



**COVERED CALIFORNIA**

# Media Clips

## COVERED CALIFORNIA BOARD CLIPS

Nov. 1, 2024 – Dec. 31, 2024

Since our last board meeting, the media coverage includes:

- Covered California’s Open Enrollment Kickoff Events in Los Angeles, Redding, Bakersfield, San Francisco and San Diego.
- Announcement of our new Board Chair Kim Johnson and our new Chief Deputy Executive Director of Operations Kathleen Webb.
- Initial results of Covered California’s Quality Transformation Initiative.
- DACA recipients are now eligible to enroll in Covered California.
- DACA recipients are faced with a lawsuit by 19 states to stop them from enrolling in the Affordable Care Act.
- Covered California’s Open Enrollment December 31<sup>st</sup> deadline push.

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[DACA recipients can shop Covered California plans for first time as open enrollment kicks off](#)  
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# News Release

FOR IMMEDIATE RELEASE

Nov. 1, 2024

## **Covered California Launches “Let’s Talk Health” Campaign as Open Enrollment Begins with DACA Recipients Eligible to Enroll for the First Time**

SACRAMENTO, Calif. — Covered California kicked off 2025 open enrollment and launched its “Let’s Health Talk” campaign across the state today to reach California’s remaining uninsured.

Open Enrollment – which begins today 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 12<sup>th</sup> 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 health care 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.

(more)



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.

DACA recipients will be eligible to enroll in Covered California due to a rule change by the Biden-Harris administration<sup>1</sup>. 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.

### **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."

(more)

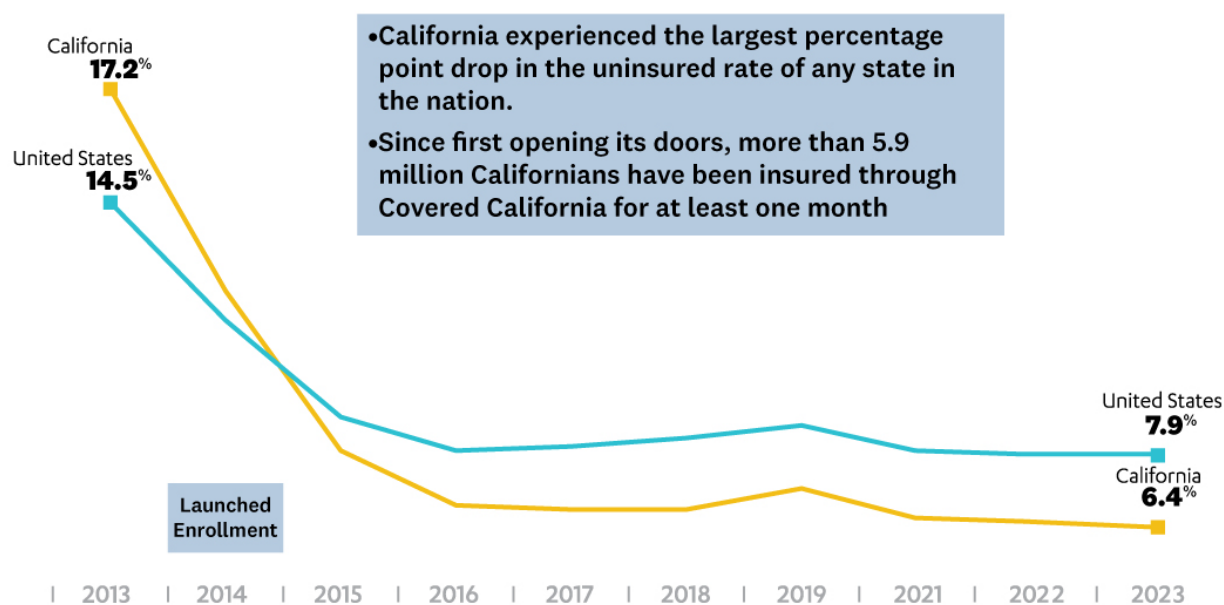
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<sup>1</sup> Covered California is monitoring the pending litigation filed by Kansas and 18 other states seeking to block this new rule. Covered California will promptly share updates on any developments and their potential impact on consumers, closely working with community partners to ensure widespread awareness. More information is available [here](#).

## 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.

**Figure 1: California's Uninsured Rate Reached an All-Time Low in 2023<sup>2</sup>**



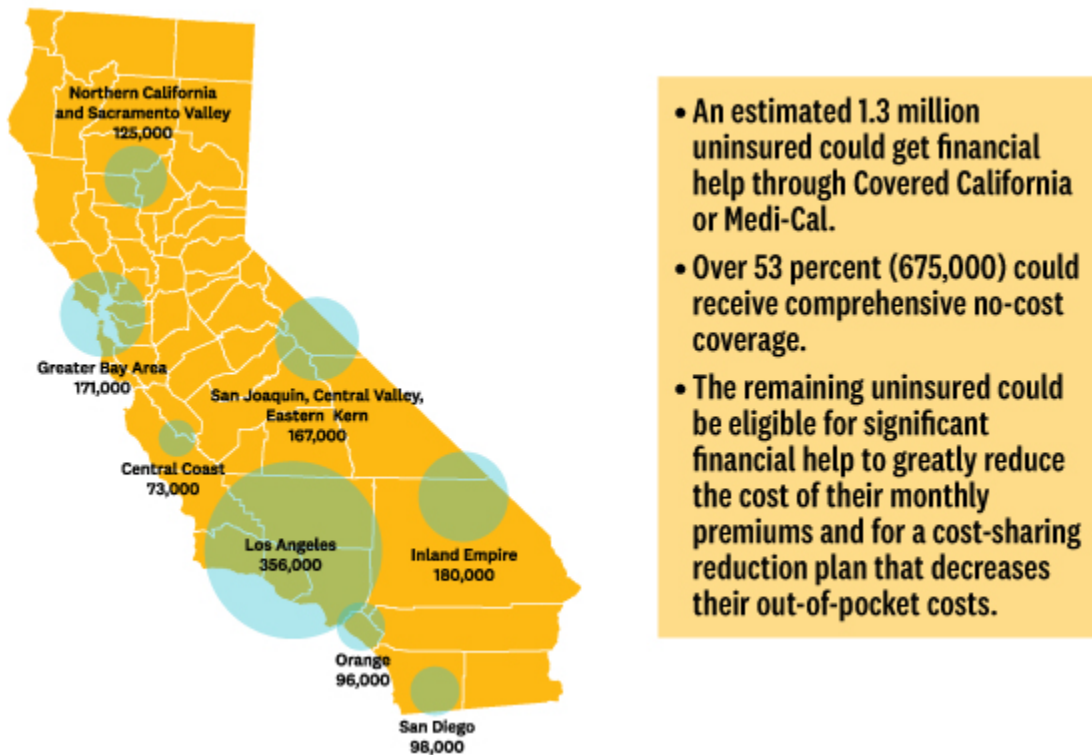
Californians continue to sign up for coverage at a historic rate. In Southern California – Los Angeles, Riverside, San Bernardino and Orange counties – enrollment is up over 21 percent in the past four years, with over 863,000 Californians now enrolled in these four counties.

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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<sup>2</sup> 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**



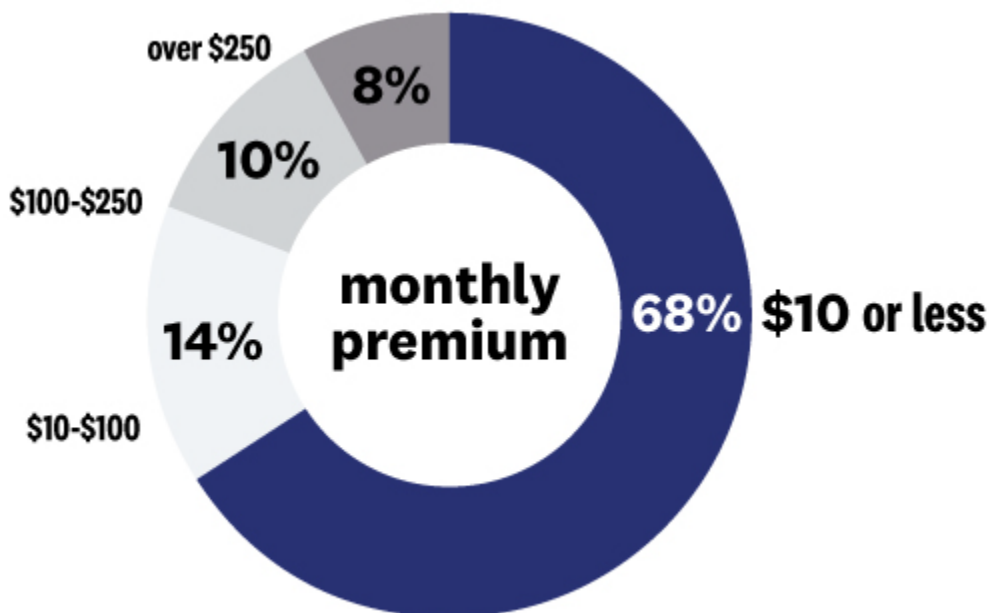
If they sign up for coverage, the subsidy-eligible 591,000 uninsured Californians can receive significant financial help that will lower the cost of their monthly health insurance premiums.

In Southern California, there are 632,000 uninsured Californians who are eligible for Covered California subsidies (280,000) or no-cost Medi-Cal coverage (352,000).

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.

(more)

**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.

## **Signing Up for Coverage Is Easy**

Consumers can learn more about their options by visiting [CoveredCA.com](https://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](https://www.CoveredCA.com).

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# News Release

FOR IMMEDIATE RELEASE

Nov. 13, 2024

## **Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available With Its 12<sup>th</sup> Open Enrollment Underway**

LOS ANGELES, Calif. — Covered California continued its “Let’s Talk Health” campaign at the Los Angeles Central Library today with the 2025 open-enrollment period underway.

Regardless of the results of the 2024 election, open enrollment is ongoing and coverage through Affordable Care Act marketplaces throughout the nation, including Covered California, is unaffected for 2025.

“Our doors are open, and now is the time for Californians to sign up for health insurance,” Covered California Executive Director Jessica Altman said. “The Patient Protection and Affordable Care Act remains the law of the land, and the election results do not affect the financial assistance available to enrollees through federal and enhanced state subsidies next year. The most financial assistance ever offered to Californians to help pay for health care coverage remains available for 2025.”

Open enrollment — which began 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 12<sup>th</sup> open-enrollment period under the 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.

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“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.”

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### **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.

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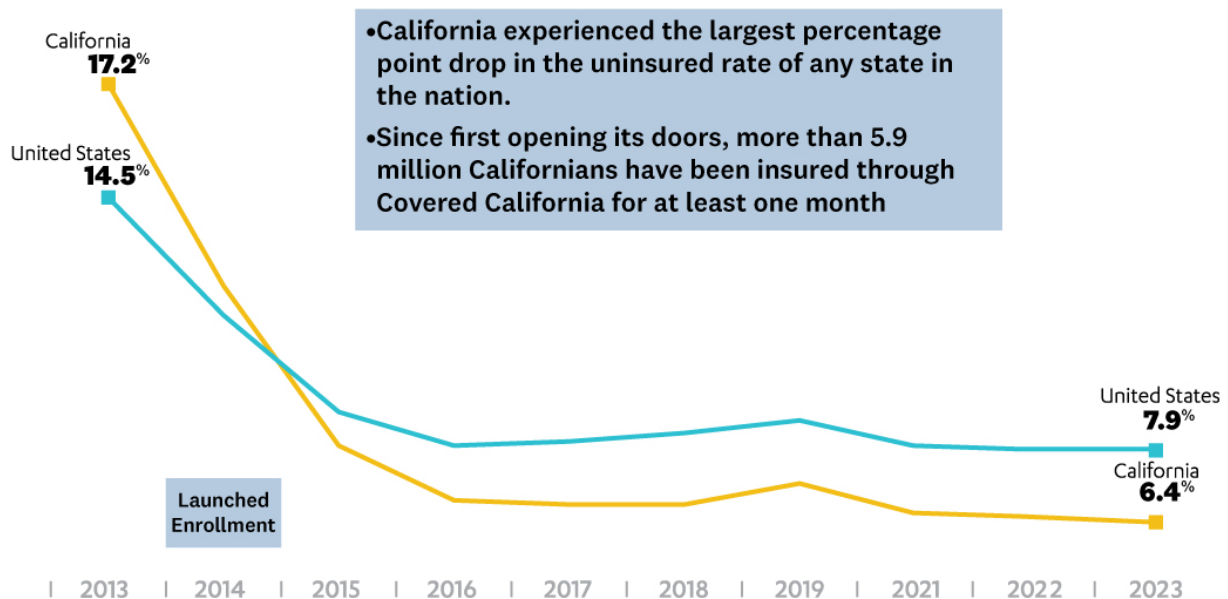
“With California’s enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families,” Altman said. “We also want every uninsured Californian to know that we’re working to make 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**

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**Figure 1: California’s Uninsured Rate Reached an All-Time Low in 2023<sup>3</sup>**



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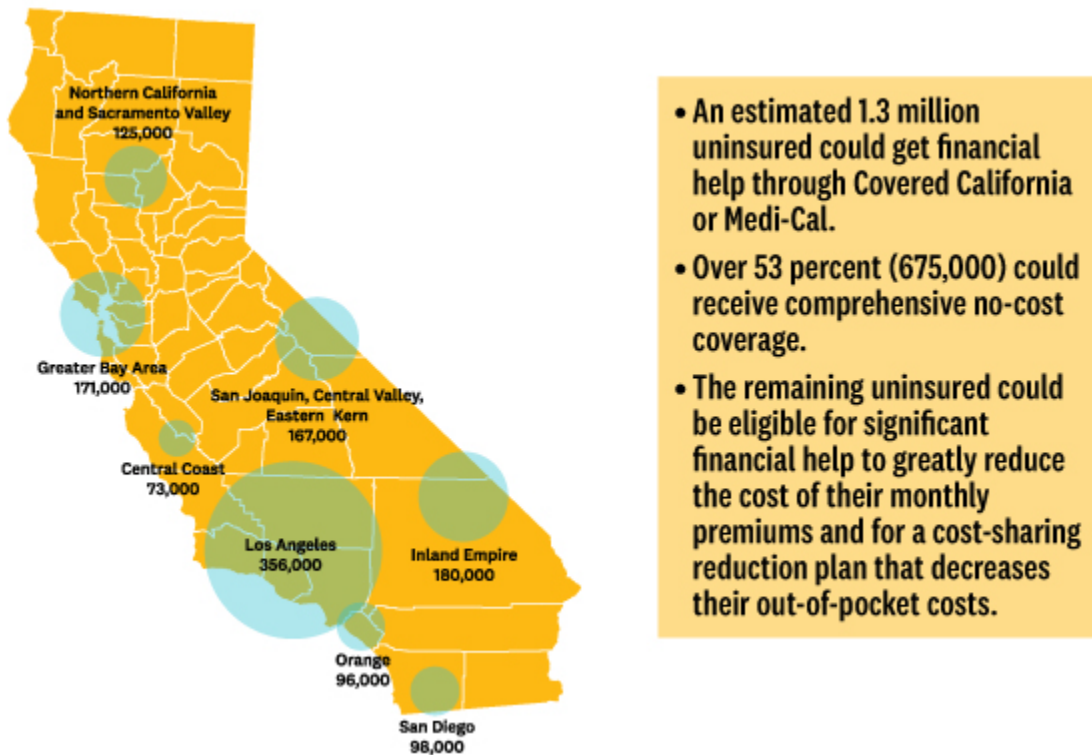
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<sup>3</sup> American Community Survey. Due to the pandemic, the survey did not report results for 2020.



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



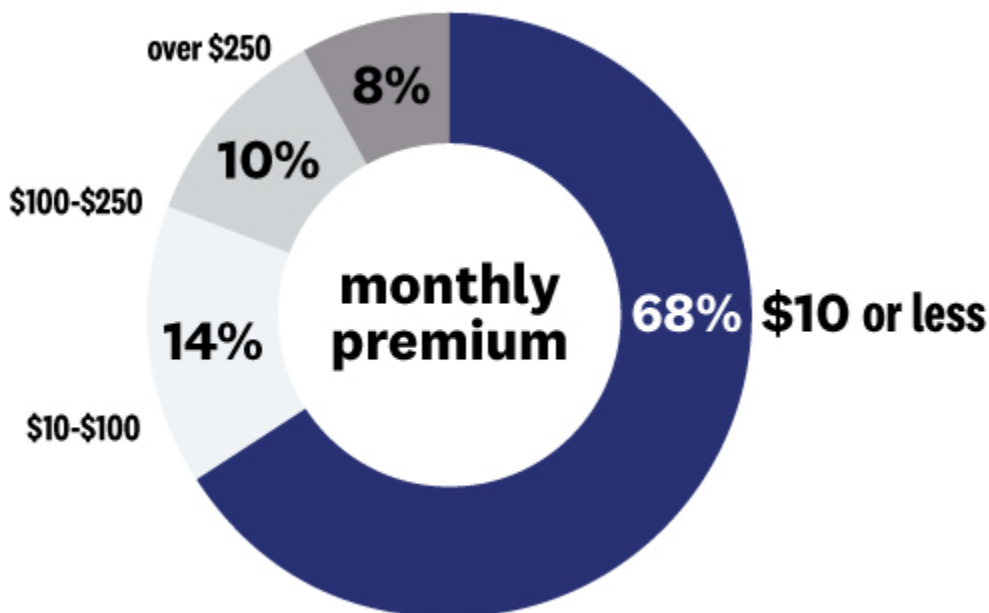
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(more)

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- San Francisco: at Main Library on Nov. 20
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# News Release

FOR IMMEDIATE RELEASE

Nov. 19, 2024

## **Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available As Its 12<sup>th</sup> Open Enrollment is Underway**

REDDING, Calif. — Covered California continued its “Let’s Talk Health” campaign at the Redding Library today with the 2025 open-enrollment period underway.

Regardless of the results of the 2024 election, open enrollment is ongoing and coverage through Affordable Care Act marketplaces throughout the nation, including Covered California, is unaffected for 2025.

“Our doors are open, and now is the time for Californians to sign up for health insurance,” Covered California Executive Director Jessica Altman said. “The Patient Protection and Affordable Care Act remains the law of the land, and the election results do not affect the financial assistance available to enrollees through federal and enhanced state subsidies next year. The most financial assistance ever offered to Californians to help pay for health care coverage remains available for 2025.”

Open enrollment — which began 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 12<sup>th</sup> open-enrollment period under the 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.

(more)

“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.

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.

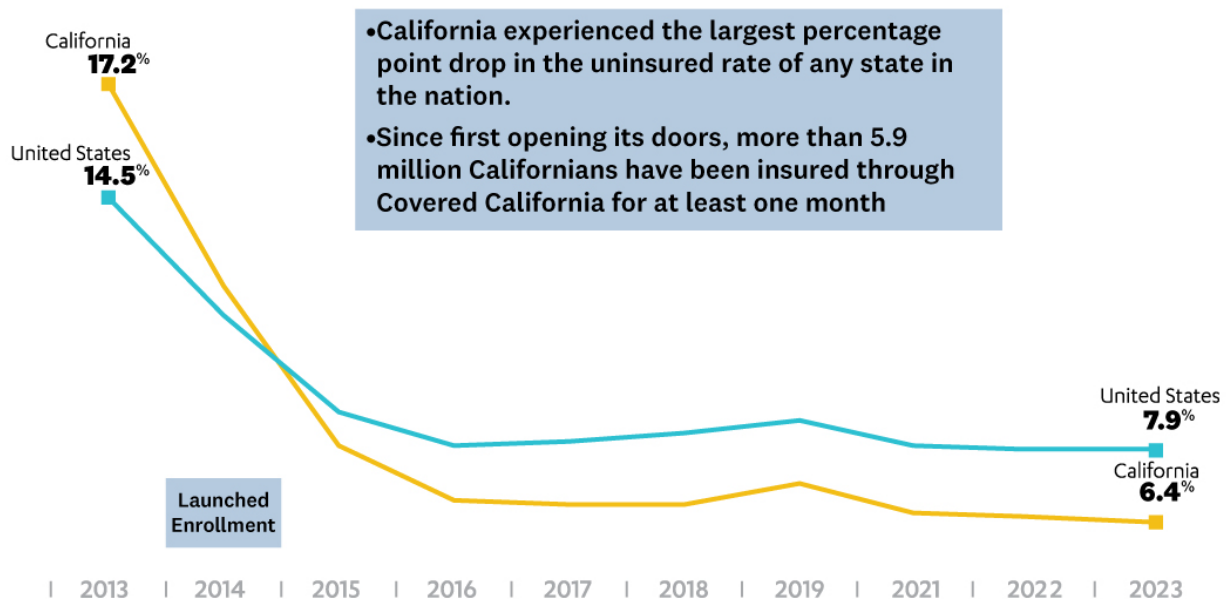
“With California’s enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families,” Altman said. “We also want every uninsured Californian to know that we’re working to make 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**

(more)

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 drop for any state in the nation during the Affordable Care Act era.

**Figure 1: California’s Uninsured Rate Reached an All-Time Low in 2023<sup>5</sup>**



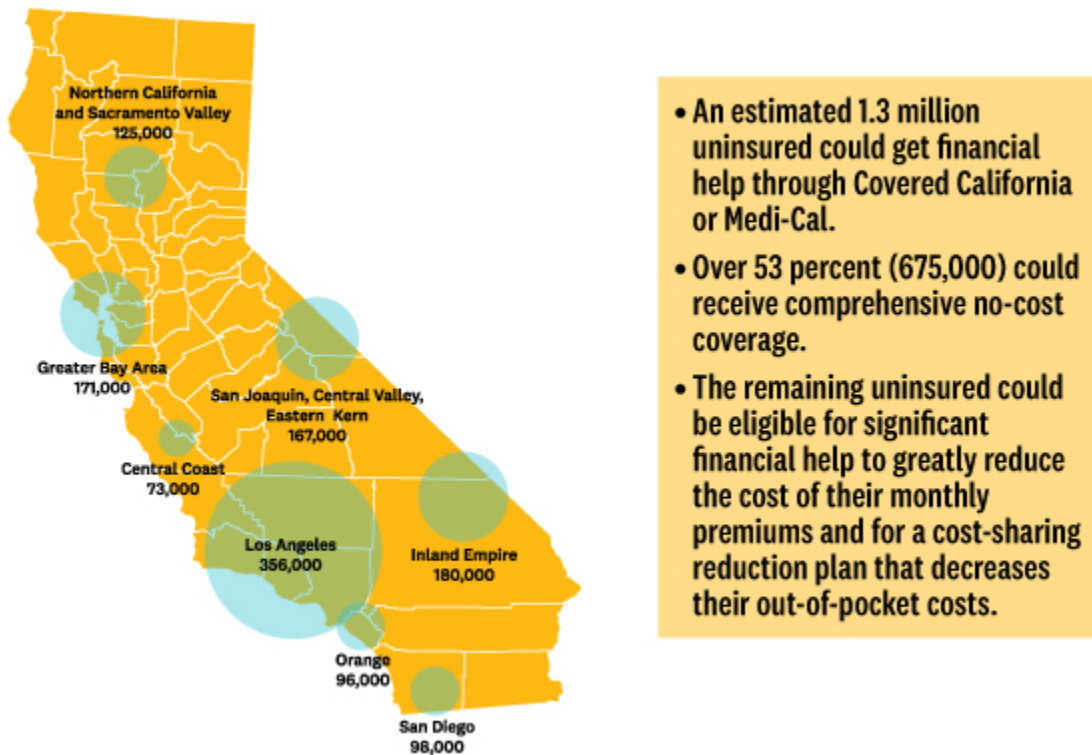
Californians continue to sign up for coverage at a historic rate. In the 22 Northern Counties enrollment is up over 13 percent in the past four years, with nearly 65,000 Californians now enrolled in coverage.

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.

(more)

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**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.

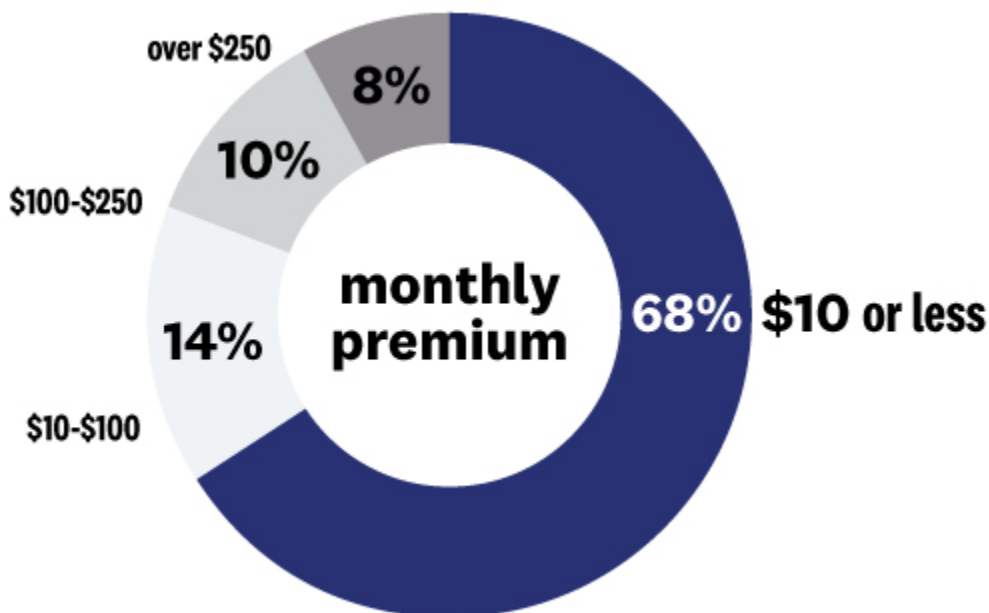
In the Northern Counties and the Sacramento Valley, there are 125,000 uninsured Californians who are eligible for Covered California subsidies (63,000) or no-cost Medi-Cal coverage (62,000).

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.

(more)



**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.

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# News Release

FOR IMMEDIATE RELEASE

Nov. 20, 2024

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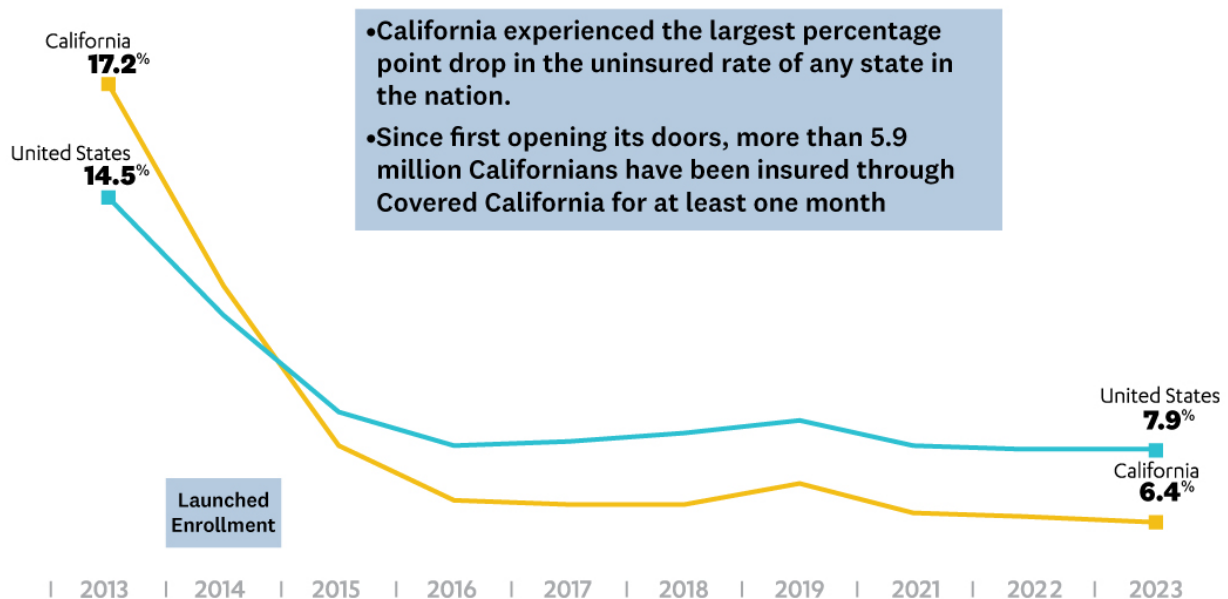
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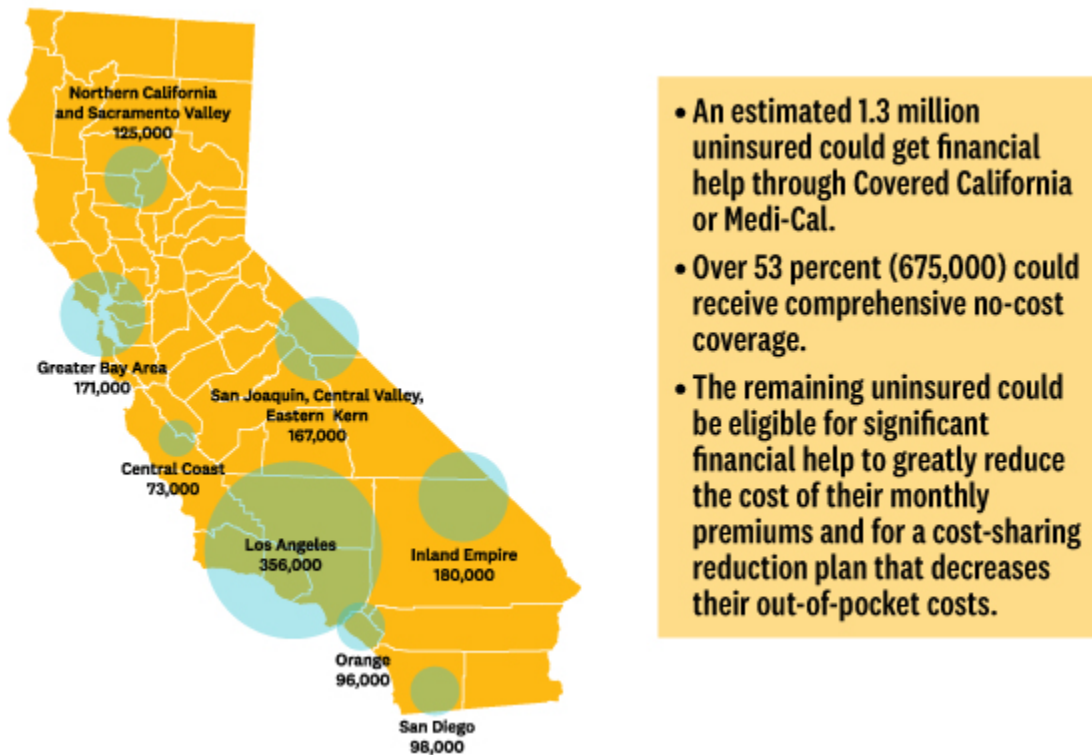
Californians continue to sign up for coverage at a historic rate. In the greater Bay Area enrollment is up over seven percent in the past four years, with over 330,000 Californians now enrolled in coverage.

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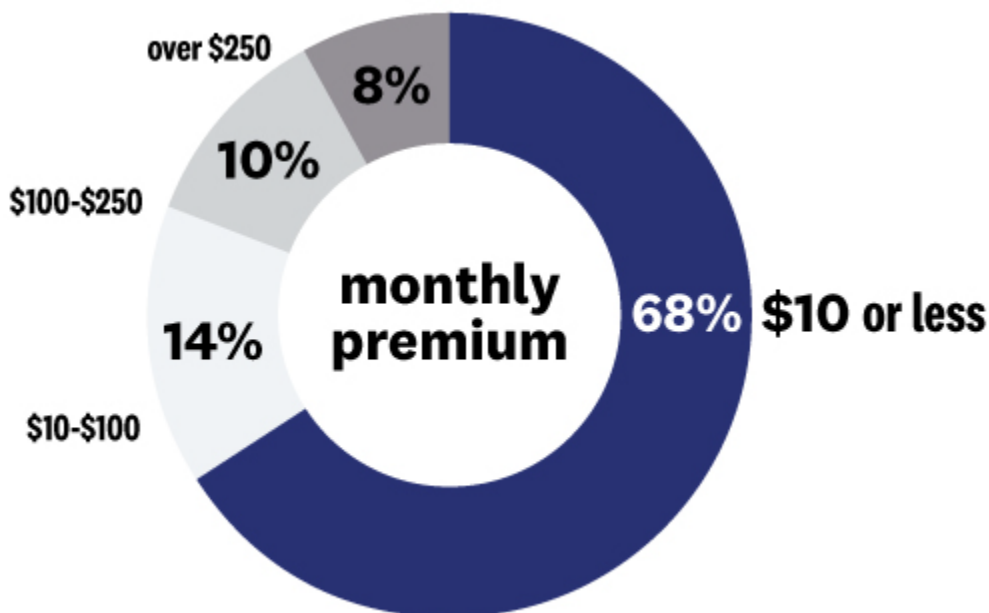
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# News Release

FOR IMMEDIATE RELEASE

Nov. 21, 2024

## **Covered California Announces Initial Results of Its Quality Transformation Initiative Aimed at Improving Health Care Disparities Across the State**

SACRAMENTO, Calif. — Covered California announced the first-year results of its first-in-the-nation health plan accountability program, the Quality Transformation Initiative (QTI), today at its board meeting.

The QTI — aimed at improving health care outcomes and reducing disparities for members — was created with input from consumer advocates, health care providers and health insurance companies. It was developed in collaboration with the Department of Health Care Services and CalPERS.

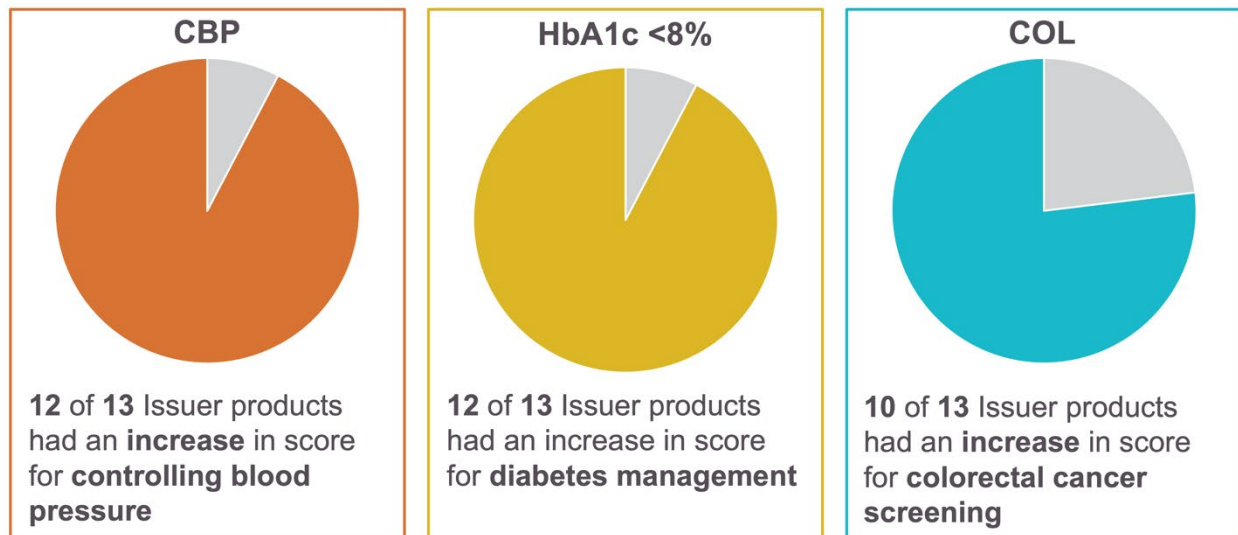
The QTI establishes direct and substantial financial incentives (up to 1 percent of premium in the first year, rising to 4 percent of premium in future years) for all Covered California health insurance companies by requiring payments for failing to meet specified benchmarks for a focused, meaningful set of health-outcome measures. These equity-centered outcome measures include blood pressure and diabetes control, colorectal cancer screening and childhood immunizations.

Nearly all qualified health plan issuers saw improvement year over year in these categories in the first year of the Quality Transformation Initiative. These improvements translate to important health outcomes for Covered California enrollees: more enrollees receiving recommended cancer screenings, more children being vaccinated and more Californians able to manage their chronic conditions. Despite these improvements, Covered California will collect over \$15 million from health insurance companies for not delivering the level of outcomes that the Quality Transformation Initiative holds them accountable for. These dollars will be invested back into Covered California enrollees through targeted population health investments in 2025.

(more)

“We are extremely proud of this first-in-the nation program designed to hold health plans accountable, so that Californians can get the equitable health care they all deserve,” said Dr. Monica Soni, chief medical officer of Covered California and leader of the program’s implementation team. “We wanted to select a small set of measures with high clinical impact to improve health outcomes for as many Californians as possible.”

**Figure 1: First Year of Quality Transformation Initiative Leads to Health Screening Improvements<sup>9</sup>**



Covered California health plans delivered the most significant improvements for measures of chronic-condition management, with 12 of 13 issuers increasing the percentage of members controlling their high blood pressure and managing their diabetes. Overall, diabetes management improved 6 percent on average, while blood pressure control improved by 12 percent on average. Blood pressure was chosen as it is a key risk factor for cardiovascular disease (heart attacks and strokes), which is the leading cause of death in the United States. Additionally, 50 percent of Californians have diabetes or pre-diabetes, so it is a major health concern across all demographics in the state.

Ten of 13 health insurance companies also increased the rate of colorectal cancer screening among their members, at an average increase of 12 percent. Cancer is the second leading cause of death after heart disease in the United States, and colorectal cancer is the second leading cause of cancer death after lung cancer.

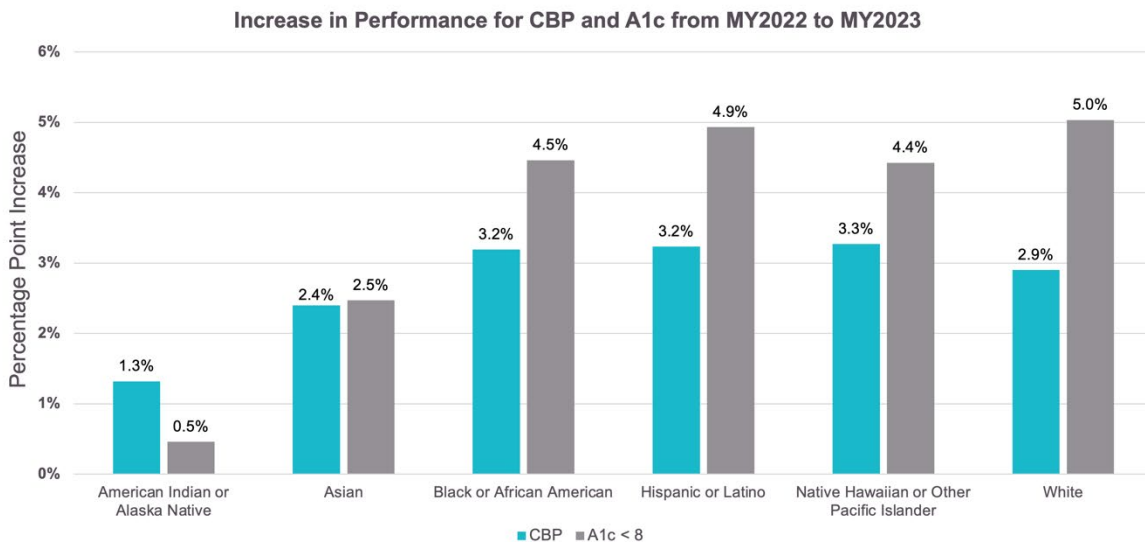
(more)

<sup>9</sup> Comparison of 2022 to 2023 quality-rating system performance.

While some health insurance companies did improve their childhood vaccination rates, there was an average decline across the marketplace that is indicative of broader national trends in vaccination. “Childhood immunizations have decreased in the past five years, a trend that needs to be reversed and an outcome that Covered California will remain focused on,” said Dr. Soni. Childhood immunizations prevent up to 10.5 million diseases annually and for every \$1 spent on immunizations, there can be as much as \$29 in health care savings.

“The Quality Transformation Initiative is another example of California building upon the Affordable Care Act and making sure health care is equitable across the state,” said Covered California Executive Director Jessica Altman. “We want to thank our partners at DHCS and CalPERS for working with us to hold our health plan issuers accountable and make care equitable in California.”

**Figure 2: Performance Increases Across All Subpopulations for Diabetes and Blood Pressure Control**



For plan year 2024, up to 2 percent of premium is at risk under the Quality Transformation Initiative and may increase to up to 3 percent of premium for plan year 2025. With the rising level of financial accountability, Covered California’s health insurance companies will continue to make critical investments to improve health care outcomes for their members.

“These performance improvements are exactly what we had hoped for when creating the Quality Transformation Initiative,” Dr. Soni said. “We are optimistic the qualified health plan issuers will continue to improve each year and ultimately that all Californians will get the care they deserve.”

(more)

**Figure 3: Qualified Health Plan Issuers Participating in the Quality Transformation Initiative<sup>10</sup>**

PY2023	PY2024	PY2025	PY2026
Anthem	Anthem	Aetna	Aetna
Blue Shield of California	Blue Shield of California	Anthem	Anthem
Balance by CCHP	Balance by CCHP	Blue Shield of California	Blue Shield of California
Health Net	Health Net	Balance by CCHP	Balance by CCHP
Kaiser Permanente	Kaiser Permanente	Health Net	Health Net
LA Care	LA Care	Kaiser Permanente	Inland Empire Health Plan
Molina Healthcare	Molina Healthcare	LA Care	Kaiser Permanente
Sharp Health Plan	Sharp Health Plan	Molina Healthcare	LA Care
Valley Health Plan	Valley Health Plan	Sharp Health Plan	Molina Healthcare
Western Health Advantage	Western Health Advantage	Valley Health Plan	Sharp Health Plan
		Western Health Advantage	Valley Health Plan
			Western Health Advantage

### 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](http://www.CoveredCA.com).

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<sup>10</sup> Participating means that they are subject to the program and assessments, not necessarily that they owe any funds.



# News Release

FOR IMMEDIATE RELEASE  
Nov. 21, 2024

## California HHS Secretary Kim Johnson Named Covered California Board Chair

SACRAMENTO, Calif. — Covered California welcomed Sec. Kim Johnson as its new board chair on Thursday.

Secretary Johnson was appointed to lead the California Health and Human Services Agency by Gov. Newsom in September. In her previous post, she served as director of the California Department of Social Services.

“We are thrilled to have Secretary Johnson’s leadership and vision guiding Covered California through the next era of the Affordable Care Act,” Covered California Executive Director Jessica Altman said. “She is someone who understands California’s values and the importance of providing affordable health care to all Californians.”

Replacing Dr. Mark Ghaly, Secretary Johnson brings over 25 years of experience working in both community-based organizations and government focused on advancing the health and well-being of individuals, families and communities most in need of resources.

“Covered California’s mission of providing health care access to Californians aligns with my purpose,” Secretary Johnson said. “We will continue to maximize the Affordable Care Act in California and keep striving to provide high-quality and equitable health care to Californians.”

Secretary Johnson graduated from the University of California at Berkeley with a bachelor’s degree in Social Welfare.



(more)

She began her public service career in Solano County, and she also administered a statewide mentoring program at City College of San Francisco and served as policy director at the California Child Care Resource and Referral Network. Sec. Johnson started with the California Department of Social Services in 2015 and had previously been appointed by former Gov. Jerry Brown to serve as deputy director of the agency's Family Engagement and Empowerment Division, the branch chief of CalWORKs and Child Care, and the Child Care and Refugee Programs branch chief. As the director of the California Department of Social Services, Secretary Johnson led a team of over 5,500 employees and served over 7 million Californians.

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

### **About Covered California**

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# News Release

FOR IMMEDIATE RELEASE

Nov. 22, 2024

## **Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available As Its 12<sup>th</sup> Open Enrollment Is Underway**

SAN DIEGO, Calif. — Covered California continued its “Let’s Talk Health” campaign at the City Heights/Weingart Library today with the 2025 open-enrollment period underway.

Regardless of the results of the 2024 election, open enrollment is ongoing and coverage through Affordable Care Act marketplaces throughout the nation, including Covered California, is unaffected for 2025.

“Our doors are open, and now is the time for Californians to sign up for health insurance,” Covered California Executive Director Jessica Altman said. “The Patient Protection and Affordable Care Act remains the law of the land, and the election results do not affect the financial assistance available to enrollees through federal and enhanced state subsidies next year. The most financial assistance ever offered to Californians to help pay for health care coverage remains available for 2025.”

Open enrollment — which began 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 12<sup>th</sup> open-enrollment period under the 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.

(more)

“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.

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.

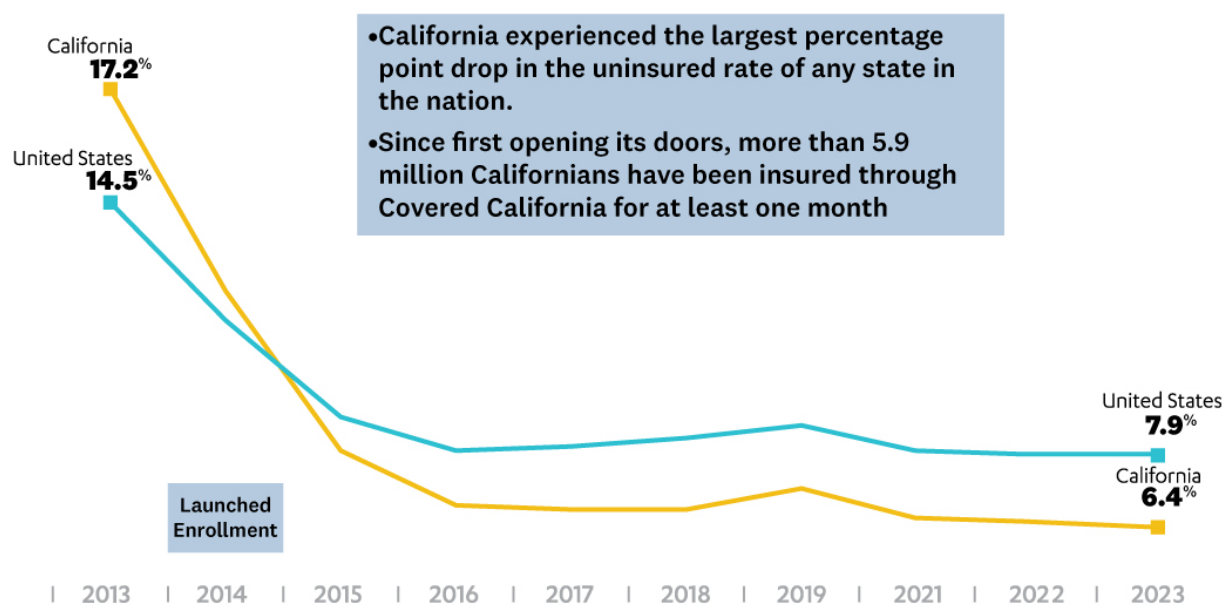
“With California’s enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families,” Altman said. “We also want every uninsured Californian to know that we’re working to make 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.”

(more)

## 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 drop for any state in the nation during the Affordable Care Act era.

**Figure 1: California's Uninsured Rate Reached an All-Time Low in 2023<sup>11</sup>**



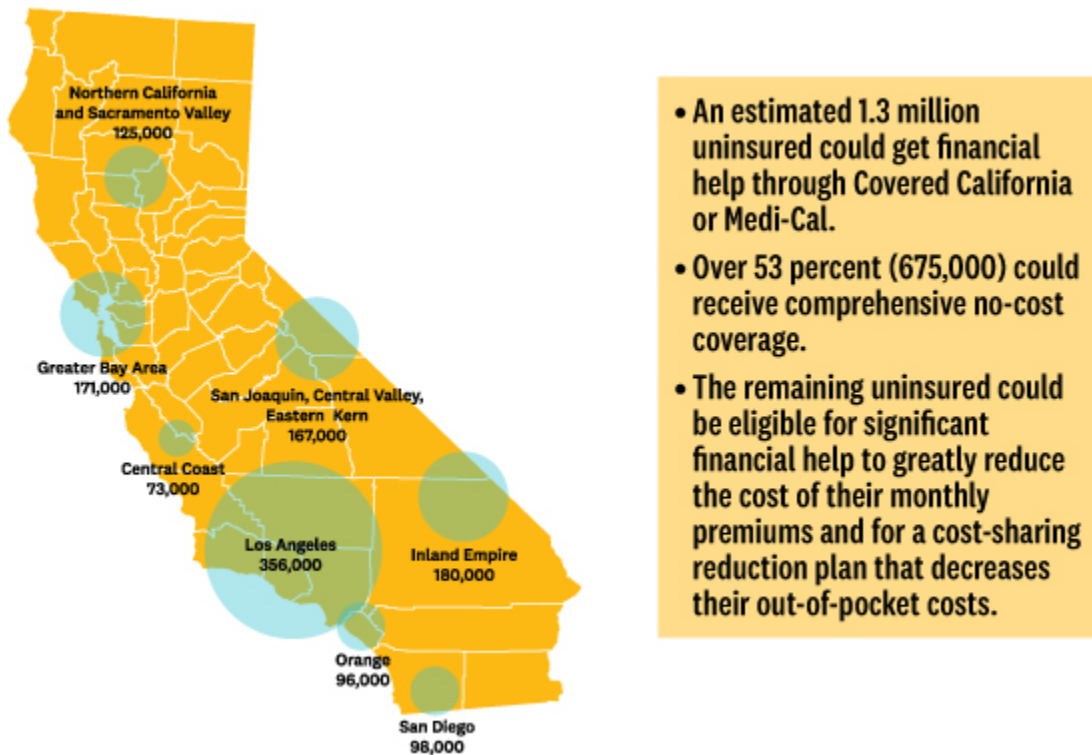
Californians continue to sign up for coverage at a historic rate. In San Diego enrollment is up over 13 percent in the past four years, with over 127,000 Californians now enrolled in coverage.

But the latest data from the California Simulation of Insurance Markets (CaSIM), a model created by the UCLA Center for Health Policy Research, also shows that significant gaps remain between those with and without insurance. CaSIM 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.

(more)

<sup>11</sup> 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**



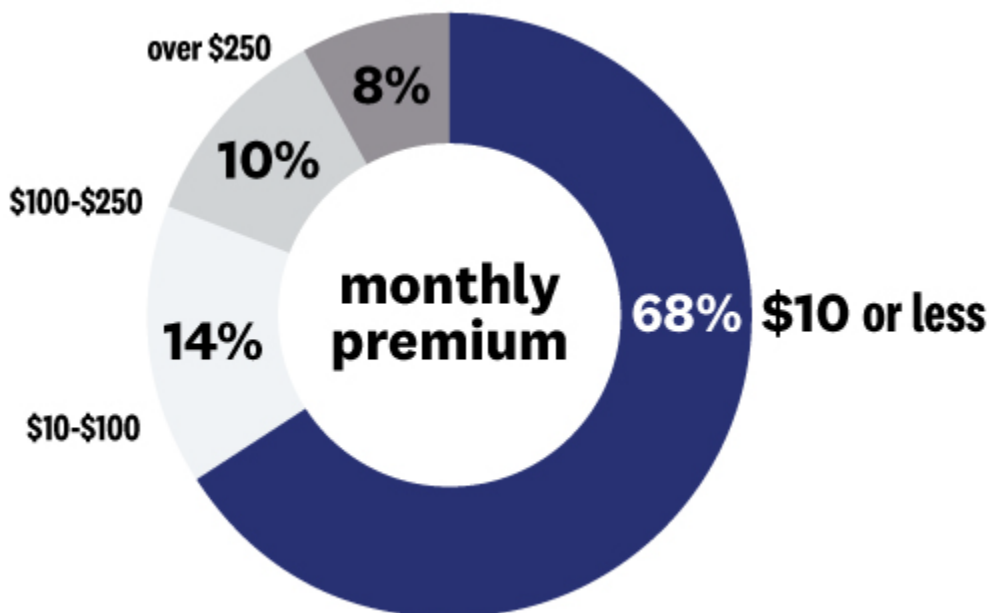
If they sign up for coverage, the subsidy-eligible 591,000 uninsured Californians can receive significant financial help that will lower the cost of their monthly health insurance premiums.

In San Diego, there are nearly 100,000 uninsured Californians who are uninsured and eligible for low-cost Covered California (53,000) or no-cost Medi-Cal (45,000).

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.

(more)

**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.

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 took 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. After starting at the State Library in Sacramento and the Fresno City College library Fresno in late October, we visited Los Angeles’ Central Library last week, then we were at the Redding Library on Monday, San Francisco’s Main Library on Wednesday and here in San Diego today for our final kickoff event.

## **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 administration<sup>12</sup>. 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.

(more)

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<sup>12</sup> 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](https://www.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

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FOR IMMEDIATE RELEASE  
Dec. 3, 2024

## **Kathleen Webb Named New Chief Deputy Executive Director of Operations for Covered California**

SACRAMENTO, Calif. — Covered California announced the appointment of Kathleen Webb as its new Chief Deputy Executive Director of Operations on Tuesday.

Webb, who has over 15 years of experience working for the State of California, will be responsible for the strategic direction, leadership, and oversight of three critical functions for the exchange: Administrative Services Division, Financial Management Division, and the Information Technology Division.

“We are thrilled to have Kathleen joining our leadership team to help guide Covered California in its next frontier,” executive director Jessica Altman said. “She is a seasoned strategist with extensive experience providing a broad range of complex consultative and analytical skills that uniquely suit the needs of the organization.”

Webb joins Covered California from the Department of General Services, where she was the Chief Risk Officer, managing all aspects of the Office of Risk and Insurance Management and serving as the State’s Risk Manager. She also served as the Chief Operating Officer for the California State Controller and worked as Acting Director and Chief Deputy Director of the California Department of Motor Vehicles (DMV). Prior to joining DMV, she served as an Assistant Secretary and Director of Performance Improvement at the Government Operations Agency.

Webb replaces the retiring Karen Johnson, who has served as Covered California’s Chief Deputy Director since 2017.



(more)



Johnson began her public service career in 1989 and made an impact with her leadership at various agencies including the Department of Rehabilitation, Department of Food and Agriculture, Board of Equalization, and the Department of Health Care Services.

“On behalf of Covered California’s board, I want to thank Karen for her years of public service and the positive impact she has made on the organization during her time here,” Altman said. “Karen’s remarkable commitment to our mission has impacted the lives and well-being of millions of Californians, and we are deeply grateful for all that she has accomplished as chief deputy executive director at Covered California.”

The annual salary for Webb’s position is \$325,008 and she will officially join the Covered California team on January 6, 2025.

### **About Covered California**

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# News Release

FOR IMMEDIATE RELEASE  
Dec. 11, 2024

## **Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available As Its 12<sup>th</sup> Open Enrollment Continues**

BAKERSFIELD, Calif. — Covered California continued its “Let’s Talk Health” campaign at the Beale Memorial Library today with the 2025 open-enrollment period underway.

Regardless of the results of the 2024 election, open enrollment is ongoing and coverage through Affordable Care Act marketplaces throughout the nation, including Covered California, is unaffected for 2025.

“Our doors are open, and now is the time for Californians to sign up for health insurance,” Covered California Executive Director Jessica Altman said. “The Patient Protection and Affordable Care Act remains the law of the land, and the election results do not affect the financial assistance available to enrollees through federal and enhanced state subsidies next year. The most financial assistance ever offered to Californians to help pay for health care coverage remains available for 2025.”

Open enrollment — which began 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 12<sup>th</sup> open-enrollment period under the 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.

(more)

“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.

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.

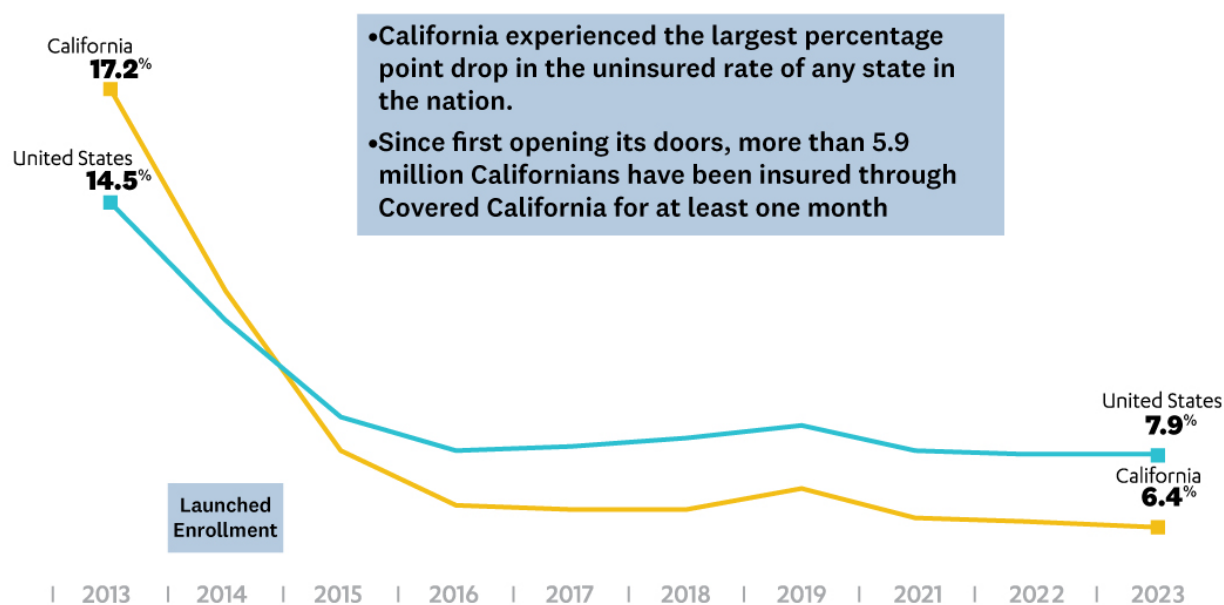
“With California’s enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families,” Altman said. “We also want every uninsured Californian to know that we’re working to make 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.”

(more)

## 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 drop for any state in the nation during the Affordable Care Act era.

**Figure 1: California's Uninsured Rate Reached an All-Time Low in 2023<sup>13</sup>**



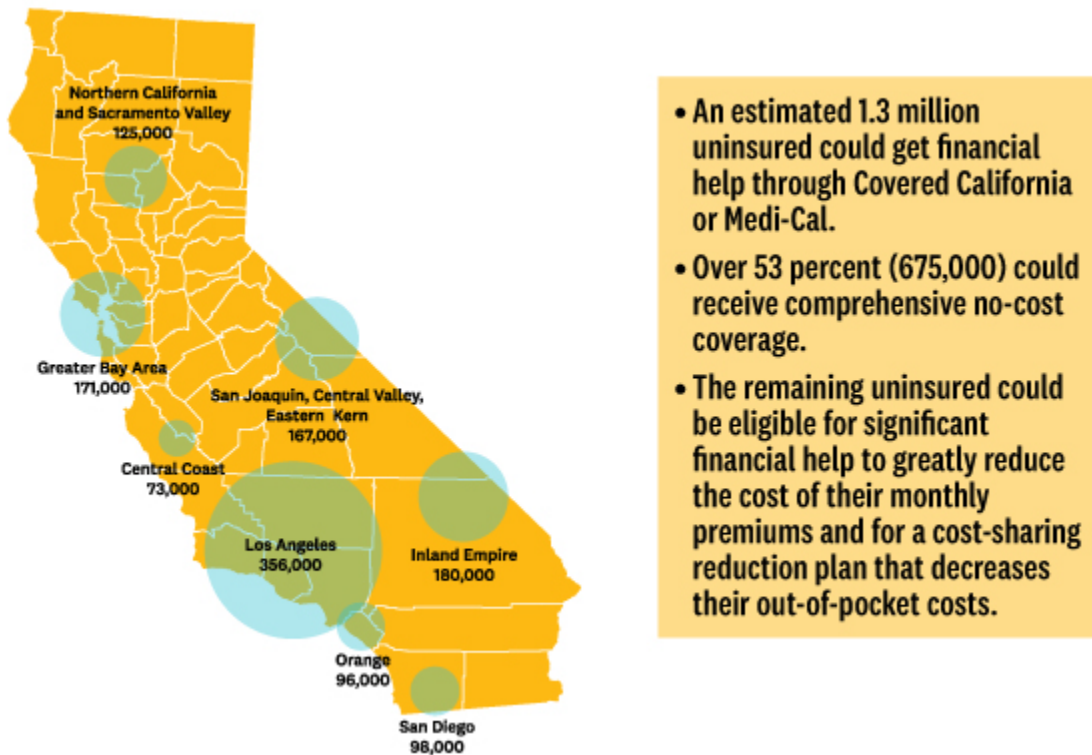
Californians continue to sign up for coverage at a historic rate. In Kern County, enrollment is up over 33 percent in the past four years, with over nearly 27,000 Californians now enrolled in coverage. That the largest percentage jump in enrollment in any county in California since 2020.

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.

(more)

<sup>13</sup> 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**



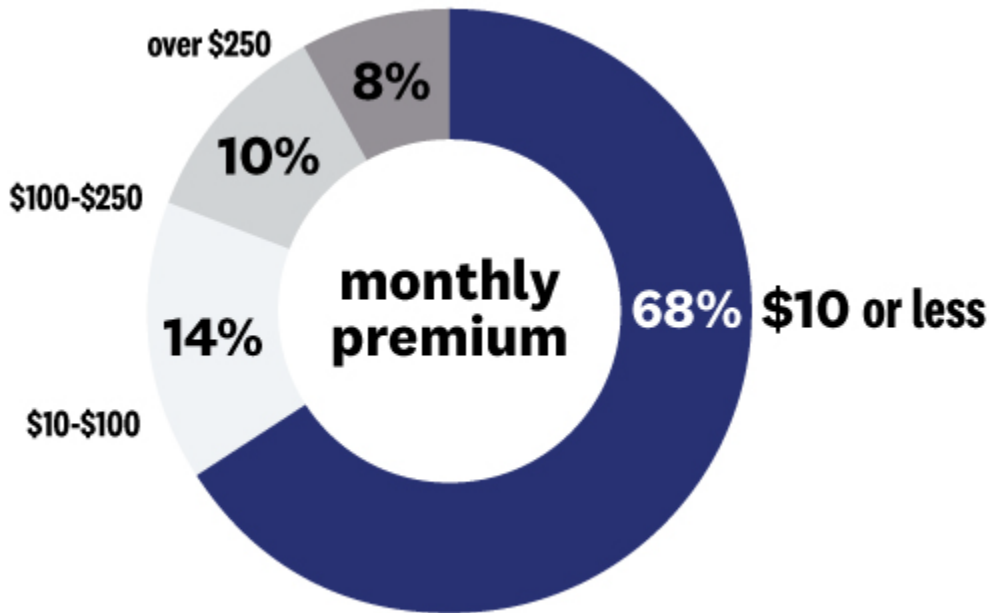
If they sign up for coverage, the subsidy-eligible 591,000 uninsured Californians can receive significant financial help that will lower the cost of their monthly health insurance premiums.

In the Central Valley — including Kern County — there are over 167,000 uninsured Californians who are uninsured and eligible for low-cost Covered California (77,000) or no-cost Medi-Cal (90,000).

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.

(more)

**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.

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(more)

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 took 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. After starting at the State Library in Sacramento and the Fresno City College library Fresno in late October, we visited Los Angeles' Central Library, the Redding Library, San Francisco's Main Library and San Diego's City Heights/Weingart Library last month and we're here in Bakersfield today for our final kickoff event.

## **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 administration<sup>14</sup>.

(more)

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<sup>14</sup> 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](#).

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

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

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# News Release

FOR IMMEDIATE RELEASE  
Dec. 23, 2024

## **Covered California Hits Record Enrollment Before its First Key Open Enrollment Deadline on Dec. 31**

SACRAMENTO, Calif. — Covered California has surpassed 1.8 million enrollees, reaching its record-high enrollment with over a week until the first open enrollment deadline on Dec. 31.

This open enrollment, 143,686 Californians have signed up for 2025 coverage as of Dec. 14, marking a 3 percent increase over the same period last year.

Another 1,647,162 Californians have renewed their coverage so far, a 4 percent increase over the same period last year.

“We have a record 1.8 million Californians already enrolled for 2025 coverage, but history teaches us the next week will be our busiest for new sign ups,” Covered California Executive Director Jessica Altman said. “We want to make sure every uninsured Californian understands that the most financial assistance ever offered through the Affordable Care Act is available here in California for 2025. Now is the time to take advantage of this financial assistance to start the New Year with affordable, name-brand health coverage and peace of mind for you and your family.”

With the first open-enrollment deadline of Dec. 31 quickly approaching, Covered California is urging consumers to sign up now so they can have their health care coverage for all of 2025, beginning on Jan. 1. Open enrollment will end on Jan. 31.

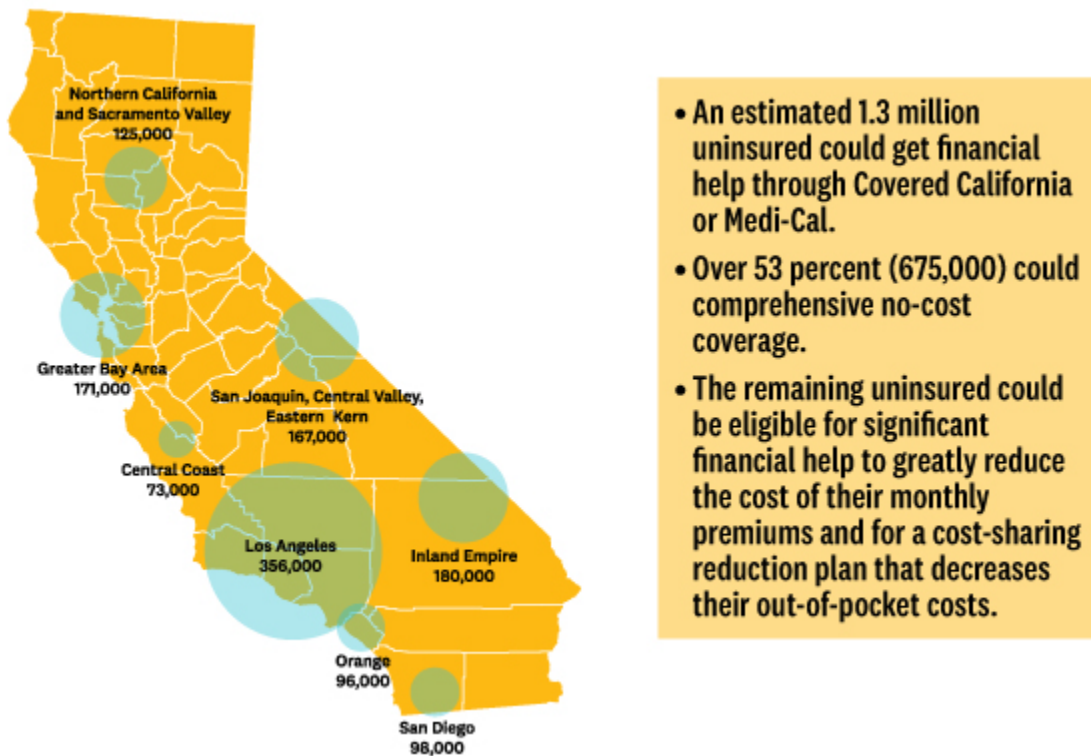
Nearly half of the new enrollees have come from four Southern California (Los Angeles, Orange, Riverside and San Bernardino) counties with 68,095 sign-ups.

Also, nearly 39,000 new enrollees identified as Latino, while nearly 28,000 Asian Americans have signed up for coverage so far. Over 33,000 White Californians and over 4,000 Black Californians have enrolled, and over 28,000 Californians did not disclose their Race/Ethnicity.

(more)

Despite the continued progress, the latest data from the California Simulation of Insurance Markets (CalSIM), a model created by the UCLA Center for Health Policy Research, shows 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 1: Nearly 1.3 Million Uninsured Californians Are Eligible for Financial Help**



### California's Cost-Sharing Reduction Program Highlights Robust Assistance

In 2025, Covered California is offering more financial help for Californians than ever before. Building on the existing federal subsidies to help pay for health insurance premiums, Covered California is enhancing its cost-sharing reduction program that reduces the cost of accessing health care for consumers by lowering out-of-pocket costs when they seek medical care, including eliminating deductibles in all three Silver cost-sharing reduction plans.

The cost-sharing reduction program for out-of-pocket costs is available to *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), while those under 200 percent of the federal poverty level will continue to have access to higher levels of benefits.

(more)

In 2024, nearly 800,000 existing Covered California enrollees are taking advantage of this program, and over 100,000 of our new enrollees have qualified for these cost savings and richer benefits for 2025. That means nearly 1.1 million enrollees have already enrolled in enhanced Silver plans for 2025.

Nearly 90 percent of Covered California's enrollees receive financial help. Two-thirds of those enrollees are eligible for health insurance for \$10 or less per month, and nearly half could get a comprehensive Silver plan for that price.

### **Signing Up for Coverage Is Easy**

Consumers can learn more about their options by visiting [CoveredCA.com](https://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.
- Use Covered California's [online calculator tool](#).
- Call Covered California at (800) 300-1506.

Californians who forgo health coverage will be subject to a tax penalty administered by the State Franchise Tax Board. The penalty for not having coverage the entire year will be at least \$900 per adult and \$450 per dependent child under 18 in the household. A family of four that goes uninsured for the whole year would face a penalty of at least \$2,700.

### **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](https://www.CoveredCA.com).

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