



**COVERED
CALIFORNIA**

Media Clips

COVERED CALIFORNIA BOARD CLIPS

September 1, 2024 – October 31, 2024

Since our last board meeting, the media coverage includes:

- Dental plan changes for the upcoming coverage year.
- Dr. Mark Ghaly stepping down from CHHS and Covered California.
- The future of the Affordable Care Act with the U.S. presidential election over and a change in Administration forthcoming.
- Covered California’s 12th Open Enrollment begins in Sacramento and Fresno.

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Newsweek Sept. 3, 2024

[Why California Health Care Costs More in Monterey Than LA](#)
Bloomberg Sept. 4, 2024

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<u>Rate changes, more choices for Covered California consumers</u>	
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<u>ACA Enrollment Platforms Suspended Over Alleged Foreign Access to Consumer Data</u>	
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<u>Trump on ObamaCare repeal: 'I have concepts of a plan'</u>	
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<u>US Uninsured Rate Was Stable in 2023, Even as States' Medicaid Purge Began</u>	
KFF Health News.....	Sept. 10, 2024
<u>Portion of insured Americans was 92% in 2023, Census data shows</u>	
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<u>Forget Repeal and Replace. The Next Big ACA Fight Will Be Over Subsidies.</u>	
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<u>Trump Criticizes Affordable Care Act as New Census Data Shows Record Low Number of People Without Health Insurance</u>	
Capital & Main.....	Sept. 12, 2024

[Vance: Trump's Health-Care Plan Is to Let Insurers Charge More for Preexisting Conditions](#)
New York Magazine Sept. 17, 2024

[Opinion | The struggle over Obamacare might be ending. Obamacare won.](#)
The Washington Post Sept. 17, 2024

[California's cap on health care costs is the nation's strongest. But will patients notice?](#)
CalMatters Sept. 18, 2024

[Study: Obamacare Has US Health Care Dead Last Among Wealthy Nations](#)
Newsmax Sept. 19, 2024

[Republicans fear new ObamaCare war](#)
The Hill Sept. 24, 2024

[Lingering fears over past immigration policies are fueling a reluctance to enroll in Medi-Cal](#)
El Tímpano Sept. 25, 2024

[Democrats introduce ObamaCare tax credit extension bill, setting up fight with GOP](#)
The Hill Sept. 25, 2024

[Ending ACA subsidies could affect 2 million chronically ill](#)
Axios Sept. 26, 2024

[California: CoveredCA announces 2025 standalone Dental Plan premium changes \(+1.6%\) & increased choices](#)
ACASignups.com Sept. 26, 2024

[Vance claims Trump 'salvaged' Obamacare. Trump tried, and failed, to kill it.](#)
NBC News Oct. 1, 2024

[Minority Patients More Likely to Be Denied the Free Preventive Care Mandated by Obamacare](#)
U.S. News Oct. 7, 2024

[What's New and What To Watch For in the Upcoming ACA Open Enrollment Period](#)
KFF Health News Oct. 8, 2024

[Affordable Care Act Is Helping Young Americans With Cancer Beat the Disease](#)
U.S. News Oct. 9, 2024

[Healthcare Premiums Are Soaring Even as Inflation Eases, in Charts](#)
The Wall Street Journal Oct. 9, 2024

<u>Axis to Offer Help in Covered California Enrollment</u>	
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Kilgore News Herald	Oct. 16, 2024
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KFF Health News	Oct. 25, 2024
<u>The 2024 Stakes on Health Care</u>	
The New York Times	Oct. 28, 2024
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<u>Secretary Becerra helps launch Covered California campaign</u>	
Escalon Times	Oct. 29, 2024
<u>House Speaker Mike Johnson criticizes Obamacare and promises 'massive reform' if Trump wins</u>	
NBC News	Oct. 29, 2024
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NPR	Oct. 29, 2024
<u>Overview and Implications of the ACA Marketplace Expansion to DACA Recipients</u>	
KFF Health News	Oct. 29, 2024
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The Sacramento Bee	Oct. 30, 2024
<u>California to kick off first open enrollment season with automated system</u>	
Route Fifty	Oct. 30, 2024
<u>Covered California open enrollment begins Friday</u>	
Lassen County Times	Oct. 30, 2024

[Trump campaign distances itself from House speaker's plan for 'massive reform' to the ACA](#)

ABC News Oct. 30, 2024



News Release

FOR IMMEDIATE RELEASE
Sept. 3, 2024

Covered California Announces Premium Change for 2025 Dental Plans and Increased Choices for Consumers Throughout the State

SACRAMENTO, Calif. — Covered California announced that the statewide weighted average rate change for dental plans offered through the marketplace in 2025 will be 1.55 percent.

Covered California also announced that consumers will have more choice among dental plans with the addition of a new dental carrier, Humana, that will offer full statewide coverage in 2025.

“Covered California is proud of the competitive marketplace it has created for Californians seeking health insurance — and that is especially true for those who need dental care,” said Covered California Executive Director Jessica Altman. “We’re pleased to offer consumers competitively priced, quality dental options that provide value and choice.”

The rate increase for 2025 is lower than last year’s rate change and continues a multi-year trend of steady costs for consumers. Factoring in the rate decreases for 2022 and 2023, the four-year average rate change is less than 1 percent.

Table 1: California’s Dental Plan Rate Changes

Year	2022	2023	2024	2025	Four-Year Average
Weighted Average	-0.95%	-1.7%	4.31%	1.55%	0.8%

The standard health benefits for Covered California enrollees include dental coverage for members under the age of 19, and adults can purchase family dental coverage as an “add-on” to their health plan. While this insurance is not eligible for financial help, the family dental coverage is available to anyone who wants it, regardless of any pre-existing oral health conditions.

Since 2020, the number of Covered California enrollees purchasing dental coverage has increased by 58 percent. In 2024, over 328,000 Californians are enrolled in dental plans, paying an average of \$27 per month.

“Poor oral health is associated with diseases like cancer, diabetes, heart disease and a reduced quality of life,” said Dr. Monica Soni, chief medical officer for Covered California. “Dental coverage and care are so important because of the critical connection between oral health and whole-person health. Equitable dental care access is paramount to reducing persistent oral health disparities.”

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 2025 include Anthem Blue Cross, Blue Shield of California, California Dental Network, Delta Dental of California and the newest entrant, Humana.

Humana will offer insurance statewide through Covered California for the first time in 2025, and currently has more than 2.3 million dental plan members throughout the nation.

“Californians renewing their dental plan or those enrolling for the first time this fall will have more choices than ever before to find the dental plan that best fits their needs,” Altman said. “Protect your physical and mental health and get an affordable dental plan in 2025.”

Dental Health Services (DHS) will be exiting Covered California in 2025. DHS has just under 2,100 enrollees in DHMO plans over 16 regions. Those enrollees will be auto-enrolled into the lowest-cost DHMO plan in their region, and they will also have the option to shop and select a new dental plan.

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 changes and increased choices will not go into effect until coverage begins on Jan. 1, 2025, Californians who experience qualifying life events, such as losing health coverage, getting married, having a baby or permanently moving to California, can sign up for health and dental coverage during Covered California’s ongoing special-enrollment period. A full list of qualifying life events can be found [here](#).

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

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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.

Opportunities for Californians to Enroll in Coverage for 2025

- Covered California's open-enrollment period, when consumers can sign up for coverage for all of 2025, begins on Nov. 1, 2024 and runs through Jan. 31, 2025.
- Also beginning on Nov. 1, Deferred Action for Childhood Arrivals (DACA) recipients will be able to enroll in Covered California marketplace plans. Estimates indicate there are about 40,000 DACA recipients in California who will be newly eligible for coverage. Covered California will also have a special-enrollment period that begins on Nov. 1 that will allow DACA recipients to sign up for a plan throughout the remainder of the year. Those who apply in November can have their plan start as early as Dec. 1.
- The Medi-Cal to Covered California Enrollment Program will continue to automatically enroll individuals in one of its low-cost health plans when they lose Medi-Cal coverage and gain eligibility for financial help through Covered California. Through early June of 2024, the program has helped over 160,000 Californians remain insured over the past year.

About Covered California

Covered California is the state's Patient Protection and Affordable Care Act marketplace, where Californians can find affordable, high-quality health insurance from name brand companies. It is the only place where individuals who qualify can get financial help on a sliding scale to reduce their monthly costs. Depending on their income, some consumers may qualify for the free or low-cost Medi-Cal program.

Covered California is an independent part of the state government — overseen by a five-member board appointed by the governor and the Legislature — with a mission to increase the number of insured Californians, improve health care quality, lower costs and reduce health care disparities. For more information about Covered California, please visit www.CoveredCA.com.

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News Release

FOR IMMEDIATE RELEASE

Sept. 6, 2024

Covered California on Board Chair Sec. Mark Ghaly Leaving CHHS

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman issued the following statement on Sec. Mark Ghaly leaving his posts as California’s Secretary of Health and Human Services and Covered California’s Board Chair at the end of this month:

“It has been an honor and a privilege to work alongside someone as dedicated to the health of Californians as Sec. Ghaly.

Since being appointed by Gov. Gavin Newsom in 2019, Sec. Ghaly has been a terrific steward as Chair of the Covered California board, presiding over the lowest uninsured rate on record, the implementation of California’s cost-sharing reduction program and the Medi-Cal to Covered California Enrollment Program, and the adoption of first-in-the nation contract requirements to ensure Covered California’s health plans move the needle on quality and equity.

Sec. Ghaly has been a steadfast champion for Covered California, amplifying our efforts to get more Californians covered and be a catalyst for improving health care across the state and nationally. Sec. Ghaly’s incredible leadership and vision has helped Covered California continue to deliver on the promise of the Affordable Care Act.

While Sec. Ghaly’s thoughtful leadership will be missed, we wish him the best of luck and we know he will continue working towards making a healthier California for all.”

About Covered California

Covered California is the state’s health insurance marketplace, where Californians can find affordable, high-quality coverage from private, brand-name insurance carriers. It is the only place where individuals who qualify can get financial help to reduce their monthly premiums. Depending on their income, some people may qualify for California’s

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low-cost or no-cost Medi-Cal program.

Covered California's mission is to increase the number of insured Californians, improve health care quality, lower costs, and reduce health care disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value. The organization is an independent part of the state government and is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.

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News Release

FOR IMMEDIATE RELEASE

Oct. 29, 2024

Secretary Xavier Becerra Joins Covered California to Launch Its “Let’s Talk Health” Campaign as Open Enrollment Begins Nov. 1

SACRAMENTO, Calif. — Covered California was joined by Secretary Xavier Becerra of the U.S. Department of Health and Human Services today at the historic California State Library in Sacramento to help kick off the 2025 open-enrollment period. Covered California is also launching its “Let’s Talk Health” health literacy campaign. Open enrollment — which begins on Nov. 1 and runs through Jan. 31, 2025 — is when Californians can sign up for, renew or shop for a new health insurance plan.

This is the 12th open-enrollment period under Patient Protection and Affordable Care Act, which has helped provide health insurance to tens of millions of Americans. Currently, over 21 million people across the country are currently insured through an Affordable Care Act health plan.

In California, over 5.9 million Californians have had health insurance through Covered California since the exchange opened its doors in 2014, including a record-high nearly 1.8 million who are currently enrolled.

As a Sacramento native, Secretary Becerra knows the impact the Affordable Care Act has had on his home state and across the nation.

“Under the leadership of President Biden and Vice President Harris, more people in America have health insurance now than ever before — and the peace of mind that comes with it,” Secretary Becerra said. “That is thanks to the Affordable Care Act, which, along with Social Security and Medicare, is one of the most consequential social programs in the history of our nation. Starting Nov. 1, all Americans — including, for the first time ever, DACA recipients — can shop for a new plan in the Affordable Care Act marketplace to make sure they get the best coverage at the best price.”

In 2025, all eligible Californians will benefit from increased and expanded financial help to make the cost of coverage and accessing care even more affordable, thanks to an

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enhanced cost-sharing reduction program.

“In California, we are maximizing the Affordable Care Act by providing greater access to coverage and quality care to more Californians,” said Gov. Gavin Newsom. “Reducing out-of-pocket costs for millions of Californians is an important step in creating a healthier California for all.”

Because of the enhanced federal premium support, California’s cost-sharing reduction program and eligibility for Deferred Action for Childhood Arrivals (DACA) to enroll in coverage, more Californians than ever will have access to the most financial assistance ever offered through Covered California.

2025’s Record-Breaking Financial Support for Californians

California’s cost-sharing reduction program has been bolstered for 2025 by Gov. Newsom and the California Legislature, increasing the amount of state funds available for it to \$165 million. As a result, *all* Californians with incomes above 200 percent of the federal poverty level (which is \$30,120 for a single person and \$62,400 for a family of four) are now eligible to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs, while those under 200 percent of the federal poverty level will continue to have access to higher levels of benefits.

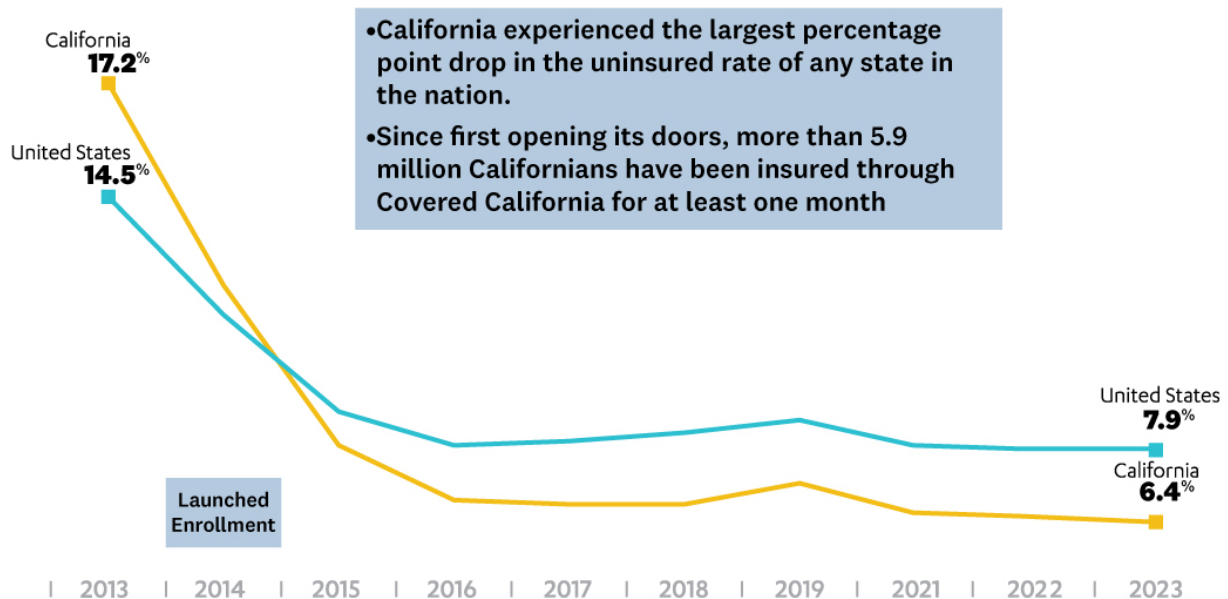
In 2024, the program lowered generic drug costs and copays for medical visits and reduced other out-of-pocket costs for over 800,000 Covered California consumers, and now these benefits are available to all enrollees above 200 percent of the federal poverty level.

“With California’s enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families,” said Covered California Executive Director Jessica Altman. “We also want every uninsured Californian to know that we’re working to make health care more affordable and easier to navigate. This change will further reduce financial barriers to accessing health care and simplify the process of shopping for health insurance.”

Uninsured Rate Reaches an All-Time Low, but Over 1.3 million Remain Uninsured
Open enrollment begins with a record-low uninsured rate of 6.4 percent among Californians, according to [federal data](#). Since Covered California’s first open-enrollment period in 2013, California’s uninsured rate has fallen from 17.2 percent to 6.4 percent in 2023, which is the largest percentage point drop for any state in the nation during the Affordable Care Act era.

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Figure 1: California's Uninsured Rate Reached an All-Time Low in 2023¹



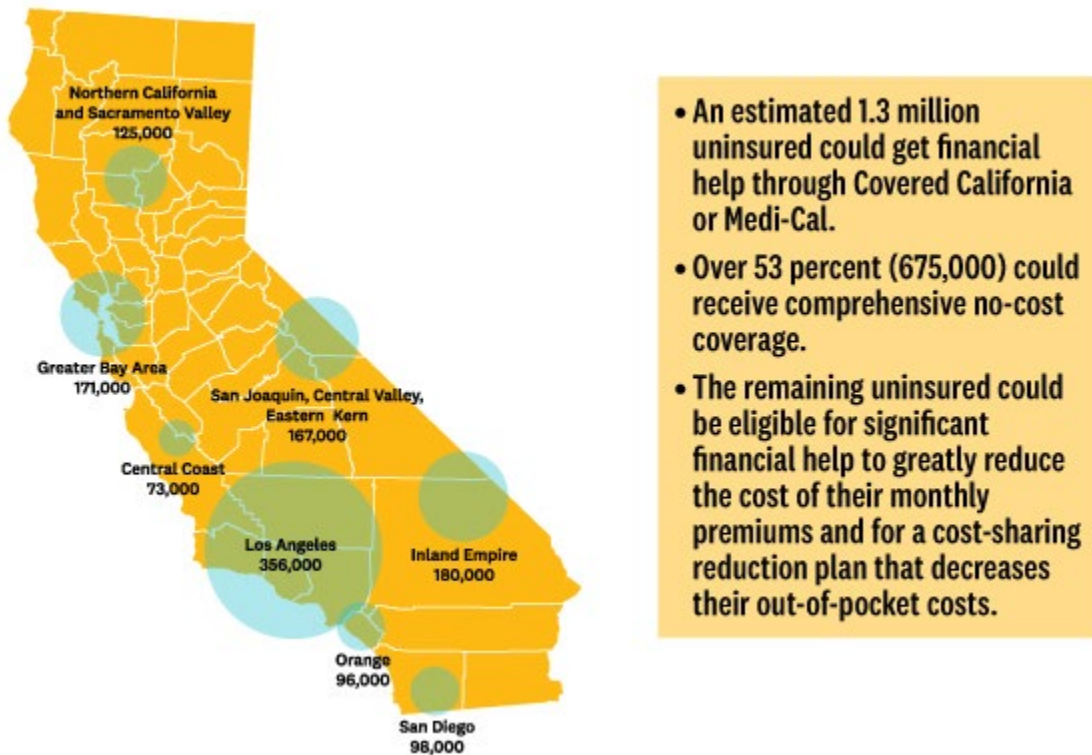
Californians continue to sign up for coverage at a historic rate. In the greater Sacramento area and the San Joaquin Valley, enrollment is up 10 percent in the past four years, with over 183,000 Californians now enrolled in these regions.

But the latest data from the California Simulation of Insurance Markets (CalSIM), a model created by the UCLA Center for Health Policy Research, also shows that significant gaps remain between those with and without insurance. CalSIM estimates that there are nearly 1.3 million uninsured Californians who either qualify for subsidies through Covered California (591,000) or are eligible for Medi-Cal coverage (675,000), and they reside all over the state.

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¹ American Community Survey. Due to the pandemic, the survey did not report results for 2020.

Figure 2: Nearly 1.3 Million Uninsured Californians Are Eligible for Financial Help



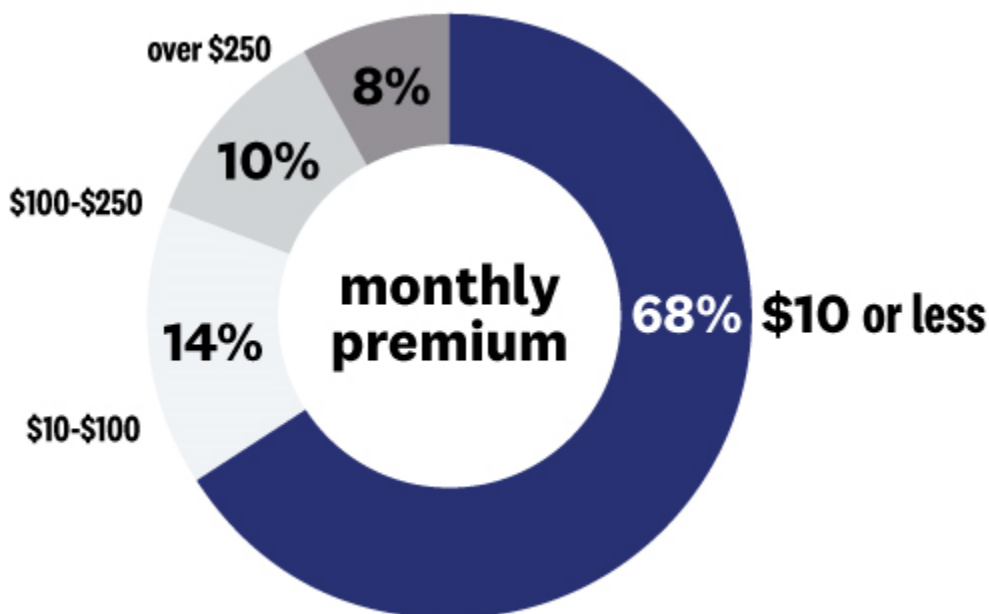
If they sign up for coverage, the subsidy-eligible 591,000 uninsured Californians can receive significant financial help that will lower the cost of their monthly health insurance premiums.

In the Sacramento area, there are 125,000 uninsured Californians who are eligible for Covered California subsidies (63,000) or no-cost Medi-Cal coverage (62,000).

Covered California research shows that 23 percent of current consumers will have a \$0 monthly premium in 2025 if they keep their current plan, a jump from 20 percent this year. Nearly 90 percent of Covered California's enrollees receive financial help. Currently, two-thirds of Covered California's consumers are eligible for comprehensive health insurance at a cost of \$10 or less per month, and nearly half could get a comprehensive Silver plan for that price.

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Figure 3: A Majority of Covered California Consumers Are Eligible for Health Plans for \$10 or Less Per Month



“Let’s Talk Health” Literacy Campaign

Research shows that many Californians don’t understand what Covered California actually does, how health insurance works or how to maximize their plan benefits. This lack of health literacy can contribute to individuals not signing up for health care coverage.

To promote health literacy and provide consumers with more information, Covered California’s “Let’s Talk Health” campaign includes a suite of new materials that reflect cultural insights and more simplified language to demystify health insurance and provide information to consumers who have questions about the basics. Through a partnership with health literacy expert Dr. Dean-David Schillinger of University of California, San Francisco, Covered California is maximizing evidence-based approaches to support consumer education.

“We want to simplify the complex and confusing so everyone can speak the language of health — regardless of their language, ethnicity, geography or income,” Altman said. “This understanding will help all consumers feel empowered to enroll and start using their coverage.”

The need for help and information about Covered California is even greater when English is a second language. According to data from UCLA’s California Health Interview Survey (CHIS), approximately 2 million Californians have limited English proficiency, and they are more than twice as likely to be uninsured.

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Subsequently, Covered California has also launched a “Let’s Talk Health” webpage with resources in multiple languages, including English, Spanish, Chinese (traditional and simplified), Korean, Vietnamese and Farsi to provide consumers a digital information option.

Covered California is powering the campaign and expanding the reach of its new educational resources through a partnership with the California State Library and local libraries across California. Libraries will house newly created in-language and culturally resonant resources and host educational workshops for consumers to ask questions, learn about health insurance as well as the difference between Medi-Cal, Covered California and other insurance options.

“California libraries are community anchors that provide information, programs and community connections to millions of people of all ages,” said California State Librarian Greg Lucas “On behalf of the state’s 1,027 local libraries, the State Library looks forward to working with Covered California to connect consumers with the resources and pathways they need to find the right health coverage.”

Covered California will take its health literacy message throughout the state during open enrollment, hosting a series of kickoff events in public libraries.

Libraries provide resources to communities throughout the state, including information on how to sign up for health insurance. The remaining kickoff events will be held in:

- Fresno: at the Fresno City College Library on Oct. 30
- Los Angeles: at Los Angeles Central Library on Nov. 1
- Redding: at Redding Library on Nov. 19
- San Francisco: at Main Library on Nov. 20
- San Diego: at City Heights Library on Nov. 22

Coverage for DACA Recipients

Also beginning on Nov. 1, DACA recipients will be eligible to enroll in Covered California for 2025 due to a rule change by the Biden-Harris administration². Estimates indicate there are about 40,000 DACA recipients in California that will be eligible for coverage. Covered California will also have a special-enrollment period for DACA recipients that begins on Nov. 1 that will allow them to sign up for coverage for December in addition to enrolling for 2025.

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² Covered California is monitoring the pending litigation filed by Kansas and 18 other states seeking to block this new rule. Covered California will promptly share updates on any developments and their potential impact on consumers, closely working with community partners to ensure widespread awareness. More information is available [here](#).

Signing Up for Coverage Is Easy

Consumers can learn more about 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. 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 one of more than 14,000 certified agents and community-based organizations throughout the state that provide free, confidential help in whatever language or dialect consumers prefer.
- Have a certified enroller [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.

The deadline to select a health plan and have coverage for all of 2025 is Dec. 31.

About Covered California

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the legislature. For more information about Covered California, please visit www.CoveredCA.com.

###



News Release

FOR IMMEDIATE RELEASE

Oct. 30, 2024

Covered California Launches “Let’s Talk Health” Campaign With Record Financial Support Available as Its 12th Open Enrollment Begins Nov. 1

FRESNO, Calif. — Covered California launched its “Let’s Talk Health” campaign for 2025 open enrollment at the Fresno City College Library today. Open enrollment — which begins on Nov. 1 and runs through Jan. 31, 2025 — is when Californians can sign up for, renew or shop for a new health insurance plan.

Over 5.9 million Californians have had health insurance through Covered California since the exchange opened its doors in 2014, including nearly 1.8 million who are currently enrolled.

This is the 12th open-enrollment period under the Patient Protection and Affordable Care Act, which has helped provide health insurance to tens of millions of Americans and now features increased and expanded financial help for consumers through the Inflation Reduction Act. California’s enhanced cost-sharing reduction program, which will be available to all Covered California enrollees in 2025, is making coverage even more affordable for Californians.

“In California, we are maximizing the Affordable Care Act by providing greater access to coverage and quality care to more Californians,” said Gov. Gavin Newsom. “Reducing out-of-pocket costs for millions of Californians is an important step in creating a healthier California for all.”

Covered California will begin this open enrollment with record-high enrollees and the state’s lowest uninsured rate on record. The “Let’s Talk Health” campaign will focus on health literacy with the goal of simplifying the process of getting covered, removing a known barrier to reaching California’s remaining uninsured, including those newly eligible for Covered California.

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In 2025, because of enhanced federal premium support, California's cost-sharing reduction program and Deferred Action for Childhood Arrivals (DACA) recipients now being eligible for coverage, more Californians than ever will be eligible for the most financial assistance ever offered through Covered California.

2025's Record-Breaking Financial Support for Californians

California's cost-sharing reduction program has been bolstered for 2025 by Gov. Newsom and the California Legislature, increasing the amount of state funds available for it to \$165 million. As a result, *all* Californians with incomes above 200 percent of the federal poverty level (which is \$30,120 for a single person and \$62,400 for a family of four) are now eligible to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs, while those under 200 percent of the federal poverty level will continue to have access to higher levels of benefits.

In 2024, the program lowered generic drug costs and copays for medical visits and reduced other out-of-pocket costs for over 800,000 Covered California consumers, and now these benefits are available to all enrollees above 200 percent of the federal poverty level.

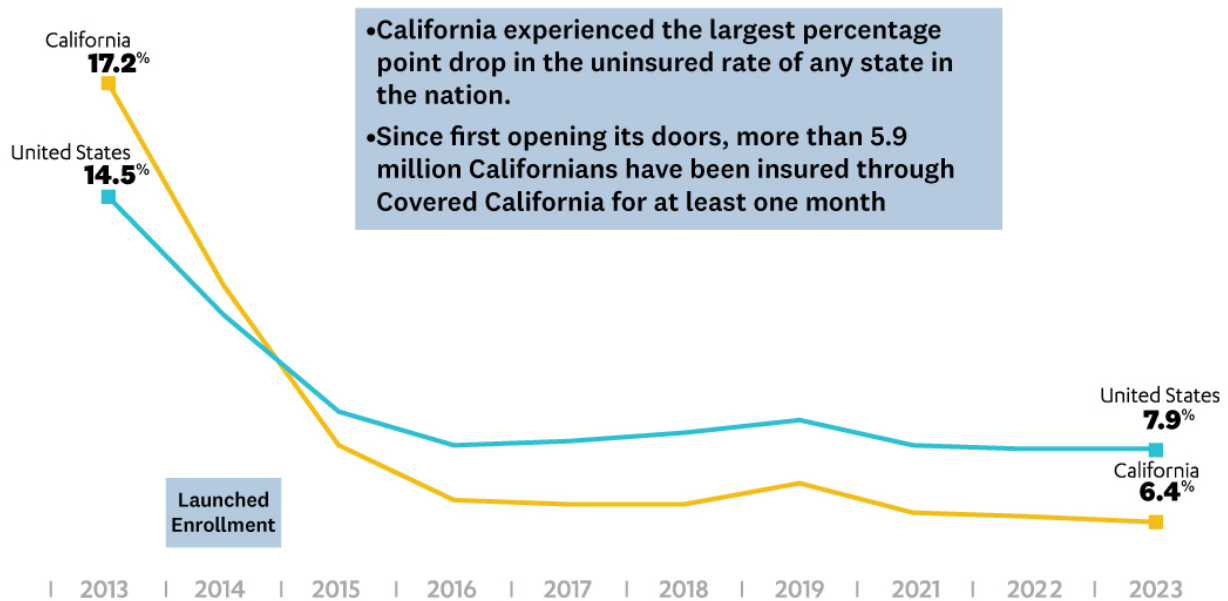
"With California's enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families," said Covered California Executive Director Jessica Altman. "We also want every uninsured Californian to know that we're working to make health care more affordable and easier to navigate. This change will further reduce financial barriers to accessing health care and simplify the process of shopping for health insurance."

Uninsured Rate Reaches an All-Time Low, but Over 1.3 million Remain Uninsured

Open enrollment begins with a record-low uninsured rate of 6.4 percent among Californians, according to [federal data](#). Since Covered California's first open-enrollment period in 2013, California's uninsured rate has fallen from 17.2 percent to 6.4 percent in 2023, which is the largest percentage point drop for any state in the nation during the Affordable Care Act era.

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Figure 1: California’s Uninsured Rate Reached an All-Time Low in 2023³



Californians continue to sign up for coverage at a historic rate. In the Fresno area and the San Joaquin Valley, enrollment is up over 15 percent in the past four years, with over 172,000 Californians now enrolled in these four regions.

But the latest data from the California Simulation of Insurance Markets (CalSIM), a model created by the UCLA Center for Health Policy Research, also shows that significant gaps remain between those with and without insurance. CalSIM estimates that there are nearly 1.3 million uninsured Californians who either qualify for subsidies through Covered California (591,000) or are eligible for Medi-Cal coverage (675,000), and they reside all over the state.

Figure 2: Nearly 1.3 Million Uninsured Californians Are Eligible for Financial Help

If they sign up for coverage, the subsidy-eligible 591,000 uninsured Californians can receive significant financial help that will lower the cost of their monthly health insurance premiums.

In the Fresno area and the San Joaquin Valley, there are 167,000 uninsured Californians who are eligible for Covered California subsidies (77,000) or no-cost Medi-Cal coverage (90,000).

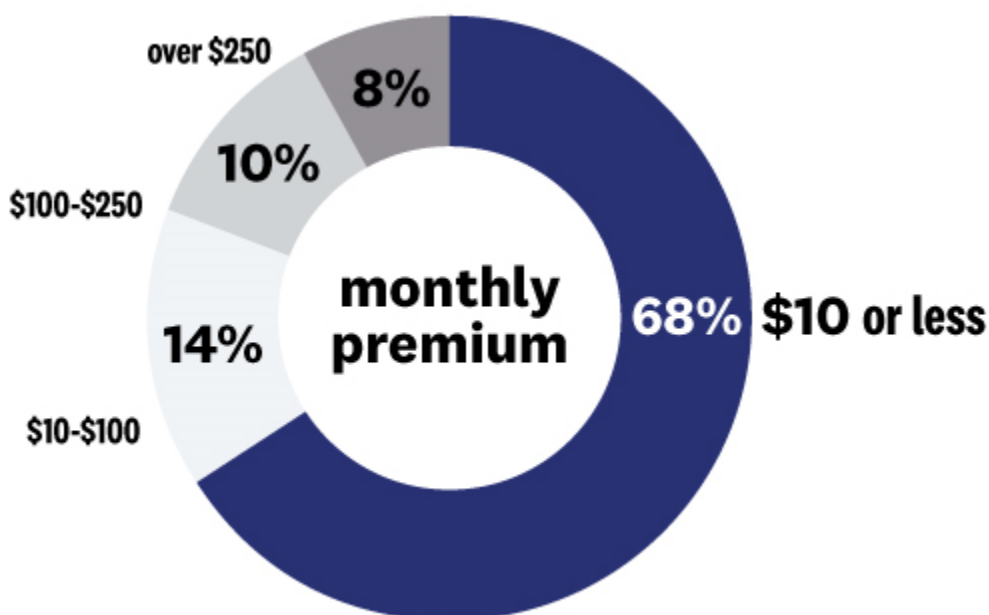
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Covered California research shows that 23 percent of current consumers will have a \$0 monthly premium in 2025 if they keep their current plan, a jump from 20 percent this year. Nearly 90 percent of Covered California’s enrollees receive financial help.

Currently, two-thirds of Covered California’s consumers are eligible for comprehensive health insurance at a cost of \$10 or less per month, and nearly half could get a comprehensive Silver plan for that price.

Figure 3: A Majority of Covered California Consumers Are Eligible for Health Plans for \$10 or Less Per Month



Research shows that many Californians don’t understand what Covered California actually does, how health insurance works or how to maximize their plan benefits. This lack of health literacy can contribute to individuals not signing up for health care coverage.

To promote health literacy and provide consumers with more information, Covered California’s “Let’s Talk Health” campaign includes a suite of new materials that reflect cultural insights and more simplified language to demystify health insurance and provide information to consumers who have questions about the basics. Through a partnership with health literacy expert Dr. Dean-David Schillinger of University of California, San Francisco, Covered California is maximizing evidence-based approaches to support consumer education.

“We want to simplify the complex and confusing so everyone can speak the language of health — regardless of their language, ethnicity, geography or income,” Altman said.

(more)

“This understanding will help all consumers feel empowered to enroll and start using their coverage.”

The need for help and information about Covered California is even greater when English is a second language. According to data from UCLA’s California Health Interview Survey (CHIS), approximately 2 million Californians have limited English proficiency, and they are more than twice as likely to be uninsured.

Subsequently, Covered California has also launched a “Let’s Talk Health” webpage with resources in multiple languages, including English, Spanish, Chinese (traditional and simplified), Korean, Vietnamese and Farsi to provide consumers a digital information option.

Covered California is powering the campaign and expanding the reach of its new educational resources through a partnership with the California State Library and local libraries across California. Libraries will house newly created in-language and culturally resonant resources and host educational workshops for consumers to ask questions, learn about health insurance as well as the difference between Medi-Cal, Covered California and other insurance options.

“California libraries are community anchors that provide information, programs and community connections to millions of people of all ages,” said California State Librarian Greg Lucas “On behalf of the state’s 1,027 local libraries, the State Library looks forward to working with Covered California to connect consumers with the resources and pathways they need to find the right health coverage.”

Covered California will take its health literacy message throughout the state during open enrollment, hosting a series of kickoff events in public libraries.

Libraries provide resources to communities throughout the state, including information on how to sign up for health insurance. The remaining kickoff events will be held in:

- Los Angeles: at Los Angeles Central Library on Nov. 1
- Redding: at Redding Library on Nov. 19
- San Francisco: at Main Library on Nov. 20
- San Diego: at City Heights Library on Nov. 22

(more)

Coverage for DACA Recipients

Also beginning on Nov. 1, DACA recipients will be eligible to enroll in Covered California for 2025 due to a rule change by the Biden-Harris administration⁴.

Estimates indicate there are about 40,000 DACA recipients in California that will be eligible for coverage. Covered California will also have a special-enrollment period for DACA recipients that begins on Nov. 1 that will allow them to sign up for coverage for December in addition to enrolling for 2025.

Signing Up for Coverage Is Easy

Consumers can learn more about 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. 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 one of more than 14,000 certified agents and community-based organizations throughout the state that provide free, confidential help in whatever language or dialect consumers prefer.
- Have a certified enroller [call them](#) and help them for free.
- Call Covered California at (800) 300-1506.

The deadline to select a health plan and have coverage for all of 2025 is Dec. 31.

About Covered California

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the legislature. For more information about Covered California, please visit www.CoveredCA.com.

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⁴ Covered California is monitoring the pending litigation filed by Kansas and 18 other states seeking to block this new rule. Covered California will promptly share updates on any developments and their potential impact on consumers, closely working with community partners to ensure widespread awareness. More information is available [here](#).

