



**COVERED
CALIFORNIA**

Media Clips

COVERED CALIFORNIA BOARD CLIPS

Nov. 8, 2022 – Jan. 11, 2023

Since our last board meeting, the media coverage includes:

- Covered California launches New TV ad campaign.
- Biden Administration fixes Family Glitch issue.
- Covered California hosts African American, AAPI, and Latino health leaders.

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[Boost in people seeking HealthCare.gov coverage, HHS says](#),
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[California Aims to Maximize Health Insurance Subsidies for Workers During Labor Disputes](#), Kaiser Health News..... Nov. 22, 2022

[Changes open door to health insurance subsidies for working families in Ventura County](#), Ventura County Star Nov. 28, 2022

[More people now eligible for health insurance through Covered California, open enrollment underway](#), CBS 8 San Diego..... Nov. 28, 2022

[State Intervention Is Needed to Protect Californians From Runaway Medical Bills](#), Capital & Main..... Dec. 1, 2022

[Plan Value, Expected Care Use Drove ACA Consumers into Uninsurance More than Cost](#), Health Payer Intelligence..... Dec. 5, 2022

[Paying For ACA Cost-Sharing Reductions: Are Premiums Too Low Or Too High?](#), Health Affairs..... Dec. 6, 2022

[Kaiser Permanente earns 5-star rating from Covered California](#), Daily Republic Dec. 11, 2022

[New Opportunity Begins Today for 400,000 Californians to Enroll in More-Affordable Health Insurance Through Covered California](#), Santa Barbara Independent Dec. 12, 2022

Also: [Sierra Sun Times](#) and [Lake County Record-Bee](#)

[Covered California and healthcare leaders urge Asian community to enroll for health insurance and coverage](#), Wind Newspaper Dec. 12, 2022

[Many Families With Unaffordable Employer Coverage Now Eligible for Covered California Subsidies](#), California Healthline Dec. 23, 2022

[What are the Best Covered California Plans for 2023?](#), TalktoMira.com..... Dec. 27, 2022

[Californians get health care for \\$10 a month. The deadline is coming up fast](#), Sacramento Bee Dec. 28, 2022

[Affordable Care Act Marketplace Enrollment Up by 1.8M From Last Year](#), Health Payer Intelligence Dec. 29, 2022

[How To Enroll for Discounted Health Insurance via Covered California](#), San Francisco Standard Jan. 11, 2023



News Release

Nov 14, 2022

Covered California Launches New Television Ad Campaign to Promote Enrollment and Encourage Californians to Sign Up for Quality Health Insurance

SACRAMENTO, Calif. — Covered California launched its new television advertising campaign on Monday, to promote enrollment and encourage the uninsured throughout the state to sign up for quality health insurance. The multi-language campaign builds on the successful theme of “This Way to Health Insurance,” which has helped Covered California enroll a record-high 1.7 million people.

“Covered California is reaching out to our state’s diverse population to make sure all Californians know about the increased and expanded financial help that is available to help bring the cost of quality coverage within reach,” said Jessica Altman, executive director of Covered California. “We want to make sure people know that Covered California is here to help them get and pay for quality, brand-name health insurance.”

What you need to know:

The television and radio campaign began on Monday, Nov. 14 and will air statewide throughout open enrollment. The ads stress the importance of staying healthy, and how Covered California can help people access the health care services they need if they get sick or injured. They follow Covered California’s ads for digital, social, print and search that began on Nov. 1.

Among the new television ads airing this year are those titled “For You,” that were directed by [Michelle Pak](#) of the [Where the Buffalo Roam](#) production house in Oakland. Pak is a first generation Asian-American and creating a set of informative stories in native languages was important to her, because as a child she saw how much her mother relied on information that was translated from English to Korean.

In addition to the new ads, Covered California is leveraging a strategic mix of existing television assets, previously directed by Academy-award winning director [Errol Morris](#), and director [Luis Peña](#), who has won numerous awards for his work with iconic brands like Apple, Got Milk? and many others.

(more)

The television ads are part of Covered California's \$109 million investment in marketing, sales and outreach and they can be seen here:

English - "[For You](#)," "[Heart](#)," "[Invisible](#)," and "[Both](#)"

Spanish - "[For You](#)," "[Corazon](#)," "[Invisible](#)," and "[Translator](#)"

Cantonese - "[For You](#)," "[Help](#)," and "[Family](#)"

Korean - "[For You](#)," "[Help](#)," and "[Family](#)"

Mandarin - "[For You](#)," "[Help](#)," and "[Family](#)"

Vietnamese - "[For You](#)," "[Help](#)," and "[Family](#)"

"California is a diverse state, and this campaign was developed from the ground up to reflect the culture, values and language preferences of the people we are trying to reach," said Colleen Stevens, Covered California's Director of Marketing. "The consumer-first approach will help us deliver the message that affordable health insurance is available for them and their families."

Covered California's 10th Open Enrollment

Covered California's 10th open-enrollment period is the time of year when eligible Californians can sign up for health insurance, and the increased financial help now available through the Inflation Reduction Act can lower costs for most. Open enrollment lasts until Jan. 31, 2023, but the deadline to get coverage for all of 2023 is Dec. 31.

While, a record-high 1.7 million people are enrolled in Covered California, many people remain uninsured. 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.



(more)

Right now, 90 percent of Covered California's enrollees qualify for financial help, and 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 CoveredCA.com, 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.

In addition, 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 [call them](#) and help them for free.

Call Covered California at (800) 300-1506.



News Release

Nov. 16, 2022

Covered California’s “10 Years Strong” Campaign Visits Fresno to Celebrate a Decade of Historic Increases in Coverage and to Highlight Ongoing Efforts to Reach the Remaining Uninsured

FRESNO, Calif. — Covered California brought its “10 Years Strong” campaign to Fresno on Wednesday, celebrating a decade of providing quality health insurance plans to people across the state. Over the past 10 years, Covered California has enabled millions of Californians to access health insurance and helped reduce the state’s uninsured rate to a historic low.

“Covered California is ‘10 Years Strong,’ and we’re 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 health coverage through Covered California that will protect you and your family.”

What You Need to Know

Open enrollment is the time of year when eligible Californians can sign up for health insurance. The increased financial help now available through the Inflation Reduction Act can lower costs for people in nearly every income bracket.

Covered California’s “10 Years 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 every community in the state to make sure all Californians have access to quality health care.



(more)

A record-high 1.7 million people are enrolled in Covered California, but many people remain uninsured. An estimated 1 million Californians do not have health insurance and are eligible to get covered at a low cost or at no cost through Covered California or Medi-Cal, including nearly 120,000 people in the region of San Joaquin, Central Valley and Eastern Kern County.



- 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.

Dr. Joaquin Arambula, who represents Fresno and the surrounding area in the State Assembly, urged people in the Central Valley to sign up for health insurance. “The more Californians who can access health coverage means a better quality of life for all Californians,” he said.

Under the increased and expanded financial help now available, a 21-year-old woman in Fresno who earns \$27,000 a year could get a quality Silver 87 plan — which features low copays and deductibles — for just \$35 a month. She could also get a comprehensive Bronze plan at no cost.



Sofia in Fresno | Age: 21 | Income: \$27,000/year

(more)

A couple in Hanford earning \$45,775 a year could save \$721 a month off the cost of their Silver 73 plan, which equals more than \$8,600 over the course of an entire year, or they could get a comprehensive Bronze plan at no cost.



Shao and Amy in Hanford | Ages: 45, 45 | Income: \$45,775/year

Finally, a Visalia couple earning \$83,250 a year could save even more — nearly \$14,000 a year — on quality coverage for themselves and their two children.



The Robinsons in Visalia | Ages: 45, 45, 12, 10 | Income: \$83,250/year

Federal data shows that since Covered California's first open-enrollment period in 2013, California's uninsured rate fell from 17.2 percent to a record-low 7.0 percent in 2021, the largest percentage point drop in any state in the nation.

(more)

During that time, more than 5.2 million Californians received health coverage through Covered California for at least one month. Covered California has seen its overall enrollment grow by more than 40 percent, including a more than 80 percent increase in the number of people signed up in the Central Valley, which includes Fresno, Kings and Madera counties.

Region	June 2014	June 2022	Percentage Increase
Central Valley	23,320	42,310	81%
Overall Enrollment	1,172,960	1,690,520	44%

Right now, 90 percent of Covered California’s enrollees qualify for financial help, and two-thirds of Covered California’s consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

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.

“Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians,” 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.”

Signing Up for Coverage Is Easy

Consumers can discover their options by visiting CoveredCA.com, 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, the number of people who need coverage and their ages into the [calculator](#) on Covered California’s homepage.

In addition, 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 [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.



News Release

Nov. 17, 2022

Covered California Announces New Members of its Leadership Team

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman announced the appointments of two new members of its leadership team at Thursday's board meeting.

Chief Deputy Executive Director, General Counsel

Brandon Ross will be appointed to chief deputy executive director, general counsel, effective Dec. 1. Ross currently serves as the director of Covered California's Office of Legal Affairs and as assistant general counsel. He has been with Covered California since 2012.

"Brandon Ross has a proven track record as a legal expert who has provided critical counsel since Covered California's beginning," Altman said. "With his extensive knowledge and unwavering commitment to Covered California, Brandon is the right leader to take on this important role and help Covered California continue to deliver on its critical mission."

Ross will succeed Kathleen Keeshen, who is retiring on Nov. 30 after 32 years of dedicated service to Californians, including the last nine with Covered California.

Prior to joining Covered California, Ross worked in the private sector. He graduated from California State University, Chico and received his law degree from Gonzaga University. The annual salary for his position is \$300,000.

Director of Administrative Services

Darci Haesche was appointed as the director of Administrative Services on Nov. 1. Haesche had previously served as Covered California's deputy director of Human Resources.

(more)

“Darci Haesche has effectively led and developed highly successful teams during her time at Covered California,” Altman said. “She thrives on fostering positive working relationships, and we look forward to her continued leadership in this important role.”

Haesche will succeed Lisa Lassetter, who is retiring on Nov. 30 after 35 years of dedicated service to Californians.

Prior to Covered California, Haesche spent 30 years working as a civil servant for the state of California, with more than 20 years of experience in human resources. She also graduated from California State University, Chico. The annual salary for her position is \$182,520.



STATEMENT

Nov. 17, 2022

Covered California Thanks Speaker Nancy Pelosi for her Leadership in Expanding Health Care Coverage to Millions of Americans

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman issued the following statement after Speaker Nancy Pelosi announced she will not seek re-election as the House Democratic caucus' top leader. In addition to representing California's 12th District, Pelosi was the first woman elected to speaker of the house, and she played crucial role in the passage of the Affordable Care Act, which led to the creation of Covered California.

“Covered California joins the chorus of voices across the country who want to thank Speaker Nancy Pelosi for her unwavering fight to provide quality, affordable health care coverage to millions of Americans.

Pelosi dedicated her life to the idea that health care is a right – not a privilege – and she played a critical role in the passage of the Affordable Care Act. Simply put, the landmark law which opened the door to quality care of millions of people and provided new benefits and protections to millions more would not have happened without Pelosi's never-ending perseverance.

Today the Affordable Care Act is celebrating its 10th open enrollment, and we have proudly stood shoulder-to-shoulder with her over the past decade to spread the word.

We thank Speaker Pelosi for her tireless efforts to improve our health care system and provide life-saving and life-changing care throughout California and the nation.”



News Release

Nov. 18, 2022

Covered California’s “10 Years Strong” Campaign Focuses on Bakersfield to Celebrate a Decade of Historic Increases in Coverage and to Highlight Ongoing Efforts to Reach the Remaining Uninsured

SACRAMENTO, Calif. — Covered California focused on Bakersfield on Friday as part of its “10 Years Strong” campaign, celebrating a decade of providing quality health insurance plans to people across the state. Over the past 10 years, Covered California has enabled millions of Californians to access health insurance and helped reduce the state’s uninsured rate to a historic low.

“Covered California is ‘10 Years Strong,’ and we’re 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 health coverage through Covered California that will protect you and your family.”

What You Need to Know

Open enrollment is the time of year when eligible Californians can sign up for health insurance. The increased financial help now available through the Inflation Reduction Act can lower costs for people in nearly every income bracket.

Covered California’s “10 Years 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 every community in the state to make sure all Californians have access to quality health care.

**10 YEARS
STRONG**

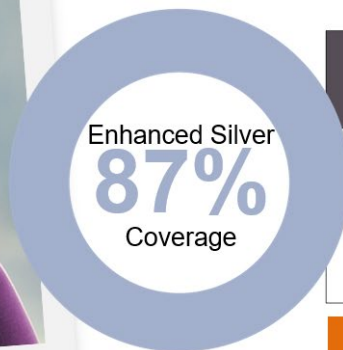
(more)

A record-high 1.7 million people are enrolled in Covered California, but many people remain uninsured. An estimated 1 million Californians do not have health insurance and are eligible to get covered at a low cost or at no cost through Covered California or Medi-Cal, including nearly 120,000 people in the region of Eastern Kern County and the San Joaquin and Central Valley.



- 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.

Under the increased and expanded financial help now available, a 21-year-old woman in Delano who earns \$27,000 a year could get a quality Silver 87 plan — which features low copays and deductibles — for just \$26 a month. She could also get a comprehensive Bronze plan at no cost.

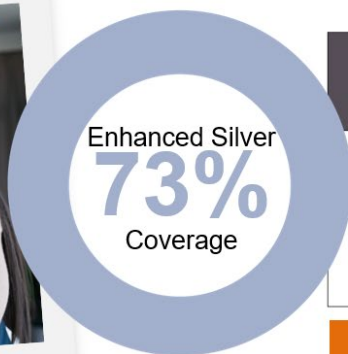


Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$314	\$26
Or a Bronze plan at no cost	

Sofia in Delano | Age: 21 | Income: \$27,000/year

A couple in Bakersfield earning \$45,775 a year could save \$721 a month off the cost of their Silver 73 plan, which equals more than \$9,600 over the course of an entire year, or they could get a comprehensive Bronze plan at no cost.

(more)



Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$908	\$102

Or a Bronze plan at no cost

Shao and Amy in Bakersfield | Ages: 45, 45 | Income: \$45,775/year

Finally, a Visalia couple earning \$83,250 a year could save more than \$12,600 a year, on quality coverage for themselves and their two children, or they could get a comprehensive Bronze plan at no cost.



Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$1,389	\$338

Or a Bronze plan at no cost

The Robinsons in Bakersfield | Ages: 45, 45, 12, 10 | Income: \$83,250/year

Federal data shows that since Covered California's first open-enrollment period in 2013, California's uninsured rate fell from 17.2 percent to a record-low 7.0 percent in 2021, the largest percentage point drop in any state in the nation.

During that time, more than 5.2 million Californians received health coverage through Covered California for at least one month. Covered California has seen its overall enrollment grow by more than 40 percent, including a nearly 60 percent increase in the number of people signed up in Kern County.

(more)

Region	June 2014	June 2022	Percentage Increase
Kern County	14,860	23,390	57%
Overall Enrollment	1,172,960	1,690,520	44%

Right now, 90 percent of Covered California’s enrollees qualify for financial help, and two-thirds of Covered California’s consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

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.

“Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians,” 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.”

Signing Up for Coverage Is Easy

Consumers can discover their options by visiting CoveredCA.com, 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, the number of people who need coverage and their ages into the [calculator](#) on Covered California’s homepage.

In addition, 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 [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.



News Release

Nov. 18, 2022

Covered California’s “10 Years Strong” Campaign Focuses on Northern California to Celebrate a Decade of Historic Increases in Coverage and to Highlight Ongoing Efforts to Reach the Remaining Uninsured

SACRAMENTO, Calif. — Covered California focused on Northern California on Friday as part of its “10 Years Strong” campaign, celebrating a decade of providing quality health insurance plans to people across the state. Over the past 10 years, Covered California has enabled millions of Californians to access health insurance and helped reduce the state’s uninsured rate to a historic low.

“Covered California is ‘10 Years Strong,’ and we’re 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 health coverage through Covered California that will protect you and your family.”

What You Need to Know

Open enrollment is the time of year when eligible Californians can sign up for health insurance. The increased financial help now available through the Inflation Reduction Act can lower costs for people in nearly every income bracket.

Covered California’s “10 Years 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 every community in the state to make sure all Californians have access to quality health care.

**10 YEARS
STRONG**

(more)

A record-high 1.7 million people are enrolled in Covered California, but many people remain uninsured. An estimated 1 million Californians do not have health insurance and are eligible to get covered at a low cost or at no cost through Covered California or Medi-Cal, including 101,000 people in the region of Northern California and the Sacramento Valley.



- 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.

Under the increased and expanded financial help now available, a 21-year-old woman in Chico who earns \$27,000 a year could get a quality Silver 87 plan — which features low copays and deductibles — at no cost.



Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$432	\$0

Or a Bronze plan at no cost

Darlene in Chico | Age: 21 | Income: \$27,000/year

A couple in Redding earning \$45,775 a year could save more than \$1,200 a month off the cost of their Silver 73 plan, which equals nearly \$15,000 over the course of an entire year, and get quality coverage at no cost.

(more)



Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$1,247	\$0

Or a Bronze plan at no cost

Jesse and Fran in Redding | Ages: 45, 45 | Income: \$45,775/year

Finally, a Eureka couple earning \$83,250 a year could save more than \$21,000 a year, on quality coverage for themselves and their two children, or they could get a comprehensive Bronze plan at no cost.



Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$1,909	\$156

Or a Bronze plan at no cost

The Chens in Eureka | Ages: 45, 45, 12, 10 | Income: \$83,250/year

Federal data shows that since Covered California's first open-enrollment period in 2013, California's uninsured rate fell from 17.2 percent to a record-low 7.0 percent in 2021, the largest percentage point drop in any state in the nation.

During that time, more than 5.2 million Californians received health coverage through Covered California for at least one month. Covered California has seen its overall enrollment grow by more than 40 percent, including a 42 percent increase in the number of people signed up in the 22 counties that comprise Northern California.

(more)

Region	June 2014	June 2022	Percentage Increase
Northern California ¹	42,810	60,720	42%
Overall Enrollment	1,172,960	1,690,520	44%

Right now, 90 percent of Covered California’s enrollees qualify for financial help, and two-thirds of Covered California’s consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

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.

“Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians,” 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.”

Signing Up for Coverage Is Easy

Consumers can discover their options by visiting CoveredCA.com, 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, the number of people who need coverage and their ages into the [calculator](#) on Covered California’s homepage.

In addition, 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 [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.

¹ Covered California’s Northern Counties region includes 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.

Dec. 5, 2022

Covered California Joins African American Health and Community Leaders to Promote Enrollment, Improve Access to Care and Address Disparities in the Black Community

LOS ANGELES, Calif. — Covered California joined leading Black and African American health leaders from across the state to encourage enrollment into a quality insurance plan, improve access to care and discuss the steps being taken to address disparities in this community.

“A core part Covered California’s mission is to improve health care quality and reduce the disparities that have plagued our communities of color for far too long,” said Jessica Altman, executive director of Covered California. “One way to lower disparities, is to make sure that everyone has access to quality health care coverage, and those that need health insurance can do that now through Covered California’s open enrollment.”

What You Need to Know

The roundtable and wellness fair took place on Nov. 29 at Inglewood’s Center of Hope Church. The guests included (from left to right) Sonya Young Aadam of the California Black Women’s Health Project; Altman; Dr. Sylvia Drew Ivie of Charles R. Drew University; Latricia Mitchell of the Los Angeles NAACP, Rhonda Smith of the California Black Health Network; and Dr. Jerry Abraham of Kedren Health.



Open enrollment is the time of year when eligible Californians can sign up for health insurance and receive financial help to lower the cost of their coverage. Thanks to the increased and expanded financial help made available through the Inflation Reduction Act, two-thirds of Covered California's consumers are eligible for comprehensive health coverage at a cost of \$10 or less per month.

"Health care should be a right and not a privilege," Smith said. "Being able to have low-cost but high-quality health care is an important first step in addressing health equity."

Dramatic Gains in Coverage

The Black and African American community has made dramatic gains in coverage since Covered California opened its doors. A record-high 1.7 million people are currently enrolled in Covered California, which has seen its overall enrollment grow by more than 40 percent since its inaugural year, including a 46 percent increase in the number of Black and African American consumers.

As a result, the latest data shows the uninsured rate has fallen dramatically since Covered California began offering coverage. According to the California Health Insurance Survey, the uninsured rate among Black and African Americans has fallen by two-thirds, from 12.4 percent in 2013 to 4 percent in 2021.

"We partnered with Covered California to make sure that everyone in our community has access to resources to keep them safe, especially throughout the pandemic," said Dr. Abraham. "Meeting our Black community and our African American community where they are is going to make fundamental and seismic shifts toward achieving that health equity and racial justice that our communities here in California deserve."

Signing Up for Coverage Is Easy

Consumers can discover their options by visiting CoveredCA.com, 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, the number of people who need coverage and their ages into the [calculator](#) on Covered California's homepage.

In addition, 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 [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.



News Release

Dec. 6, 2022

Covered California Joins Behavioral Health Leaders to Promote Enrollment and Improve Access to Address Increased Need for Mental Health Care

SAN DIEGO, Calif. — Covered California joined leading health officials in San Diego to encourage enrollment in a quality insurance plan and improve access to address an increased need for behavioral health care across the state.

“The pandemic took a toll on us in so many ways, including our behavioral and mental health, which are critical to our ability to live happy, healthy and productive lives,” said Jessica Altman, executive director of Covered California. “Getting the right behavioral health care starts with making sure people have health insurance with access to quality providers, and that can be done right now through open enrollment.”

What You Need to Know

Open enrollment is the time of year when eligible Californians can sign up for health insurance and receive financial help to lower the cost of their coverage. Thanks to the increased and expanded financial help made available through the Inflation Reduction Act, two-thirds of Covered California’s consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

Behavioral and mental health services are essential health benefits that are covered by all Covered California plans. These benefits include behavioral health treatment, like counseling and psychotherapy; inpatient mental and behavioral health services; and substance use disorder treatment for alcohol and chemical dependency.

“There’s been a dramatic increase in the number of people who want professional help to deal with these personal and complex challenges, but you do not have to search for solutions by yourself,” Altman said. “Covered California works with 12 health insurance companies, each with their own network of behavioral health care providers, to help Californians get the right care for their individual needs.”

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California's Behavioral Health Needs

A new report from the [California Health Interview Survey](#), the nation's largest state health survey, shows significant increases in the number of adults who sought behavioral health care and details the impact it has had on their lives.

According to the survey, one out of every four California adults needed professional treatment in 2021 to deal with emotional or mental health issues or to address alcohol or drug use, compared to 21.6 percent in 2019.

The survey also found that more adults also reported that their mental health impaired their work performance, social life and relationships with family and friends.

Behavioral Health Impairments	2019	2021
Work Performance	20.1%	26.6%
Social Life	20.7%	26.2%
Relationships	20.6%	25.9%

Covered California also found that its enrollees increased their use of behavioral health services between 2019 and 2021 by 22 percent.

Covered California Health Plans Improve Access

Covered California health plans have significantly increased the number of behavioral health providers they offer over the past five years. The latest data shows there are more than 40,700 individual behavioral health providers in 2022, an 88 percent increase over 2018.

"Covered California's health plans have made significant progress in the number of behavioral health providers and services they offer," Altman said. "While we know this is an important step, there is still more work to be done to care for the mental wellbeing of our family and friends."

In addition, Covered California is focusing on the importance of behavioral health and its connection to coverage in one of its television commercials. The ad, "Invisible," portrays a man talking about his challenges with depression and states, "When someone recognizes the importance of mental health and offers a hand, it means everything. My illness may be invisible, but thanks to Covered California, I'm not."

You can see the ad here in [English](#) and in [Spanish](#).

(more)

Dramatic Gains in Coverage

A record-high 1.7 million people are enrolled in Covered California, but many people remain uninsured. An estimated 1 million Californians do not have health insurance and are eligible to get covered at a low cost or at no cost through Covered California or Medi-Cal, including 79,000 people in the San Diego region.



- 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.

Increased Affordability Across California

Under the increased and expanded financial help available through the Inflation Reduction Act, a 21-year-old in San Diego who earns \$27,000 a year could get a quality Silver 87 plan — which features low copays and deductibles — for \$34 a month.



Sofia in San Diego | Age: 21 | Income: \$27,000/year
(more)

A couple in Chula Vista earning \$45,775 a year could save nearly \$700 a month off the cost of their Silver 73 plan and get quality coverage for \$125 per month.



Shao and Amy in Chula Vista | Ages: 45, 45 | Income: \$45,775/year

Finally, an Escondido family earning \$83,250 a year could save nearly \$900 a month off the cost of their Silver plan, and get quality coverage for themselves and their two children for \$373 per month.



The Robinsons in Escondido | Ages: 45, 45, 12, 10 | Income: \$83,250/year

Signing Up for Coverage Is Easy

Consumers can discover their options by visiting CoveredCA.com, 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, the number of people who need coverage and their ages into the [calculator](#) on Covered California's homepage.

(more)

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- Call Covered California at (800) 300-1506.



News Release

Dec. 12, 2022

New Opportunity Begins Today for 400,000 Californians to Enroll in More Affordable Health Insurance Through Covered California

SACRAMENTO, Calif. — A new federal rule takes effect on Monday, opening the door for nearly 400,000 people to enroll in a more-affordable health plan through Covered California. The change means families who have been ineligible for financial help because one member is insured through an employer may now be eligible for subsidies to lower the cost of their premiums if they enroll in a health plan offered through Covered California.

“The door to more-affordable health coverage is opening today for hundreds of thousands of Californians,” said Jessica Altman, executive director of Covered California. “There are families across California who will now be able to save hundreds of dollars a month, and thousands of dollars a year, if they switch from employer-sponsored coverage to a Covered California plan.”

In October, the U.S. Treasury Department and the Internal Revenue Service released [the final rule to address the so-called “family glitch.”](#) Previously, if a family member had employee-only health coverage that was considered affordable, the employee and their family members were ineligible for federal financial help, even if the cost of family coverage exceeded the affordability threshold and was considered unaffordable.

Starting today, when families apply for 2023 coverage during the current open-enrollment period, their eligibility for financial help will be determined by whether the cost of coverage is considered affordable for the employee’s spouse and dependents.

400,000 Californians Could Get More-Affordable Coverage

The [UCLA Center for Health Policy Research](#) estimates that 615,000 Californians are caught in the “family glitch.” Of those, 391,000 people — who previously were not eligible for federal subsidies because a family member had an offer of employer-sponsored coverage — will now be eligible for financial help through Covered California.

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According to the study, the 391,000 people who would benefit include:

- 319,000 people who would be able to save money by switching from their employer-sponsored coverage, or coverage through the individual market, to Covered California.
- 72,000 uninsured people who would be newly eligible for financial help through Covered California.

A study by the [Kaiser Family Foundation](#) found that the people caught in the “family glitch” are more likely to be women, children and lower income.

New Rule Enables 391,000 Californians to Receive Financial Help to Make Their Health Insurance More Affordable Through Covered California		
305,000	14,000	72,000
Employer-Sponsored Coverage	Individual Market	Uninsured

“With the holidays coming up, this could be a huge gift for hundreds of thousands of Californians, where they could get covered or see significant savings on their health insurance premiums,” Altman said. “The new rule will enable Californians who are more likely to be low-income, women and children, to have a new path to quality health insurance through Covered California.”

Individuals and their families could be eligible for financial help through Covered California if their employer-sponsored coverage exceeds 9.12 percent of their household income.

For example, Jose and Alma are married and have two children. The couple has a combined annual income of \$35,000. Jose’s employer offers employee-only and family coverage. Employee-only insurance costs \$2,500 per year (7.1 percent of household income) and coverage for the entire family costs \$6,000 per year (17 percent of income).

Since the family coverage is not considered affordable because it costs more than 9.12 percent of their household income, Alma and the children are eligible for financial help through Covered California. Thanks to the Inflation Reduction Act, they would spend no more than 8.5 percent of their household income on health insurance premiums.

“By addressing this critical issue, the Biden administration is building on the Affordable Care Act and its mission to expand access to quality health care coverage,” Altman said. “Covered California is offering new tools to help people see if they are eligible, and we are reaching out to consumers who may benefit from this landmark decision.”

(more)

Covered California Offers New Tools to Help Consumers

In order to determine whether Californians can benefit from the new rule, Covered California is unveiling a [new affordability tool](#) and [worksheet](#), which can help people estimate whether they or their family members qualify for federal financial help.

In addition to the tool, consumers can also contact an [agent or certified enroller](#), [visit our support page](#) or use Covered California's [Help on Demand service](#) to have an enroller contact them within 15 minutes.

In order to find out if the health coverage offered by your employer is considered affordable, you will need the following information:

1. Total estimated 2023 household income.
 - a. Include the income for you, your spouse and anyone you claim as a dependent when you file taxes. Income includes wages and tips, salary, self-employment income, interest and dividends received, alimony received, Social Security payments received and other income.
2. Whether your employer-sponsored coverage meets the minimum standard.
 - a. Plan pays at least 60 percent of the total cost of medical services and substantially covers hospital and doctor services.
3. How much you would pay for the lowest-cost health plan offered by your employer for employee-only and family coverage.

In addition, Covered California will also be reaching out to consumers via email to explain the new benefit and how they can determine their eligibility



News Release

Dec. 13, 2022

Covered California Joins Korean Health Leaders in Los Angeles to Discuss Open Enrollment for 2023 and the High Uninsured Rate in the Community

LOS ANGELES, Calif. — With its 10th open-enrollment period underway, Covered California hosted Korean-American health leaders at the Koreatown Youth and Community Center in Los Angeles on Tuesday to discuss the community's having the highest uninsured rate among all Asian American and Pacific Islander (AAPI) ethnic groups in California.

According to the California Health Interview Survey, the uninsured rate among all Asian groups in California was 7.0 percent in 2021, lower than the state average, but for Korean Americans it was more than double that at 15.1 percent.

"Covered California is proud of all the work that has been done over the past decade to provide health care access to every ethnic group and community in the state," Covered California Executive Director Jessica Altman said. "We have made gains in the Korean community as well, but the data shows there is much work to be done."

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. The progress has been spurred by tremendous growth in many AAPI communities, but the Korean community has not experienced the same level of growth as other communities have.

Since 2013, 5.2 million Californians have received health insurance through Covered California for at least one month. Covered California has seen its overall enrollment grow by more than 40 percent, including significant growth in many AAPI communities, such as Asian Indian (nearly 90 percent), Chinese (nearly 77 percent) and Filipino (47 percent). However, growth among Californians that identified as Korean was significantly lower, with a nearly 15 percent increase.

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“We are using this data to understand the variations across communities, and important conversations like the one we are having today will help inform Covered California’s future efforts,” Altman said. “The goal is to make sure everyone eligible for health coverage in California gets covered, so if the Korean community has a higher uninsured rate, we want to figure out the whys and address those issues.”

“Navigating America’s health care system can be a complicated journey — particularly for newer immigrants,” said Dr. Ninez Ponce, who is the principal investigator for the California Health Interview Survey and heads the UCLA Center for Health Policy Research. “But the Affordable Care Act and Covered California have made that process manageable with free, in-language assistance and a single application that can determine if you qualify for the exchange or for Medi-Cal.”

Consumers can also discover their options by visiting CoveredCA.com, 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. Covered California has over 11,000 certified agents, and enrollers are here to help you sign up in whatever language or dialect you need, including the over 600 who speak Korean.

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

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 [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.

Family Glitch

A new federal rule took effect yesterday, opening the door for 400,000 people to enroll in a more-affordable health plan through Covered California, including many immigrant families. The change means families who have been ineligible for financial help through Covered California because one member is insured through an employer may now be eligible for subsidies to lower the cost of their premiums.

“The door to more-affordable health insurance is opening today for hundreds of thousands of Californians,” Altman said. “Families across California will now be able to save hundreds of dollars a month, and thousands of dollars a year, if they switch from employer-sponsored coverage to a Covered California plan.”



News Release

Covered California Joins Latino Leaders to Urge the Uninsured to Sign Up for Health Insurance During Open Enrollment

LOS ANGELES, Calif. — Covered California joined community and health leaders in Los Angeles on Wednesday to encourage uninsured Latinos to enroll in a high-quality health plan. The move comes as new data shows that Latinos remain uninsured disproportionately higher than the state average.

“We are teaming up with Latino leaders to make sure everyone knows how affordable health insurance can be with the financial help that is available through Covered California,” said Jessica Altman, executive director of Covered California. “Right now, two out of every three Covered California enrollees can get the protection of comprehensive coverage for \$10 or less per month.”

What You Need to Know

Right now, Covered California is in the midst of its 10th open-enrollment period, and Latinos have made dramatic gains in coverage over the past decade. A record-high 1.7 million people are currently enrolled in Covered California, which has seen its overall enrollment grow by more than 40 percent since 2014, including a 42 percent increase in the number of Latino consumers.

	June 2014	June 2022	Percentage Increase
Latino Enrollment	267,270	380,170	42%
Overall Enrollment	1,172,960	1,690,520	44%

Despite Progress, Latinos Remain Disproportionately Uninsured

Since the Affordable Care Act went into effect, Covered California has helped the state reduce its uninsured rate from 17.2 percent in 2013 to an all-time low of 7 percent in 2021. While Latinos have also made dramatic gains in coverage, falling from an uninsured rate of 26.3 percent in 2013 to 11.7 percent in 2021, they remain

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disproportionately more likely to be without health insurance.

The situation is particularly severe in Southern California, where the uninsured rate among Latinos is 13 percent in Los Angeles County, 16 percent in the city of Los Angeles, and 18 percent in the cities of Lynwood, Bell Gardens and South Gate.



(more)

“Any person who is lawfully present in California is eligible for health insurance through Covered California, even if they have family members in their household who are undocumented,” Altman said. “When we increase the number of people who are covered, we improve access and quality, and those who need health insurance can do that now during Covered California’s open enrollment.”

Open enrollment is the time of year when eligible Californians can sign up for health insurance and receive financial help to lower the cost of their coverage. Thanks to the increased and expanded financial help made available through the Inflation Reduction Act, more financial help is available than ever before to help lower the cost of coverage.

Increased Affordability Across California

Under the increased and expanded financial help now available, a 21-year-old in Huntington Park who earns \$27,000 a year could get a quality Silver 87 plan — which features low copays and deductibles — for \$36 a month. They could also get a Bronze plan at no monthly cost.



Sofia in Huntington Park | Age: 21 | Income: \$27,000/year

A couple in Santa Ana earning \$45,775 a year could save nearly \$700 a month off the cost of their Silver 73 plan and get quality coverage for \$151 per month. Or, they could get a comprehensive Bronze plan for \$94 a month.

(more)



Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$815	\$151

Or a Bronze plan for \$94/month

Jesse and Fran in Santa Ana | Ages: 45, 45 | Income: \$45,775/year

Finally, an Ontario family earning \$83,250 a year could get quality coverage for themselves and their two children for \$355 per month, or they could get a comprehensive Bronze plan for \$140 per month.



Gross Monthly Premium	Net Monthly Premium (Inflation Reduction Act)
\$1,261	\$355

Or a Bronze plan for \$140/month

The Ruiz in Ontario | Ages: 45, 45, 12, 10 | Income: \$83,250/year

Covered California Invests in Marketing and Outreach

Covered California is taking its message across the state through significant investments in marketing and outreach. The campaign prominently features Latino families in the following Spanish-language commercials: [“For You,”](#) [“Corazon,”](#) [“Invisible”](#) and [“Translator.”](#)

“Reaching out to our Latino community is going to make a fundamental and seismic shift toward achieving that health equity and racial justice that our California communities deserve,” Altman said.

(more)

Signing Up for Coverage Is Easy

Consumers can discover their options by visiting CoveredCA.com, 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, the number of people who need coverage and their ages into the [calculator](#) on Covered California's homepage.

In addition, 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 [call them](#) and help them for free.

Call Covered California at (800) 300-1506.



News Release

Dec. 15, 2022

Covered California Joins AAPI Health Leaders in San Francisco to Celebrate Its 10th Open Enrollment and Discuss 2023 Coverage

SAN FRANCISCO, Calif. — With its 10th open-enrollment period underway, Covered California hosted Asian-American health leaders at Asian Inc. in San Francisco on Thursday to encourage the uninsured in the Bay Area to sign up for health coverage under the Affordable Care Act.

According to the California Health Interview Survey, the uninsured rate among all Asian groups in California was 7.0 percent in 2021, but there were differences among ethnic groups and higher uninsured rates for newer immigrants.

“Covered California is proud of all the work that has been done over the past decade to provide health care access to every ethnic group and community in the state,” Covered California Executive Director Jessica Altman said. “The tireless work done by our Navigator partners, agents and health plans has paid dividends in Asian-American and Pacific Islander communities throughout California.”

Since Covered California’s first open-enrollment period in 2013, 5.2 million Californians have received health insurance through Covered California for at least one month. Covered California has seen its overall enrollment grow by more than 40 percent, exemplified by a nearly 45 percent increase among those identifying as Asian.

There has been enrollment growth in large AAPI communities, such as Asian Indian (nearly 90 percent), Chinese (nearly 77 percent) and Filipino (47 percent), and smaller ones such as Cambodian (642 percent) and Laotian (1,300 percent).

“Navigating America’s health care system can be a complicated journey — particularly for newer immigrants,” said Dr. Ninez Ponce, who is the principal investigator for the California Health Interview Survey and heads the UCLA Center for Health Policy Research. “But the Affordable Care Act and Covered California have made that process manageable with free, in-language assistance and a single application that can determine if you qualify for the exchange or for Medi-Cal.”

(more)

The data shows that while the uninsured rate is lower than the state average in some AAPI communities such as Chinese (5.9 percent), Vietnamese (6.4 percent) and Filipino (6.5 percent), it is significantly higher in the Korean community (15 percent) and among new immigrants (five years or fewer in the U.S.) at 11.6 percent for all ethnicities and those with limited English proficiency (17.8 percent).

“We are using this data to understand the variations across communities, and important conversations like the one we are having today will help inform Covered California’s future efforts,” Altman said. “The goal is to make sure everyone eligible for health coverage in California gets covered, so if recent immigrants or those who lack English proficiency have higher uninsured rates, we will work to close that gap.”

Consumers can also discover their options by visiting CoveredCA.com, 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. Covered California has over 11,000 licensed agents, and enrollers are here to help you sign up in whatever language or dialect you need.

Open enrollment began on Nov. 1 and ends on Jan. 31. It is the one time of the year when eligible people cannot be turned away from coverage.

Those interested in learning more about their coverage options can also:

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- Call Covered California at (800) 300-1506.

Family Glitch

A new federal rule took effect on Monday, opening the door for 400,000 people to enroll in a more-affordable health plan through Covered California, including many immigrant families. The change means families who have been ineligible for financial help through Covered California because one member is insured through an employer may now be eligible for subsidies to lower the cost of their premiums.

“The door to more-affordable health insurance is opening today for hundreds of thousands of Californians,” Altman said. “Families across California will now be able to save hundreds of dollars a month, and thousands of dollars a year, if they switch from employer-sponsored coverage to a Covered California plan.”



News Release

Dec. 20, 2022

Covered California Joins Asian-American Health Leaders in Los Angeles to Celebrate Its 10th Open Enrollment and Discuss 2023 Coverage

LOS ANGELES, Calif. — With its 10th open-enrollment period underway, Covered California hosted Asian-American health leaders at Asian Americans Advancing Justice – Southern California in downtown Los Angeles on Tuesday to encourage the uninsured in the region to sign up for health coverage under the Affordable Care Act.

According to the California Health Interview Survey, the uninsured rate among all Asian groups in California was 7.0 percent in 2021, but there were differences among ethnic groups and higher uninsured rates for newer immigrants.

“Covered California is proud of all the work that has been done over the past decade to provide health care access to every ethnic group and community in the state,” Covered California Executive Director Jessica Altman said. “The tireless work done by our Navigator partners, agents and health plans has paid dividends in Asian-American and Pacific Islander communities throughout California.”

Since Covered California’s first open-enrollment period in 2013, 5.2 million Californians have received health insurance through Covered California for at least one month. Covered California has seen its overall enrollment grow by more than 40 percent, exemplified by a nearly 45 percent increase among those identifying as Asian.

There has been enrollment growth in large Asian-American and Pacific Islander (AAPI) communities, such as Asian Indian (nearly 90 percent), Chinese (nearly 77 percent) and Filipino (47 percent), and smaller ones such as Cambodian (642 percent) and Laotian (1,300 percent).

“Navigating America’s health care system can be a complicated journey — particularly for newer immigrants,” said Dr. Ninez Ponce, who is the principal investigator for the California Health Interview Survey and heads the UCLA Center for Health Policy Research. “But the Affordable Care Act and Covered California have made that process manageable with free, in-language assistance and a single application that can determine if you qualify for the exchange or for Medi-Cal.”

(more)

The data shows that while the uninsured rate is lower than the state average in some AAPI communities such as Chinese (5.9 percent), Vietnamese (6.4 percent) and Filipino (6.5 percent), it is significantly higher in the Korean community (15 percent) and among new immigrants (five years or fewer in the U.S.) at 11.6 percent for all ethnicities and those with limited English proficiency (17.8 percent).

“We are using this data to understand the variations across communities, and important conversations like the one we are having today will help inform Covered California’s future efforts,” Altman said. “The goal is to make sure everyone eligible for health coverage in California gets covered, so if recent immigrants or those who lack English proficiency have higher uninsured rates, we will work to close that gap.”

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- Call Covered California at (800) 300-1506.

Family Glitch

A new federal rule took effect earlier this month, opening the door for 400,000 people to enroll in a more-affordable health plan through Covered California, including many immigrant families. The change means families who have been ineligible for financial help through Covered California because one member is insured through an employer may now be eligible for subsidies to lower the cost of their premiums.

“The door to more-affordable health insurance is opening today for hundreds of thousands of Californians,” Altman said at the time. “Families across California will now be able to save hundreds of dollars a month, and thousands of dollars a year, if they switch from employer-sponsored coverage to a Covered California plan.”



News Release

Dec. 27, 2022

Covered California's First Deadline Approaches as Winter Illnesses Highlight the Importance of Having Access to Quality Health Care

SACRAMENTO, Calif. — With Californians facing the compounding impact of three respiratory illnesses this winter, Covered California is urging the uninsured to sign up for health care coverage before the upcoming Dec. 31 deadline. Coverage provides access to quality care and protection from unforeseen medical costs, and Covered California is where people can get financial help to lower the cost of their health insurance. Californians need to sign up before the end of the year in order to have their coverage be effective on Jan. 1.

"Everyone deserves the protection and peace of mind that come with having high-quality, affordable health insurance, and Covered California is urging everyone who needs coverage to check out their options and sign up before the end of the year," said Jessica Altman, executive director of Covered California. "Once again — whether it is COVID, the flu, RSV or other illnesses — access to health care coverage is essential for every Californian to stay healthy and safe."

What You Need to Know

Since the start of the pandemic, California's health officials have been concerned that COVID-19 and influenza cases may peak at the same time. In addition to those two illnesses, California is also seeing a rise in the number of Respiratory Syncytial Virus (RSV) cases, which can hit younger children especially hard.

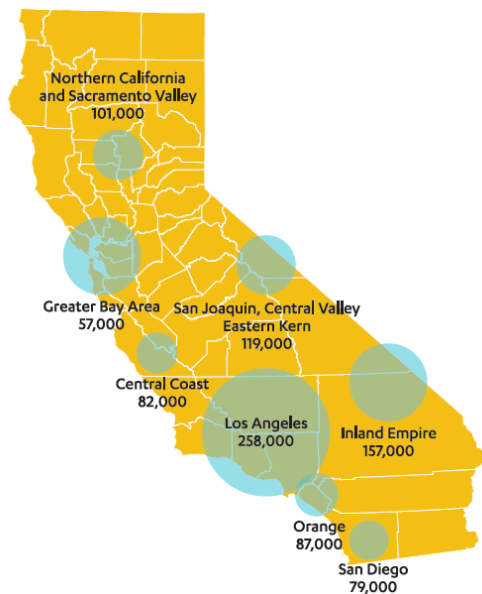
"We have seen dramatic increases in COVID-19, the flu and RSV, reminding us once again of the importance of our health and wellbeing," said Dr. Mark Ghaly, California Health and Human Services secretary and Covered California board chair. "Californians have just a few days left to sign up for a comprehensive health care coverage plan through Covered California that will protect themselves and their family starting on Jan. 1."

(more)

Californians who sign up by Dec. 31 and pay their first bill will have their health insurance take effect on Jan. 1. Covered California's open-enrollment period runs through Jan. 31, but coverage will not begin until Feb. 1 if a consumer signs up in January.

Significant Savings for More Than 1 Million Uninsured Californians

An estimated 1 million Californians do not have health insurance and 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.



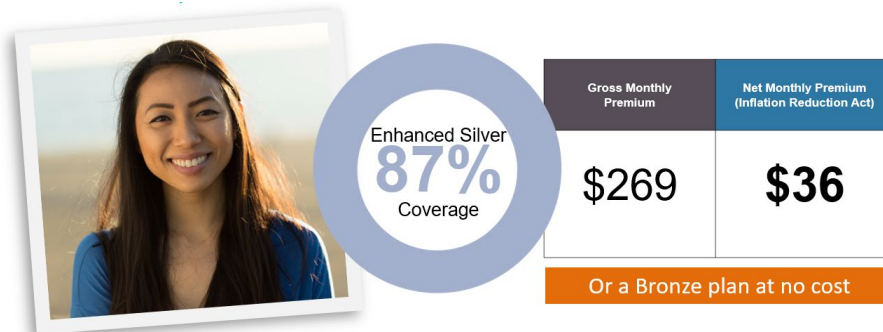
- An estimated 1 million uninsured could get financial help through Covered California or Medi-Cal.
- At least 55 percent (568,000) people could get comprehensive coverage at no cost.
- The remaining uninsured could be eligible for significant amounts of financial help to greatly reduce the overall cost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

Right now, 90 percent of Covered California's enrollees qualify for the increased financial help available through the Inflation Reduction Act. As a result, two-thirds of Covered California's consumers are eligible for comprehensive health insurance at a cost of \$10 or less per month.

"Regardless of your income, if you need health insurance or even 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 coverage more affordable," Altman said.

Under the expanded financial help now available, a 21-year-old in Los Angeles who earns \$27,000 a year could get a quality Silver 87 plan — which features low copays and deductibles — for \$36 a month. Or they could get a Bronze plan at no cost.

(more)



Darlene in Los Angeles | Age: 21 | Income: \$27,000/year

A couple in Oakland earning \$45,775 a year could save nearly \$700 a month off the cost of their Silver 73 plan, or get a comprehensive Bronze plan at no cost.



Jada and Mike in Oakland | Ages: 45, 45 | Income: \$45,775/year

Finally, a Sacramento couple earning \$83,250 a year could save more than \$16,000 a year on quality coverage for themselves and their two children, or they could get a Bronze plan for \$67 per month.



The Ruiz Family in Sacramento | Ages: 45, 45, 12, 10 | Income: \$83,250/year

(more)

New Opportunity for 400,000 Californians to Enroll in More-Affordable Coverage

A new rule that went into effect just this month will help 391,000 Californians get access to more-affordable coverage if they have a family member with an offer of employer-sponsored insurance (ESI). Previously, these families were ineligible for federal subsidies, and they were forced to either spend a significant amount of their income on health insurance premiums or go uninsured. Now they are eligible for financial help through Covered California that will lower the cost of their coverage.

The example below depicts a family of four with an annual household income of \$50,000 who pays \$800 a month for their coverage, or nearly 20 percent of their income.

The new rule takes the affordability threshold (9.12 percent in 2023), which had previously been applied only to the employee, and now extends it to the entire family. In this case, while the cost of the employee's coverage is below the threshold, the cost to cover the family is no longer considered affordable. As a result, the employee's spouse and children are now eligible for financial help and would save \$425 a month — or \$5,100 a year — by enrolling in a Covered California plan.



	ESI Coverage	New Rule
Employee Only	\$350 8.4 percent of income	\$350 Remains on ESI coverage
Adding Family (Spouse and two adult children)	\$450 When added to above, exceeds affordability threshold of 9.12 percent	\$25 Family is now eligible for a Silver 87 plan through Covered California
Total Monthly Cost	\$800	\$375
Savings of \$425 per month, or \$5,100 per year, through Covered California		

Jose and Alma | Los Angeles | Income: \$50,000/year

“The new rule means that families that were either forced to spend a significant amount of their income to be a part of their loved one's health plan, or go uninsured, can now get more-affordable coverage through Covered California,” Altman said.

In order to determine whether Californians can benefit from the new rule, Covered California unveiled a [new affordability tool](#) and [worksheet](#) earlier this month, which can help people see if they or their family members qualify for financial help. The [affordability tool](#) and [worksheet](#) are also available in Spanish.

In addition to the tool, consumers can also contact an [agent or certified enroller](#), [visit our support page](#) or use Covered California's [Help on Demand service](#) to have an enroller contact them within 15 minutes.