



EXECUTIVE DIRECTOR'S REPORT

Jessica Altman, Executive Director
June 3, 2025 Board Meeting

COVERED CALIFORNIA 2025 BOARD MEETING DATES

All meetings will be held at Covered CA Headquarters,
1601 Exposition Boulevard, Sacramento.

Unless otherwise notified, meetings will begin at 10:00 am and are held the
third Thursday of the month.

January 16

February 20

March 20 *

April 17

May 15

June 3

July 17 *

August 21

September 18

October 16 *

November 20

December 18 *

**Possibly no meeting*

COVERED CALIFORNIA 2026 BOARD MEETING DATES

All meetings will be held at Covered CA Headquarters,
1601 Exposition Boulevard, Sacramento.

Unless otherwise notified, meetings will begin at 10:00 am and are held the
third Thursday of the month.

January 15

February 26

March 19 *

April 16

May 21

June 18

July 16 *

August 20 *

September 17

October 15 *

November 19

December 17 *

**Possibly no meeting*

EXECUTIVE DIRECTOR'S REPORT

- ❑ Executive Director's Update
- ❑ Federal Update
- ❑ Data and Research

EXECUTIVE DIRECTOR'S UPDATE

FEDERAL UPDATE

FEDERAL UPDATE

- ❑ On May 22, 2025, the House of Representatives passed the budget reconciliation package.
- ❑ The Marketplace provisions of the passed budget package reflected those discussed at the May board meeting, with the addition of a new provision to federally fund cost-sharing reductions and prohibit access to those funds by any Qualified Health Plans that cover abortion services.
- ❑ The reconciliation package moves to the U.S. Senate for deliberation.
- ❑ The proposed federal marketplace rule, which largely mirrors the reconciliation package provisions, is currently pending finalization at the federal Office of Management and Budget.

FEDERAL UPDATE

- ❑ Covered California continues to inform the policy dialogue related to the health and marketplace provisions in the budget reconciliation bill, including partnership and coordination with the State Marketplace Network, as well as continued engagement with the California Congressional delegation and stakeholders.
- ❑ On May 20, Covered California issued a [statement](#) the significant consequences the proposed Marketplace provisions would have to the health and financial security of hundreds of thousands of Californians.
- ❑ On May 21, Covered California along with 17 other state-based marketplaces sent a [letter](#) to the House of Representatives sharing concerns that the reconciliation bill will severely impact the ability of millions of Americans to access coverage and destabilize marketplaces and the health care system.

FEDERAL UPDATE

- ❑ On June 2, Covered California, again joined by 17 other state-based marketplaces, signed a letter to the United States Senate outlining key concerns that the reconciliation bill will unnecessarily increase costs and burden for consumers, end longstanding state autonomy that has driven efficiency in providing access to affordable coverage for millions, and the Congressional inaction to extend enhanced tax credits will result in millions more uninsured.
- ❑ Covered California also sent its own letter on June 2 to California's United States Senate representatives, echoing these concerns and also highlighting challenges of key reconciliation provisions including unnecessary and burdensome verification processes for consumers, eliminating eligibility for 90 percent of lawfully present immigration groups, shortening the open enrollment period to the detriment of consumers and the risk pool, and the compounding effects of the reconciliation provisions with the looming expiration of the enhanced premium tax credits.

DATA AND RESEARCH

Katie Ravel, Director
Policy, Eligibility, and Research Division

POTENTIAL COVERAGE IMPACTS OF THE BUDGET RECONCILIATION BILL

- ❑ According to preliminary [projections](#) from the non-partisan Congressional Budget Office (CBO), in addition to the 7.6 million Americans who would lose Medicaid coverage, another estimated 4.1 million current Marketplace enrollees would go uninsured as a result of the policies in the budget reconciliation bill.
- ❑ The CBO separately projected 4.2 million Marketplace enrollees would go uninsured if Congress fails to extend the enhanced premium tax credits that are due to expire at the end of this year, totaling as many as 8.3M - or over 1 in 3 - Marketplace consumers going uninsured if both scenarios are realized.
- ❑ We estimate that approximately 660,000 of the 8.3 million Americans forecasted to drop marketplace coverage are Covered California enrollees.

PROPOSED ELIGIBILITY VERIFICATION CHANGES WOULD IMPACT MANY COVERED CALIFORNIA APPLICANTS AND ENROLLEES

- The budget reconciliation bill would incorporate federal proposed Marketplace rules, including new verifications for applicants during special enrollment. It would also add new provisions that would prevent applicants from accessing premium tax credits and cost-sharing reductions while their eligibility paperwork is reviewed, and it would end the long-standing Marketplace process of automatic renewals.
 - **35 percent of new applicants (301,300 individuals)** during the 2024 open enrollment and special enrollment periods had to provide paperwork to finalize their eligibility. Under the reconciliation bill, these applicants would not have been able to access premium tax credits or enroll in a Silver cost-sharing reduction plan until their paperwork was submitted and verified.
 - **9 percent of enrollees with finalized 2024 eligibility (96,000 individuals)** subsequently reported changes to their income or household (for example, adding a new baby) during the course of the year which required them to provide paperwork. Under the reconciliation bill, Covered California would have discontinued their premium tax credit and removed them from a Silver cost-sharing reduction plan (if they were enrolled in one), until their paperwork was submitted and verified.
 - **73 percent of renewing enrollees (1.2 million individuals)** for 2025 were passively renewed. Under the reconciliation bill, all of these enrollees would have to reapply in order to continue receiving premium tax credits and cost-sharing reductions. Enrollees who miss the date to reapply could lose premium tax credit and be removed from a Silver cost-sharing reduction plan (if they were enrolled in one) for the rest of year.

2025 auto-renewals reflect net plan selections as submitted to CMS: <https://www.cms.gov/data-research/statistics-trends-reports/marketplace-products/2025-marketplace-open-enrollment-period-public-use-files>. 2024 data points reflect effectuated enrollments only.

MANY LAWFULLY PRESENT INDIVIDUALS WOULD LOSE PREMIUM TAX CREDITS AND COST SHARING SUPPORT UNDER THE BUDGET RECONCILIATION BILL

- ❑ Covered California's preliminary analysis shows that about 112,600 current enrollees who are lawfully present would not be classified as "eligible aliens" and would lose premium tax credits and cost sharing support under the budget reconciliation bill. These changes impact more than 90 percent of the immigration categories that have always been eligible for Marketplace coverage.
 - Note: under the budget reconciliation bill, lawfully present individuals in these immigration categories would also lose eligibility for Medicare.
- ❑ The 112,600 impacted Covered California enrollees include more than 35,000 with asylum or pending asylum status, nearly 1,000 admitted as refugees, and more than 500 victims of trafficking, domestic violence and other serious crimes, in addition to nearly 13,000 enrollees with work or student visas.
- ❑ Under the budget reconciliation bill, these enrollees would face an average \$650 per member per month premium when premium tax credits are removed.
- ❑ Separately, 2,300 DACA recipients would lose Marketplace coverage entirely.

LAWFULLY PRESENT INDIVIDUALS WHO WOULD LOSE TAX CREDITS AND COST SHARING SUPPORT ARE YOUNGER THAN OTHER ENROLLEES

The distribution of age ranges skews older for citizens compared to lawfully present enrollees who would lose premium tax credits.

More than a quarter of citizens are age 55-64, compared to only one in 10 of lawfully present enrollees.

Age Bracket	Citizens	Lawfully present – proposed ineligible for premium tax credits and cost sharing support
Age 17 or less	9%	2%
Age 18 to 25	11%	13%
Age 26 to 34	19%	27%
Age 35 to 44	16%	26%
Age 45 to 54	17%	18%
Age 55 to 64	27%	11%
Age 65+	1%	1%

LAWFULLY PRESENT INDIVIDUALS WHO WOULD LOSE TAX CREDITS AND COST SHARING SUPPORT ARE HEALTHIER THAN OTHER ENROLLEES

Citizens and lawful permanent residents (“eligible aliens”) have similar risk scores for most years.

Enrollees with other immigration statuses who would lose premium tax credits consistently have meaningfully lower risk scores than citizens and the overall average, which indicates that they are expected to have lower healthcare costs.

Year	Citizen	Eligible Alien	Lawfully present – proposed ineligible for premium tax credits and cost sharing support
2020	0.91	0.94	0.80
2021	0.96	0.98	0.80
2022	1.05	1.04	0.84
2023	1.04	1.04	0.82
2024	1.04	1.05	0.77

*Prospective risk scores calculated using the [Chronic Illness Disability Payment System \(CDPS\)](#) algorithm using patient discharge (PDD), emergency department (ED), or ambulatory surgery (AS) data sets from the Department of Health Care Access and Information (HCAI). For more information on CDPS risk scores see: Gilmer, Todd PhD; Kronick, Richard PhD. Updating the Chronic Illness and Disability Payment System. Medical Care 62(3):p 175-181, March 2024. | DOI: 10.1097/MLR.0000000000001968

PUBLIC COMMENT

CALL: (877) 336-4440

PARTICIPANT CODE: 6981308

- ❑ To request to make a comment, press 10; you will hear a tone indicating you are in the queue for comment. Please wait until the operator has introduced you before you make your comments.
- ❑ If watching via the live webcast, please mute your computer to eliminate audio feedback while calling in. Note, there is a delay in the webcast.
- ❑ The call-in instructions can also be found on page two of the Agenda.

EACH CALLER WILL BE LIMITED TO TWO MINUTES PER AGENDA ITEM

NOTE: Written comments may be submitted to BoardComments@covered.ca.gov.

APPENDICES

APPENDICES: TABLE OF CONTENTS

1. Covered California for Small Business Update
2. CalHEERS Update
3. Outreach and Sales Update

Appendix 1:

Covered California for Small Business Update

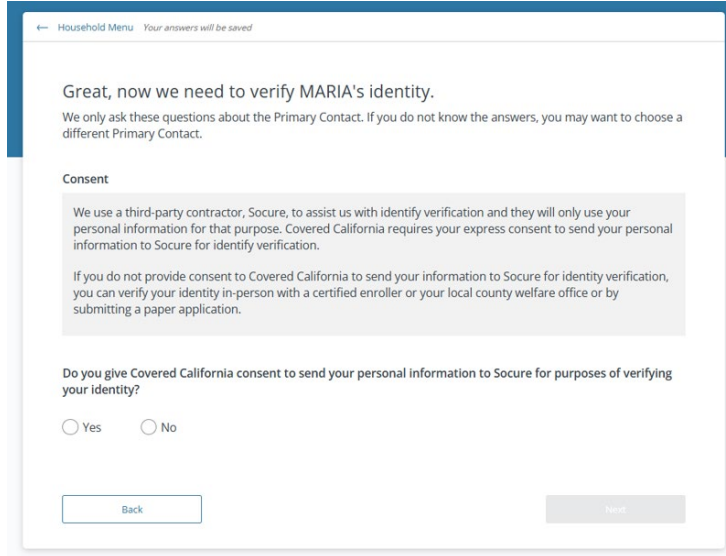
COVERED CALIFORNIA FOR SMALL BUSINESS

- ❑ Group & Membership Update:
 - Groups: 9,121
 - Members: 77,116
 - Average Group Size: 8.4 members
 - YTD New Sales: 5,161
- *membership reconciled through 05/13/25*



Appendix 2: CalHEERS Update

CALHEERS UPDATES



← Household Menu Your answers will be saved

Great, now we need to verify MARIA's identity.

We only ask these questions about the Primary Contact. If you do not know the answers, you may want to choose a different Primary Contact.

Consent

We use a third-party contractor, Socure, to assist us with identity verification and they will only use your personal information for that purpose. Covered California requires your express consent to send your personal information to Socure for identity verification.

If you do not provide consent to Covered California to send your information to Socure for identity verification, you can verify your identity in-person with a certified enroller or your local county welfare office or by submitting a paper application.

Do you give Covered California consent to send your personal information to Socure for purposes of verifying your identity?

☐ Yes ☐ No

[Back](#) [Next](#)

New Remote Identify Proofing (RIDP) solution for consumers using CalHEERS portal

This initiative integrates the Socure RIDP solution into CalHEERS to modernize the identity verification process for all user roles.

CALHEERS UPDATES

The screenshot shows a web interface for identity verification. At the top, there's a breadcrumb 'Household Menu' and a status 'Your answers will be saved'. The main heading is 'Great! Now we need to verify [HHM]'s identity.' Below this, a paragraph explains that only questions about the Primary Contact are asked, and a link 'Click here to learn more' is provided. A statement 'I attest that I have visually confirmed this person's identity.' is followed by two radio buttons: 'Yes' (selected) and 'No'. Below this, instructions state: 'Upload one document from List A or two documents from List B to confirm [HHM]'s identity. You can only upload one document at a time.' There are two columns of document lists. List A, titled 'List A' and 'Upload 1 document from this list', includes: Driver's license issued by state or territory; Identification card issued by the federal, state, or local government; U.S. passport; Foreign passport; and Employment Authorization Document that contains a photograph (Form I-766). List B, titled 'List B' and 'Upload 2 documents from this list', includes: Social Security Card; Notice from a public benefits agency; U.S. Birth Certificate; Foreign Birth Certificate; and Employer identification card. A link 'Show more options' with a dropdown arrow is below List A. A section 'Document needs to meet the following:' lists: Maximum document size: 10 MB; Accepted document formats: Excel, Word, PowerPoint, JPEG, JPG, TIFF, PDF, RTF, PNG, GIF or JFIF; Password protected documents not accepted; and Document must be less than 15 pages. At the bottom is a large dashed box with a cloud upload icon.

← Household Menu Your answers will be saved

Great! Now we need to verify [HHM]'s identity.

We only ask these questions about the Primary Contact. If you do not know the answers, you may want to choose a different Primary Contact.
[Click here to learn more](#)

I attest that I have visually confirmed this person's identity.

☒ Yes ☐ No

Upload one document from List A or two documents from List B to confirm [HHM]'s identity. You can only upload one document at a time.

List A

Upload 1 document from this list

- Driver's license issued by state or territory
- Identification card issued by the federal, state, or local government
- U.S. passport
- Foreign passport
- Employment Authorization Document that contains a photograph (Form I-766)

[Show more options](#) ▾

List B

Upload 2 documents from this list

- Social Security Card
- Notice from a public benefits agency
- U.S. Birth Certificate
- Foreign Birth Certificate
- Employer identification card

Document needs to meet the following:

- Maximum document size: 10 MB
- Accepted document formats: Excel, Word, PowerPoint, JPEG, JPG, TIFF, PDF, RTF, PNG, GIF or JFIF
- Password protected documents not accepted
- Document must be less than 15 pages

Identity Document Upload


This enhancement automatically verifies identity documents uploaded by Admin users, Agents, enrollers, including enroller bots.

CALHEERS UPDATES

← Eligibility Results


Upload Eligibility Documents

You can use this page to upload and submit all requested documents for each person.
[Click here for more information](#)




Step 1:

Upload document(s) for each request below. You can also log in and upload photos of your documents from your mobile device.




Step 2:

When you're done uploading documents, click "Submit for Review" at the bottom of the page.



Firstname L.
yrs

Proof of [Document Category]	Due: [mm/dd/yyyy]
 Docname.pdf	Delete View

Intelligent Document Processing Phase II

The project's expansion to include eleven additional document types and automatic identification will significantly enhance accuracy, reduce manual effort, and streamline document verification processes by enabling real-time error corrections and electronic income attestations.

CALHEERS UPDATES

← Back to [previous page]

Tell us why the income does not match

We could not verify the household income for the members listed below.
Tell us why the income does not match our records. Household members may qualify for health programs after you give a reason.

Countable Household Income: \$40,400 /year
Your countable household income is the total income amount of the tax filing household members.

Why does Alex's (S6) reported income not match our records? Due: (mm/dd/yyyy)

Why does [HHM]'s ([#]) reported income not match our records? Due: (mm/dd/yyyy)

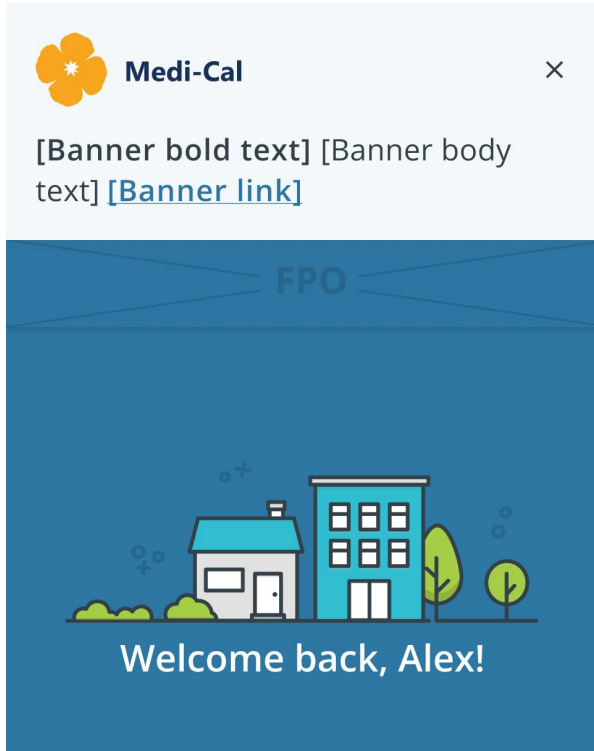
Countable Household Income: \$18,400 /year
Your countable household income is the total income amount of the tax filing household members.

Why does [HHM]'s ([#]) reported income not match our records? Due: (mm/dd/yyyy)

Inclusion of Reasonable Explanation to CalHEERS

California updated its eligibility verification process for Medi-Cal to include "reasonable explanation" from applicants when their self-reported income does not match electronic data sources

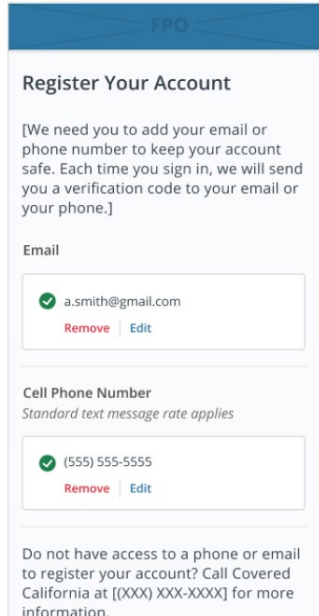
CALHEERS UPDATES



CalHEERS Banner Messaging

Incorporated targeted messaging capabilities within the CalHEERS portal to enhance communication versatility for users.

CALHEERS UPDATES



The screenshot shows a mobile app interface for 'FPO' with the title 'Register Your Account'. It contains instructions about adding email or phone for verification. There are two input fields: one for 'Email' with the value 'a.smith@gmail.com' and one for 'Cell Phone Number' with the value '(555) 555-5555'. Both fields have a green checkmark icon and 'Remove' and 'Edit' links. At the bottom, there is a note for users without phone or email access.

FPO

Register Your Account

[We need you to add your email or phone number to keep your account safe. Each time you sign in, we will send you a verification code to your email or your phone.]

Email

✓ a.smith@gmail.com
[Remove](#) | [Edit](#)

Cell Phone Number
Standard text message rate applies

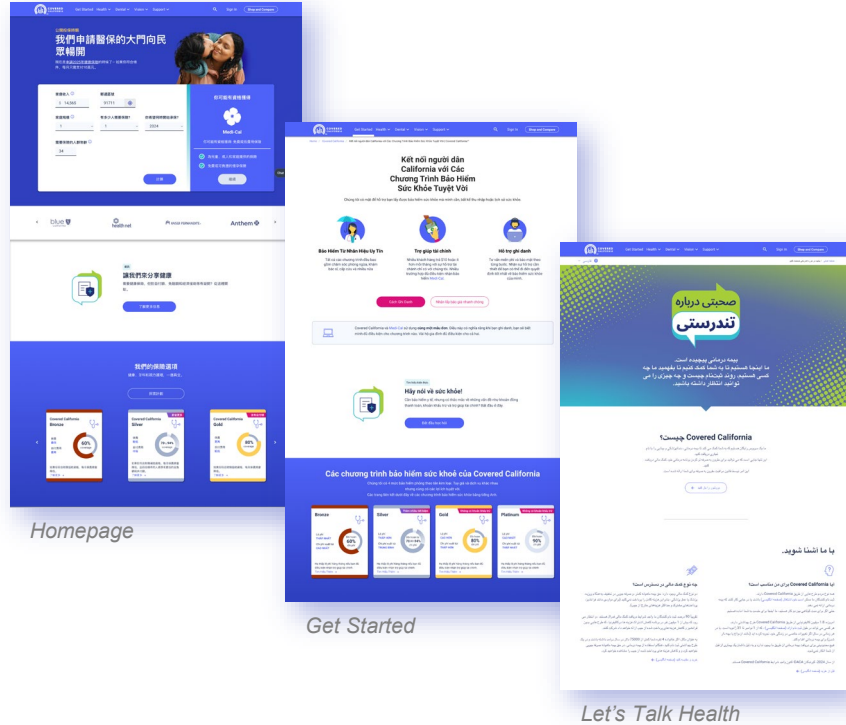
✓ (555) 555-5555
[Remove](#) | [Edit](#)

Do not have access to a phone or email to register your account? Call Covered California at [(XXX) XXX-XXXX] for more information.

Multifactor Authentication for Consumers

This critical update will significantly enhance the security of consumer accounts, addressing an essential gap in our system and ensuring robust protection against unauthorized access.

DOTCOM UPDATES



Expanding Our In-Language Experience

We've made significant strides in improving equitable user experiences on our website. We've translated key pages, including the Homepage, Quick Quote Calculator, Get Started, and Let's Talk Health resources into Spanish, Traditional Chinese, Simplified Chinese, Vietnamese, Korean, and Farsi.

This expansion allows a wider range of Californians to easily navigate our platform and understand important information about health coverage.

Additionally, these are the most commonly linked resources within Marketing campaigns that support our diverse California consumers.

CHATBOT UPDATES

Virtual Assistant

I'm CiCi, your virtual assistant. Here are some common chat topics. You can also ask me about something else below.

[I need coverage](#) [Account help](#) [My Medi-Cal is ending](#) [Tax Form Information](#)

Type your message here.

English

Virtual Assistant

Tax Form Information

Covered California sends you Form 1095-A during tax season. It helps calculate tax refund/credits/amounts owed and provides you with health coverage to avoid penalties. You can download it by choosing "Get my tax form" below.

Consult a tax expert if you have any questions about fines or taxes.

[Get my tax form](#) [Missing tax form](#) [Incorrect tax form](#) [Login help](#)

Type your message here.

English

Virtual Assistant

Tax Form Information

Covered California sends you Form 1095-A during tax season. It helps calculate tax refund/credits/amounts owed and provides you with health coverage to avoid penalties. You can download it by choosing "Get my tax form" below.

Consult a tax expert if you have any questions about fines or taxes.

[Get my tax form](#) [Missing tax form](#) [Incorrect tax form](#) [Login help](#)

Type your message here.

English

Virtual Assistant

Let's get your tax form.

You're in the right place. I can help you get that in a couple easy steps.

[Begin](#) [Exit](#)

Virtual Assistant

Verify Your Identity

Enter your information below.

Username

[Forgot your username?](#)

Password

[Need to reset your password?](#)

[Next](#) [Exit](#)

Virtual Assistant

Select Your Tax Form

Which form from the most recent tax year would you like to download?

☐ 2024 1095-A Form ☐ 2021 3985 Form

[Submit](#) [Exit](#)

Virtual Assistant

Here's your 1095-A form.

Click on the link below to download it.

[Download My 2024 1095-A](#)

To see your past tax forms, visit your account dashboard.

[Exit](#) [Get Another Tax Form](#)

Tax Forms Available through CiCi

We're excited to announce that we're working on a new Tax Forms feature which will release with CR 25.2 on February 10, 2025.

Soon, consumers will be able to easily access their Tax Forms, such as the 1095-A, directly through the chatbot. This will provide convenient access to tax documents directly from the Dotcom.

Appendix 3: Outreach and Sales Update

OUTREACH & SALES ENROLLMENT PARTNER TOTALS

Uncompensated partners supporting enrollment assistance efforts

ENROLLMENT ASSISTANCE PROGRAM	ENTITIES	COUNSELORS
Certified Application Counselor	189	1,325
Plan-Based Enroller	13	651
Medi-Cal Managed Care Plan	2	23

OUTREACH & SALES NON-ENGLISH ENROLLMENT SUPPORT

Data as of May 13, 2025

11,947 Certified Insurance Agents

19.9% Spanish

10.3% Chinese

3.9% Vietnamese

4.4% Korean

20.4% Other Languages

1,328 Navigator: Certified Enrollment Counselors

34% Spanish

4.1% Chinese

1.5% Vietnamese

0.5% Korean

3.9% Other Languages

1,322 Certified Application Counselors

32.2% Spanish

1.8% Chinese

0.3% Vietnamese

0.2% Korean

1.8% Other Languages

651 Certified Plan Based Enrollers

10.3% Spanish

1.5% Chinese

0.8% Vietnamese

0.5% Korean

1.1% Other Languages

23 Certified Medi-Cal Managed Care Plan Enrollers

62.5% Spanish

8.3% Chinese

8.3% Vietnamese

0.0% Korean

0.0% Other Languages

