

COVERED CALIFORNIA BOARD CLIPS

Sept. 8, 2022 - Nov. 8, 2022

Since our last board meeting, the media coverage includes:

- Covered California kicking off its 10th Open Enrollment for 2023 coverage.
- Covered California's renewal period beginning.
- Covered California for Small Business announced its rate change for 2023.

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Oct. 11, 2022

Covered California Supports the Biden Administration's Proposal to Expand Affordable Coverage to More Californians by Fixing the So-Called "Family Glitch"

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman commended President Joe Biden's administration for <u>finalizing the proposed fix to the</u> <u>"Family Glitch,"</u> an issue that had prevented millions of Americans with unaffordable employer health insurance from getting marketplace coverage through the Affordable Care Act.

"Covered California supports this proposed rule change, which will build on the Affordable Care Act's vision and intent to expand access to affordable health insurance, by opening the door of coverage to millions of Americans.

This is a new era for the Affordable Care Act, as Covered California prepares to enter its 10th open enrollment period, with increased financial help available for those who need coverage as well as our 1.7 million enrollees.

With renewal beginning Oct. 18 and open enrollment starting Nov. 1, we look forward to spending the next four months getting every Californian covered."

The "Family Glitch" has been used to describe an issue where – even though employerbased health coverage was considered affordable for the employee, but not their family members – the family members were nonetheless ineligible for financial help through the Affordable Care Act. The Biden administration proposed a fix in April and the Treasury Department is finalizing it now.

The proposed rule means those Americans, including almost 400,000 people in California, can take advantage of the upcoming open-enrollment period to explore their options for 2023 Marketplace coverage with 13 name-brand insurance companies throughout the state.

Consumers can get free and confidential help to compare their options by calling Covered California's service center at (800) 300-1506, or through <u>a Covered California</u> <u>licensed insurance agent</u> or certified enroller.



News Release

Oct. 12, 2022

Covered California Announces Craig Tomiyoshi as its new Deputy Director of Communications & Public Relations

- Craig Tomiyoshi joins Covered California from IW Group, a multicultural and multiethnic strategic communications and marketing firm, where he worked on behalf of on a variety of corporate, nonprofit and government clients.
- His two-decade long career includes work on public education and outreach campaigns in public health, including working with Covered California for the past three open enrollments.

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman has announced the appointment of Craig Tomiyoshi as the deputy director of the Communications and External Affairs Division.

With more than 20 years of experience in public relations and marketing, Tomiyoshi will help Division Director Kelly Green oversee Communications, and support Covered California's mission to reach every uninsured Californian throughout the state.

"Craig's extensive experience in integrated public relations, advertising and marketing communications make him a perfect fit as the exchange prepares for its 10th open enrollment, beginning on Nov. 1," Altman said. "We have seen his outstanding work first-hand during the past few years and his relationships throughout the state will be an invaluable asset to Covered California."

A Southern California native and University of San Diego graduate, Tomiyoshi joins Covered California from IW Group, a Los Angeles-based marketing and communications firm that specializes in reaching the Asian American and Pacific Islander populations in the U.S. Tomiyoshi spent the past 10 years as a vice president of consumer engagement, representing agency clients including Lexus, McDonald's, Wells Fargo, The California Wellness Foundation, California Department of Public Health and Covered California.

"It's an honor to join Covered California and support the organization's efforts to provide quality, affordable healthcare to those that need it most," said Tomiyoshi. "What Covered California has achieved over the last decade and the impact that it has made in uplifting the health of millions of Californians is incredible. I look forward to leveraging my communications experience in working in a variety of industries and verticals to help Covered California continue and build on its successes over the next 10 years, and beyond."





COVERED News Release

Oct. 18, 2022

Bright Health Group Announces it Will Withdraw from the Individual Market in Every State, including California, at the End of 2022

- Bright Health Group will withdraw from the individual markets in California and other states, to focus on other portions of its business.
- Of Covered California's 1.7 million consumers, approximately 460 people in Contra Costa County are enrolled in a plan offered by Bright HealthCare.
- Bright HealthCare will continue to provide coverage for all of its enrollees through 2022.
- Covered California will help existing Bright HealthCare consumers transition into one of three quality plans available in Contra Costa County for their 2023 coverage.

SACRAMENTO, Calif. — One of the 13 health insurance companies, set to provide coverage through Covered California in 2023, announced it would be withdrawing from the state marketplace. Bright Health Group, which provides coverage through Bright HealthCare, says it will no longer provide Individual and Family Plans in Alabama, Arizona, California, Colorado, Florida, Georgia, Nebraska, North Carolina, Texas, and Tennessee in order to focus on other portions of its business.

Bright HealthCare joined Covered California at the beginning of 2022 and started offering coverage in Contra Costa County. Of Covered California's 1.7 million enrollees, approximately 460 are enrolled in a Bright HealthCare plan. Bright HealthCare will continue to provide coverage for all of its enrollees throughout the rest of this year.

"Covered California will help these people transition into a quality plan, so that there is no gap in their coverage, and they will continue to have protection and peace of mind on Jan. 1," said Jessica Altman, executive director of Covered California. "Everyone in the region will still have a choice and be able to enroll in a health insurance plan from either Anthem Blue Cross, Blue Shield of California or Kaiser Permanente." The departure of Bright HealthCare means that Covered California will have 12 insurance companies providing coverage across the state in 2023. All Californians will have two or more choices, 93 percent will be able to choose from three companies or more, and 79 percent of Californians will have four or more choices.

"The good news is that people in the region will continue to benefit from a very competitive marketplace, which puts consumers in the driver's seat," Altman said. "Consumers in Contra Costa County will be able to choose from three of our biggest health insurance companies, who must compete on price and quality in order to earn their business."

Covered California will begin renewing coverage for its 1.7 million enrollees starting today. The open-enrollment period will begin on Nov. 1.



COVERED News Release

Oct. 25, 2022

Covered California for Small Business Announces a Weighted Average Rate Change of 7.1 Percent for 2023

- The 7.1 percent weighted average rate change for Covered California for Small Business is consistent with projections for large employers nationally.
- Covered California's small-business marketplace continues to expand, currently with a record-high 78,370 members from 8,764 businesses.

SACRAMENTO, Calif. — Covered California for Small Business unveiled the health plan choices and rates for small-business employers and their employees for the upcoming 2023 plan year. The statewide weighted average rate change is 7.1 percent, which is consistent with projections for large employers nationally.

"Covered California for Small Business continues to grow, providing employers with health care choices with quality coverage options," said Jessica Altman, executive director of Covered California. "By providing competitive rates and expanded options for employees, we are working to make it easier than ever for employers to manage the insurance they offer."

A record-high 78,378 individuals have insurance through Covered California for Small Business (CCSB), representing a growth of 11.5 percent or approximately 8,100 individuals over this time last year. CCSB has now experienced double-digit percentage growth in membership for eight consecutive years.

This year's rate change of 7.1 percent is relatively consistent with the increase of 6.5 percent that the National Business Group on Health is projecting for large employers nationally.¹ Similar to what Covered California is seeing in the state's individual market, after a few years of low rate changes, the increase in premiums this year is being driven by a return of pre-pandemic medical trend (see Table 1: Covered California for Small Business Average Rate Change, by Year).

¹ National Business Group on Health, <u>"2023 Large Employers' Health Care Strategy and Plan Design Survey."</u>

Like many large employers, CCSB offers plan and carrier choice which is unique among the small group market and allows greater flexibility for both employers and employees to maintain coverage that meets their needs.

"The record enrollment we are seeing in Covered California for Small Business proves that we are meeting the coverage needs of our small businesses," Altman said. "When you combine the continued growth with the 1.7 million people that Covered California has enrolled in the individual market, you see how the Affordable Care Act is working in California."

Table 1: Covered California for Small Business Average Rate Change, by Year		
Year	Rate Change	
2023	7.1%	
2022	4.0%	
2021	1.5%	
2020	4.1%	
2019	4.6%	
2018	5.6%	
2017	5.9%	
2016	7.9%	
2015	5.2%	
Projected Large-Business Rate Change in 2023	6.5%	

Covered California for Small Business will offer three statewide plans in 2023, including one preferred provider organization (PPO) plan from Blue Shield of California, and two

health maintenance organization (HMO) plans — which are provider- and hospitalbased — from Kaiser Permanente and Blue Shield.

The 2023 portfolio of health plans also includes Sharp Health Plan in San Diego County and Blue Shield, which is providing HMO plans to residents of Fresno, Kings and Madera counties.

"For many smaller firms, coverage through Covered California for Small Business is the only way to provide quality, affordable healthcare to their workforce," said <u>Bianca</u> <u>Blomquist</u>, California Policy Director, Small Business Majority. "California small businesses are still navigating a competitive job market and fighting for quality talent with limited resources. This statewide weighted average rate change is a wonderful step toward ensuring that small businesses can offer their employees the best rates and quality insurance plans. A strong and affordable marketplace is essential to sustainable small business growth and equitable small business recovery."

One carrier, Health Net, will no longer be offering plans through Covered California for Small Business beginning January 2023. The approximately 1,900 members currently enrolled in Health Net PPO plans will be automatically renewed into the CCSB plan that most closely mirrors their current 2022 plan design.

Just as in Covered California's individual market, consumers may be able to limit increases in their rates, or perhaps even save money on their premiums, by shopping and switching to lower cost plan in the same metal tier.

Businesses with up to 100 full-time equivalent employees can apply for health insurance coverage for their workers through Covered California for Small Business. Federal tax credits may be available to employers with 25 or fewer employees. Visit <u>www.CoveredCA.com/forsmallbusiness/</u> for information on how to apply.

Family dental plans are optional and are provided by California Dental Network, Delta Dental of California, and Dental Health Services.



COVERED News Release

Nov. 1, 2022

Covered California and HHS Secretary Xavier Becerra Launch the Nation's 10th Open Enrollment Period Under the Affordable Care Act

- The nation's 10th open-enrollment period begins Nov. 1 and will mark the continuation of a decade of increasing the number of Americans with health insurance and access to quality health care under the Affordable Care Act.
- Open enrollment is the time of year when eligible consumers can sign up for health insurance, and the increased financial help now available through the Inflation Reduction Act can lower costs for Americans in every income bracket.
- In California, an estimated 1 million people are uninsured and eligible to get insured at low-cost or no-cost through Covered California or Medi-Cal.
- In addition, middle-income consumers both uninsured and those who purchase coverage directly from a health insurance company may save thousands of dollars a year if they sign up through Covered California.

LOS ANGELES, Calif. — Covered California and Secretary Xavier Becerra of the U.S. Department of Health and Human Services teamed up to officially launch open enrollment across the nation for the 2023 coverage year. Open enrollment is the time when Americans can sign up for health insurance coverage through Affordable Care Act marketplaces. This is the 10th open enrollment period under the landmark law, which has helped provide health insurance to millions of Americans, and will feature increased and expanded financial help for consumers through the Inflation Reduction Act.

The open-enrollment period begins with <u>a record-high 14.5 million people</u> enrolled in the federal and state marketplaces, including 1.7 million in Covered California. The increased enrollment has been driven by the increased financial help first made available through the American Rescue Plan, and extended under the Inflation Reduction Act.

Governor Gavin Newsom, Congresswoman Karen Bass – who was a former physician assistant – and others also joined in hailing the importance of the increased financial help that will be available to consumers throughout 2023.

"Millions of Californians now have access to affordable health coverage and now is the time to go sign up for health insurance to keep yourself and your family healthy," said Newsom. "With the support of the Biden-Harris Administration, more Californians than ever before are insured with quality health coverage through Covered California. We won't stop until every Californian – regardless of income or immigration status – has the health insurance they need and deserve."

As part of its efforts, Covered California is launching a "10 Years Strong" campaign, celebrating a decade of providing quality health insurance plans and reducing the state's uninsured rate to a historic low.

"Covered California is '10 Years Strong,' celebrating a decade of expanding access to quality, affordable health care for millions of people throughout the state," said Jessica Altman, executive director of Covered California. "Open enrollment is here and now is the time to sign up for quality health insurance coverage through Covered California that will protect you and your family."

"Californians continue to benefit from the financial help and quality health coverage that Covered California offers and now is the time for those who need health insurance coverage to sign up," said Secretary of California Health & Human Services and Covered California Board Chair Dr. Mark Ghaly. "Together we are increasing access to care by making health insurance coverage more affordable for Californians in every corner of our state."

10 Years Strong

Covered California's "10 Year's Strong" campaign will highlight the progress made in expanding health care access by increasing the number of people with health insurance in every region over the past decade. It will also showcase continuing efforts to reach into every community in the state to make sure all Californians have access to quality health care.

10 YEARS STRONG

(more)

Since Covered California's first open-enrollment period in 2013, federal data shows that California's uninsured rate fell from 17.2 percent to a record low 7.0 percent in 2021, which is the largest percentage point drop for any state in the nation over this time period.

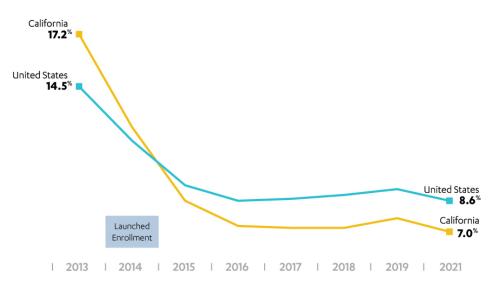


Figure 1: California Drives the State's Uninsured Rate to a Record Low²

During this time, more than 5.2 million Californians have received health insurance coverage through Covered California for at least one month. Covered California's has seen its overall enrollment grow by more than 40 percent, including a nearly 50 percent increase in the number of people signed up in Los Angeles County (see Table 1: Covered California's Strong Enrollment Growth Throughout the State).

Table 1: Covered California's Strong Enrollment Growth 7	Throughout the State
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Region	June 2014	June 2022	Percentage Increase
Los Angeles County	334,080	492,790	48%
Overall Enrollment	1,172,960	1,690,520	44%

"Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians, including nearly half million people here in Los Angeles

² American Community Survey. Due to the pandemic, the survey did not report results for 2020.

County," Altman said. "We have opened the doors of quality health care to millions of Californians, but we still have more work to do – work that is happening now."

One Million Uninsured Californians are Eligible for Low-cost or No-cost Coverage

Covered California enters open enrollment with 1.7 million consumers. However, new data shows that there are more than 1 million uninsured Californians who are eligible for financial help to bring the cost of coverage within reach. Of that group, at least 55 percent – or about 568,000 people – could get quality coverage through Covered California or Medi-Cal at no cost (see Figure 2: One Million Uninsured Californians are Eligible for Financial Help).

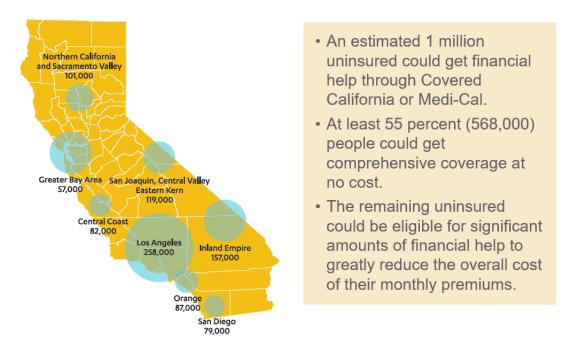


Figure 2: One Million Uninsured Californians Are Eligible for Financial Help

The remaining 471,000 uninsured Californians are eligible for significant financial help that will lower the cost of their monthly health insurance premiums. Right now, 90 percent of Covered California's enrollees qualify for financial help, and thanks to the increased and expanded financial help made available through the American Rescue Plan and extended through the Inflation Reduction Act, those consumers are saving an average of \$475 per month, or an average of 80 percent of their monthly health insurance premium.

"Regardless of your income, if you need health insurance or if you're covered directly through a health insurance company, come to Covered California to see if you can get financial help to make your insurance more affordable," Altman said. "The increased and expanded financial help that was extended by the Inflation Reduction Act is changing lives by helping more Californians get covered and stay covered." Currently, two-thirds of Covered California's consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

Signing up for Coverage is Easy

Consumers can discover their options by visiting <u>CoveredCA.com</u>, where they can easily find out if they qualify for financial help and see the coverage options in their area.

All they need to do is enter their household income, ZIP code, household size and the number of people who need coverage and their ages into the calculator on Covered California's homepage.

Open enrollment began on Nov. 1 and is the one time of the year when eligible people cannot be turned away from coverage.

In addition to visiting <u>CoveredCA.com</u>, those interested in learning more about their coverage options can also:

- Get free and confidential assistance over the phone, in a variety of languages, from a certified enroller.
- Have a certified enroller <u>call them</u> and help them for free.
- Call Covered California at (800) 300-1506.



News Release

Nov. 2, 2022

Covered California's "10 Years Strong" Campaign Visits the Bay Area to Celebrate a Decade of Historic Increases in Coverage and Highlight Ongoing Efforts to Reach the Remaining Uninsured

- Covered California's 10th open-enrollment period began Nov. 1 and marks the continuation of a decade of reducing the state's uninsured rate to a historic low.
- Open enrollment is the time of year when eligible consumers can sign up for health insurance, and the increased financial help now available through the Inflation Reduction Act can lower costs for Californians in every income bracket.
- An estimated 1 million Californians do not have health insurance and are eligible to get covered at low-cost or no-cost through Covered California or Medi-Cal.
- In addition, middle-income consumers both uninsured and those who purchase coverage directly from a health insurance company may save thousands of dollars a year if they sign up through Covered California.

SAN FRANCISCO, Calif. — Covered California brought its "10 Years Strong" campaign to the Bay Area on Wednesday, celebrating a decade of providing quality health insurance plans to people across the state. Over the past 10 years, Covered California has provided access to health insurance for millions of Californians and helped reduce the state's uninsured rate to a historic low.

"Covered California is '10 Years Strong,' celebrating a decade of expanding access to quality, affordable health care for millions of people throughout the state," said Jessica Altman, executive director of Covered California. "Open enrollment is here and now is the time to sign up for quality health insurance coverage through Covered California that will protect you and your family."

The open-enrollment period begins with a record-high 1.7 million people enrolled in Covered California. The increased enrollment has been driven by the increased financial help first made available through the American Rescue Plan, and extended under the Inflation Reduction Act.

Speaker Nancy Pelosi, Governor Gavin Newsom, and Dr. Mark Ghaly – the Secretary of California Health & Human Services and Covered California Board Chair – also joined in hailing the importance of the increased financial help that will be available to consumers throughout 2023.

"For '10 Years Strong,' Covered California has been a pillar of health and financial security – a vital partner in Democrats' work to expand access to affordable, quality health coverage," Pelosi said. "Under the leadership of President Biden and Democrats in Congress, health care in America is more affordable and accessible than ever before: our American Rescue Plan slashed insurance premiums and helped enroll a record number of Americans, while our Inflation Reduction Act locked in those savings for another three years. As we celebrate Covered California's tenth year of life-changing service, House Democrats will never relent in building the fairer, more just future that our children deserve."

"Millions of Californians now have access to affordable health coverage and now is the time to go sign up for health insurance to keep yourself and your family healthy," said Newsom. "With the support of the Biden-Harris Administration, more Californians than ever before are insured with quality health coverage through Covered California. We won't stop until every Californian – regardless of income or immigration status – has the health insurance they need and deserve."

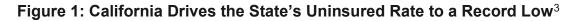
"Californians continue to benefit from the financial help and quality health coverage that Covered California offers and now is the time for those who need health insurance coverage to sign up," Ghaly said. "Together we are increasing access to care by making health insurance coverage more affordable for Californians in every corner of our state."

10 Years Strong

Covered California's "10 Year's Strong" campaign will highlight the progress made in expanding health care access by increasing the number of people with health insurance in every region over the past decade. It will also showcase continuing efforts to reach into every community in the state to make sure all Californians have access to quality health care.

10 YEARS STRONG

Since Covered California's first open-enrollment period in 2013, federal data shows that California's uninsured rate fell from 17.2 percent to a record low 7.0 percent in 2021, which is the largest percentage point drop for any state in the nation over this time period.





Since first offering coverage, more than 5.2 million Californians have received health insurance coverage through Covered California for at least one month. Covered California's has seen its overall enrollment grow by more than 40 percent, including a more than 30 percent increase in the number of people signed up in the Greater Bay Area (which includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo Santa Clara, Solano and Sonoma counties).

³ American Community Survey. Due to the pandemic, the survey did not report results for 2020.

(more)

Counties	June 2014	June 2022	Percentage Increase
Greater Bay Area	242,930	319,420	31%
Overall Enrollment	1,172,960	1,690,520	44%

Table 1: Covered California's Strong Enrollment Growth Throughout the State

"Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians, including more than 300,000 people in the Greater Bay Area," Altman said. "We have opened the doors of quality health care to millions of Californians, but we still have more work to do – work that is happening now."

One Million Uninsured Californians are Eligible for Low-cost or No-cost Coverage

Covered California enters open enrollment with 1.7 million consumers. However, new data shows that there are more than 1 million uninsured Californians who are eligible for financial help to bring the cost of coverage within reach, including 57,000 people in the Greater Bay Area.



Figure 2: One Million Uninsured Californians Are Eligible for Financial Help

- An estimated 1 million uninsured could get financial help through Covered California or Medi-Cal.
- At least 55 percent (568,000) people could get comprehensive coverage at no cost.
- The remaining uninsured could be eligible for significant amounts of financial help to greatly reduce the overall cost of their monthly premiums.

Of the 1 million uninsured Californians, at least 55 percent – or about 568,000 people – could get quality coverage through Covered California or Medi-Cal at no cost. The remaining 471,000 uninsured Californians are eligible for significant financial help that will lower the cost of their monthly health insurance premiums.

Right now, 90 percent of Covered California's enrollees qualify for financial help, and thanks to the increased and expanded financial help made available through the American Rescue Plan and extended through the Inflation Reduction Act, those consumers are saving an average of \$475 per month, or an average of 80 percent of their monthly health insurance premium.

"Regardless of your income, if you need health insurance or if you're covered directly through a health insurance company, come to Covered California to see if you can get financial help to make your insurance more affordable," Altman said. "The increased and expanded financial help that was extended by the Inflation Reduction Act is changing lives by helping more Californians get covered and stay covered."

Currently, two-thirds of Covered California's consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

Signing up for Coverage is Easy

Consumers can discover their options by visiting <u>CoveredCA.com</u>, where they can easily find out if they qualify for financial help and see the coverage options in their area.

All they need to do is enter their household income, ZIP code, household size and the number of people who need coverage and their ages into the calculator on Covered California's homepage.

Open enrollment began on Nov. 1 and is the one time of the year when eligible people cannot be turned away from coverage.

In addition to visiting <u>CoveredCA.com</u>, those interested in learning more about their coverage options can also:

- Get free and confidential assistance over the phone, in a variety of languages, from a certified enroller.
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COVERED News Release

Nov. 3, 2022

Covered California's "10 Years Strong" Campaign Visits Sacramento to Celebrate a Decade of Historic Increases in Coverage and Highlight Ongoing Efforts to Reach the Remaining Uninsured

- Covered California's 10th open-enrollment period began Nov. 1 and marks the continuation of a decade of reducing the state's uninsured rate to a historic low.
- Open enrollment is the time of year when eligible consumers can sign up for health insurance, and the increased financial help now available through the Inflation Reduction Act can lower costs for Californians in every income bracket.
- An estimated 1 million Californians do not have health insurance and are eligible to get covered at low-cost or no-cost through Covered California or Medi-Cal.
- In addition, middle-income consumers both uninsured and those who purchase coverage directly from a health insurance company may save thousands of dollars a year if they sign up through Covered California.

SACRAMENTO, Calif. — Covered California brought its "10 Years Strong" campaign to Sacramento on Thursday, celebrating a decade of providing quality health insurance plans to people across the state. Over the past 10 years, Covered California has provided access to health insurance for millions of Californians and helped reduce the state's uninsured rate to a historic low.

"Covered California is '10 Years Strong,' celebrating a decade of expanding access to quality, affordable health care for millions of people throughout the state," said Jessica Altman, executive director of Covered California. "Open enrollment is here and now is the time to sign up for quality health insurance coverage through Covered California that will protect you and your family."

The open-enrollment period begins with a record-high 1.7 million people enrolled in Covered California. The increased enrollment has been driven by the increased financial help first made available through the American Rescue Plan, and extended under the Inflation Reduction Act.

U.S. Congressman Dr. Ami Bera, as well as Dr. Mark Ghaly – the Secretary of California Health & Human Services and Covered California Board Chair – also joined in hailing the importance of the increased financial help that will be available to consumers throughout 2023.

"As a doctor, I have cared for countless patients who have had to balance the increasing costs of health care with other financial obligations," Bera said. "Access to quality, low-cost health insurance through Covered California allows families to keep more money in their pockets and live without fear of financial ruin after unexpected health care needs."

"Californians continue to benefit from the financial help and quality health coverage that Covered California offers and now is the time for those who need health insurance coverage to sign up," Ghaly said. "Together we are increasing access to care by making health insurance coverage more affordable for Californians in every corner of our state."

10 Years Strong

Covered California's "10 Year's Strong" campaign will highlight the progress made in expanding health care access by increasing the number of people with health insurance in every region over the past decade. It will also showcase continuing efforts to reach into every community in the state to make sure all Californians have access to quality health care.



(more)

Since Covered California's first open-enrollment period in 2013, federal data shows that California's uninsured rate fell from 17.2 percent to a record low 7.0 percent in 2021, which is the largest percentage point drop for any state in the nation over this time period.

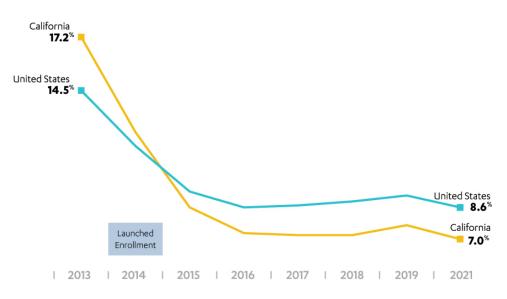


Figure 1: California Drives the State's Uninsured Rate to a Record Low⁴

During that time, more than 5.2 million Californians have received health insurance coverage through Covered California for at least one month. Covered California's has seen its overall enrollment grow by more than 40 percent, including an 80 percent increase in the number of people signed up in the Greater Sacramento Area (which includes El Dorado, Placer, Sacramento, and Yolo counties) and a nearly 60 percent increase in the Central Valley (Mariposa, Merced, San Joaquin, and Stanislaus counties).

Region	June 2014	June 2022	Percentage Increase
Central Valley	51,920	82,500	59%
Greater Sacramento	58,280	98,870	80%
Overall Enrollment	1,172,960	1,690,520	44%

Table 1: Covered C	alifornia's Strong	Enrollment Growth	Throughout the State
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⁴ American Community Survey. Due to the pandemic, the survey did not report results for 2020.

"Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians, including nearly 200,000 people here in the Sacramento and Central Valley," Altman said. "We have opened the doors of quality health care to millions of Californians, but we still have more work to do – work that is happening now."

One Million Uninsured Californians are Eligible for Low-cost or No-cost Coverage

Covered California enters open enrollment with 1.7 million consumers, but new data shows that there are more than 1 million uninsured Californians who are eligible for financial help to bring the cost of coverage within reach, including 220,000 people in the Northern California, Sacramento Valley, San Joaquin, Central Valley and Eastern Kern regions.



Figure 2: One Million Uninsured Californians Are Eligible for Financial Help

- An estimated 1 million uninsured could get financial help through Covered California or Medi-Cal.
- At least 55 percent (568,000) people could get comprehensive coverage at no cost.
- The remaining uninsured could be eligible for significant amounts of financial help to greatly reduce the overall cost of their monthly premiums.

Of the 1 million uninsured Californians, at least 55 percent – or about 568,000 people – could get quality coverage through Covered California or Medi-Cal at no cost. The remaining 471,000 uninsured Californians are eligible for significant financial help that will lower the cost of their monthly health insurance premiums.

Right now, 90 percent of Covered California's enrollees qualify for financial help, and thanks to the increased and expanded financial help made available through the American Rescue Plan and extended through the Inflation Reduction Act, those consumers are saving an average of \$475 per month, or an average of 80 percent of their monthly health insurance premium.

"Regardless of your income, if you need health insurance or if you're covered directly through a health insurance company, come to Covered California to see if you can get financial help to make your insurance more affordable," Altman said. "The increased and expanded financial help that was extended by the Inflation Reduction Act is changing lives by helping more Californians get covered and stay covered."

Currently, two-thirds of Covered California's consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

Signing up for Coverage is Easy

Consumers can discover their options by visiting <u>CoveredCA.com</u>, where they can easily find out if they qualify for financial help and see the coverage options in their area.

All they need to do is enter their household income, ZIP code, household size and the number of people who need coverage and their ages into the calculator on Covered California's homepage.

Open enrollment began on Nov. 1 and is the one time of the year when eligible people cannot be turned away from coverage.

In addition to visiting <u>CoveredCA.com</u>, those interested in learning more about their coverage options can also:

- Get free and confidential assistance over the phone, in a variety of languages, from a certified enroller.
- Have a certified enroller <u>call them</u> and help them for free.
- Call Covered California at (800) 300-1506.