



COVERED CALIFORNIA

Media Clips

COVERED CALIFORNIA BOARD CLIPS

June 20, 2022 – Aug. 10, 2022

Since our last board meeting, the recent media coverage includes:

- SEP campaign coverage.
- Covered California releases 2023 Rates.
- Coverage of the Inflation Reduction Act cementing American Rescue Plan subsidies for three years.
- Kate Kendell was appointed to Covered California’s Board.

PRESS RELEASES

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Articles of Significance

[Avoid the Gap! Maintain Health Coverage After College Graduation](#), Sac Cultural Hub June 16, 2022

Also in:

- [Eurweb](#)

[Californians brace for increased healthcare premiums if federal subsidies expire](#),
Los Angeles Times June 20, 2022

[Award-Winning Outreach Efforts Of Covered California Recognized](#),
Oakdale Leader June 28, 2022

[To Advance A National Health And Equity Infrastructure, Measure Drivers of Health](#),
Health Affairs July 1, 2022

[Newlyweds are now eligible for Covered California health coverage](#),
Observer Group of Newspapers Southern California July 12, 2022

Also in:

- [San Bernardino American](#)
- [Inland Valley News](#)

[US health insurers raise rates to match increase in usage](#),
Associated Press July 19, 2022

[Covered California insurance rates to increase](#), CALMatters July 19, 2022

[Covered California's 2023 premiums set to jump 6 percent](#), Politico Pro July 19, 2022

[Healthcare premiums to rise an average of 6% on California's individual marketplace](#),
Los Angeles Times July 19, 2022

[CalOptima, O.C.'s largest health insurer, seeks to offer Covered California plan](#),
Los Angeles Times July 20, 2022

[Covered California Insurance Rates Are Going Up In 2023 — But Not As Much As In Other States](#), LAist July 20, 2022

[Covered CA Proposes Moderate Rate Hike, Again Calls For ARP Extension](#),
Inside Health Policy July 20, 2022

[Covered California Warns of Higher Health Insurance Costs if Congress Allows the American Rescue Plan to Expire](#), Sac Cultural Hub July 20, 2022

Also: [Pasadena Journal](#)

[How ready is California to help if Congress kills Obamacare subsidies?](#),
Sacramento Bee July 21, 2022

[In a major boost to Democrats, Manchin and Schumer announce deal for energy and health care bill](#), CNN July 28, 2022

<u>Covered California adds more options for consumers, CalOptima considers joining marketplace in 2024</u> , State of Reform.....	July 28, 2022
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<u>Uninsured rate hit record low of 8%, HHS analysis shows</u> , USA Today	Aug. 2, 2022
<u>Will California keep offering health care plans at \$10 a month? It's up to Congress</u> , Sacramento Bee	Aug. 4, 2022
<u>Senate Democrats pass budget package, a victory for Biden</u> , Associated Press	Aug. 7, 2022
<u>Health Insurers And 13M Enrollees Cheer Senate's Extension Of Obamacare Credits</u> , Forbes.....	Aug. 7, 2022
<u>The health care winners and losers in Democrats' economic package</u> , Washington Post.....	Aug. 8, 2022
<u>Congress Poised To Extend Enhanced Marketplace Subsidies Through 2025</u> , Health Affairs.....	Aug. 9, 2022
<u>How the Inflation Reduction Act might affect your health care</u> , Washington Post.....	Aug. 9, 2022
<u>Kate Kendell Appointed to the Covered California Governing Board</u> , Office of Sen. Atkins.....	Aug. 10, 2022



STATEMENT

July 1, 2022

Covered California Applauds the New Budget signed by Gov. Newsom that Expands Health Care Access and Turns Focus to Health Equity

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman commended [Gov. Gavin Newsom signing a new budget deal](#) on Thursday, which advances the effort to improve access to equitable health coverage and care, including state subsidies for coverage through Covered California in 2023:

“Covered California applauds Gov. Newsom and the Legislature on the passage and signage of the state budget.

“The budget reflects California’s commitment to expanding access to health care for all, as well as the continued push to advance health equity for every Californian.

“As we await federal action to extend enhanced American Rescue Plan premium subsidies for Covered California, Gov. Newsom and the Legislature have taken steps through the state budget to help keep Covered California coverage affordable and improve access to care.

“We appreciate their leadership and look forward to working with federal and state leaders to get every Californian covered.”



News Release

July 13, 2022

Covered California Warns of Higher Health Insurance Costs if Congress Allows the American Rescue Plan to Expire

- *With Congress scheduled to recess at the end of July, and health insurance marketplaces finalizing their rates for the 2023 coverage year, timely action to decide on the future of the American Rescue Plan's benefits is critical.*
- *The law, which provides increased and expanded federal financial assistance and helped millions of Americans sign up for health insurance through the Affordable Care Act, is set to expire at the end of this year.*
- *An estimated 220,000 Californians could become uninsured, with premiums doubling for 1 million low-income consumers.*
- *Middle-income consumers would lose all federal financial help, and their premiums would increase by an average of \$272 per month if Congress does not act to extend the law.*

SACRAMENTO, Calif. — An updated Covered California analysis highlights how the expiration of the American Rescue Plan (ARP) would raise costs for enrollees, including doubling premiums on average for 1 million low-income Californians, and may lead up to 220,000 people to drop their health coverage. The analysis comes as Congress deliberates whether to extend the law, which provides increased financial help and is set to expire at the end of this year.

“The American Rescue Plan’s financial help is a lifeline for millions of Americans, keeping health insurance more affordable and within reach,” said Jessica Altman, executive director of Covered California. “Millions of Americans are counting on Congress, as cutting the financial help that the law provides means many families will face the difficult choice of becoming uninsured and rolling the dice if they get injured or sick.”

Covered California’s analysis — [“Americans Brace for Higher Health Insurance Costs if the American Rescue Plan Is Allowed to Expire”](#) — shows how Californians could be affected if Congress elects not to act. The ARP lowered the monthly premium paid by Covered California consumers by 20 percent from 2021 to 2022, enrollment hit a record high of 1.8 million people, and 92 percent of consumers were eligible to receive financial help. Nationally, monthly premiums dropped by 23 percent and enrollment reached 14.5 million people.

“The American Rescue Plan lowered premiums and boosted enrollment among all income brackets and ethnic groups,” Altman said. “In the absence of federal action to extend these policies into 2023 and beyond, the gains we have made as a state and as a country will be at risk.”

Californians Face Higher Costs if the ARP Is Allowed to Expire

Covered California’s analysis found that if the federal subsidies provided by the ARP expired, enrollees who annually earn less than 400 percent of the federal poverty level (\$52,000 for a single person and \$106,000 for a family of four) would see their monthly costs rise by an average of \$70 per month (71 percent).

The analysis also found that Californians who could least afford the increase — those earning between \$17,775 and \$32,200 a year for an individual and from \$36,570 to \$66,250 for a family of four — would be affected the most, with their health insurance costs more than doubling. A total of 1 million Covered California consumers are in this income bracket, which is 250 percent of the federal poverty level or below (see Figure 1: Potential Premium Increases for Covered California Subsidized Enrollees Earning Less Than 400 Percent of the Federal Poverty Level in 2023).

In addition to the analysis, Covered California is also providing data outlining the impact of the ARP’s expiration within California’s 53 congressional districts, which can be found [here](#). The data is broken down by income brackets and shows how Californians across the state could be affected.

The expiration of the ARP subsidies would also mean the return of the so-called “subsidy cliff,” which means middle-income consumers — individuals who earn more than \$51,520 per year and families of four who earn more than \$106,000 per year — would not be eligible for any federal financial help. In California, these middle-income consumers would see their costs increase by an average of \$272 per month (see Figure 2: Potential Premium Increases for Covered California Subsidized Enrollees Earning More Than 400 Percent of the Federal Poverty Level in 2023).

“The American Rescue Plan built on the Affordable Care Act and allowed more people than ever before to get the protection and peace of mind that quality health care coverage provides,” Altman said. “Whether you are one of Covered California’s record-high 1.8 million consumers, or you get your coverage directly from a health insurance company, you will be paying more next year if these subsidies are not extended.”

Figure 1: Potential Premium Increases for Covered California Subsidized Enrollees Earning Less Than 400 Percent of the Federal Poverty Level in 2023¹

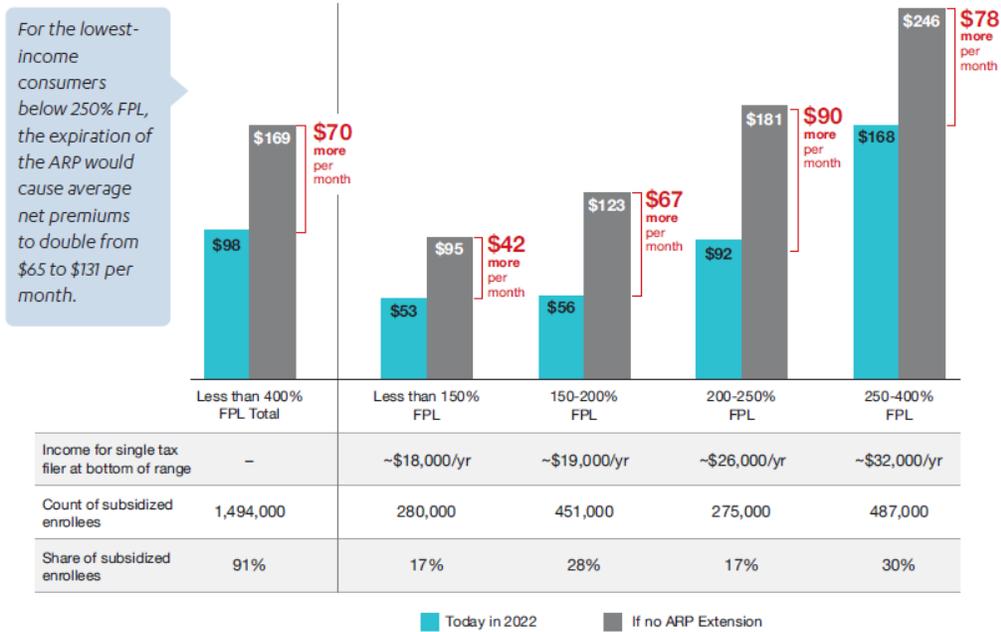
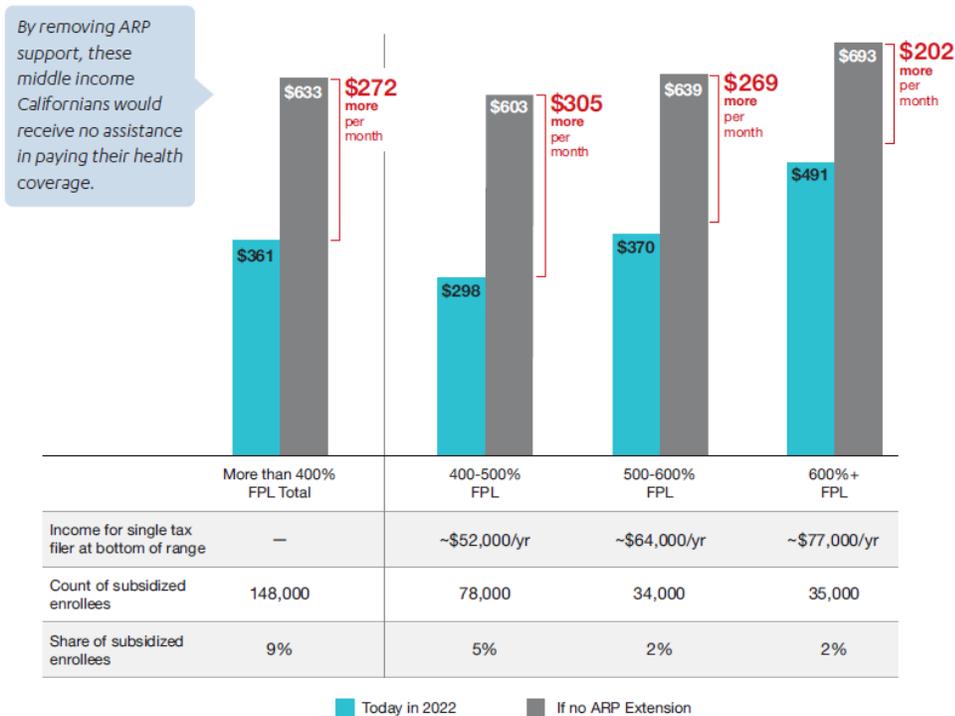


Figure 2: Potential Premium Increases for Covered California Subsidized Enrollees Earning More Than 400 Percent of the Federal Poverty Level in 2023¹



¹ Net premium amounts shown are per member, per month, among Covered California enrollees found eligible for subsidized coverage under the American Rescue Plan at the end of the 2022 open-enrollment period (approximately 1.64 million individuals).

Hundreds of Thousands of Californians Could Lose Coverage

An estimated 3 million Americans would lose health insurance coverage if the American Rescue Plan's benefits were allowed to expire², including 220,000 Californians³.

Rolling back the increased subsidies would also have a disproportionate impact on California's communities of color, whose enrollment increased significantly during the pandemic.

Many people may also try to remain insured by switching to less-comprehensive coverage, with higher deductibles and lower monthly premiums. In doing so, consumers could expose themselves to higher out-of-pocket costs that could delay or prevent them from accessing care.

The analysis gives real-world examples of the premium increases that look beyond the averages to the lived experiences of consumers who differ by their age, family size, income and where they live.

The Importance of Congress Acting as Soon as Possible

Covered California will announce its preliminary health plan rates for the 2023 coverage year on July 19. The rate changes are affected by the uncertainty surrounding the future of the ARP and the potential enrollment impact it could have if the federal subsidies are not extended.

To avoid disruption for the upcoming renewal period in October and the start of open enrollment in November, congressional action needs to take place immediately.

"Covered California stands ready to move mountains if Congress elects to extend the American Rescue Plan's subsidies, but every single day matters," Altman said. "The longer we go without a decision, the harder it will be to implement a new subsidy structure and avoid consumer confusion."

² ASPE. "Projected Coverage and Subsidy Impacts if the American Rescue plan's Marketplace Provisions Sunset in 2023," May 23, 2022. <https://aspe.hhs.gov/sites/default/files/documents/1647ad29528ee85a48d6ffa9e7bfb8f/arp-ptc-sunset-impacts-03-22-22%20Final.pdf>

³ UC Berkeley Labor Center. "The Threat to Coverage and Affordability Gains in Covered California if Congress Fails to Renew Subsidy Enhancements." April 14, 2022. <https://laborcenter.berkeley.edu/the-threat-to-coverage-and-affordability-gains-in-covered-california/>.



News Release

July 19, 2022

Covered California Announces 2023 Plan Rates: Lower Than National Average Amid Uncertain Future of American Rescue Plan Benefits

- *California's individual market will see a preliminary rate increase of 6 percent in 2023, due in part to the return of normal medical trends that existed prior to the COVID-19 pandemic and the uncertain future of the American Rescue Plan.*
- *Despite the uncertainty, the rate change is below the national average thanks to Covered California's 1.7 million enrollees and the state's healthy consumer pool, which remains among the best in the nation.*
- *Covered California also announced that a 13th carrier would join the marketplace, and an existing carrier would expand to become the second one to offer statewide coverage.*
- *All Californians will have two or more choice of carriers, 93 percent will be able to choose from three or more, and 81 percent will have four or more choices.*

SACRAMENTO, Calif. — Covered California announced its plans and rates for the 2023 coverage year. The preliminary weighted average rate change is an increase of 6 percent, due in part to the return of a normal medical trend that existed prior to the COVID-19 pandemic, as well as the potential end of the increased and expanded financial help offered to eligible consumers through the American Rescue Plan, if Congress does not extend the law before it expires at the end of the year.

“Covered California’s competitive marketplace continues to hold the line on rates that are well below the national average, keeping coverage within reach and giving Californians new choices,” said Jessica Altman, executive director of Covered California. “However, without an extension of the expanded financial help provided by the American Rescue Plan, Californians will receive less financial help next year and see their monthly payments rise as a result.”

California’s Individual Market Rate Change for 2023

The preliminary average rate change of 6 percent is for Covered California enrollees, but most people in the individual market, which consists of approximately 2.3 million enrolled both on and off the exchange, have the same benefit designs and plan premiums as the 1.7 million purchasing health insurance through Covered California.

When averaged over the past four years, which includes record-low rate changes in 2020 and 2021, Covered California’s average rate change is just 2.3 percent.

Table 1: California’s Individual Market Rate Changes (Percentages)⁴

	2020	2021	2022	2023	4-Year Average (2020-2023)
Weighted Average	0.8	0.5	1.8	6.0	2.3

The latest available data also shows that California’s rate change is below [the national average of 10 percent among the 13 states, and the District of Columbia, that have preliminarily filed their rates](#). Covered California’s modest rate change is attributed to several factors:

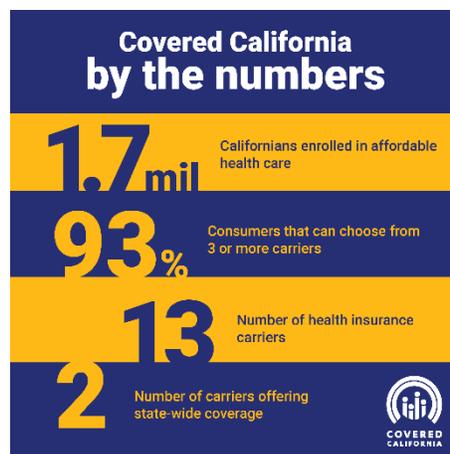
- Covered California is an “active purchaser” and negotiates with carriers on behalf of consumers to deliver the best value. Many other states only conduct limited reviews of proposed rates or accept all rate submissions.
- Covered California’s strong enrollment, which stands at more than 1.7 million people.
- Covered California continues to be home to one of the healthiest consumer pools in the nation, with the most recent data showing that [California had the second-lowest “state average plan liability risk score” in the nation](#) in 2021. This marks the eighth straight year that California has been among the top five states in fostering healthy enrollment in the individual market.
- On the other end of the scale, after more than two years of lower-than-normal utilization rates, Covered California’s carriers are seeing medical trends return to pre-pandemic levels, accounting for an average of 4 percentage points.

The preliminary average rate change will vary by region and by an individual’s personal situation (see Table 2: Covered California Individual Market Rate Changes by Rating

⁴ The premium changes reported are based on the total premium, while many consumers pay only a portion of the total premium due to the federal and state subsidies that lower their costs. In some cases, consumers may receive relatively lower subsidies in the coming year so their out-of-pocket premium expenses may be different from the “average change” in premium.

Region). The rates have been filed with California's Department of Managed Health Care (DMHC) and are subject to its final review and public comment.

Californians both on- and off-exchange will also benefit from Covered California's competitive marketplace and standard patient-centered benefit designs. Unsubsidized consumers could mitigate the rate change by switching to the lowest-cost plan in the same metal tier, saving an average of -5.8 percent on their gross premiums. However, it is important to note that regardless of their plan choice, the change in monthly costs subsidized consumers see will largely be determined by the future of the American Rescue Plan and, therefore, the amount of financial assistance available.



The Consequences of the American Rescue Plan Expiring

The American Rescue Plan ensures that everyone eligible will spend no more than 8.5 percent of their household income on their health plan premiums if they enroll through an Affordable Care Act marketplace. The law reduced consumer premium costs to record lows and expanded eligibility for premium savings to middle-income individuals and families.

However, the American Rescue Plan is set to expire at the end of 2022, and existing consumers will see less federal financial help and higher costs when they receive their renewal notices in October if Congress does not act.

“At a time when many people are already facing increased economic pressures, some Californians may make the difficult choice of becoming uninsured in absence of the financial help that the American Rescue Plan provides,” Altman said. “Covered California stands ready to move mountains if Congress elects to extend the American Rescue Plan’s subsidies, but every single day matters. The longer we go without a decision, the harder it will be to avoid disruption and consumer confusion.”

A recent Covered California analysis, [“Americans Brace for Higher Health Insurance Costs if the American Rescue Plan Is Allowed to Expire,”](#) showed that an estimated 3 million Americans, [including 220,000 Californians](#), could be priced out of coverage next year. In addition, the expiration of the American Rescue Plan would cause average net premiums to double for nearly 1 million low-income consumers, and middle-income Californians would no longer receive any federal financial help.

The uncertain future of the expanded American Rescue Plan subsidies added less than 1 percentage point to premiums, as carriers anticipated that healthy enrollees may choose to drop their coverage. Without this, consumers would be seeing a rate change

of closer to 5 percent, which would be in line with what Covered California saw in its initial years.

“As we look at the change in underlying premiums this year, it is important to remember that what most Covered California consumers actually pay for coverage each month is based largely on the financial help available to them,” Altman said. “The biggest factor impacting what our consumers will pay for coverage in 2023 is whether Congress extends the enhanced subsidies, or not.”

On Tuesday, [Covered California and 18 other marketplaces wrote to congressional leaders](#), highlighting the potential ramifications if the law is allowed to expire.

Covered California also noted that if Congress allows the American Rescue Plan subsidies to expire, the state of California stands ready to step in and mitigate some of the impact. In the most recent state budget, California allocated \$304 million to a state subsidy program, which would benefit both low- and middle-income consumers. While the funding is significant, and would help make health insurance more affordable for Californians, the federal subsidies under the American Rescue Plan amount to about \$1.7 billion per year.

Covered California Adds Competition

Covered California’s high enrollment and healthy consumers continue to attract health insurance carriers, which has meant increased competition and choice. Changes to this year’s carriers include:

- [Aetna CVS Health](#), which currently serves 34 million people across the nation, will join Covered California and begin offering coverage in El Dorado, Fresno, Kings, Madera, Placer, Sacramento and Yolo counties.
- Anthem Blue Cross will return to San Diego County and will join Blue Shield of California as the second carrier to offer statewide coverage.
- Blue Shield of California will expand its Trio HMO plan into portions of Monterey County.
- Health Net will be ending its EPO plan product. Nearly 600 consumers spread throughout Contra Costa, Marin, Merced, Napa, San Francisco, San Joaquin, San Mateo, Santa Cruz, Solano, Sonoma, Stanislaus and Tulare counties will be given the opportunity to choose a new plan or be moved to the carrier with the lowest-cost plan in the same metal tier.

As a result, with 13 carriers providing coverage across the state in 2023, all Californians will have two or more choices, 93 percent will be able to choose from three carriers or more, and 81 percent of Californians will have four or more choices.

“Covered California’s marketplace requires carriers to compete on price and quality, which increases affordability and allows Californians to choose the option that best fits their needs,” Altman said. “This year brings increased competition, and every Californian will have at least two carries to choose from, with most having four or five choices.”

Covered California’s Special-Enrollment Period

While the rates and increased choice will not go into effect until coverage begins on Jan. 1, 2023, there are many life changes that allow Californians to enroll right now. The most common qualifying life events are losing health coverage, getting married, having a baby, permanently moving to California or moving within the state where new carriers are offered.

In addition, there are several qualifying life events that are available due to the public health emergency and the American Rescue Plan:

- You or a family member have been affected by the COVID-19 pandemic.
- You have a household income under 150 percent of the federal poverty level, which is less than \$19,320 for an individual and \$39,750 for a family of four.
 - Eligible consumers in this income bracket can find Silver 94 plans, the most generous coverage available through Covered California, with no monthly premium.
- You paid the penalty because you did not have health insurance.

A full list of qualifying life events can be found [here](#).

“Californians can still benefit from the American Rescue Plan for the rest of the year if they need health insurance right now,” Altman said. “Right now, two of every three Covered California enrollees can get name-brand coverage for \$10 a month or less, thanks to the expanded eligibility and record financial help through the American Rescue Plan.”

Consumers who sign up during special enrollment will have their coverage begin on the first of the following month.

Consumers Can Easily Check Their Eligibility and Options on CoveredCA.com

Consumers can explore their options in a number of different ways, including:

- Covered California’s online [Shop and Compare Tool](#) will show consumers if they are eligible for financial help and which plans are available in their area.
- Find the nearest certified enroller in your neighborhood by visiting <https://www.coveredca.com/support/contact-us/>.
- Call Covered California at (800) 300-1506 to get information or enroll by phone.

Covered California’s online enrollment portal and certified enrollers will also help people find out whether they are eligible for Medi-Cal. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up.

Table 2: Covered California Individual Market Rate Changes by Rating Region

Rating Region	Total enrollment⁵	Avg. rate change	Shop and switch⁶
Statewide Total	1,710,280	6.0%	- 5.8%
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	61,360	11.3%	6.7%
Region 2 Marin, Napa, Solano and Sonoma counties	59,780	5.2%	-1.0%
Region 3 Sacramento, Placer, El Dorado and Yolo counties	99,660	4.7%	-2.9%
Region 4 San Francisco County	36,190	6.2%	-3.2%
Region 5 Contra Costa County	55,220	6.1%	0.1%
Region 6 Alameda County	78,950	5.7%	1.2%
Region 7 Santa Clara County	66,750	4.7%	-3.3%
Region 8 San Mateo County	28,850	6.0%	-1.3%
Region 9 Monterey, San Benito and Santa Cruz counties	29,760	5.5%	-13.2%
Region 10 San Joaquin, Stanislaus, Merced, Mariposa and Tulare counties	82,940	5.6%	-3.8%

⁵ Effectuated enrollment for coverage in the month of March 2022. [See the full data profile.](#)

⁶ Shop and switch refers to the average rate change a consumer could see if they shop around and switch to the lowest-cost plan in their current metal tier.

Region 11 Fresno, Kings and Madera counties	42,400	0.0%	-4.8%
Region 12 San Luis Obispo, Santa Barbara and Ventura counties	78,190	5.1%	-1.6%
Region 13 Mono, Inyo and Imperial counties	16,530	11.7%	8.3%
Region 14 Kern County	23,440	2.7%	-2.3%
Region 15 Los Angeles County (northeast)	224,400	5.9%	-10.5%
Region 16 Los Angeles County (southwest)	274,630	6.8%	-11.9%
Region 17 San Bernardino and Riverside counties	162,910	6.7%	-5.1%
Region 18 Orange County	159,640	7.1%	-8.5%
Region 19 San Diego County	128,700	5.3%	-7.7%

Table 3: California Individual Market Rate Changes by Carrier⁷

Carrier	Weighted Average Rate Change
Anthem Blue Cross	5.8%
Blue Shield of California	9.2%
Bright Healthcare	5.0%
Chinese Community Health Plan	3.3%
Health Net	2.9%
Kaiser Permanente	4.0%
LA Care Health Plan	2.1%
Molina Healthcare	10.7%
Oscar Health Plan of California	13.2%
Sharp Health Plan	6.5%
Valley Health Plan	6.5%
Western Health Advantage	2.2%
Overall	6.0%

⁷ The weighted average rate change refers to the overall average throughout the state. Actual rate changes for consumers may vary based on their personal circumstances, the area they live in and their plan's metal tier.



News Release

July 28, 2022

Covered California Lends Support for Wildfire Victims Throughout the State

- *Covered California opened a special-enrollment period to help people living in counties where a state of emergency has been declared in response to wildfires.*
- *Right now, premiums are lower than ever thanks to increased financial help available through the American Rescue Plan, and two-thirds of enrollees are able to get coverage for \$10 or less per month.*
- *Californians who enroll by July 31 would be insured starting Aug. 1.*

SACRAMENTO, Calif. — Covered California has announced a special-enrollment period for people living in counties where a state of emergency has been declared due to raging wildfires.

“Once again, wildfires are disrupting the lives of thousands of Californians, and if you are among those affected, Covered California is here to make sure you have access to quality health care coverage,” said Covered California Executive Director Jessica Altman. “Opening this path to coverage will ensure that those who have been affected by these fires have one less thing to worry about and can get health insurance through either Covered California or Medi-Cal.”

The state of California has declared a state of emergency in Mariposa, Monterey and Santa Barbara counties due to wildfires in the area. Covered California’s special-enrollment period applies to anyone affected in those counties, as well as counties where a state of emergency is declared later in the year.

“Covered California stands ready to help provide health coverage to Californians in any county where wildfires cause a state of emergency,” Altman said.

Californians have 60 days from the date the state of emergency was declared in their county to sign up for coverage. Consumers who sign up will benefit from the lower costs now available due to the increased and expanded financial help provided by the American Rescue Plan. The law ensures that everyone eligible will spend no more than

8.5 percent of their household income on their health plan premiums if they sign up for health insurance through an Affordable Care Act marketplace.

Right now, more than nine out of every 10 Covered California enrollees qualify for financial help due to the expanded and increased subsidies, and more than two-thirds of consumers are able to get comprehensive coverage for less than \$10 a month.

“When disaster strikes, Californians come together, and Covered California wants to make sure that our friends and neighbors throughout the state have the health care coverage they need during these tough times,” Altman said.

Covered California’s Special-Enrollment Period

In addition to victims of wildfires, there are several qualifying life events that are available due to the public health emergency and the American Rescue Plan:

- You or a family member have been affected by the COVID-19 pandemic.
- You have a household income under 150 percent of the federal poverty level, which is less than \$19,320 for an individual and \$39,750 for a family of four.
 - Eligible consumers in this income bracket can find Silver 94 plans, the most generous coverage available through Covered California, with no monthly premium.
- You paid the penalty because you did not have health insurance.

A full list of qualifying life events can be found [here](#).

Consumers who sign up during special enrollment will have their coverage begin on the first of the following month. Consumers can explore their options in a number of different ways, including:

- Covered California’s online [Shop and Compare Tool](#) will show consumers if they are eligible for financial help and which plans are available in their area.
- Find the nearest certified enroller in your neighborhood by visiting <https://www.coveredca.com/support/contact-us/>.
- Call Covered California at (800) 300-1506 to get information or enroll by phone.