

COVERED CALIFORNIA BOARD CLIPS

Feb. 1, 2025 – Mar. 31, 2025

Since our last board meeting, the media coverage includes:

- Covered California Reaches Nearly 2 million Enrollees
- Covered California launches Population Health Investments in conjunction with Quality Transformation Initiative
- The Affordable Care Act Has Its 15th Anniversary.
- Impacts of potential expiration of enhanced ACA subsidies
- Proposed rules from CMS leave questions and uncertainty around future of the ACA and its marketplaces.

PRESS RELEASES

Covered California Reaches Landmark Achievement with Nearly 2 Million Enrolled as
Open Enrollment Concludes
Feb. 20, 2025
Covered California Announces Launch of Population Health Investments in Conjunction
With Its Quality Transformation Initiative
Mar. 6, 2025
With Record High Enrollment Covered California Celebrates the 15th Anniversary of the
Historic Affordable Care Act
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Articles of Significance
Moving past repealing Obamacare, Republicans still plan major health care cuts
CNN
Health Insurers Deny 850 Million Claims a Year. The Few Who Appeal Often Win.
The Wall Street Journal Feb. 12, 2025

Eliminating the ACA Medicaid Expansion Match Could Reduce Total Medicaid	
Spending by Up To \$1.9 Trillion Over 10 Years and End Coverage for 20 Million Peop	ole
KFF Health NewsFeb. 13, 20)25
Covered California reaches record-breaking 1.9M enrollees before open enrollment's	
Jan. 31 deadline	
India PostFeb. 13, 20)25
Trump's assault on science will make Americans dumber and sicker	
Los Angeles Times Feb. 13, 20)25
CMS slashes ACA navigator program funding 90% to \$10M	
Fierce HealthcareFeb. 14, 20)25
Trump administration slashes funding for ObamaCare outreach program	
The HillFeb. 14, 20)25
Trump Shrinks Funds for Navigators Who Help Americans Enroll in Obamacare	
The New York Times Feb. 14, 20)25
Covered California touts record enrollment but warns of potential Trump cuts	
POLITICOFeb. 20, 20)25
Trump's team is using Project 2025 as a blueprint to make changes to federal health	
<u>programs</u>	
CNN Feb. 21, 20)25
Trump defends Obamacare at the Supreme Court — stressing RFK Jr.'s in charge no	<u>w</u>
POLITICO Feb. 21, 20	
Record 72,620 Indian Americans Enrolled In Covered California As Program Hits Nea	arly
2 Million	
India West Journal Feb. 21, 20)25
Covered California sets record enrollment, with future unknown	
Diya TV Feb. 21, 20)25
State health insurance enrollment sets record	
Chico Enterprise-RecordFeb. 22, 20)25
As G.O.P. Eyes Medicaid Cuts, States Could Be Left With Vast Shortfalls	
The New York TimesFeb. 25, 20)25
More Than 70 Million Americans Are on Medicaid. This Is Where They Live.	
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California has a lot to lose if Trump slashes Medicaid. Seniors, kids and m	ore could
face coverage cuts	
Cal Matters	Feb. 28, 2025
Most Californians support Modi Cal despite notantial cuts, pell reveals	
Most Californians support Medi-Cal despite potential cuts, poll reveals The Sacramento Bee	Mar 3 2025
The dacramento bee	Mar. 5, 2025
Who Might Lose Eligibility for Affordable Care Act Marketplace Subsidies i	if Enhanced
Tax Credits Are Not Extended?	
KFF Health News	Mar. 3, 2025
New statewide poll shows strong bipartisan support for Medi-Cal as propo	sed federal
cuts loom	<u>Sca reactar</u>
KPBS	Mar. 3. 2025
Covered California enrollment hits record 1.98M, with federal subsidy unc	
Sacramento Business Journal	Mar. 4, 2025
Loss of enhanced ACA subsidies could batter state economies: report	
Healthcare Dive	Mar. 4, 2025
To Patients, Parents, and Caregivers, Proposed Medicaid Cuts Are a Pers	
California Healthline	Mar. 5, 2025
How Will Trump's Tariffs Impact Healthcare? The Key Things To Know	
Forbes	Mar. 5, 2025
Man Shocked to Find Out California Law Makes Medical Bills Higher With	
Newsweek	IVIAI. 5, 2025
Thought inflation was bad? Health insurance premiums are rising even fas	<u>ster</u>
Los Angeles Times	
Sacramente's accommy is at rick if Congress cuts funding for the federal N	/lodicaid
Sacramento's economy is at risk if Congress cuts funding for the federal Norogram	<u>neulcalu</u>
Sacramento Business Journal	Mar 10 2025
Gadramonio Badinoso Gadria	10, 2020
Trump proposes cutting ACA enrollment period, ending 'Dreamer' coverage	
The Hill	Mar. 10, 2025
Trump Health Care Proposal Billed as Consumer Protection but Adds Enr	ollment Hoops
KFF Health News	
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If Congress slashes Medicaid, Valley Republican David Valadao could be	
The Sacramento Bee	Mar. 11, 2025
Health Insurance: Trump Administration Takes Aim at Improper Enrollmen	nts'
Newsweek	

I rump administration plans to restrict Obamacare enrollment period	
Reuters	Mar. 11, 2025
They live in California's Republican districts. They feel betrayed by looming	ng health care
<u>cuts</u> Cal Matters	Mar. 11, 2025
<u>Democrats Propose To Fight Health Care Fraud — And To Protect Oban</u>	<u>nacare</u>
<u>Subsidies</u> Huffpost	Mar. 12, 2025
Medicaid shortfall forces California to borrow \$3.44B POLITICO	Mar. 12, 2025
Cost of undocumented healthcare in California is billions over estimates,	pressuring
Democrats to consider cuts Los Angeles Times	Mar. 13, 2025
California Republican lawmakers raise questions about \$3.4B loan to bai The Sacramento Bee	
Medicaid cuts could be 'highly consequential' for Valley health care, expe	erts say. Here's
how The Fresno Bee	Mar. 14, 2025
It's costing California more than expected to provide immigrant health car	re. Is coverage
at risk? Cal Matters	Mar. 14, 2025
Checking the Facts on Medicaid Use by Latinos KFF Health News	Mar. 17, 2025
With federal public health shakeups underway, California needs to prepa	re for the next
<u>crisis</u> Cal Matters	Mar. 17, 2025
Newsom to ask California Legislature for another \$2.8 billion to cover Me	di-Cal cost
overruns Los Angeles Times	Mar. 17, 2025
Medicaid Cuts Could Upend Lives of Children With Disabilities. Can Calif	ornia Do More
to Prepare? California Health Report	Mar. 19, 2025
Obamacare Enrollees Could See Big Changes in 2026 The New York Times	Mar. 21, 2025

'Go wild.' 60 days of healthcare under Trump	
Modern Healthcare	. Mar. 21, 2025
DACA recipients could lose access to ACA health insurance under propos	sed rule
KPBS	. Mar. 21, 2025
Obama calls to expand ObamaCare 'with everything going on right now'	
FOX News	. Mar. 23, 2025
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New Rule Proposes Changes to ACA Coverage of Gender-Affirming Care	e, Potentially
Increasing Costs for Consumers	
KFF Health News	. Mar. 24, 2025
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Covered California Launches Population Health Investments Initiative	
Healthcare Innovation	. Mar. 25. 2025



News Release

Media line: (916) 206-7777 @ CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE Feb. 20, 2025

Covered California Reaches Landmark Achievement with Nearly 2 Million Enrolled as Open Enrollment Concludes

SACRAMENTO, Calif. — Covered California announced that 345,711 Californians newly selected a health plan for 2025 during open enrollment and more than 1.6 million Californians renewed their health insurance, bringing Covered California's overall enrollment to a record-high of 1,979,504 consumers.

Enrollment rose for the fourth consecutive year after the passage of enhanced premium tax credits through the American Rescue Plan in 2021. The federal enhanced subsidies were supplemented by a California-only Cost-Sharing Reduction (CSR) program that Californians took advantage of the past two open enrollments.

"The tremendous success during this open enrollment is the payoff from the work California has done for years to maximize the Affordable Care Act," Gov. Gavin Newsom said. "California's uninsured rate has continued to drop as Covered California has made it easier for consumers to find quality coverage at an affordable price."

Table 1: Enhanced Subsidies Have Kept Covered California's Enrollment Rising

Net Plan Selections	2021 (Count)	2022 (Count)	2023 (Count)	2024 (Count)	2025 (Count)
New Enrollment	249,279	255,575	263,325	306,382	345,711
Renewals	1,376,267	1,521,867	1,476,043	1,478,271	1,633,793
Total Plan Selections	1,625,546	1,777,442	1,739,368	1,784,653	1,979,504

Open enrollment began with a record-low uninsured rate of 6.4 percent among Californians, according to <u>federal data</u>. Since Covered California launched in 2014, 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 ACA era.

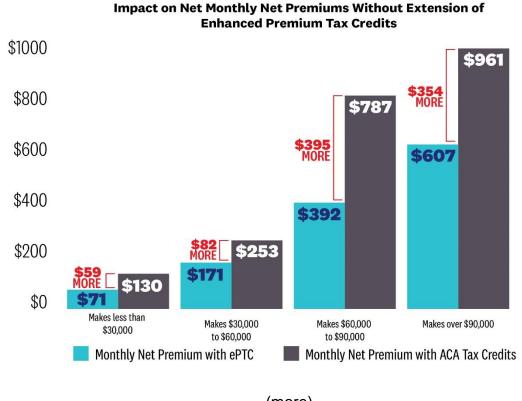
More than 6.3 million Californians, or approximately 1 in 6, have had marketplace coverage since 2014.

"Covered California continues to deliver on the promise of the Affordable Care Act," executive director Jessica Altman said. "The law was created to make sure all Americans could have access to health insurance. With the enhanced federal subsidies since 2021 and California's exclusive cost-sharing-reduction program introduced last year, we have made that a reality for more Californians than ever before in 2025."

Enhanced Subsides Set to Expire

That reality may change in 2026 without action from the United States Congress and President Trump to extend the enhanced subsidies after they expire at the end of this year. Data shows that on average, consumers save an additional \$101 on premium costs each month and that includes over 170,000 middle-income enrollees that are now receiving tax credits when they weren't previously eligible. For some consumers, that means as much as \$395 a month in financial assistance.

Figure 1: Impact on California Enrollees if Enhanced Subsidies are not Extended



"Without an extension for the enhanced subsidies, the loss of coverage could be significant in California," Altman said. "Every region and corner of the state would be impacted negatively – from small business owners and gig workers, to agricultural workers and residents working multiple jobs to make ends' meet. It is imperative that federal actions are taken to keep these Americans enrolled."

Special Enrollment Period for L.A.-area fires Ends on March 8

Covered California has an ongoing special-enrollment period for residents of Los Angeles and Ventura counties, where a state of emergency was declared by Gov. Newsom due to the Palisades and Eaton Fires.

Uninsured residents of these two counties have until March 8 to sign up for coverage for the rest of 2025.

Other resources made available to Californians affected by the fires can be found here:

- Los Angeles County Resources
- State of California Resources

Signing Up for Coverage Is Easy

Consumers can learn more about their options by visiting <u>CoveredCA.com</u>, where they can easily find out if they qualify for financial help and see the coverage options in their area. <u>Those</u> 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.
- Use Covered California's online calculator tool.
- Call Covered California at (800) 300-1506.

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News Release

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media@covered.ca.gov

FOR IMMEDIATE RELEASE Mar. 6, 2025

Covered California Announces Launch of Population Health Investments in Conjunction With Its Quality Transformation Initiative

SACRAMENTO, Calif. — Covered California announced the launch of an innovative initiative that will reinvest millions of dollars collected from underperforming health plans back into its enrollees through programs designed to benefit their wellness.

Known as the Population Health Investments (PopHI) program, it will use funds that Covered California has recouped through its health-plan accountability program, the Quality Transformation Initiative. This initiative is aimed at improving health outcomes and reducing disparities for enrollees. It establishes direct financial incentives (up to 4 percent of premium) for contracted health insurance companies to meet specified quality benchmarks. The health outcome measures assessed include blood pressure and diabetes control, colorectal cancer screenings and childhood immunizations.

One PopHI program, which is known to enrollees as the Beyond Covered by Covered California Grocery Support Program, is designed to help enrollees with chronic health conditions and financial challenges access nutritious food to improve food security and health outcomes. The other PopHI program, the Child Savings Account Program, aims to improve well-child visits and childhood immunization rates for children under two while helping families invest in their child's future.

Covered California's third investment is aimed at leveraging the Equity and Practice Transformation infrastructure, developed by the Department of Health Care Services to accelerate population-health management capabilities in primary care practices serving both Covered California and Medi-Cal enrollees. The investments will fund subject-matter expert support, virtual learnings, peer engagement, advanced data integration and testing, as well as the development of a learning system to distill insights and models to primary care practices across the state.

For this program, over 45 practices will receive enhanced support through tailored enhancements to the Equity and Practice Transformation's technical assistance structure.

"We are delighted to make these investments a reality," said Dr. Monica Soni, Covered California's chief medical officer and leader of the program's implementation team. "This is about holding health plans accountable for high-quality care, while also reinvesting in the health and wellness of Californians."

Covered California members with a household income up to 250 percent of the federal poverty level who have a chronic health issue and are experiencing food insecurity will be eligible for the Grocery Support Program, in which they receive a reloadable debit card to purchase food.

Funds will be based on household size reported at the time of enrollment and may only be used to purchase fresh food, packaged food, baby food and non-alcoholic drinks.

Figure 1: Grocery Support Program Debit Cards for Qualifying Members





Covered California enrollees with children under the age of two who are born in California and registered for a CalKIDS account can earn up to \$1,000 for their child's savings account, which can be used for future higher educational expenses under the Child Savings Account program. Payments are tied to the completion of well-child visits and receipt of vaccines according to clinical guidelines.

"We wanted to address the concerns raised by our members when choosing how to make the investments," Covered California Executive Director Jessica Altman said. "Together, the programs aim to improve immediate health outcomes, but also foster long-term financial security, because our commitment is to reducing health disparities and enhancing the quality of life for all our members."

These investments reflect Covered California's commitment to evidence-based interventions developed in collaboration with consumer advocates, health insurance companies, the Department of Health Care Services, CalPERS, and an advisory council composed of key stakeholders and subject matter experts, including a current Covered California enrollee.

"California is pioneering a bold step in public health and child development with Beyond Covered," said State Treasurer Fiona Ma, Chair of the ScholarShare Investment Board, which administers the CalKIDS Program. "In partnership with Covered California, CalKIDS is laying the foundation for a healthier, more equitable state for every child."

<u>FORWARD</u>, a sponsoring entity for one of the programs, manages outreach, enrollment and member support, facilitating a streamlined process for participants to alleviate food insecurity and improve overall health outcomes. The <u>Population Health Learning Center</u> is the second program sponsoring entity, providing support and technical assistance for the primary care practices.

All of the programs will run through March 2026. The Grocery Support Program will then be evaluated by the Social Interventions Research and Evaluation Network (SIREN) from the University of California San Francisco. The Child Savings Account Program will be assessed by Drs. Adam Schickedanz and Monique Holguin, co-directors of the University of California Los Angeles Medical-Financial Partnership.

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Media line: (916) 206-7777 X: @CoveredCANews Email: media@covered.ca.gov

FOR IMMEDIATE RELEASE March 24, 2025

With Record-High Enrollment, Covered California Celebrates the 15th Anniversary of the Historic Affordable Care Act

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman issued the following statement about the 15th anniversary of President Barack Obama's signing the Patient Protection and Affordable Care Act into law on March 23, 2010.

"Reflecting on that momentous day, we see the impact the law has had on over 50 million Americans, granting them access to vital health insurance. For 15 years, the Affordable Care Act has been a beacon of hope, enabling millions across California and the nation to obtain the coverage they need. Despite challenges to weaken or dismantle the law, this landmark legislation continues to provide health and security to over 24 million Americans in 2025. At Covered California, we stand committed to build upon the Affordable Care Act's legacy and ensure that its promise reaches every corner of our state."

Since Covered California launched in 2014, more than 6.3 million Californians — or about one in six — have had health insurance through the marketplace at one point in their lives. Additionally, the state's uninsured rate has fallen from 17.2 percent in 2014 to 6.4 percent in 2023, the largest percentage-point drop for any state in the nation during the Affordable Care Act era.

However, there is a risk of reversing this progress, unless action is taken by Congress to extend the enhanced tax credits that are set to expire at the end of the year. Data shows that on average, these tax credits save consumers an additional \$101 on premium costs each month. That includes over 170,000 middle-income enrollees who could lose tax credits all together.

Since the passage of the enhanced premium tax credits through the American Rescue Plan Act of 2021, enrollment in Covered California has increased for four consecutive years, bringing total enrollment to a record number of 1,979,504 consumers following the 2025 open-enrollment period.

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