefings & Alerts' and 'VIEW AGENT BRIEFINGS & ALERTS'. The third card is dark gray with a light blue circular icon containing a white graduation cap symbol. Below the icon, the text reads 'Community Partner Briefings & Alerts' and 'VIEW COMMUNITY PARTNER BRIEFINGS & ALERTS'.

Agent/CEC Service Center Hours



Voice:

Monday – Friday
8:00AM to 6:00PM



Chat:

Monday – Friday
8:00AM to 6:00PM

Holiday's Closed

11/11/2025	Veterans Day
11/27/2025	Thanksgiving Day
11/28/2025	Day After Thanksgiving
12/25/2025	Christmas Day
01/01/2026	New Years Day
1/19/2026	Martin Luther King Day

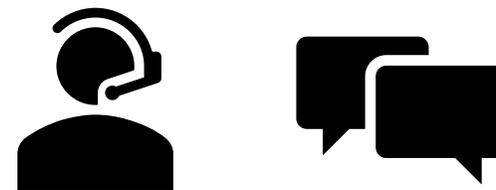
Extended Hours for Open Enrollment

Deadline for 1/1/2026

Date	Hours
12/30/2025	8:00AM – 8:00PM
12/31/2025	8:00AM – 8:00PM

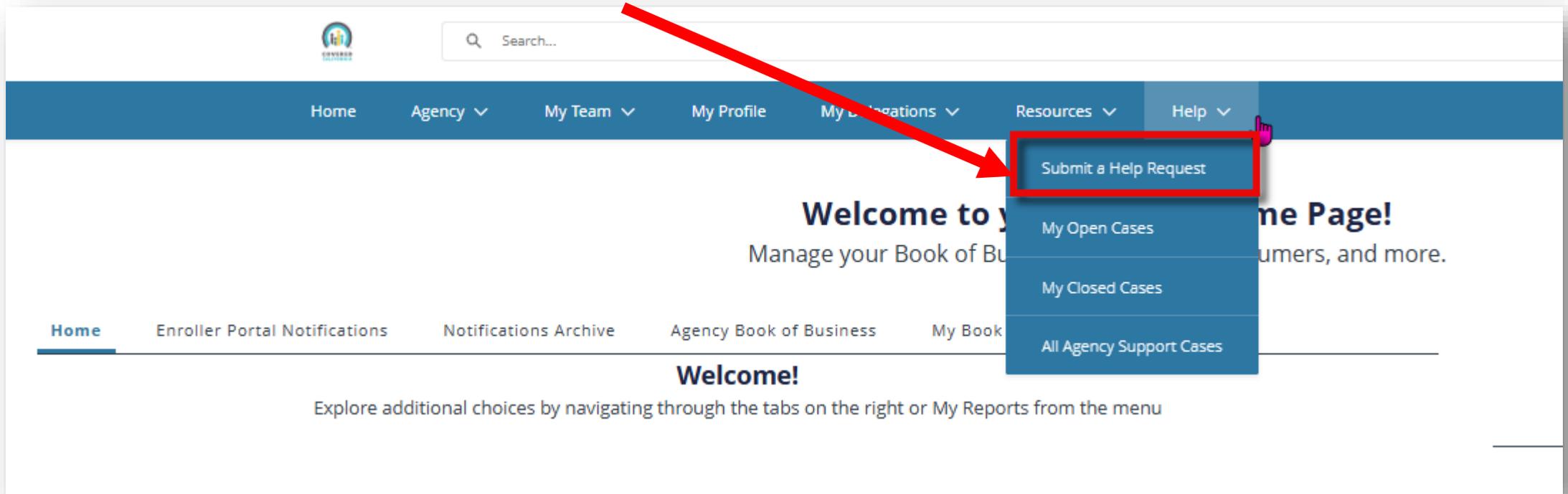
Deadline for 2/1/2026

1/29/2026	8:00AM – 8:00PM
1/30/2026	8:00AM – 8:00PM
1/31/2026	8:00AM – 10:00PM



Use your Help Request Feature

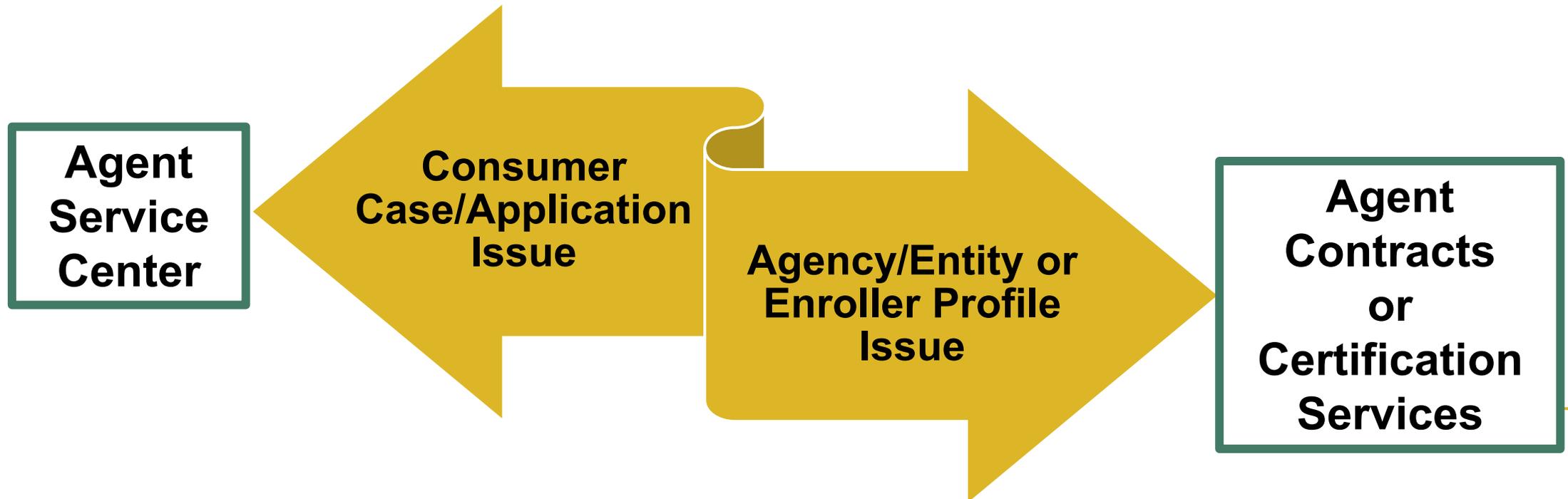
Enrollers can **submit a Help Request** in their portal any time!



The screenshot displays the enroller portal interface. At the top, there is a search bar and a navigation menu with options: Home, Agency, My Team, My Profile, My Delegations, Resources, and Help. The 'Help' menu is open, showing a dropdown list with the following items: Submit a Help Request, My Open Cases, My Closed Cases, and All Agency Support Cases. A red box highlights the 'Submit a Help Request' option, and a red arrow points from the text 'submit a Help Request' in the text above to this option. Below the navigation menu, the main content area features a 'Welcome!' message and a row of tabs: Home, Enroller Portal Notifications, Notifications Archive, Agency Book of Business, and My Book. A yellow heart icon with a white pulse line is located on the left side of the page.

Best Practices for Submitting a Help Request

Choose the appropriate **category** to ensure cases will be **routed to the correct team** for processing.



Describe Your Issue

For best results – provide **detailed** information

**Case
Number**

**Issue you're
experiencing**

**Additional
details**

**Intended
Outcome**



Make Sure Your Storefront is Ready for Open Enrollment

ATTENTION!

- Covered California Storefront Owners who applied before May 2025:

- A **NEW Storefront Application must be submitted by October 31, 2025** to keep your storefront active and visible in the Find a Local Enroller tool.

- **Check your email for instructions.** For more information, visit the Storefront Toolkit here:

<https://hbex.coveredca.com/toolkit/downloads/StorefrontToolkit.pdf>

August 19, 2025

Dear Storefront Owner,

To prepare for the upcoming renewals and open enrollment period, it is **mandatory** to submit a new Storefront application for each of your Storefront locations in the Covered California Find an Enroller Portal by **October 31, 2025**. This applies to all storefront owners, whether or not there are changes to your storefront information.

Act Now!

- **Accuracy in Your Storefront Listing:** Consumers searching for enrollment help will see your correct location details, including hours of operation, languages served, and contact information.
- **Avoid Delays:** Early submission ensures your storefront is loaded without errors or disruptions during the Open Enrollment period.

Who Can Submit the Application?

Only users with the following roles in the Covered California Enroller Portal can complete the storefront application:

Agency Roles:

- Agency Manager
- Authorized Contact
- Approved Admin Staff

Certified Enrollment Entity Roles:

- Primary Contact
- Authorized Contact

How to Locate and Submit the Application

Visit the [Storefront Toolkit](#) for step-by-step instructions and submitting the application through the Enroller Portal for your Storefront locations.

Storefront owners who operate multiple locations must submit a separate application for each individual location.



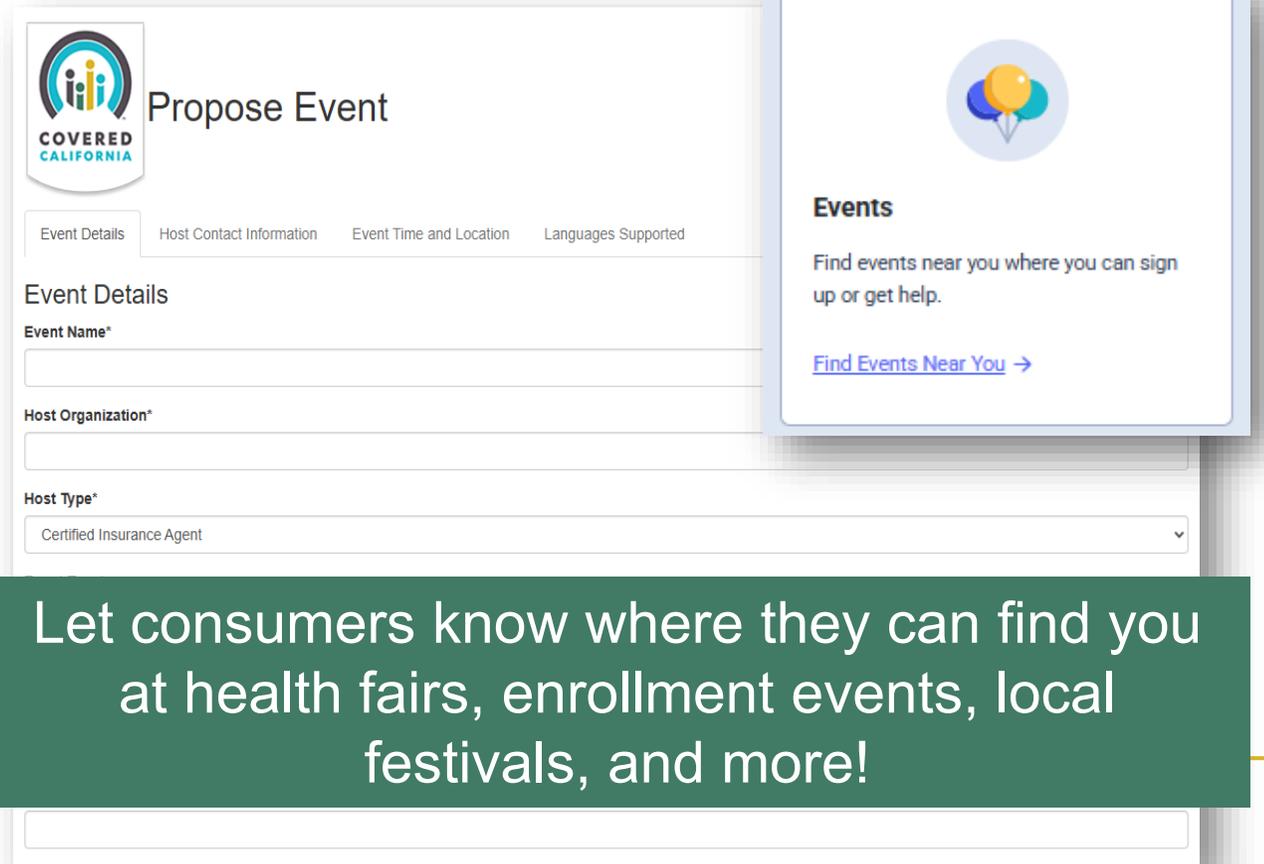
Advertise Your Community Events on CoveredCA.com!*

Why It Matters

- **Increase Visibility:** Show your presence in the community.
- **Build Trust:** Connect with consumers face-to-face.
- **Drive Enrollment:** Help more people access coverage.

How to Post Your Event

- Submit your event information for review and posting here:
<https://events.coveredca.com/add-events/>
- Share event details on social media.
- Bring flyers and materials to events.



The image shows a screenshot of the CoveredCA.com website. The main content is the 'Propose Event' form, which has a logo for Covered California at the top left. The form is divided into several sections: 'Event Details', 'Host Contact Information', 'Event Time and Location', and 'Languages Supported'. The 'Event Details' section is currently active and contains the following fields: 'Event Name*' (with a text input field), 'Host Organization*' (with a text input field), and 'Host Type*' (with a dropdown menu showing 'Certified Insurance Agent'). To the right of the main form is a sidebar titled 'Events' with a colorful balloon icon. The sidebar text reads: 'Find events near you where you can sign up or get help.' and includes a blue link 'Find Events Near You →'. At the bottom of the screenshot, there is a dark green banner with white text that says: 'Let consumers know where they can find you at health fairs, enrollment events, local festivals, and more!'.

*This does not apply to Navigators. Navigators should continue using their grant portal to submit events.

Navigating CalHEERS & Your Enroller Portal

New updates you need to know...



CalHEERS Application Changes for 2026



Updates to Identity Proofing

Release 25.6

Covered California implemented a **new method of verifying consumer identity.**

- *Updated Remote Identity Proofing* – removed **credit-based questions.**
- *Updated Identity Proofing* – added **document validation.**

These processes help ensure we are thoroughly verifying the identity of the **Primary Contact** during the application flow.

Primary Contact Identity Proofing Methods

Remote Identity Proofing (RIDP)

The act of identity proofing **without a document.**

Compares Identity Databases with Primary Contact information:

- **Legal Name**
- **DOB**
- **SSN**
- **Address**

Identity Proofing (IDP)

The act of identity proofing **with an identity document.**

Compares document information with Primary Contact information:

- **Legal Name**
- **DOB**
- **Address**

Remote Identity Proofing (RIDP)

Can automatically verify identity with databases without further actions.

Great! Now we need to verify Julie's identity.

We only ask these questions about the Primary Contact. If you do not know the answers, you may want to choose a different Primary Contact.

I attest that I have visually confirmed this person's identity.

Yes

No

“I attest that I have visually confirmed this person's identity.”

- Answering “No” routes to “Remote Identity Proofing”

Identity Proofing (IDP)

User is attesting they have visually verified identification of the person in front of them and uploads the identity document provided.

Great! Now we need to verify Julie's identity.

We only ask these questions about the Primary Contact. If you do not know the answer, you may want to choose a different Primary Contact.

I attest that I have visually confirmed this person's identity.

Yes No

Upload one document from List A or two documents from List B to confirm Julie's identity. You can only upload one document at a time.

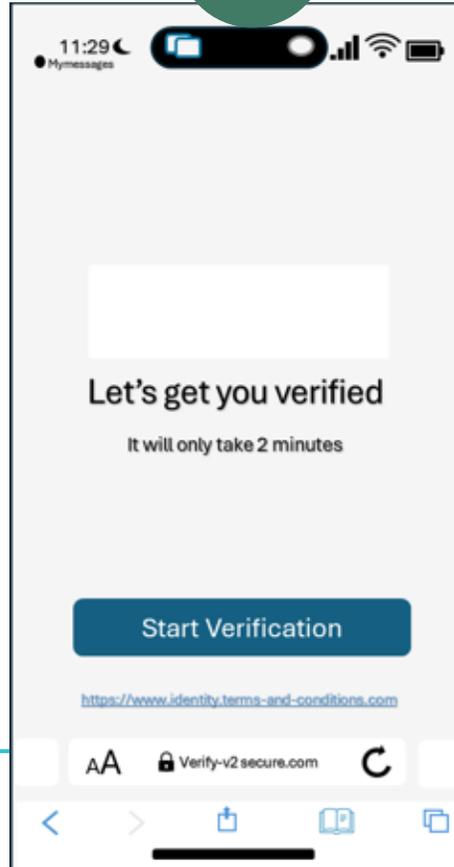
“I attest that I have visually confirmed this person’s identity.”

- Answering “**Yes**” routes to “**Identity Proofing**” process for document upload.

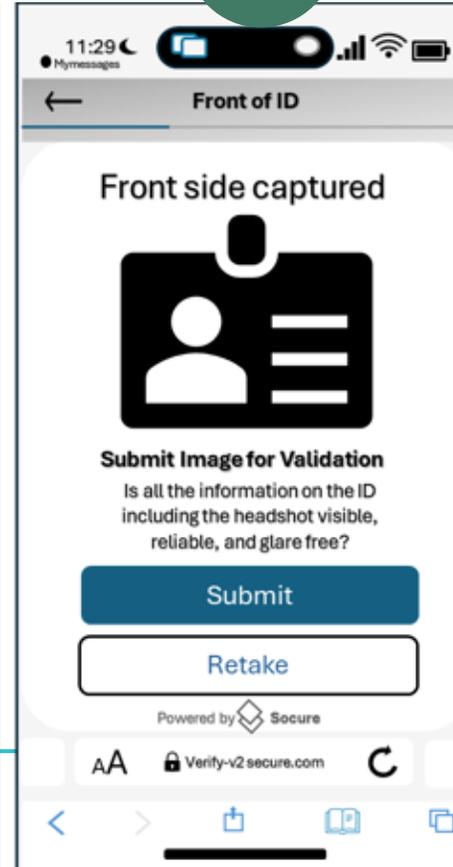
Consumer Self Serve

Consumers that do not pass identity or remote identity proofing automatically can self serve

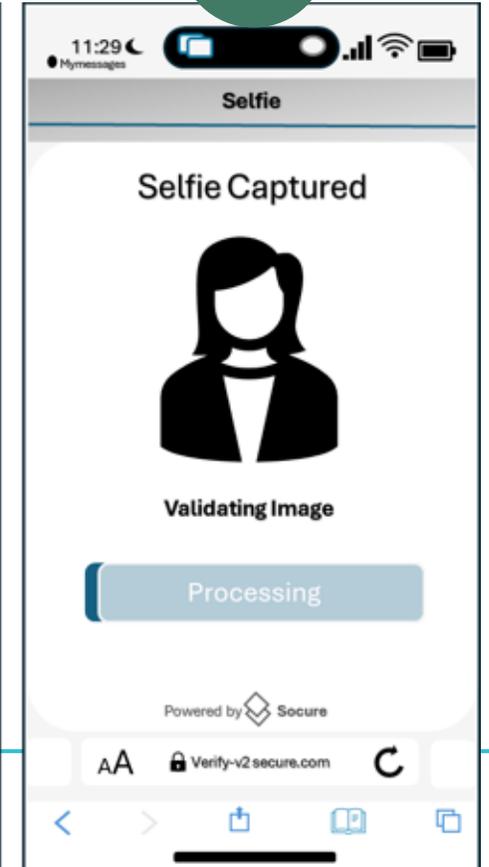
1



2



3



CalHEERS Application Updates

Release 25.9 Changes



Updated Guidance: Household Section

Additional Guidance has been added to the “**Household Section**”

to provide clearer context on who should be included in 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. ^](#)

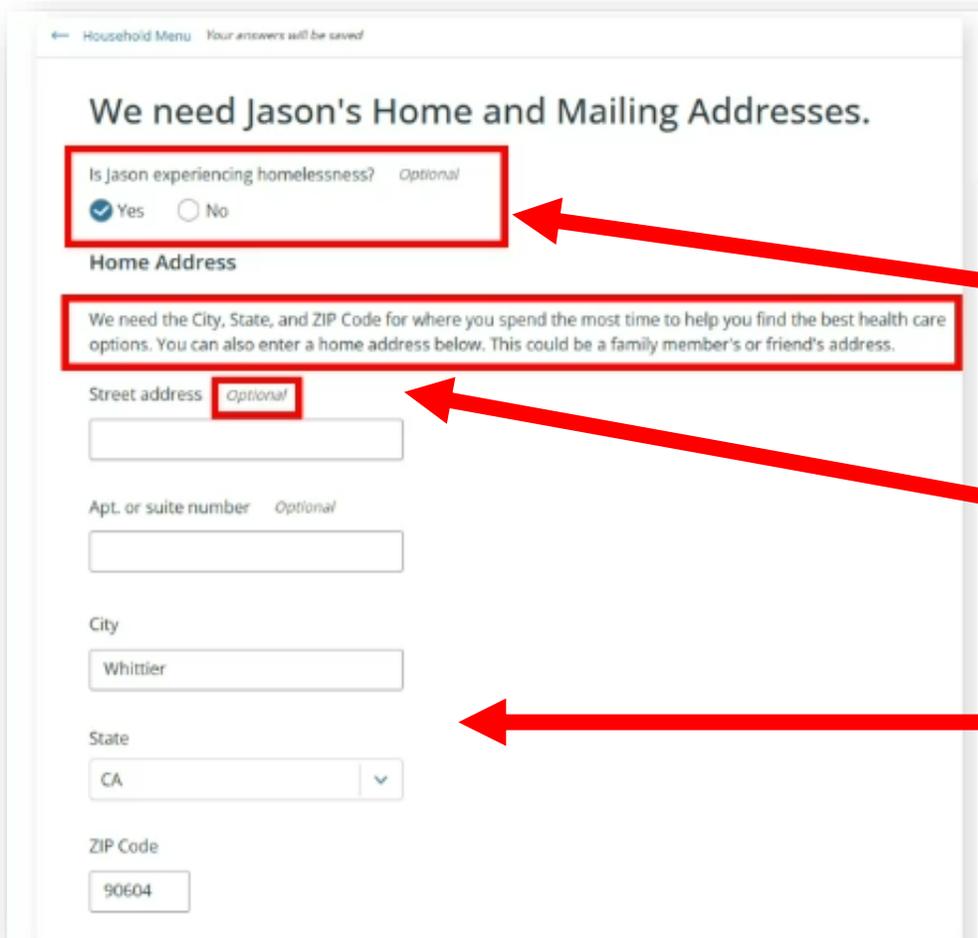
Add these people on your application, even if they do not want to apply for health coverage:

- A spouse or registered domestic partner of anyone in the home
- Any children under 21 who live with you, including stepchildren
- Any parents or stepparents who live in the home with their children under 21
- Anyone on your federal income tax return, if you file one
- All members of the tax filing household and any family members living with you, if you are claimed as a dependent on someone else's tax return

Anyone else who lives with you will need to file their own application if they want health insurance. (For example: a boyfriend, girlfriend, or roommate)



Home Address Guidance for Unhoused Consumers



← Household Menu Your answers will be saved

We need Jason's Home and Mailing Addresses.

Is Jason experiencing homelessness? *Optional*

Yes No

Home Address

We need the City, State, and ZIP Code for where you spend the most time to help you find the best health care options. You can also enter a home address below. This could be a family member's or friend's address.

Street address *Optional*

Apt. or suite number *Optional*

City

Whittier

State

CA

ZIP Code

90604

New question added in the home address section:

- “Is (consumer name) experiencing homelessness?”

For consumers answering “**yes**” the street address fields are now optional.

Consumers are asked to provide the **City**, **State**, and **ZIP Code** where they spend the most time.

Mailing Address Guidance for Unhoused Consumers

Users will be prompted to provide a mailing address with instructions for using **General Delivery**

Enter Mailing Address as:

- General Delivery
- City
- State
- ZIP Code

Enrollers must **never** use an Agent/Entity business address in place of a consumer's mailing address.

Mailing Address

We need a mailing address to send important updates about your eligibility. If you don't have one, you can use a family member's or friend's address. You can also use General Delivery at a nearby Post Office. For General Delivery, enter "General Delivery" as the street address, along with the City, State, and ZIP Code.

Street address

General Delivery

Apt. or suite number Optional

City

Whittier

State

CA

ZIP Code

90604

Confirm Your Address

We found addresses that closely match the one you gave us. Choose the option that best matches your address or edit the original address. A mistake in your address could affect your eligibility, your monthly payment, and the county your case is assigned to.

Recommended Address

General Delivery
Whittier, CA 90605-9999
Los Angeles County

Original Address

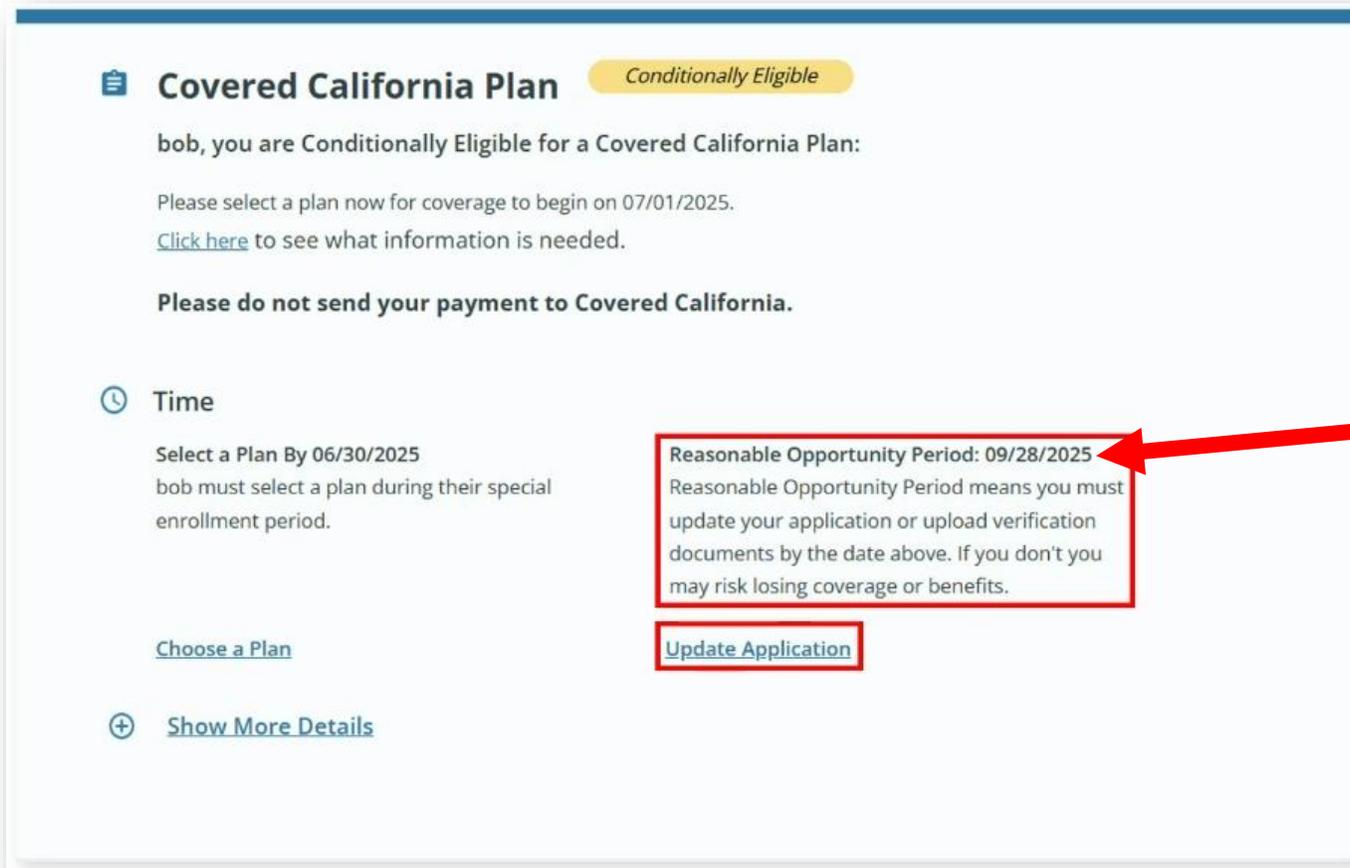
General Delivery
Whittier, CA 90604

Use Selected Address

Enhanced Eligibility Results Display: New ROP Information

Eligibility Results now prominently display:

- **Reasonable Opportunity Period Messaging.**
- **ROP Expiration Date**



Covered California Plan Conditionally Eligible

bob, you are Conditionally Eligible for a Covered California Plan:

Please select a plan now for coverage to begin on 07/01/2025.
[Click here](#) to see what information is needed.

Please do not send your payment to Covered California.

Time

Select a Plan By 06/30/2025
bob must select a plan during their special enrollment period.

[Choose a Plan](#)

[Update Application](#)

[Show More Details](#)

Reasonable Opportunity Period: 09/28/2025
Reasonable Opportunity Period means you must update your application or upload verification documents by the date above. If you don't you may risk losing coverage or benefits.

Enhanced Eligibility Results Display: New SSN Messaging

Specific messaging for consumers who did not provide a **Social Security Number** on their application.

Covered California Plan Conditionally Eligible

Veronica, you are Conditionally Eligible for a Covered California Plan:

Please select a plan now for coverage to begin on 09/01/2025.
[Click here](#) to see what information is needed.

Please do not send your payment to Covered California.

Time

Select a Plan By 08/31/2025
Veronica must select a plan during their special enrollment period.

Reasonable Opportunity Period: 10/19/2025
Reasonable Opportunity Period means you must update your application or upload verification documents by the date above. If you don't you may risk losing coverage or benefits.

[Choose a Plan](#) [Update Application](#)

[Show Less Details](#)

- You did not give us your Social Security number (SSN). If you think this is a mistake or have more information to give us, please contact your local county office or Covered California.
- Your household qualifies to shop for a plan.
- Your household has a qualifying life event. This qualifies your household to apply for health insurance during the Special Enrollment period.
- We could not verify your citizenship.
- You met all other requirements.

- You did not give us your Social Security number (SSN). If you think this is a mistake or have more information to give us, please contact your local county office or Covered California.

More 25.9 CalHEERS Specific to Application Updates

Application Changes

Citizenship and Lawful Presence section

Income Section

Household Menu

AI/AN Questions

Primary Contact Info

Additional CalHEERS Updates for Case Management

Updated Enrollment Dashboard

New Banner Messaging

Enrollment Management Changes

Eligibility Results Updates

Application changes

And More!

Save-the-Date



For the
love of
Californians



Join us for a virtual

CalHEERS and Enroller Portal Webinar

October 1st 9:00 AM PDT – 12:00 PM PDT

Be prepared for renewals and Open Enrollment with an
In depth walkthrough of system updates and changes

Scan to Register now!

Consumer Retention Workspace

Managing Renewals in Your Enroller Portal



Consumer Retention Workspace

Enroller Portal – A New Tool

- The Consumer Retention Workspace (CRW) is a tool in the Enroller Portal that **helps track and manage consumer renewals** for Plan Year 2026.
- It identifies consumers up for renewal, ranks them by risk of not renewing, and provides a space for enrollers to monitor and manage renewal activities.

How Enrollers Could Help With Customer Retention

Consumer Cases

- Covered California will **create cases for currently enrolled consumers** that need to renew.

Renewal Risk Categories

- Cases will have a **risk score for each case** of their likelihood of renewing for 2026 plan year.

Enroller Portal CRW Tool

- Enrollers could **access the Consumer Retention Workspace to track and monitor** renewal activities.

Reports for Agencies/Entities

- **Agency Managers and Entity Primary Contacts have access to reports** of all their enrollers CRW activities

Enroller Portal: Consumer Retention Workspace

The screenshot shows the Enroller Portal interface. At the top, there is a search bar and a navigation menu with items: Home, Entity, My Team, My Profile, Resources, and Help. Below the navigation menu, a yellow box with a black border contains the text "Consumer Retention Workspace". A red arrow points from this box to a "Quick Links" section on the right side of the page. The "Quick Links" section is enclosed in a red box and contains the following items: "Consumer Retention Workspace", "Secure Mailbox", "Count Unavailable", "Enroller Toolkits", and "My Reports".

Search...

Home Entity My Team My Profile Resources Help

Consumer Retention Workspace

Welcome to your Entity Home Page!
Manage your Book of Business, assist your consumers, and more.

Home Enroller Portal Notifications Notifications Archive Entity Book of Business More

Welcome!
Explore additional choices by navigating through the tabs on the right or My Reports from the menu

Quick Links

- Consumer Retention Workspace
- Secure Mailbox
- Count Unavailable
- Enroller Toolkits
- My Reports



Search... My Profile Resources Help

Consumer Retention Workspace

CRW Dashboard **CRW Cases** Event Calendar

Dashboard **EP CRW Dashboard**
As of Aug 25, 2025 9:45 AM Viewing as Don Schmitt

Open CRW Cases by Priority

Priority	Record Count
Low	1
High	3
Medium	4
Total	8

[View Report \(Open CRW Cases by Priority\)](#)

Open CRW Cases

8

[View Report \(Open CRW Cases\)](#)

Aging CRW Cases

Counts for Open Cases	Record Count
<30	1
<60	1
<90	6

[View Report \(Aging CRW Cases\)](#)

CRW Case Average Resolution Time

[View Report \(Average Resolution Time\)](#)

All CRW Cases by Reason

Case Reason	Record Count
Reason 1	3
Reason 2	5

[View Report \(All CRW Cases by Reason\)](#)

CRW Cases

Refresh

CRW Cases

Refresh

Open CRW Cases

Open CRW Cases by Priority

Aging CRW Cases

[View Report \(Open CRW Cases by Priority\)](#)

[View Report \(Open CRW Cases\)](#)

[View Report \(Aging CRW Cases\)](#)

Average Resolution Time

All CRW Cases by Reason

Understanding Your Assigned Consumer Cases

Consumer Information

Case Enroller

Subject: At-Risk Consumer | Contact Name: Alfred Alfred | Priority: Medium | Status: New | Case Number: 34446409 | Household Eligibility

Details | Related | Task

Contact Name: Alfred Alfred | Case Owner: Don Schmitt

Contact Phone: (123) 123-1234

Contact Email: atriskconsumer@p

Preferred Spoken Language: English

Case Reason: Access to Care

Case Sub-Reason: Non-Urgent

Status: New

Summary of Interaction

Subject: At-Risk Consumer

Description: Test

Resolution Reason

Steps to Resolve

Notes

Last Modified By: | Web Email

Resolution Information

* Status: Closed

* Resolution Reason: --None--

* Steps to Resolve

Notes

Save

IMPORTANT!

- * Indicates **Required** Fields
- Status
- Resolution Reason
- Steps to Resolve

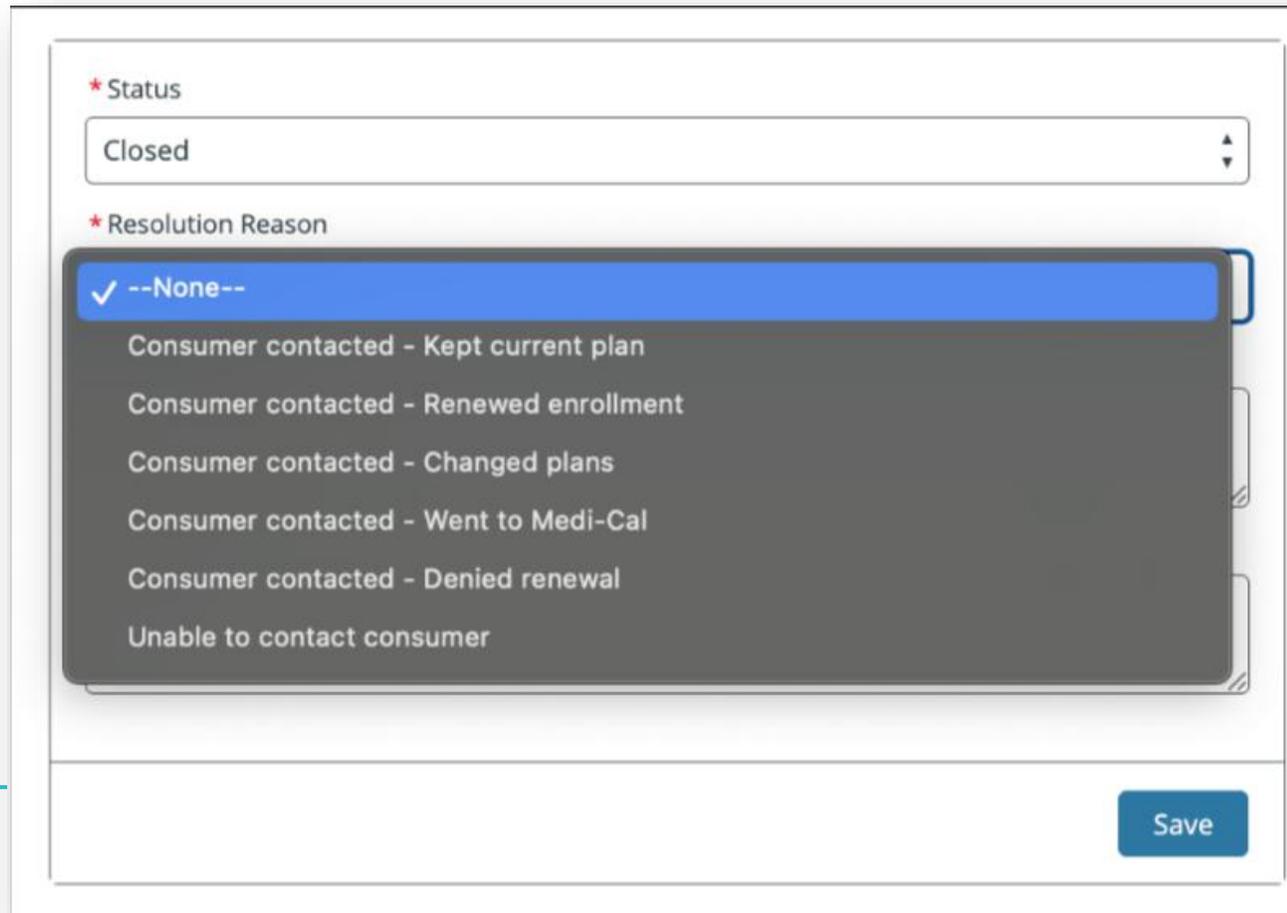
- **Consumer Information:** Phone number, email, and preferred language.
- **Risk Categorization:** Low risk, high risk, or other risk levels.
- **Interaction Documentation:** A space to record details of your interaction.
- **Resolution Selection:** A section to select the resolution reason (details coming next).

Enrollers can track and document their renewal outreach for each consumer case.

And provide **Resolution Information**

when closing the case.

Closing Your Assigned Consumer Cases



* Status
Closed

* Resolution Reason

- ✓ --None--
- Consumer contacted - Kept current plan
- Consumer contacted - Renewed enrollment
- Consumer contacted - Changed plans
- Consumer contacted - Went to Medi-Cal
- Consumer contacted - Denied renewal
- Unable to contact consumer

Save

Selecting a Resolution Reason

Enrollers must select the resolution reason that best fits the outcome of their outreach efforts.

Consumer Retention Efforts

Updates and Information from other Covered California Divisions



Marketing Update

Fiscal Year 2025-2026



Marketing's acquisition campaigns drive over 2 billion impressions, 217K plan selections, and a class-leading 2:1 return on advertising sales (ROAS)



Contributing to Covered California's overall record-high enrollment of 1,979,504 consumers

FY 24-25 Highlights and New Programs Recap: **New OE 2025**

Influencers

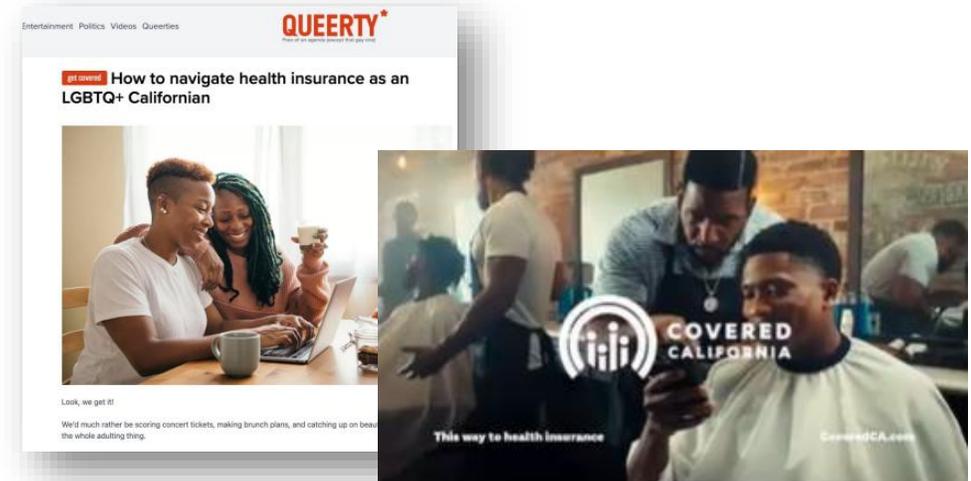
Launched Influencer across various campaigns leveraging talent from the Latinx, Korean, Black and LGBTQ+ communities.



14 MM Impressions +
1.8MM Post Engagements

Content Partnerships

Worked with trusted priority population owned publications to launch our Open Enrollment campaign for the Black, Hispanic, and LGBTQ+ Community.



4 MM Impressions Delivered

FY 24-25 Highlights and New Programs Recap: **New June 2025**

Cultural Observances

Launched Juneteenth and Pride Month campaigns in the Black and LGBTQ+ community with goal of member retention, consumer engagement, and brand building.



3 MM Impressions Delivered

Utilization Campaign

Launched a dedicated campaign centered around Preventive Care and healthcare plan utilization for the Asian, Black, and Hispanic Communities leveraging ethnic owned media outlets.



5 MM Impressions Delivered

Agents and Navigators: Key Partners in Outreach Efforts

Estimated 1,000 social media posts in the last year!

St. Louise Resource Services

Start your journey to comprehensive health coverage today! If you're eligible for special enrollment, finish enrolling now. Here at SLRS, we can assist you for free. Give us a call at 844-245-1900. Covered California #HealthCoverage #SpecialEnrollment #SLRS

...inicia tu camino hacia una cobertura de salud integral hoy! Si eres elegible para la inscripción especial, completa tu inscripción ahora. Aquí en SLRS, podemos asistirte de forma gratuita. Llámamos al 844-245-1900. #CoberturaDeSalud #InscripciónEspecial #SLRS

after enrolling, COVERAGE BEGINS ON THE FIRST DAY OF THE FOLLOWING MONTH



LifeLong Medical Care

Most people who enroll receive financial help and everyone is guaranteed the same high-quality coverage. Call us for free enrollment help at 510-981-3250 or visit our site <https://lifelongmedical.org/keep-your-medi-cal/#CoveredCalifornia>



The right plan for you.



@LaMaestraCHC

Need health insurance? We can help! For more information or to schedule an appointment give us a call at (619) 269-1254. [@coveredca @coveredca_es #coveredcalifornia](https://t.co/cv4ASQU2e)



@WeAreCHAIR

If you are no longer eligible for Medi-Cal, [@CoveredCA](https://t.co/BdCTGblC2e) is a free service from the state that helps you find and pay for quality health insurance! Visit coveredca.com for more information. [#coveredcalifornia #CoveredCA #GetCoveredCA #healthplan #healthinsurance](https://t.co/BdCTGblC2e)

PROTECT YOUR HEALTH & WALLET WITH HEALTH COVERAGE.



@LaMaestraCHC

Need health insurance? We can help! For more information or to schedule an appointment give us a call at (619) 269-1254. [@coveredca @coveredca_es #coveredcalifornia](https://t.co/HELulzWtQX)



@cchc_centers

All plans through Covered California include free preventative care. If you're eligible for special enrollment contact one of CCHC's [@coveredca Certified Enrollment Counselors](https://t.co/BE4ty5zQbG) today at 818.630.2296 or visit [cchccenters.org](https://t.co/BE4ty5zQbG)

IS YOUR MEDI-CAL ENDING? Covered California is here to help.



We'll keep you covered

tc

Having health insurance helps protect your wallet. If you have high medical bills, you'll only pay a small portion, and your plan will cover the rest. Call or text at (760) 736-6734 to see if a [@CoveredCA](https://t.co/dlUvCvbbf) plan is right for you! [#CoveredCA](https://t.co/dlUvCvbbf)



Alameda Health Consortium

#DYK that if you've had a major life event, like losing health coverage, moving or welcoming a new baby, apply within 60 days and you can get quality health insurance through Covered California. Reach out to your trusted #CHC Enrollment Specialist or visit coveredca.com for information. #ValueCHCs #Health4All #healthEquity





**COVERED
CALIFORNIA**

Brand Strategy

Messaging Gaps

Awareness

ATTRACT

TV Spot focusing on Cost



GAP

Attract

ENGAGE

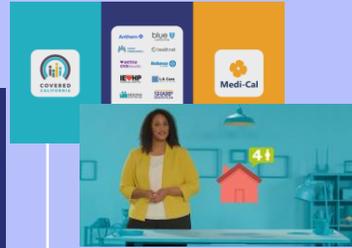
Digital Banner



Motivation

INFORM

Educational Videos



Decision

CONVERT

Paid Search



CoveredCA.com

Retention

LOYALTY

GAP



NEW: Influencers



Out of Home with Monthly Cost Message



Social



CSR Message

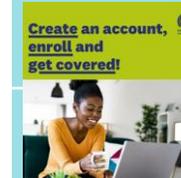
Print



Social



Enrollment, renewal, SMS texts, and other direct response



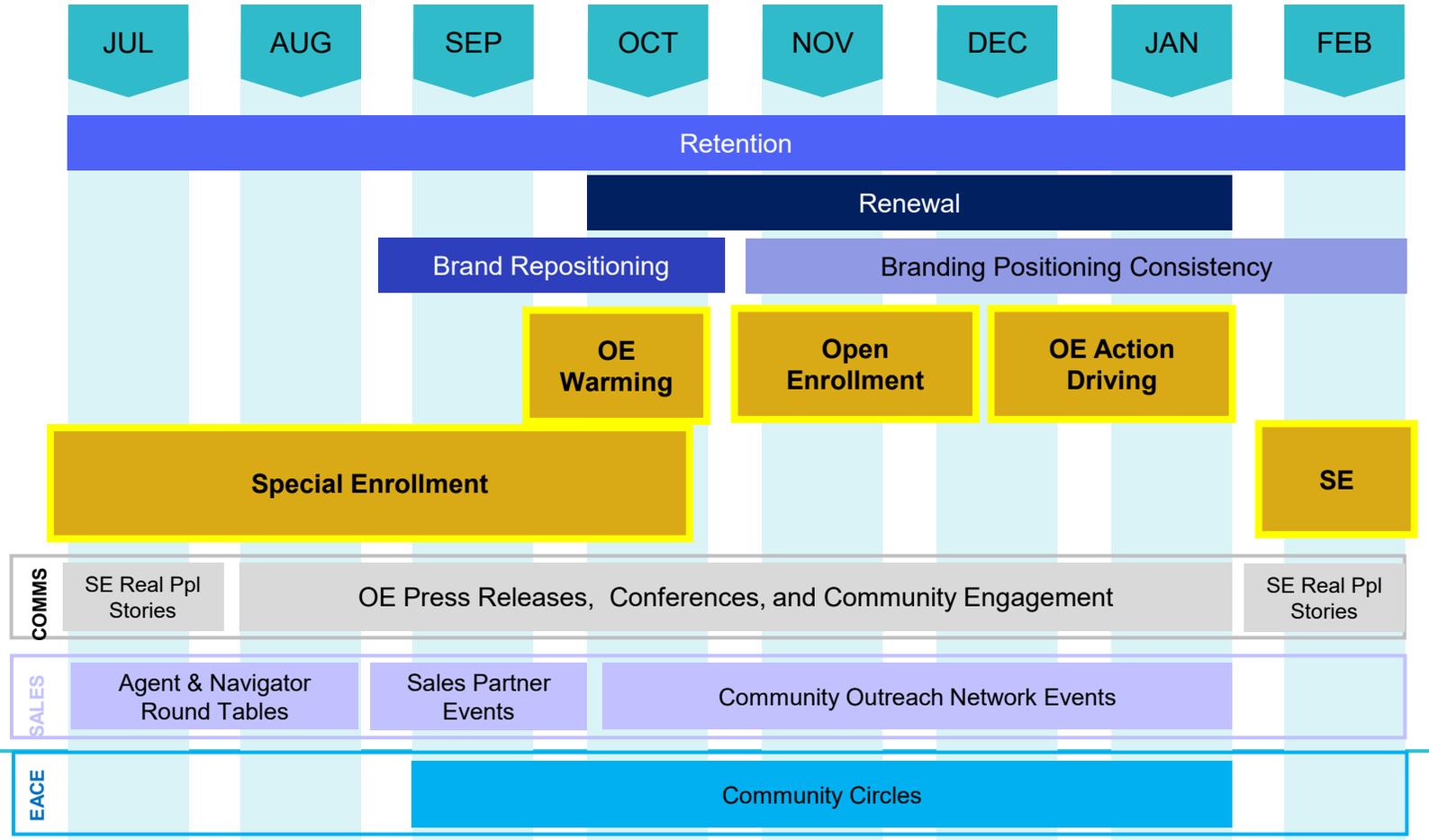
Social



Always-On Marketing: Meeting the Moment, 24/7/365

Open Enrollment Opportunities
 → Opportunities Year-Round
 Acquisition → Brand Retention
 & Engagement Mindset

8 MONTH SNAPSHOT

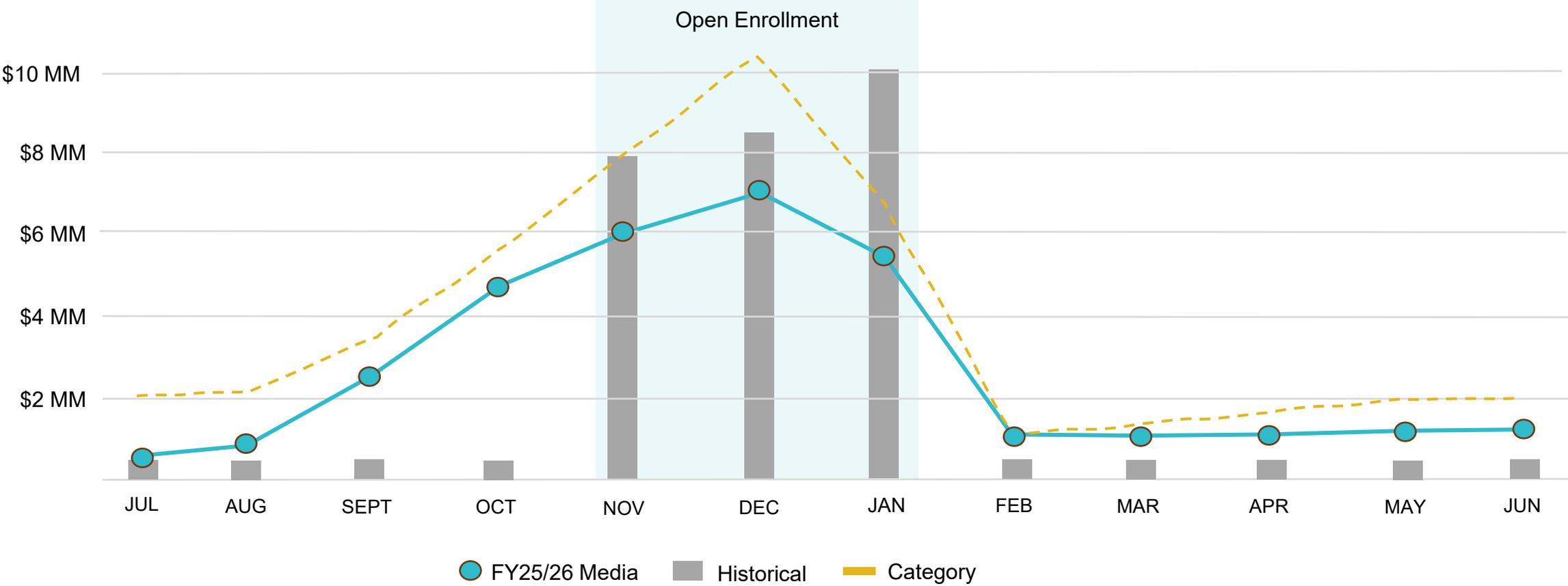




**COVERED
CALIFORNIA**

Media Strategy

FY 25-26 Media is a Big Shift in Spend vs. Historical



Category Spend from Pathmatics/VIVIX. Includes Medical & Health Insurance Sub-Category which includes comprehensive insurers such as, Blue Cross, Centene, Cigna, AIG, state health plans, etc.

Channel Mix Overview by Language & Future Exploration for FY 25-26

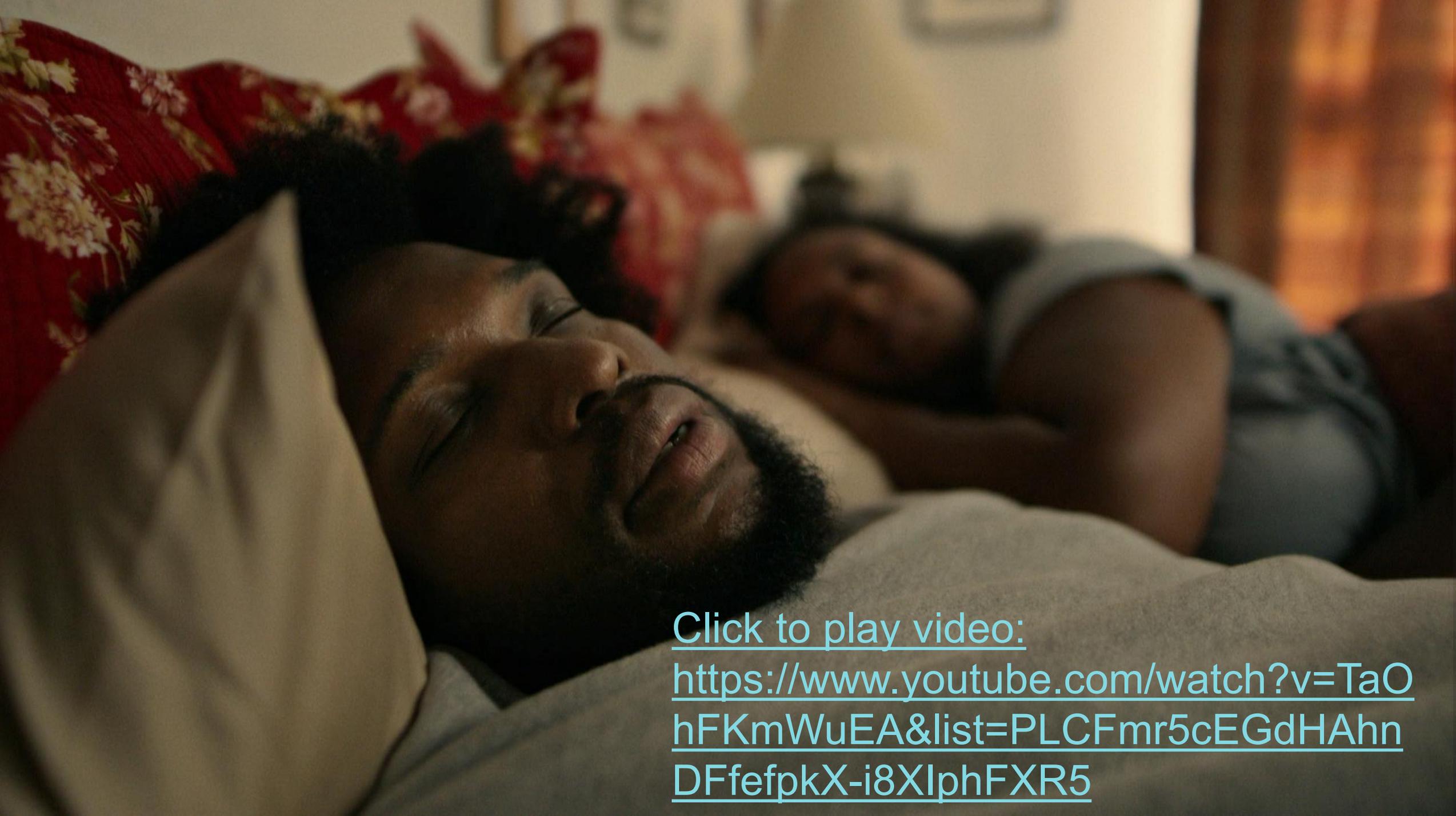


	 TV/CTV	 Radio/Audio	 Print	 Out-of-Home	 Social/Influencers	 Digital	 Search
General Market – English				NEW			
Black/ African American							
LGBTQ+							
Spanish							
Chinese					NEW		NEW
Korean							
Vietnamese					NEW		
Tagalog	NEW	NEW	NEW		NEW		
Hindi	NEW	NEW	NEW		NEW		
Hmong		NEW					



COVERED
CALIFORNIA

Creative Preview



[Click to play video:](https://www.youtube.com/watch?v=TaOhFKmWuEA&list=PLCFmr5cEGdHAhnDFfefpkX-i8XlphFXR5)

<https://www.youtube.com/watch?v=TaOhFKmWuEA&list=PLCFmr5cEGdHAhnDFfefpkX-i8XlphFXR5>

Tagline
feedback we
received
directly from
consumers –
it invokes
pride &
community



For the
love of
Californians

*It benefits everyone
who lives in CA, it's
for our wellbeing and
for our health.*

*For the love of
Californians means
community.*

*For the love of Californians, it benefits
everyone who lives in CA, it's for our
wellbeing and for our health.*



[Click to play video:](https://youtu.be/tQXARcX68ro)
<https://youtu.be/tQXARcX68ro>

The first hands that built California were Hispanic hands.



Click to play “Root in Care” videos in the following languages:

Mandarin - <https://youtu.be/Bcx5nsT1eMA>

Tagalog - <https://youtu.be/F-AxCKmaESE>

Hindi - <https://youtu.be/jde-Ld64CNo>

Cantonese - <https://youtu.be/PEsSgMqip-0>

Vietnamese - <https://youtu.be/3BR0WMt29Po>

Korean - <https://youtu.be/Fd5nXvvh2OE>

From the first Chinatown in San Francisco

1167852941

“BACKYARD”

Covered California celebrates the love, respect and care exhibited within the Black community as valuable traits worth emulating when it comes to providing health care solutions.

SPOT CONSISTS OF VIDEO CLIPS SHOWING ACTS OF AA CARE AND COMPASSION.

DAD DOING DAUGHTER'S HAIR WHILE COMBING SHE FLINCHES A BIT, AS IF HE CAUGHT A TANGLED HAIR AND SHE REDIRECTS HIM HOW TO SPRAY DETANGLER OR HOW TO HOLD BRUSH.

VO: It's a father's gentle hands, learning love in every stroke.

OLDER WOMAN KINDLY HANDS HER ADULT DAUGHTER A PLATE OF HER FAVORITE FOOD.

VO: It's comfort served warm—legacy passed from hand to hand, heart to heart.

CHILD RUSHING OUT THE DOOR, CAUGHT BY MOM TO PUT ON LOTION.

VO: It's protection without pause-soft palms, fierce love.

VO: We are Covered California. And the inspiration for our compassionate approach to health care... was found in our own backyard.

SUPER: For the love of Californians.

LOGO AND QR CODE: CCA



Creative Update: Social Media



Please note: End card design is work in progress. Images are not retouched.



COVERED
CALIFORNIA

Social Media Toolkit

Social Media Marketing

- Social Media Toolkits will continue to be provided quarterly.
- More user-friendly content sharing tool.
- Happy to connect at Social@covered.ca.gov





**COVERED
CALIFORNIA**

Collateral & Storefront Materials

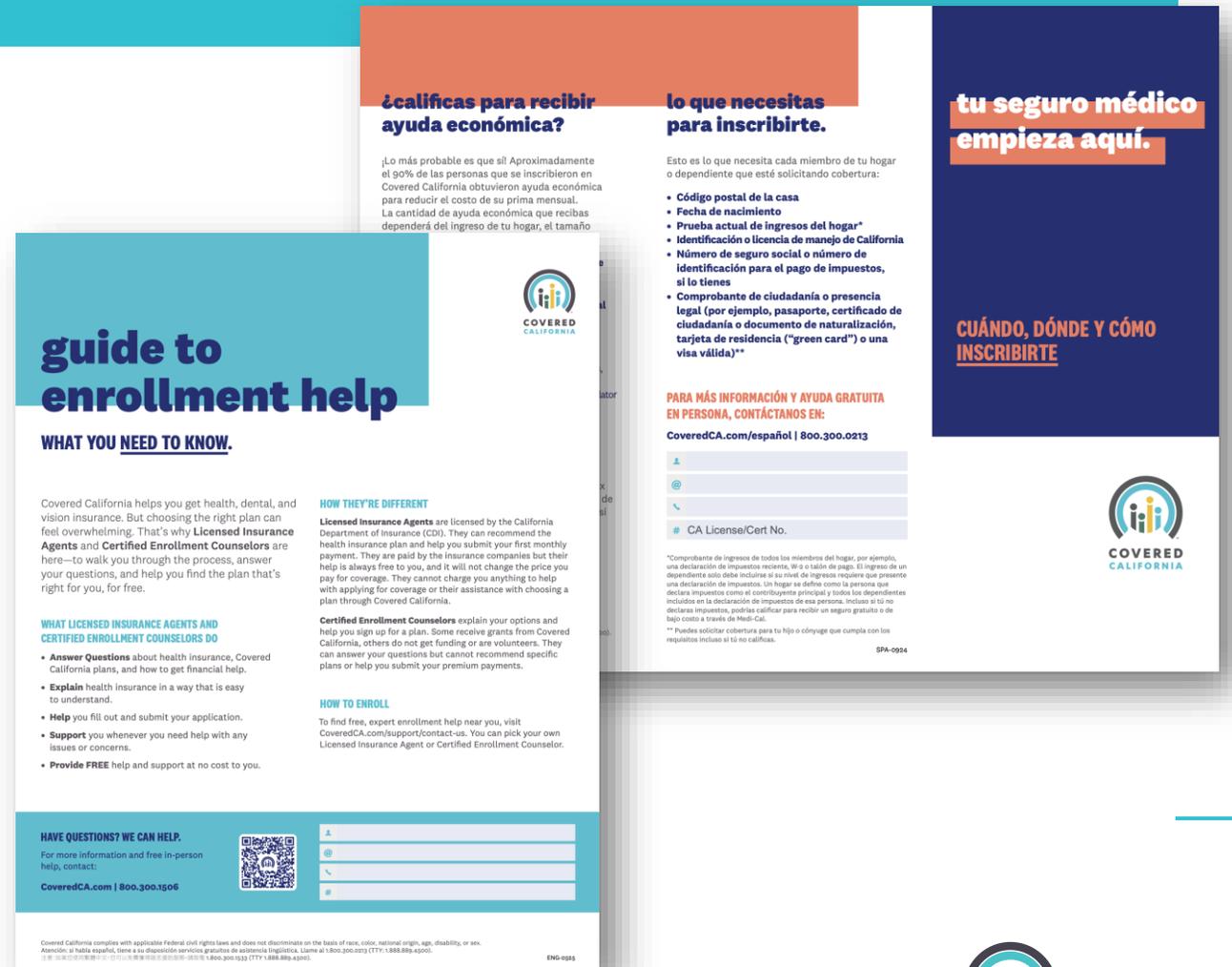
Collateral & Storefront Materials

Open Enrollment 2026

- Collateral updated with policy and rate changes
- New 'Guide to Enrollment Help Fact Sheet'

Brand Refresh

- Collateral and storefront materials will be revamped with the new brand design
- New materials expected to be available for order by April 2026 or sooner



guide to enrollment help

WHAT YOU NEED TO KNOW.

Covered California helps you get health, dental, and vision insurance. But choosing the right plan can feel overwhelming. That's why **Licensed Insurance Agents and Certified Enrollment Counselors** are here—to walk you through the process, answer your questions, and help you find the plan that's right for you, for free.

HOW THEY'RE DIFFERENT

Licensed Insurance Agents are licensed by the California Department of Insurance (CDI). They can recommend the health insurance plan and help you submit your first monthly payment. They are paid by the insurance companies but their help is always free to you, and it will not change the price you pay for coverage. They cannot charge you anything to help with applying for coverage or their assistance with choosing a plan through Covered California.

Certified Enrollment Counselors explain your options and help you sign up for a plan. Some receive grants from Covered California, others do not get funding or are volunteers. They can answer your questions but cannot recommend specific plans or help you submit your premium payments.

HOW TO ENROLL

To find free, expert enrollment help near you, visit CoveredCA.com/support/contact-us. You can pick your own Licensed Insurance Agent or Certified Enrollment Counselor.

HAVE QUESTIONS? WE CAN HELP.

For more information and free in-person help, contact:

CoveredCA.com | 800.300.1506

¿calificas para recibir ayuda económica?

¡Lo más probable es que sí! Aproximadamente el 90% de las personas que se inscribieron en Covered California obtuvieron ayuda económica para reducir el costo de su prima mensual. La cantidad de ayuda económica que recibas dependerá del ingreso de tu hogar, el tamaño

lo que necesitas para inscribirte.

Esto es lo que necesita cada miembro de tu hogar o dependiente que esté solicitando cobertura:

- Código postal de la casa
- Fecha de nacimiento
- Prueba actual de ingresos del hogar*
- Identificación o licencia de manejo de California
- Número de seguro social o número de identificación para el pago de impuestos, si lo tienes
- Comprobante de ciudadanía o presencia legal (por ejemplo, pasaporte, certificado de ciudadanía o documento de naturalización, tarjeta de residencia ("green card") o una visa válida)**

PARA MÁS INFORMACIÓN Y AYUDA GRATUITA EN PERSONA, CONTÁCTANOS EN:

CoveredCA.com/español | 800.300.0213

CA License/Cert No.

tu seguro médico empieza aquí.

CUÁNDO, DÓNDE Y CÓMO INSCRIBIRTE

COVERED CALIFORNIA

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. Atención: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.800.300.1506 (TTY: 1.888.889.4800). ENG-093



**COVERED
CALIFORNIA**

Member Retention Outreach

Marketing: Member Communications Policy Updates

July

August

September

October

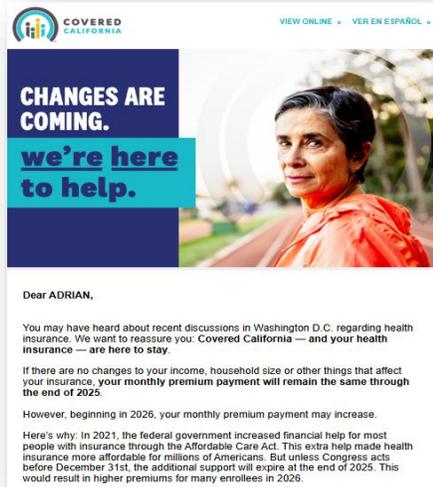
Primary Message

The amount of **financial help you receive in 2026 may be reduced** if proposed federal legislation passes and Enhanced Premium Tax Credit ends on 12.31.25

CTA:

Log-in to your account for personalized updates and update your household information

WIP
Member Outreach



COVERED CALIFORNIA VIEW ONLINE • VER EN ESPAÑOL •

CHANGES ARE COMING.
we're here to help.

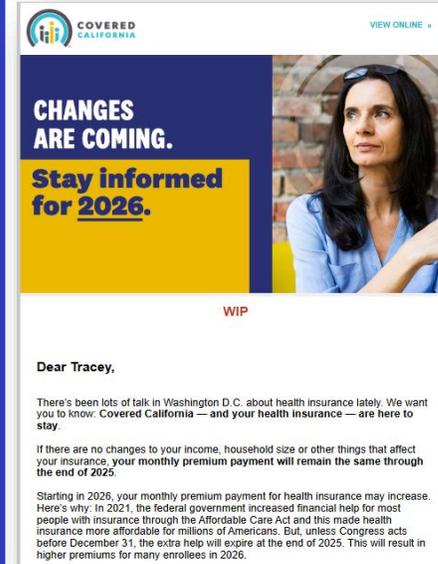
Dear ADRIAN,

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: Covered California — and your health insurance — are here to stay.

If there are no changes to your income, household size or other things that affect your insurance, your monthly premium payment will remain the same through the end of 2025.

However, beginning in 2026, your monthly premium payment may increase.

Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions of Americans. But, unless Congress acts before December 31st, the additional support will expire at the end of 2025. This would result in higher premiums for many enrollees in 2026.



COVERED CALIFORNIA VIEW ONLINE •

CHANGES ARE COMING.
Stay informed for 2026.

Dear TRACEY,

There's been lots of talk in Washington D.C. about health insurance lately. We want you to know: Covered California — and your health insurance — are here to stay.

If there are no changes to your income, household size or other things that affect your insurance, your monthly premium payment will remain the same through the end of 2025.

Starting in 2026, your monthly premium payment for health insurance may increase. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act and this made health insurance more affordable for millions of Americans. But, unless Congress acts before December 31, the extra help will expire at the end of 2025. This will result in higher premiums for many enrollees in 2026.

Renewal start date.
For help, visit the website or contact a certified enroller, and update your household information to prepare for fall renewal.



COVERED CALIFORNIA VIEW ONLINE •

Things you must know!

Dear Glenn,

WIP

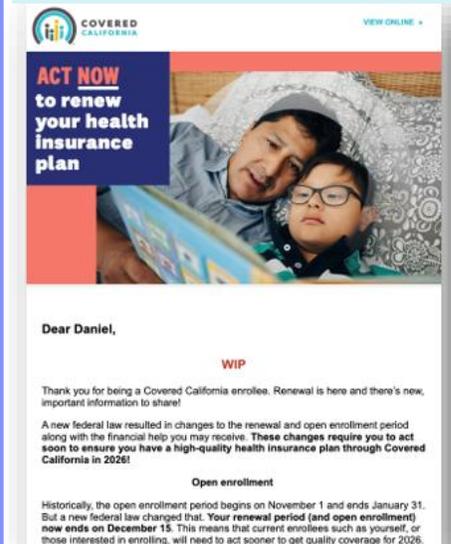
We appreciate you choosing a quality health insurance plan through Covered California. We know that the world of health insurance and understanding the financial help available to reduce your costs, can feel complex and confusing. It can be more so when things change. Covered California is committed to helping you through it all.

A recent change in federal law will impact the amount of financial help you receive in 2026.

In 2021, the federal government approved additional financial help to lower health insurance costs. That extra help is set to expire at the end of 2025.

It's time to renew.
New for the 2026 plan year: Renewal and open enrollment ends on 1.31.26. Act now: **shop and compare** and pick a plan.

Help is available, renew now.



COVERED CALIFORNIA VIEW ONLINE •

ACT NOW to renew your health insurance plan

Dear Daniel,

WIP

Thank you for being a Covered California enrollee. Renewal is here and there's new, important information to share!

A new federal law resulted in changes to the renewal and open enrollment period along with the financial help you may receive. **These changes require you to act soon to ensure you have a high-quality health insurance plan through Covered California in 2026!**

Open enrollment

Historically, the open enrollment period begins on November 1 and ends January 31. But a new federal law changed that. **Your renewal period (and open enrollment) now ends on December 15.** This means that current enrollees such as yourself, or those interested in enrolling, will need to act sooner to get quality coverage for 2026.

Email & Direct Mail

August & September 2025

- English
- Spanish
- Chinese (Traditional)
- Korean
- Vietnamese

Open Enrollment, expand to include:

- Tagalog
- Hmong
- Punjabi
- Hindi



COVERED CALIFORNIA

SE VIENEN CAMBIOS.

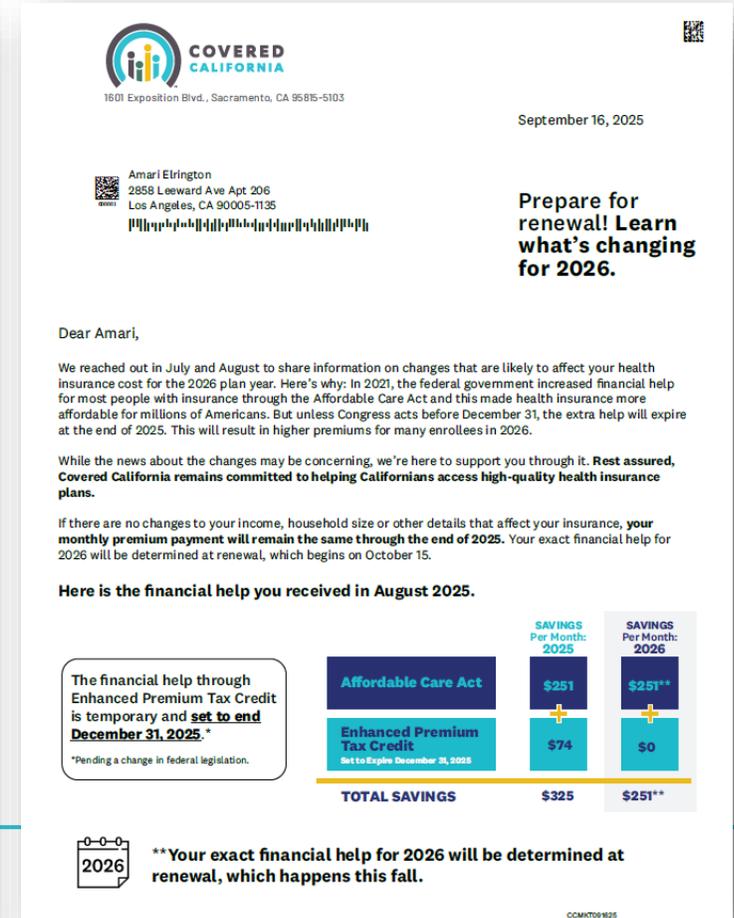
Mantente informado para el 2026.

Hola Christopher,

Se ha hablado mucho últimamente sobre el seguro de salud en Washington D.C. Queremos que sepas que: Covered California – y tu seguro de salud – están aquí para quedarse.

Si no hay cambios en tus ingresos, el tamaño de tu hogar u otros factores que afectan tu seguro, tu pago mensual de la prima seguirá igual hasta finales del 2025.

A partir del 2026, tu prima mensual para seguro de salud podría aumentar. Aquí te explicamos por qué: en el 2021, el gobierno federal aumentó la ayuda financiera para la mayoría de las personas con seguro de salud mediante el Affordable Care Act. Esta ayuda adicional hizo que el seguro de salud fuera más asequible para millones de americanos. Sin embargo, a



COVERED CALIFORNIA

1601 Exposition Blvd., Sacramento, CA 95815-5103

September 16, 2025

Amari Elrington
2858 Leeward Ave Apt 206
Los Angeles, CA 90005-1135

Prepare for renewal! Learn what's changing for 2026.

Dear Amari,

We reached out in July and August to share information on changes that are likely to affect your health insurance cost for the 2026 plan year. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act and this made health insurance more affordable for millions of Americans. But unless Congress acts before December 31, the extra help will expire at the end of 2025. This will result in higher premiums for many enrollees in 2026.

While the news about the changes may be concerning, we're here to support you through it. **Rest assured, Covered California remains committed to helping Californians access high-quality health insurance plans.**

If there are no changes to your income, household size or other details that affect your insurance, your **monthly premium payment will remain the same through the end of 2025.** Your exact financial help for 2026 will be determined at renewal, which begins on October 15.

Here is the financial help you received in August 2025.

	SAVINGS Per Month: 2025	SAVINGS Per Month: 2026
Affordable Care Act	\$251	\$251**
Enhanced Premium Tax Credit <small>Set to Expire December 31, 2025</small>	\$74	\$0
TOTAL SAVINGS	\$325	\$251**

The financial help through Enhanced Premium Tax Credit is temporary and set to end December 31, 2025.

*Pending a change in federal legislation.

2026 ****Your exact financial help for 2026 will be determined at renewal, which happens this fall.**

CCMKT091625



1601 Exposition Blvd., Sacramento, CA 95815-5103



September 16, 2025



Amari Elrington
2858 Leeward Ave Apt 206
Los Angeles, CA 90005-1135



Prepare for
renewal! Learn
what's changing
for 2026.

Dear Amari,

We reached out in July and August to share information on changes that are likely to affect your health insurance cost for the 2026 plan year. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act and this made health insurance more affordable for millions of Americans. But unless Congress acts before December 31, the extra help will expire at the end of 2025. This will result in higher premiums for many enrollees in 2026.

While the news about the changes may be concerning, we're here to support you through it. **Rest assured, Covered California remains committed to helping Californians access high-quality health insurance plans.**

If there are no changes to your income, household size or other details that affect your insurance, **your monthly premium payment will remain the same through the end of 2025.** Your exact financial help for 2026 will be determined at renewal, which begins on October 15.

Here is the financial help you received in August 2025.

The financial help through Enhanced Premium Tax Credit is temporary and **set to end December 31, 2025.***

*Pending a change in federal legislation.



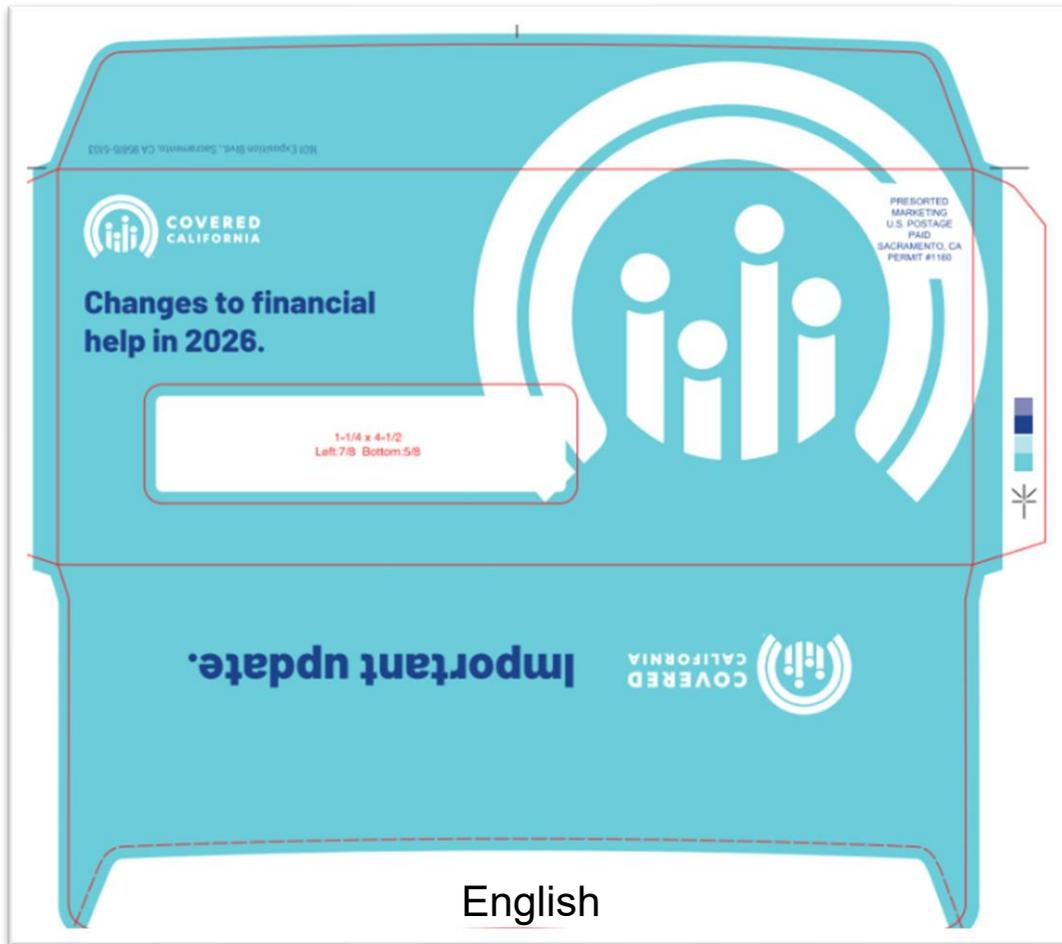
**Your exact financial help for 2026 will be determined at renewal, which happens this fall.

CCMKT091625

- **Primary Message:** The amount of financial help you receive in 2026 may be reduced if Enhanced Premium Tax Credit ends on 12.31.25.
- **Call to Action:** Log in to your online account to view details specific to you. Provide your mobile number for text alerts, visit the new landing page on the website, contact a certified enroller for help, update household information now in preparation for renewal.



Matching Envelopes for Each Language



English

Spanish



Chinese



Korean



Vietnamese



CoveredCA.com Highlights

- Information on Enhanced Premium Tax Credits and how this will affect consumers

- **Navigation:** Linked via alert banner across CoveredCA.com

- **Details:** We will keep updating as more details become available

Above the Fold

Keep Scrolling →

Below the Fold

Changes may be coming to your health insurance. [Here's what you need to know](#) →

COVERED CALIFORNIA Get Started Health Dental Vision Support Sign In Shop and Compare

Home / Important Changes

Last Updated: July 10, 2025

Important Changes to Your Health Insurance

There's a lot happening with health insurance right now, and we're here to help you stay informed. This page will be updated with the latest information and what it could mean for you.

What to Expect

Possible Changes to Extra Financial Help

Your financial help and what you pay for your health insurance may change next year. More information is coming, but here's what we know for now.

Your monthly premium payment will stay the same for 2025.	Your monthly premium payment will remain the same through the end of 2025, as long as there are no changes to your income, household size, or other factors that affect your insurance.
--	---

Take Action

What You Can Do Now

Stay Connected Sign up for text alerts to get important reminders about your renewal this fall.	Keep Your Info Up to Date Make sure your income and household information are correct by signing in to your account .	Shop and Compare Plans in Fall Starting on Oct. 15, find out your 2026 health plan options and costs. Use the Shop and Compare Tool to review plans and prices.
---	---	---

Contact Us

Get Free Expert Support

Have questions about the changes? We're here for you.

**We've got
your plan.
And your
back.**

For the
love of
Californians.



Communications Plan

Open Enrollment 2026



A photograph of two women laughing joyfully. The woman on the left has dark curly hair and is wearing a blue tank top. The woman on the right has white hair, wears glasses, and a patterned sleeveless top. They are surrounded by vibrant, colorful flowers in shades of orange, red, and yellow. The background is softly blurred, suggesting an outdoor setting.

CONNECTORS TO COVERAGE



Connectors to Coverage

For over a decade, Covered California's network has grown through the power of human connection.

One conversation.

One referral.

One connection at a time.

Connectors to Coverage repositions Covered California from a marketplace that can feel transactional and impersonal, to a network of connectors who help Californians find their path to coverage.

Enrollers, navigators, doctors, community leaders – we ARE the network who are fighting for you.

We're **real people, helping real people connect to coverage.**

For the Love of Californians.

Connectors

**Covered California
Real People
CBOs
Navigators
Communities
Past Enrollees
Me, You!**



Why It Works



Humanizes the mission through connection

- **Redefines “marketplace”** as real people – connectors – guiding Californians to coverage
- **Extends OE messaging** by turning healthcare confusion into clarity through trusted voices
- **Celebrates connectors** as everyday heroes bringing hope and resilience in a tough year
- **Expands “Let’s Talk Health”** into ongoing, relatable content “Connection” resonates widely across age, language, culture, and community
- **Elevates a people-powered model** of Californians caring for each other, not top-down
- **Carries forward the heart of “For the Love of Californians”** by spotlighting the people behind the mission

Cultural Resonance



Campaign Phases



PRE-ENROLLMENT

- Communicate federal changes to consumers.
- Develop our connectors, spokespeople and real people stories.

KICK OFF EVENTS

- Host media events across the state in key markets including LA, SF, SD, Fresno and Sacramento.

SUSTAIN PERIOD

- Deploy community events and teach-ins in community spaces
- Help consumers understand the value of their coverage
- Launch real people stories

DEADLINE EVENTS

- Countdown content and press pitching
- Media tour with multicultural media

How Can You Support?

PUBLIC RELATIONS KITS FOR AGENTS, ENROLLERS, AND CBO's

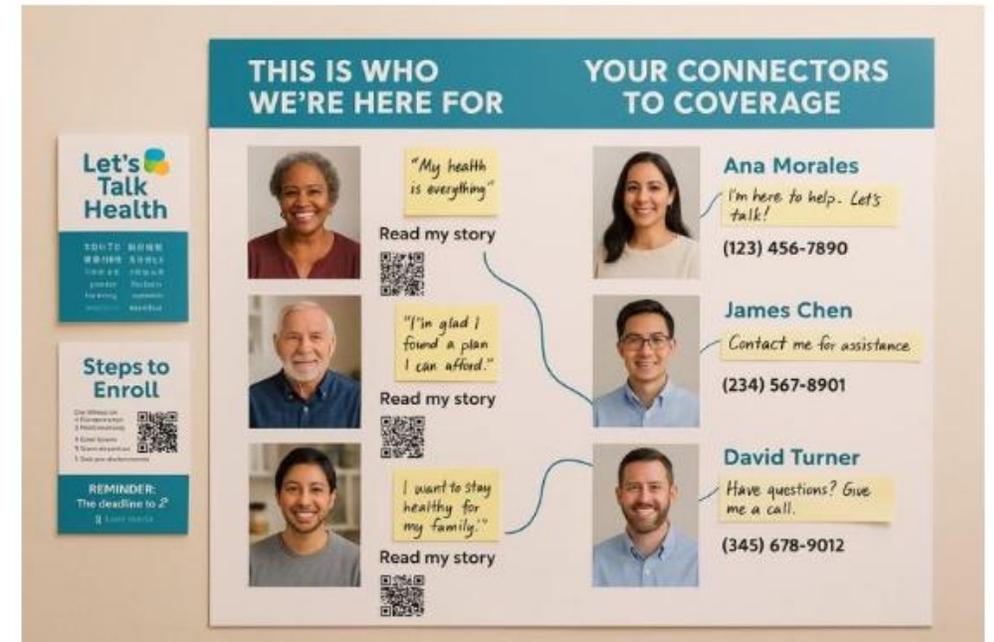
- Use in-language printed and digital co-branded content to support and educate consumers
- Share curated content on your own platforms

BE A CONNECTOR

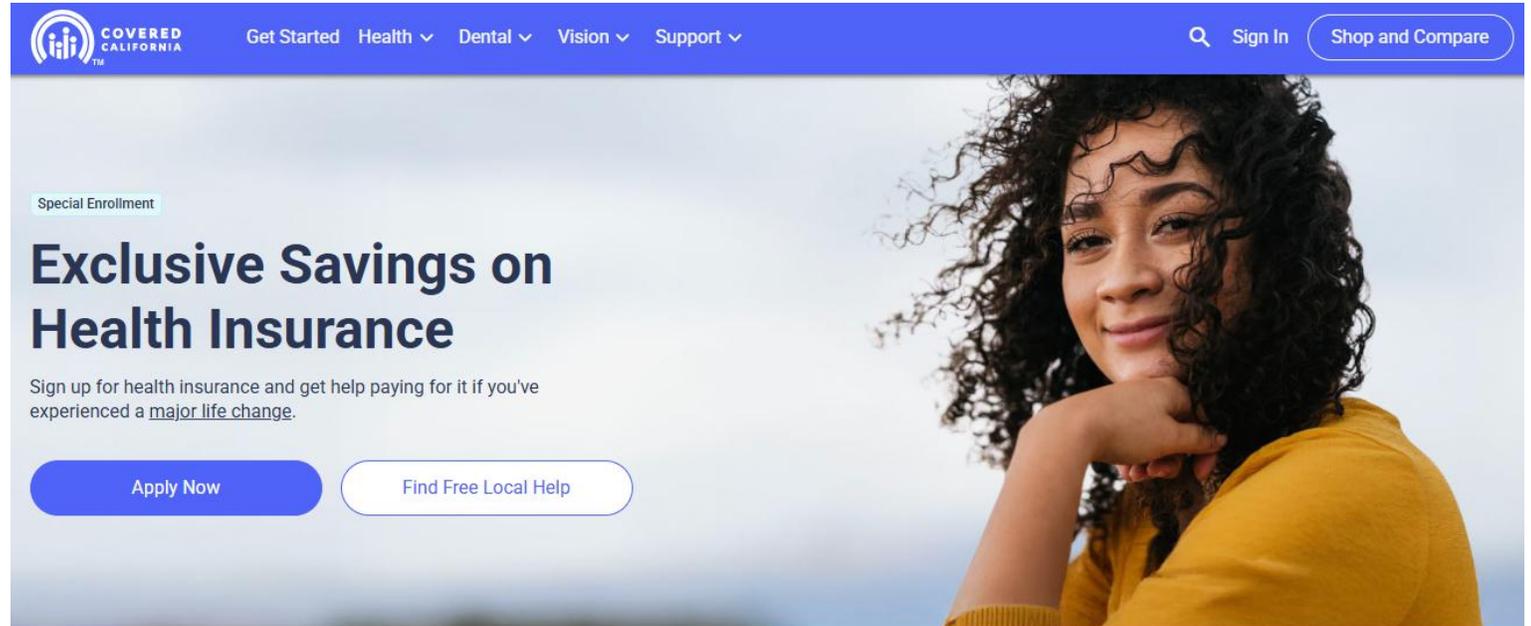
- Co-develop content for Connector spotlights and the life changing power of health coverage
- Connect our team to real people stories
- Act as a community voice for media opportunities

CONNECT WITH COMMUNITY

- Attend Open Enrollment kick off and deadline events
- Amplify and support community-driven outreach and events
- Show up at pre-existing community events



The Next Chapter for CoveredCA.Com



COVERED CALIFORNIA Get Started Health ▾ Dental ▾ Vision ▾ Support ▾ Search Sign In [Shop and Compare](#)

Special Enrollment

Exclusive Savings on Health Insurance

Sign up for health insurance and get help paying for it if you've experienced a [major life change](#).

[Apply Now](#) [Find Free Local Help](#)

Get a quick quote.

Browse plans and find one that's best for your life and budget.

[Shop and Compare Plans](#) →

New federal rules could affect your coverage.

More details are coming, but here's what we know.

[See What May Change](#) →

Find free local help.

11,000 enrollers are here to answer your questions and help you apply.

[Find an Enroller](#) →

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

Community Engagement and Partnerships Program

Removing Barriers to Health Care Coverage



Expanding Reach into Communities

- Covered California has built success through **strong community engagement and partnerships**, focusing on outreach, education, and enrollment.
- In 2023 and 2024, "**Community Conversations**" brought together diverse leaders statewide to share perspectives on coverage and care, fostering two-way dialogue **to listen, learn, and strengthen outreach efforts.**



Community Engagement and Partnerships Program

Covered California's **Strategic Plan (July 2024)** established the **Community Engagement and Partnerships Program**, managed by the External Affairs and Community Engagement Division.



Program Objectives

Build Trusted Relationships

- Focus on historically marginalized and underrepresented California communities.

Facilitate Community Dialogue

- Engage in meaningful, ongoing discussions to inform Covered California's work and better serve Californians.

Break Down Barriers

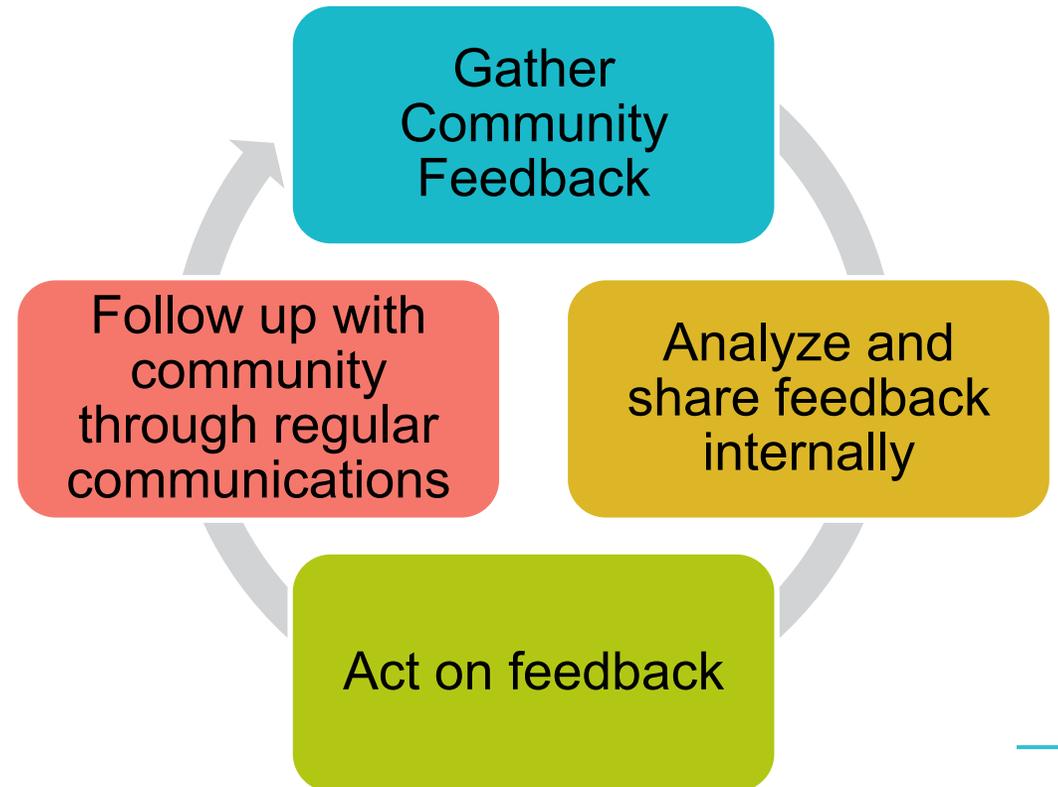
- Establish partnerships to improve access to health coverage and care.

Promote Awareness

- Increase understanding of Covered California's mission and services across the state.

Community Learnings to Improve our Work

- Covered California's engagement program **gathers community insights** to better understand health coverage and care needs.
- **Feedback loops** foster trust and meaningful communication, ensuring community input informs our efforts and enhances service for Californians.



PopHI Beyond Covered Programs

“Latest Updates”



2025 Beyond Covered Membership

GROCERY SUPPORT PROGRAM

- **76,681** households **invited**
- **6,975** households **enrolled**
- **13,090** household members **impacted**

CHILD SAVINGS ACCOUNT PROGRAM

- **4,037** households **invited**
- **269** households **enrolled**
- **274** children **impacted**

Grocery Support Utilization

Almost
\$11.5 Million
will have been
provided
to enrollees
by March 2026

Close to
\$2 Million
already spent
by members
between
March and July 2025

3,489 members
to receive
single lump sum
in March 2026

3,486
members
currently
receiving
monthly
deposits

\$1,646 Average
amount awarded
per household

Child Savings Account Program Utilization



609
program
Steps Completed
through
July 2025

\$72,100
deposited
in member
CaKIDS accounts
through
July 2025

46.15% of program
enrollees
newly claimed
their **CaKIDS**
account

Support for Unused Benefits

Assuring members that the Grocery Support and Child Savings Account programs are legitimate is crucial to their continued success; an important component of the outreach is conducted by FORWARD, Covered California's Beyond Covered administrator.

CHILD SAVINGS ACCOUNT PROGRAM

- Funds are still available for the 2025 enrollment year
- A new wave of invitations to enroll began August 13, 2025, and included:
 - ✓ Newly identified eligible members
 - ✓ Previously invited members who were not yet enrolled

CalKIDS Reminder

All children born in California on or after July 1, 2022 have a CalKIDS Scholarship waiting for them.

- \$25 for children born between July 2022 and June 2023
- \$100 for children born on or after July 1, 2023
- \$25 bonus when you claim your CalKIDS Scholarship Account
- \$50 bonus when you link your CalKIDS account with a ScholarShare 529 account

<https://calkids.org/>

Beyond Covered Programs 2026



Beyond Covered Grocery Support Program & Beyond Covered Child Savings Account Program will both be offered again during Plan Year 2026

Updated program guidelines are still currently being determined

Once finalized, program details will be available at <https://www.coveredca.com/beyond-covered/>

Important Reminders

Key Takeaways for Open Enrollment Readiness



Annual Training Requirements

	Release Date:	Complete By:	Termination / Suspension Warning Letters:	Final Decertification/ Termination Notice Letters:
2025-2026 Community Enrollment Partners Recertification Training Tentative Timeline	10/3/2025	11/3/2025 (30 days after enrollment)	11/3/2025 – Termination Warning	1/6/2026 - Final Decertification Notice
2025-2026 Agent Annual Training Tentative Timeline	10/3/2025	11/3/2025 (30 days after enrollment)	11/3/2025 – Suspension Warning	1/6/2026 - Final Termination Notice



Open Enrollment Takeaways

2026 Plan Year

- **Shop & Compare Tool with 2026 Plan Rates without ePTC amount:** Live October 15, 2025
- **Active Renewal Period:** October 15, 2025 through October 31, 2025
- **Passive Renewal Period:** November 1, 2025 through December 31, 2025
- **Open Enrollment Period:** November 1, 2025 through January 31, 2026

Reminders

- **Read and stay updated** with the new federal rules.
- Work with your consumers to update their **expired Consent for Verification**
- Check out your **Consumer Retention Workspace** section in the Enroller Portal
- Review your **Renewal and Open Enrollment Toolkit!**

Save-the-Date



For the
love of
Californians



Join us for a virtual

CalHEERS and Enroller Portal Webinar

October 1st 9:00 AM PST – 12:00 PM PST

Be prepared for renewals and Open Enrollment with an
In depth walkthrough of system updates and changes

Scan to Register now!

CCSB - CONTACT US



CCSB Sales

(844) 332-8384

SmallBusiness@Covered.CA.gov

Agent Service Center

(855) 777-6782 - Agents@Covered.CA.gov

(Option 1 for English or 2 for Spanish > then 1 for Agents
> then 2 for the Call Center)

Case Submission & Eligibility

CCSBeligibility@Covered.CA.gov

Quotes

CCSBquotes@Covered.CA.gov

TAKE OUR SURVEY!



**COVERED
CALIFORNIA**





**COVERED
CALIFORNIA**

**For the
love of
Californians**

Thank you for joining us!