



**COVERED
CALIFORNIA**

Media Clips

COVERED CALIFORNIA BOARD CLIPS

Aug. 15, 2022 – Sep. 7, 2022

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

- The Inflation Reduction Act is signed into law by President Joe Biden.
- Kate Kendell appointment to Covered California’s Board is made official.
- Covered California announces its 2023 Dental Rates and they will be decreasing for a second consecutive year.

PRESS RELEASES

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Articles of Significance

[Interview: What Californians can expect with next year’s Covered California change](#), Cap Public Radio Aug. 15, 2022

[The Inflation Reduction Act is now law. What it will do for Californians](#), Los Angeles Times Aug. 16, 2022

[Biden signs massive climate and health care legislation](#), Associated Press Aug. 16, 2022

[Biden bill to help millions escape higher health care costs](#), Associated Press Aug. 19, 2022

[New Board Member Named To Covered California Panel](#), Oakdale Leader..... Aug. 24, 2022

[Covered California hails signing of US Inflation Reduction Act,](#)
 ABS/CBN News Aug. 25, 2022

[Biden administration to spend \\$99 million on navigator grants to bolster Obamacare outreach,](#)
 USA Today Aug. 26, 2022

[Covered CA Dental Rates Fall For Second Year; Issuer Exits,](#)
 Inside Health Policy..... Aug. 30, 2022

[Covered California Announces Second Straight Year of Premium Decreases for Dental Plans,](#)
 Sierra Sun Times Aug. 30, 2022

[Covered California says extended health care subsidies will benefit Central Coast,](#)
 KCBX Central Coast Radio Aug. 31, 2022

[Bill to mandate reduced cost sharing for Covered California nears passage,](#)
 State of Reform Sept. 2, 2022



News Release

Aug. 16, 2022

Covered California Hails the Signing of the Inflation Reduction Act, Which Will Continue to Provide Lower Costs and Expanded Access to Quality Health Insurance for Californians

- *The Inflation Reduction Act extends the increased financial help initially provided by the American Rescue Plan through the end of 2025.*
- *The increased subsidies expanded health care coverage, leading to record enrollment in California and across the nation, and lowered insurance costs for people who signed up through an Affordable Care Act marketplace.*
- *The landmark legislation will continue to make coverage more affordable at a time when many individuals and families are facing increased challenges in the current economic environment.*

SACRAMENTO, Calif. — Covered California hailed President Joe Biden’s signing of the Inflation Reduction Act, which includes a three-year extension of the increased and expanded financial help for consumers who sign up for health care coverage through an Affordable Care Act marketplace.

“Extending this financial help is critical for the millions of Americans who rely on the Affordable Care Act for health insurance, and it will help them save thousands of dollars a year on their health insurance costs,” said Jessica Altman, executive director of Covered California. “By continuing to provide these subsidies, we are bringing affordability within reach of more people than ever before – at a time when they need it most –helping more Americans get covered and stay covered.”

“The Inflation Reduction Act builds on California’s progress to expand access to health insurance coverage through both our health insurance exchange, Covered California, and the expansion of our Medicaid program, Medi-Cal, to eligible individuals regardless of immigration status,” said Dr. Mark Ghaly, California Health and Human Services Secretary and chair of the Covered California Board of Directors. “This landmark law also lowers prescription drug costs for Californians, which builds on our own work to make prescription drugs less expensive and health care overall more accessible and affordable.”

[The Inflation Reduction Act](#) extends the increased and expanded financial help that was initially included in the American Rescue Plan, which was the federal response to the COVID-19 pandemic. The expanded subsidies were set to expire at the end of 2022, and this extension ensures the availability of expanded financial help through the end of 2025. The law made health insurance dramatically more affordable by:

- Capping health insurance premiums at 8.5 percent of household income, which increased the amount of financial help available for eligible consumers.
- Providing free Silver plans for people who earned less than 150 percent of the federal poverty level (\$19,230 for an individual and \$39,750 for a family of four).
- Extending financial help to middle-income consumers (those who earn more than \$51,520 as an individual or \$106,000 for a family of four), who were previously ineligible for federal assistance.

Since the American Rescue Plan went into effect, Covered California's enrollment increased by 150,000 people between March 2021 and March 2022, and now stands at 1.7 million.

"The American Rescue Plan lowered costs and boosted enrollment — particularly among communities of color, lower-income families and many in the middle-income bracket who for the first time received federal financial assistance to help pay for their coverage," Altman said. "Cementing these benefits for an additional three years means that Californians and people across the country will continue to have the access to health coverage they need and deserve."

Who benefits from the increased and expanded financial help?

- **Covered California's 1.7 million enrollees:** With more people eligible for financial help than ever before, 90 percent of Covered California's 1.7 million enrollees are now receiving federal subsidies. With the extension of the expanded subsidies, Californians making less than 400 percent of the federal poverty level (FPL) — which amounts to \$51,520 as an individual and \$106,000 for a family of four — will save an average of an additional \$56 per month when compared to Affordable Care Act subsidies (see Figure 1: Monthly Net Premium Savings for Subsidized Enrollees Under 400 Percent FPL With Extension of American Rescue Plan Subsidies).

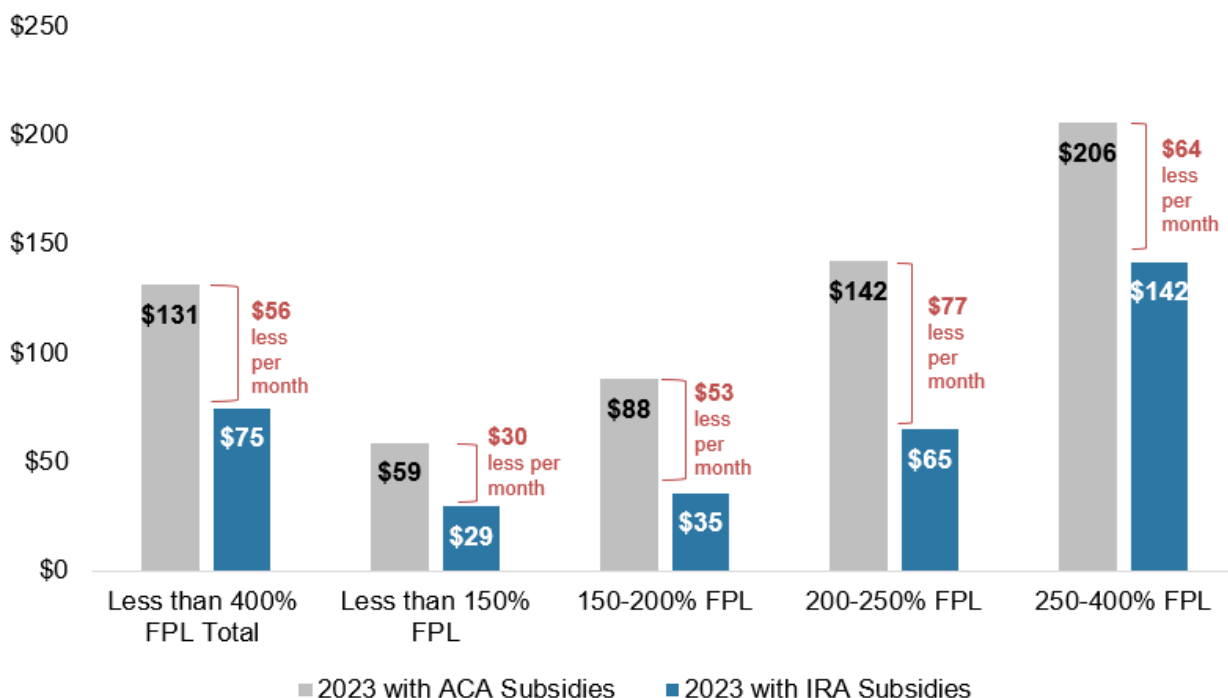
The Californians who will benefit the most are low-income:

- Consumers whose annual income is less than 150 percent FPL, which equals \$19,320 for an individual and \$39,750 for a family of four, will see their net premiums drop by 51 percent — from an average of \$59 per month to \$29 per month.
- Consumers whose annual income is less than 200 percent FPL, which equals \$25,760 for an individual and \$53,000 for a family of four, will see

their net premiums decrease by 60 percent — from an average of \$88 per month to \$35 per month.

- Consumers whose annual income is less than 250 percent FPL, which equals \$32,200 for an individual and \$66,250 for a family of four, will see their net premiums decrease by 54 percent — from an average of \$142 per month to \$65 per month.

Figure 1: Monthly Net Premium Savings for Subsidized Enrollees Under 400 Percent FPL With Extension of American Rescue Plan Subsidies

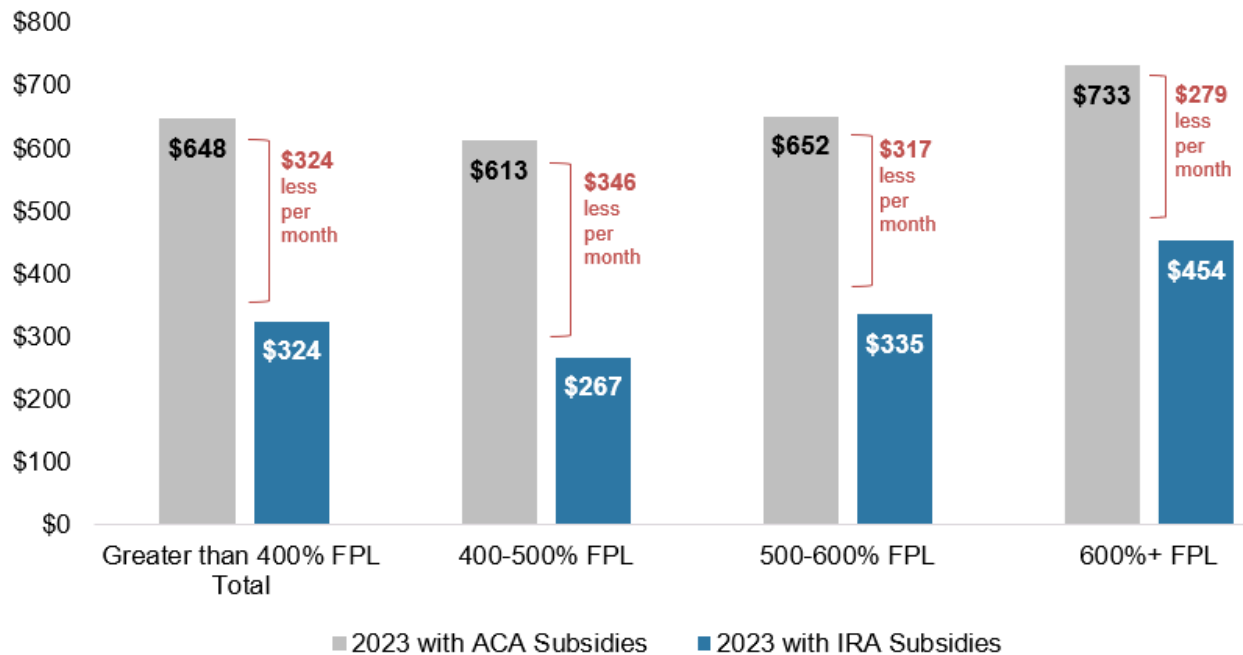


In addition, California’s middle-income families will continue to benefit from the expanded subsidies, which eliminated the so-called “subsidy cliff” and made many eligible for federal financial help for the first time.

Covered California projects that consumers with an income above 400 percent FPL, which amounts to \$51,520 as an individual and \$106,000 for a family of four, will save an average of \$324 per month on their premiums (see Figure 2: Monthly Net Premium Savings for Subsidized Enrollees Over 400 Percent FPL With Extension of American Rescue Plan Subsidies).

“Thanks to the Inflation Reduction Act California’s middle-income families will get a significant break on their health insurance costs, and save an average of nearly \$4,000 a year if they enroll in Covered California,” Altman said.

Figure 2: Monthly Net Premium Savings for Subsidized Enrollees Over 400 Percent FPL With Extension of American Rescue Plan Subsidies



- California’s remaining uninsured:** The most recent data shows that an estimated 1.1 million Californians are uninsured and eligible for financial help from either Covered California or Medi-Cal. The majority of those currently without health insurance could get comprehensive coverage at no cost.
- Data from the Franchise Tax Board shows that half a million people reported being uninsured at the end of 2021 with incomes that would make them potentially eligible for financial help through Covered California, and more than half of those could get a health plan for less than \$10 a month.

“The money that will continue to be available means that many people who are currently uninsured will be able to get comprehensive coverage for the price of a few cups of coffee,” Altman said. “The American Rescue Plan was part of bringing California to an all-time low uninsured rate, and the Inflation Reduction Act will empower us to keep building on that tremendous progress.”

Effectively Implementing the Inflation Reduction Act

Covered California has asked its health insurance carriers to resubmit their rates for 2023 based on the subsidy extension. Covered California estimated the uncertainty surrounding the future of the expanded subsidies added less than a percentage point to this year’s rate change of 6 percent.

Once finalized, Covered California will begin sending renewal notices that reflect the continued savings to its existing consumers starting in October. Open enrollment will begin on Nov. 1.



News Release

Aug. 18, 2022

Covered California Welcomes Longtime Leader in Health and Advocacy to Its Board

- *Kate Kendell, who serves as the chief of staff at The California Endowment, is the newest member of Covered California's Board of Directors.*
- *Kendell's career has focused on expanding access to affordable, quality health care for underserved communities and fighting for racial justice and civil rights for LGBTQ people and their families.*
- The San Francisco resident is replacing Art Torres and will serve the remainder of a term that ends on Jan. 1, 2024.

SACRAMENTO, Calif. — Kate Kendell, a longtime leader in health and advocacy from San Francisco, was sworn in on Thursday as the newest member of the Covered California Board of Directors. Kendell is currently the chief of staff at The California Endowment.

“Kate has spent her career fighting on behalf of underserved communities, and that fits with our mission of providing quality health care to all Californians,” said Covered California Executive Director Jessica Altman. “She joins Covered California as we celebrate a decade of providing Californians with the health care they need, and as we embark on the next decade of ensuring health care and health equity.”

Kendell led the National Center for Lesbian Rights, a national legal organization committed to advancing the civil and human rights of lesbian, gay, bisexual, and transgender people, for 22 years until 2018. The University of Utah graduate then became the interim chief legal officer at the Southern Poverty Law Center, before accepting the position to become the first-ever chief of staff at The California Endowment.

“I am tremendously honored and humbled by this opportunity, and I look forward to using my voice to increase and expand access to quality health care,” Kendell said. “Ensuring health care for all in California is a passion for me.”

[Kendell was appointed by California Senate Rules Committee](#), chaired by Senate President pro Tempore Toni G. Atkins (D-San Diego). She will replace Art Torres, who

stepped down from Covered California's board earlier this year. Kendell will serve the remainder of Torres's term, which ends on Jan. 1, 2024.

There is no compensation for the position, but Kendell may receive a per diem and reimbursement for travel and other necessary expenses.



News Release

Aug. 30, 2022

Covered California Announces Second Straight Year of Premium Decreases for Dental Plans

- *The weighted average rate for Covered California's dental coverage in 2023 will decrease by 1.7 percent, marking the second consecutive year that premiums have gone down for consumers.*
- *More than 294,000 Covered California enrollees have supplemented their health insurance by purchasing optional adult dental coverage, an increase of 28 percent over the previous year.*
- *Eligible consumers can add dental coverage to their plan when they sign up for health insurance during Covered California's current special-enrollment period, or during open enrollment, which will start this fall.*

SACRAMENTO, Calif. — Covered California announced today that the statewide weighted average rate change for dental coverage in 2023 will be a decrease of 1.7 percent, marking the second straight year that premiums have gone down, and continuing the trend of holding costs steady for consumers.

“The pandemic forced many people to put their dental needs on hold, and dentists saw increased cases of cavities, gum disease and stress-related tooth damage,” said Jessica Altman, executive director of Covered California. “The good news is that rates are going down for the second consecutive year, which will help Californians get the dental care they need at a price they can afford.”

While the standard health benefits for Covered California enrollees include dental coverage for children, adults can purchase optional family dental coverage as an “add-on” to their health plan. The family dental coverage is offered on a “guaranteed issue” basis, meaning the coverage is available to anyone who wants it, regardless of any pre-existing oral health conditions.

The latest data shows that more than 294,000 people are enrolled in Covered California's dental plans, which represents a 28 percent increase over last year. This significant enrollment increase is likely due to the enhanced financial help made

available through the American Rescue Plan, which lowered the cost of health insurance for most Covered California enrollees, making room in the budget for dental coverage. With the Inflation Reduction Act extending this level of assistance for another three years, dental coverage remains more in reach than ever before.

“Increasing access to dental health is critical to Covered California’s mission, given the connection between oral health and overall health,” said Dr. Alice Chen, the Chief Medical Officer for Covered California. She added, “Our goal is for our members to not only *have* dental coverage, but also importantly to *use* their dental coverage for regular preventive care.”

Covered California offers both dental health maintenance organization (DHMO) and dental preferred provider organization (DPPO) plans, giving consumers a choice in the type of plan that will work best for them. Covered California’s participating dental carriers for 2023 include Anthem Blue Cross, Blue Shield of California, California Dental Network, Delta Dental of California, and Dental Health Services.

Liberty Dental Plan will leave the exchange at the end of 2022. The move will affect approximately 26,000 people, which is about 9 percent of Covered California’s dental enrollees. All affected members will be notified of the plan’s withdrawal prior to renewal, and they will be offered the opportunity to pick any dental plan available to them. Consumers will also be provided the automatic renewal option of the lowest-cost DHMO in their ZIP code.

“Dental coverage is the right choice for many people, and we’re proud to offer very good options for those who get their health coverage through Covered California,” Altman said. “Whether people are coming to us for the first time or plan to renew their dental coverage this fall, they will see a wide variety of choices as well as stable and competitive prices.”

All health plans purchased through Covered California automatically include dental coverage for members under the age of 19. Family dental plans for adults are available at an extra cost and are not eligible for federal financial help to lower premiums. Parents can also add their children to family dental plans, but this is extra insurance on top of the automatic dental coverage, and comes at an additional cost.

The benefits and rates of Covered California’s family dental plans can be viewed at <https://www.coveredca.com/dental/adult-add-on/hmo/>.

Covered California’s Special-Enrollment Period

While the rate decrease and coverage options will not go into effect until Jan. 1, 2023, consumers who experience a “qualifying life event” can sign up for health care and dental coverage during Covered California’s special-enrollment period. There are

several qualifying life events that would enable people to sign up for coverage 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.