



COVERED  
CALIFORNIA

# Media Clips

## COVERED CALIFORNIA BOARD CLIPS

Oct. 16 – Dec. 12, 2025

Since our last board meeting, the media coverage includes:

- Covered California kicks off various Open Enrollment events throughout the state
- Californians expected to lose health insurance coverage with the loss of federal subsidies
- The federal government remains shutdown for a record number of days, in large part to the fight around enhanced premium tax credits
- The ongoing debate around health insurance policy, ahead of a vote to allow enhanced premium tax credits expire
- Presidential administration pushes new health care plans around health savings accounts
- Congress holds votes on competing health care bills

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# News Release

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FOR IMMEDIATE RELEASE

Oct. 30, 2025

## **Covered California's Open Enrollment 2026: Here to Help Connect Californians to Care Despite Uncertainty Around Federal Tax Credits**

SACRAMENTO, Calif. — Covered California is kicking off its open-enrollment period for 2026 coverage on Nov. 1 amid uncertainty surrounding the enhanced premium tax credits that have delivered greater affordability and record enrollment across the nation.

This marks the 13th open-enrollment period under the Patient Protection and Affordable Care Act, which since its inception has helped tens of millions of Americans access health insurance, including a record nearly 2 million Californians heading into 2026. Today, more than 24 million Americans are insured through a marketplace plan.

Open enrollment, which runs through Jan. 31, 2026, is when Californians can sign up for, renew or shop for a new health insurance plan. This year's campaign, "Connectors to Coverage," emphasizes the broad network of experts, enrollers and other guidance Covered California offers to help consumers navigate the path to affordable, high-quality health insurance.

"Since 2014, Covered California has helped more than 6 million Californians connect to quality health insurance at an affordable price," said Covered California Executive Director Jessica Altman. "Despite uncertainty in Washington, our mission remains the same. We are here to help Californians get comprehensive health insurance, including free preventive care, to keep themselves and their families healthy in 2026."

Since 2021, the federal government has helped millions of Americans afford health insurance through enhanced premium tax credits that reduce the cost of monthly premiums. The federal government made premium tax credits for lower-income enrollees more generous and provided tax credits to middle income consumers for the first time, putting money directly back in the pockets of consumers. Those enhanced tax credits are set to expire at the end of this year without Congressional action and have been the key point of debate in the ongoing federal government shutdown.

Without an extension of the enhanced premium tax credits, monthly premiums are projected to rise by 97 percent on average for more than 1.7 million Californians enrolled and receiving financial assistance through Covered California. This includes more than 160,000 middle-income consumers who currently receive the federal enhanced premium tax credits but would lose eligibility in 2026. Faced with the full premium cost of coverage without financial help, they would be at risk of dropping health insurance.

“While President Trump and Republicans work to strip away health coverage for millions of Americans, California continues to lead the nation in expanding access to affordable health care,” said Gov. Gavin Newsom. “Our health insurance marketplace, Covered California, is open and here to help every Californian get connected to the quality health insurance they deserve for themselves and their families. We will continue to fight to make sure health insurance is affordable and attainable for every single family in California.”

Despite market uncertainties surrounding federal tax subsidies, Covered California maintains a strong marketplace and engages in active negotiations with health insurance companies to ensure consumers are receiving the best value possible. Through Covered California, Californians have access to brand-name health plans offered by 11 health insurance companies. Every plan provides access to leading doctors, hospitals and specialists across California and includes essential health benefits — from preventive care and maternity care to mental health services and emergency coverage.

### **Connecting With the Remaining 1.2 Million Uninsured Californians**

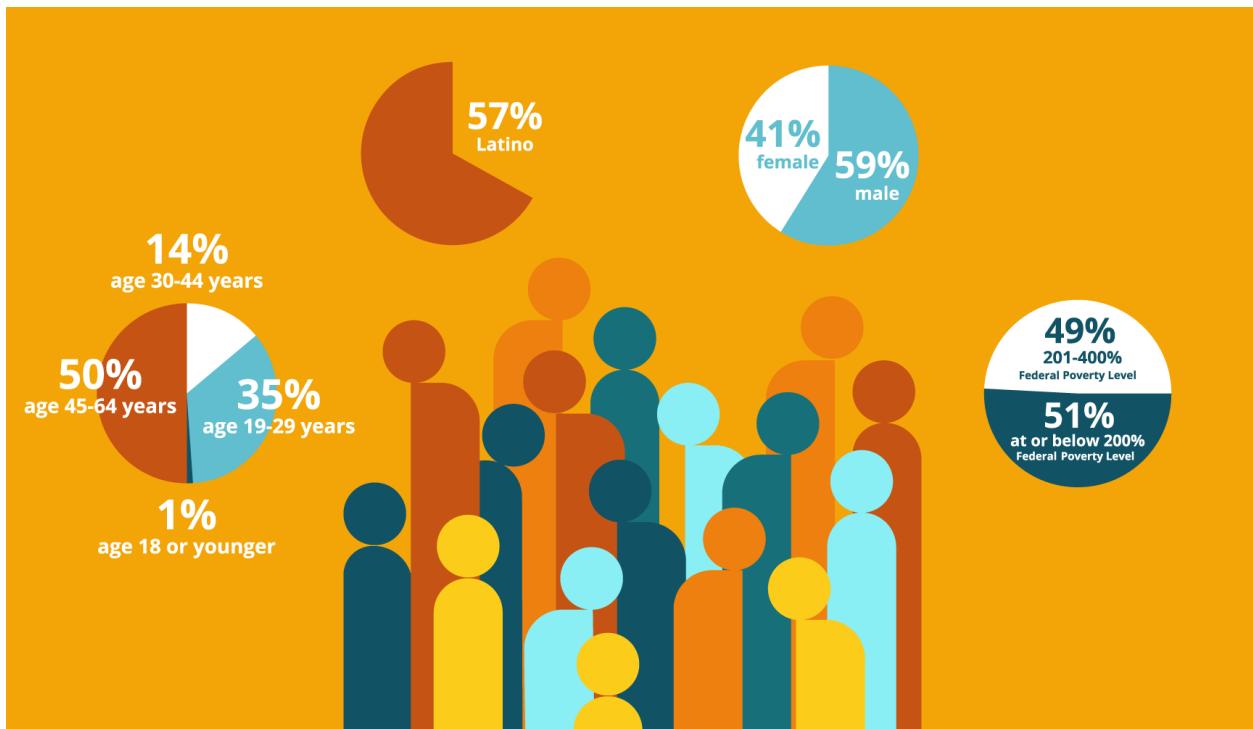
As open enrollment for 2026 begins, Californians continue to enroll in health insurance at a historic rate. Statewide enrollment has increased nearly 24 percent over the past four years, following the introduction of enhanced premium tax credits.

Despite this record enrollment, there remains federal uncertainty around enhanced premium tax credits. Covered California is committed to our mission of supporting our current enrollees in understanding their options and staying covered, while connecting the remaining uninsured to health insurance.

New data from the California Simulation of Insurance Markets (CalSIM) model, developed by the University of California, Los Angeles’s Center for Health Policy Research, estimates that nearly 1.2 million Californians who either qualify for subsidies through Covered California (508,000) or low-cost or no-cost Medi-Cal (682,000) remain uninsured and eligible for coverage in 2026.

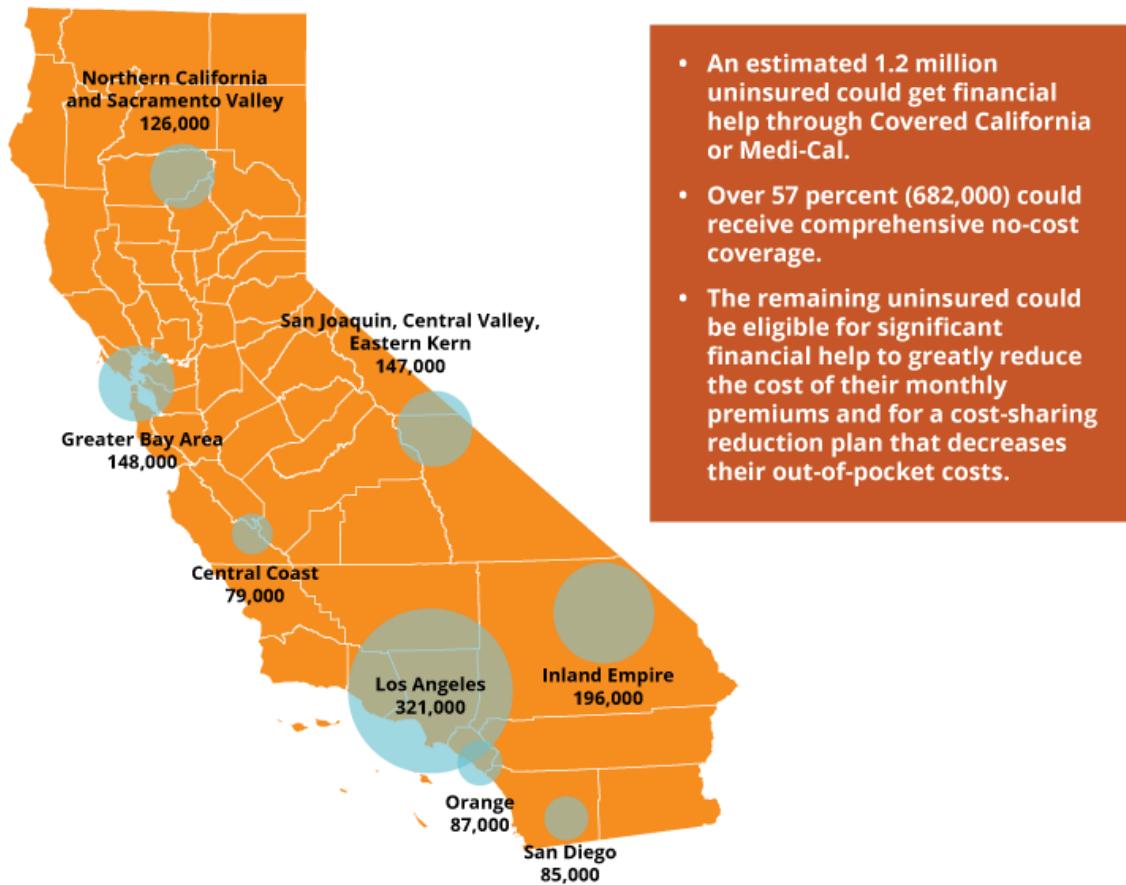
Further, this data from CalSIM shows that certain groups are disproportionately represented among the uninsured. Among the 508,000 uninsured Californians eligible for Covered California coverage, 57 percent are Latino and 50 percent are between 45-64 years old and they reside all over the state.

**Figure 1: Uninsured Californians Make Up Diverse Population**



For example, in Southern California, there are 604,000 uninsured Californians who are eligible for Covered California subsidies (246,000) or no-cost Medi-Cal coverage (358,000).

**Figure 2: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help**



“Whether you work full-time, part-time, are a gig worker, or are temporarily unemployed, we believe every Californian deserves quality coverage at a price they can afford,” said Altman. “Even in this unpredictable federal environment, we are doing everything possible to ensure Californians can get connected to high-quality health insurance at the lowest price possible. That starts with Congress extending the enhanced premium tax credits.”

### **California Is Taking Steps to Protect the Most Vulnerable From Increasing Costs**

In 2025, Gov. Newsom and the California Legislature increased state funding available for the enhanced cost-sharing reduction program, appropriating \$165 million to expand eligibility. This allowed Californians with incomes above 200 percent of the federal poverty level to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs.

This year — if the enhanced premium tax credits sunset — California is continuing to take proactive steps to protect its lowest-income enrollees from the steepest rate increases and reduce costs for consumers should the enhanced tax credits expire. For

2026, the state has allocated \$190 million to provide state-funded tax credits for individuals earning up to 150 percent of the federal poverty level. This support will help keep monthly premiums consistent with 2025 levels for those with an annual income of up to \$23,475 for an individual or \$48,225 for a family of four. It will extend partial additional assistance to those earning up to \$25,823 for an individual or \$53,048 for a family of four.

While this funding offers a meaningful lifeline for the lowest-income Covered California enrollees, it cannot replace the nearly \$2.5 billion in enhanced premium tax credits that Californians receive from the federal government annually. However, if Congress takes action to extend the federal enhanced premium tax credits, Covered California will be able to maintain the current state enhanced benefit program, which would allow most Covered California enrollees to purchase health plans with lower out-of-pocket costs.

Nearly 92 percent of Covered California's enrollees receive financial help. Nearly half qualify for health insurance costing \$10 or less per month in 2026, and nearly a quarter could get a Silver plan for that same price. In addition, Covered California research shows that about 17 percent of current consumers will pay \$0 in premiums in 2026 if they keep their current plan.

"We remain hopeful that Congress will act to extend the enhanced premium tax credits," Altman said. "Regardless of the outcome, Covered California is ready to help you explore your options and answer any questions as you shop for plans during open enrollment."

### **Get Help Signing up for Coverage**

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- Get free and confidential assistance by phone, in a variety of languages, from 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.
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To ensure coverage for all of 2026, consumers must select a health plan by Dec. 31.

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###



# News Release

Media line: (916) 206-7777

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FOR IMMEDIATE RELEASE  
Nov. 5, 2025

## **Despite Uncertainty Around Federal Tax Credits, Covered California Kicks Off Open Enrollment With Three Events in Los Angeles**

LOS ANGELES, Calif. — Covered California kicked off its 2026 open-enrollment campaign “Connectors for Coverage” with three community events in Southern California, amid uncertainty surrounding the enhanced premium tax credits that have delivered greater affordability and record enrollment across the nation.

To begin the 13th open-enrollment period under the Patient Protection and Affordable Care Act, Covered California visited with business owners, enrollees and local officials at ORA Urban Café, the Chinese American Museum and the El Paseo Inn Restaurant to highlight the importance of health coverage.

Since its inception in 2014, the Affordable Care Act has helped tens of millions of Americans access health insurance, including a record nearly 2 million Californians heading into 2026. Today, more than 24 million Americans are insured through a marketplace plan.

Open enrollment, which runs through Jan. 31, 2026, is when Californians can sign up for, renew or shop for a new health insurance plan. Covered California will also visit the Bay Area and Sacramento later this week and San Diego and Fresno next week as this year’s campaign, “Connectors to Coverage,” emphasizes the broad network of experts, enrollers and other guidance the marketplace offers to help consumers navigate the path to affordable, high-quality health insurance.

“Since 2014, Covered California has helped more than 6 million Californians connect to quality health insurance at an affordable price,” said Covered California Executive Director Jessica Altman. “Despite uncertainty in Washington, our mission remains the same. We are here to help Californians get comprehensive health insurance, including free preventive care, to keep themselves and their families healthy in 2026.”

Since 2021, the federal government has helped millions of Americans afford health insurance through enhanced premium tax credits that reduce the cost of monthly premiums. The federal government made premium tax credits for lower-income enrollees more generous and provided tax credits to middle income consumers for the first time, putting money directly back in the pockets of consumers. Those enhanced tax credits are set to expire at the end of this year without Congressional action and have been the key point of debate in the ongoing federal government shutdown.

Without an extension of the enhanced premium tax credits, monthly premiums are projected to rise by 97 percent on average for more than 1.7 million Californians enrolled and receiving financial help through Covered California. This includes more than 160,000 middle-income consumers who currently receive the federal enhanced premium tax credits but would lose eligibility in 2026. Faced with the full premium cost of coverage without financial help, they would be at risk of dropping health insurance.

“While President Trump and Republicans work to strip away health coverage for millions of Americans, California continues to lead the nation in expanding access to affordable health care,” said Gov. Gavin Newsom. “Our health insurance marketplace, Covered California, is open and here to help every Californian get connected to the quality health insurance they deserve for themselves and their families. We will continue to fight to make sure health insurance is affordable and attainable for every single family in California.”

Despite market uncertainties surrounding federal tax subsidies, Covered California maintains a strong marketplace and engages in active negotiations with health insurance companies to ensure consumers are receiving the best value possible. Through Covered California, Californians have access to brand-name health plans offered by 11 health insurance companies. Every plan provides access to leading doctors, hospitals and specialists across California and includes essential health benefits — from preventive care and maternity care to mental health services and emergency coverage.

### **Connecting With the Remaining 1.2 Million Uninsured Californians**

As open enrollment for 2026 begins, Californians continue to enroll in health insurance at a historic rate. Across Southern California, enrollment has increased nearly 24 percent over the past four years, following the introduction of enhanced premium tax credits.

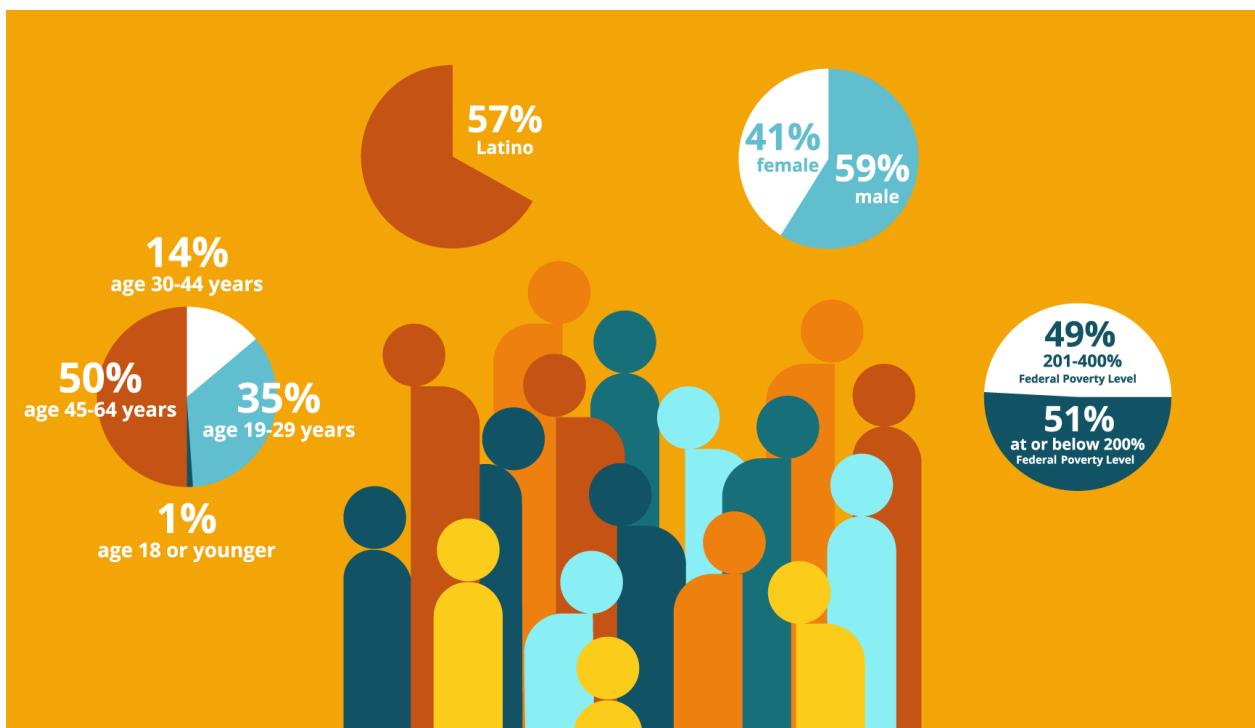
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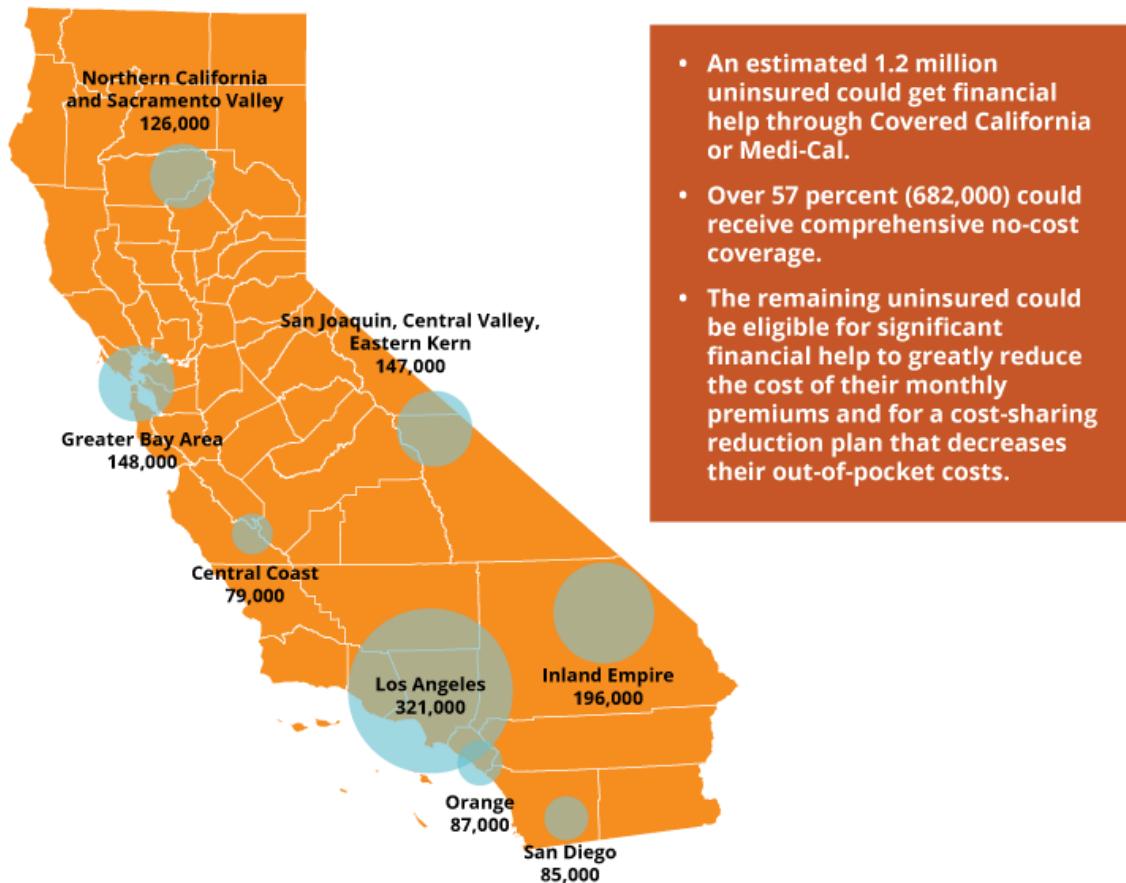
Further, this data from CalSIM shows that certain groups are disproportionately represented among the uninsured. Among the 508,000 uninsured Californians eligible for Covered California coverage, 57 percent are Latino and 50 percent are between 45-64 years old and they reside all over the state.

**Figure 1: Uninsured Californians Make Up Diverse Population**



In Southern California, there are 604,000 uninsured Californians who are eligible for Covered California subsidies (246,000) or no-cost Medi-Cal coverage (358,000). That includes 321,000 uninsured Californians in the Los Angeles area who are eligible for either Covered California subsidies or Medi-Cal.

**Figure 2: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help**



“Whether you work full-time, part-time, are a gig worker, or are temporarily unemployed, we believe every Californian deserves quality coverage at a price they can afford,” said Altman. “Even in this unpredictable federal environment, we are doing everything possible to ensure Californians can get connected to high-quality health insurance at the lowest price possible. That starts with Congress extending the enhanced premium tax credits.”

### California Is Taking Steps to Protect the Most Vulnerable From Increasing Costs

In 2025, Gov. Newsom and the California Legislature increased state funding available for the enhanced cost-sharing reduction program, appropriating \$165 million to expand eligibility. This allowed Californians with incomes above 200 percent of the federal poverty level to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs.

This year — if the enhanced premium tax credits sunset — California is continuing to take proactive steps to protect its lowest-income enrollees from the steepest rate increases and reduce costs for consumers should the enhanced tax credits expire. For 2026, the state has allocated \$190 million to provide state-funded tax credits for individuals earning up to 150 percent of the federal poverty level. This support will help keep monthly premiums consistent with 2025 levels for those with an annual income of up to \$23,475 for an individual or \$48,225 for a family of four. It will extend partial additional assistance to those earning up to \$25,823 for an individual or \$53,048 for a family of four.

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Nearly 92 percent of Covered California's enrollees receive financial help. Nearly half qualify for health insurance costing \$10 or less per month in 2026, and nearly a quarter could get a Silver plan for that same price. In addition, Covered California research shows that about 17 percent of current consumers will pay \$0 in premiums in 2026 if they keep their current plan.

"We remain hopeful that Congress will act to extend the enhanced premium tax credits," Altman said. "Regardless of the outcome, Covered California is ready to help you explore your options and answer any questions as you shop for plans during open enrollment."

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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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# News Release

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FOR IMMEDIATE RELEASE  
Nov. 6, 2025

## **Covered California Expresses Immense Gratitude as Speaker Emerita Nancy Pelosi Retires**

SACRAMENTO, Calif. — Covered California Executive Director Jessica Altman issued the following statement on Speaker Emerita Nancy Pelosi's announcement of her retirement on Thursday:

"After nearly four decades of unmatched public service, Speaker Emerita Pelosi leaves behind a legacy that continues to affect the lives of millions of Americans every day.

"Speaker Emerita Pelosi was one of the architects of the Patient Protection and Affordable Care Act and the driving force in making sure the landmark legislation became the law of the land in 2010.

"She was again the speaker of the House when the current Enhanced Premium Tax Credits were passed in 2021, further bringing down costs for consumers and making health insurance more affordable and accessible to more Americans than ever.

"Thanks to the speaker emerita's tireless efforts, enrollment in Affordable Care Act marketplaces has more than doubled nationwide and currently provides health care coverage to over 24 million Americans, including nearly 2 million here in California.

"We thank Speaker Emerita Pelosi for improving the lives of tens of millions of Americans in her 38 years in the halls of Congress and wish her the best in retirement."



# News Release

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FOR IMMEDIATE RELEASE  
Nov. 7, 2025

## **Congresswoman Doris Matsui Joined Covered California to Kick Off Open Enrollment in Sacramento, Despite Uncertainty Around Federal Tax Credits at the Center of the Government Shutdown**

SACRAMENTO, Calif. — Covered California kicked off its 2026 open-enrollment campaign “Connectors for Coverage” with three community events in Sacramento, amid uncertainty surrounding the Enhanced Premium Tax Credits that have delivered greater affordability and record enrollment across the nation.

Rep. Doris Matsui (CA-07) joined Covered California in celebrating the 13th open-enrollment period, which began Nov. 1 and continues despite the federal government shutdown. Rep. Matsui has been a member of Congress since 2005 and voted to make the Patient Protection and Affordable Care Act the law of the land in 2010.

“Covered California and the Affordable Care Act have transformed lives by making affordable, high-quality health care a reality for millions of families,” said Congresswoman Doris Matsui (CA-07). “Now, that progress is at risk. Republicans have chosen chaos over solutions—shutting down the government instead of working to lower costs and protect coverage. Today is a call to action. We’ve come too far to turn back, and we’ll keep fighting to preserve the enhanced premium tax credits and ensure every Californian can stay covered.”

Since its inception in 2014, the Affordable Care Act has helped tens of millions of Americans access health insurance, including a record nearly 2 million Californians heading into 2026. Today, more than 24 million Americans are insured through a marketplace plan.

Open enrollment, which runs through Jan. 31, 2026, is when Californians can sign up for, renew or shop for a new health insurance plan. Covered California will also visit San Diego and Fresno next week as this year's campaign, "Connectors to Coverage," emphasizes the broad network of experts, enrollers and other guidance the marketplace offers to help consumers navigate the path to affordable, high-quality health insurance.

"Since 2014, Covered California has helped more than 6 million Californians connect to quality health insurance at an affordable price," said Covered California Executive Director Jessica Altman. "Despite uncertainty in Washington, our mission remains the same. We are here to help Californians get comprehensive health insurance, including free preventive care, to keep themselves and their families healthy in 2026."

Since 2021, the federal government has helped millions of Americans afford health insurance through Enhanced Premium Tax Credits that reduce the cost of monthly premiums. The federal government made premium tax credits for lower-income enrollees more generous and provided tax credits to middle income consumers for the first time, putting money directly back in the pockets of consumers. Those enhanced tax credits are set to expire at the end of this year without Congressional action and have been the key point of debate in the ongoing federal government shutdown.

Without an extension of the Enhanced Premium Tax Credits, monthly premiums are projected to rise by 97 percent on average for more than 1.7 million Californians enrolled and receiving financial help through Covered California. This includes more than 160,000 middle-income consumers who currently receive the federal Enhanced Premium Tax Credits but would lose eligibility in 2026. Faced with the full premium cost of coverage without financial help, they would be at risk of dropping health insurance.

"While President Trump and Republicans work to strip away health coverage for millions of Americans, California continues to lead the nation in expanding access to affordable health care," said Gov. Gavin Newsom. "Our health insurance marketplace, Covered California, is open and here to help every Californian get connected to the quality health insurance they deserve for themselves and their families. We will continue to fight to make sure health insurance is affordable and attainable for every single family in California."

Despite market uncertainties surrounding federal tax subsidies, Covered California maintains a strong marketplace and engages in active negotiations with health insurance companies to ensure consumers are receiving the best value possible. Through Covered California, Californians have access to brand-name health plans offered by 11 health insurance companies. Every plan provides access to leading doctors, hospitals and specialists across California and includes essential health benefits — from preventive care and maternity care to mental health services and emergency coverage.

## **Connecting With the Remaining 1.2 Million Uninsured Californians**

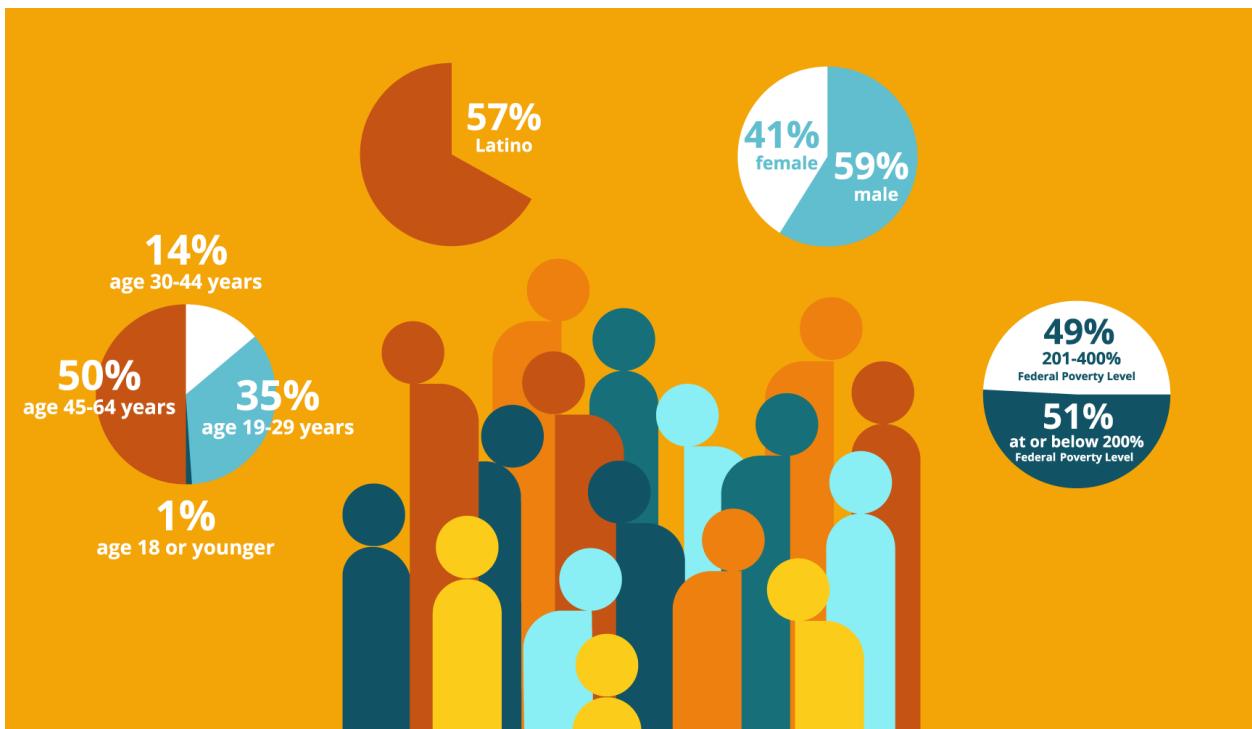
As open enrollment for 2026 begins, Californians continue to enroll in health insurance at a historic rate. Across the Sacramento area, enrollment has increased more than 18 percent over the past four years, following the introduction of Enhanced Premium Tax Credits.

Despite this record enrollment, there remains federal uncertainty around Enhanced Premium Tax Credits. Covered California is committed to our mission of supporting our current enrollees in understanding their options and staying covered, while connecting the remaining uninsured to health insurance.

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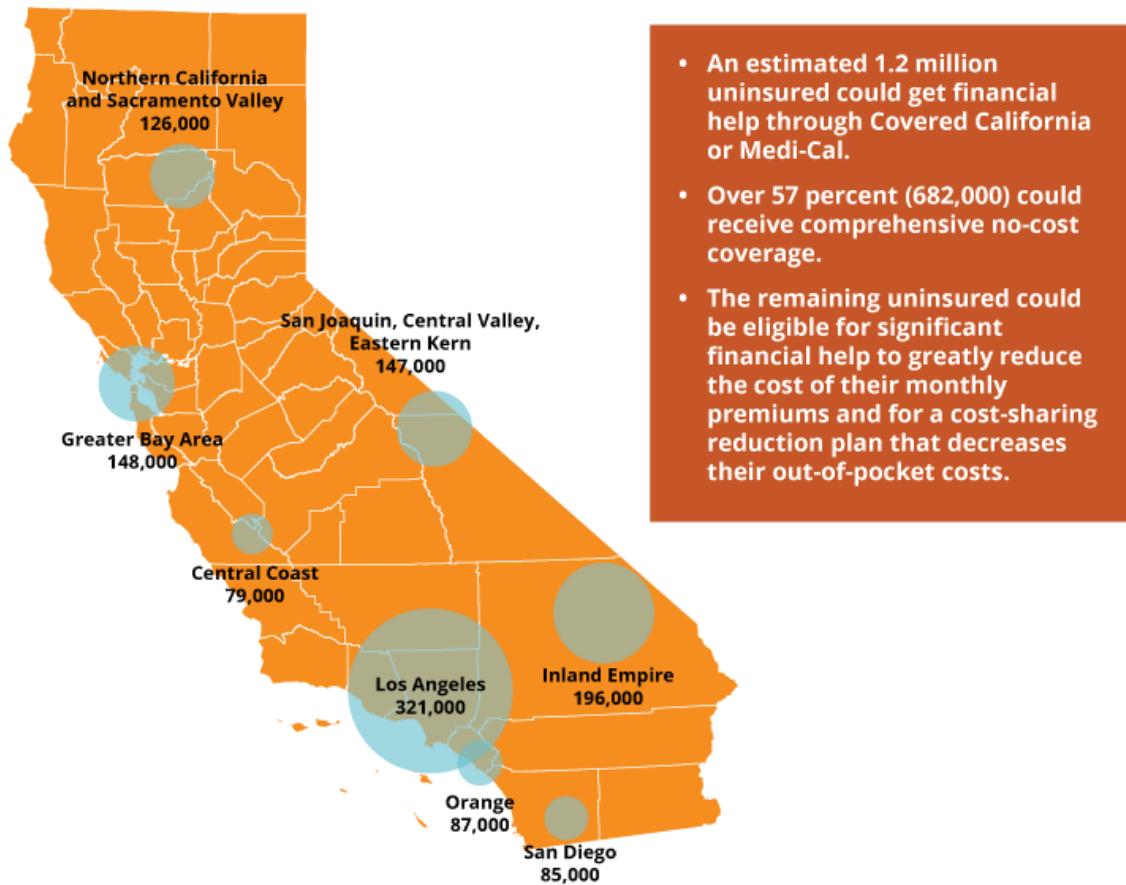
Further, this data from CalSIM shows that certain groups are disproportionately represented among the uninsured. Among the 508,000 uninsured Californians eligible for Covered California coverage, 57 percent are Latino and 50 percent are between 45-64 years old and they reside all over the state.

**Figure 1: Uninsured Californians Make Up Diverse Population**



In the Sacramento area, there are 126,000 uninsured Californians who are eligible for Covered California subsidies (44,000) or no-cost Medi-Cal coverage (83,000).

**Figure 2: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help**



“Whether you work full-time, part-time, are a gig worker, or are temporarily unemployed, we believe every Californian deserves quality coverage at a price they can afford,” said Altman. “Even in this unpredictable federal environment, we are doing everything possible to ensure Californians can get connected to high-quality health insurance at the lowest price possible. That starts with Congress extending the Enhanced Premium Tax Credits.”

### **California Is Taking Steps to Protect the Most Vulnerable From Increasing Costs**

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This year — if the Enhanced Premium Tax Credits sunset — California is continuing to take proactive steps to protect its lowest-income enrollees from the steepest rate increases and reduce costs for consumers should the enhanced tax credits expire. For 2026, the state has allocated \$190 million to provide state-funded tax credits for individuals earning up to 150 percent of the federal poverty level. This support will help keep monthly premiums consistent with 2025 levels for those with an annual income of up to \$23,475 for an individual or \$48,225 for a family of four. It will extend partial additional assistance to those earning up to \$25,823 for an individual or \$53,048 for a family of four.

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# News Release

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FOR IMMEDIATE RELEASE  
Nov. 10, 2025

## **Speaker Emerita Nancy Pelosi Joined Covered California to Kick Off Open Enrollment in San Francisco**

SACRAMENTO, Calif. — Covered California kicked off its 2026 open-enrollment campaign “Connectors for Coverage” during a special event in San Francisco alongside Speaker Emerita Nancy Pelosi (CA-11), amid uncertainty surrounding the enhanced premium tax credits that have delivered greater affordability and record enrollment across the nation.

The event at Book Passage follows three community events in San Francisco last week, where Covered California visited with business owners, enrollees and local officials at Hang Ah Tea Room, Hungry Café, and Instituto Familiar de la Raza to highlight the importance of health coverage.

Speaker Emerita Pelosi joined Covered California, which is celebrating its 13th open-enrollment period that began Nov. 1. Speaker Emerita Pelosi has served in Congress since 1987, and in 2007 became the first woman to serve as Speaker of the House, a role she held when the Patient Protection and Affordable Care Act became the law of the land in 2010.

“While Donald Trump and Republicans are inflicting a painful shutdown on the American people because they refuse to protect America’s health care, California is taking action to ensure working families have access to coverage,” said Speaker Emerita Nancy Pelosi. “If Congress doesn’t extend the Affordable Care Act’s premium tax credits immediately, hundreds of thousands of families in California will lose their health care, and 1.7 million families will see their costs skyrocket. We must continue to fight for a responsible, bipartisan path forward that reopens the government and keeps health care affordable for the American people.”

Since its inception in 2014, the Affordable Care Act has helped tens of millions of Americans access health insurance, including a record nearly 2 million Californians heading into 2026. Today, more than 24 million Americans are insured through a marketplace plan.

Open enrollment, which runs through Jan. 31, 2026, is when Californians can sign up for, renew or shop for a new health insurance plan. Covered California will also visit San Diego and Fresno this week as this year's campaign, "Connectors to Coverage," emphasizes the broad network of experts, enrollers and other guidance Covered California offers to help consumers navigate the path to affordable, high-quality health insurance.

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Since 2021, the federal government has helped millions of Americans afford health insurance through Enhanced Premium Tax Credits that reduce the cost of monthly premiums. The federal government made premium tax credits for lower-income enrollees more generous and provided tax credits to middle income consumers for the first time, putting money directly back in the pockets of consumers. Those enhanced tax credits are set to expire at the end of this year without Congressional action and were the key point of debate in the recent federal government shutdown.

Without an extension of the Enhanced Premium Tax Credits, monthly premiums are projected to rise by 97 percent on average for more than 1.7 million Californians enrolled and receiving financial help through Covered California. This includes more than 160,000 middle-income consumers who currently receive the federal enhanced premium tax credits but would lose eligibility in 2026. Faced with the full premium cost of coverage without financial help, they would be at risk of dropping health insurance.

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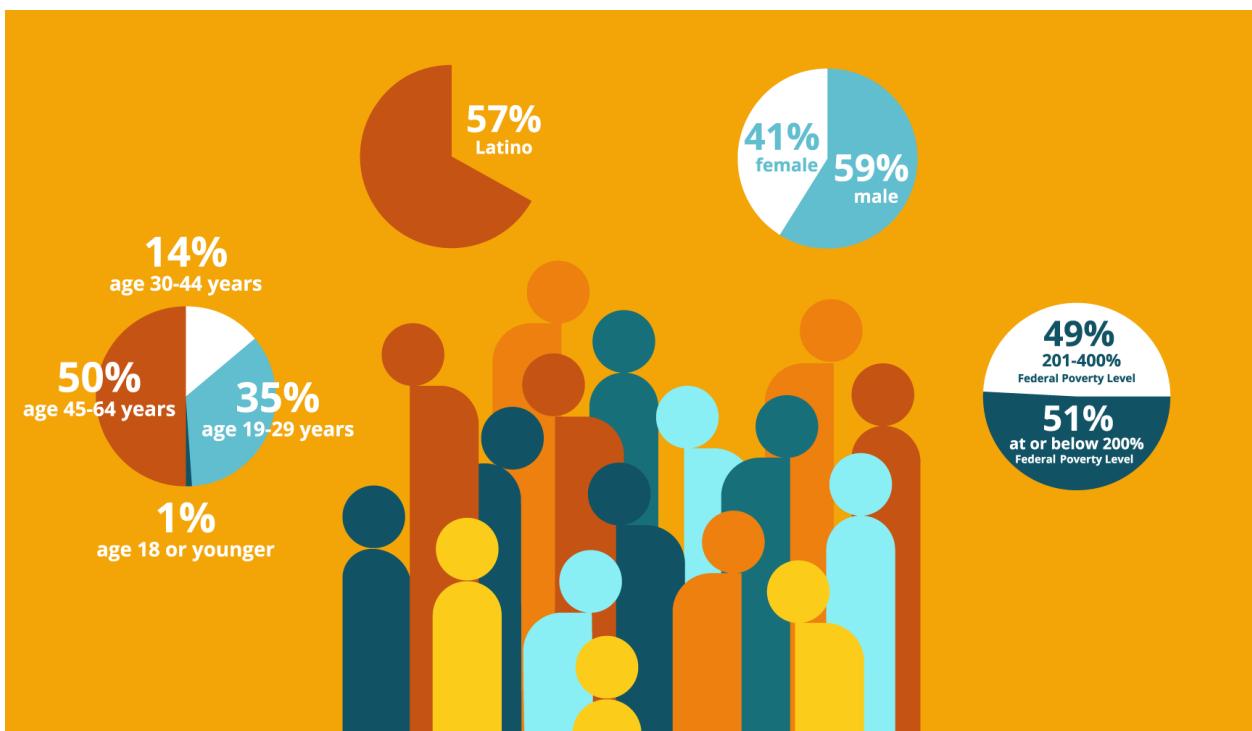
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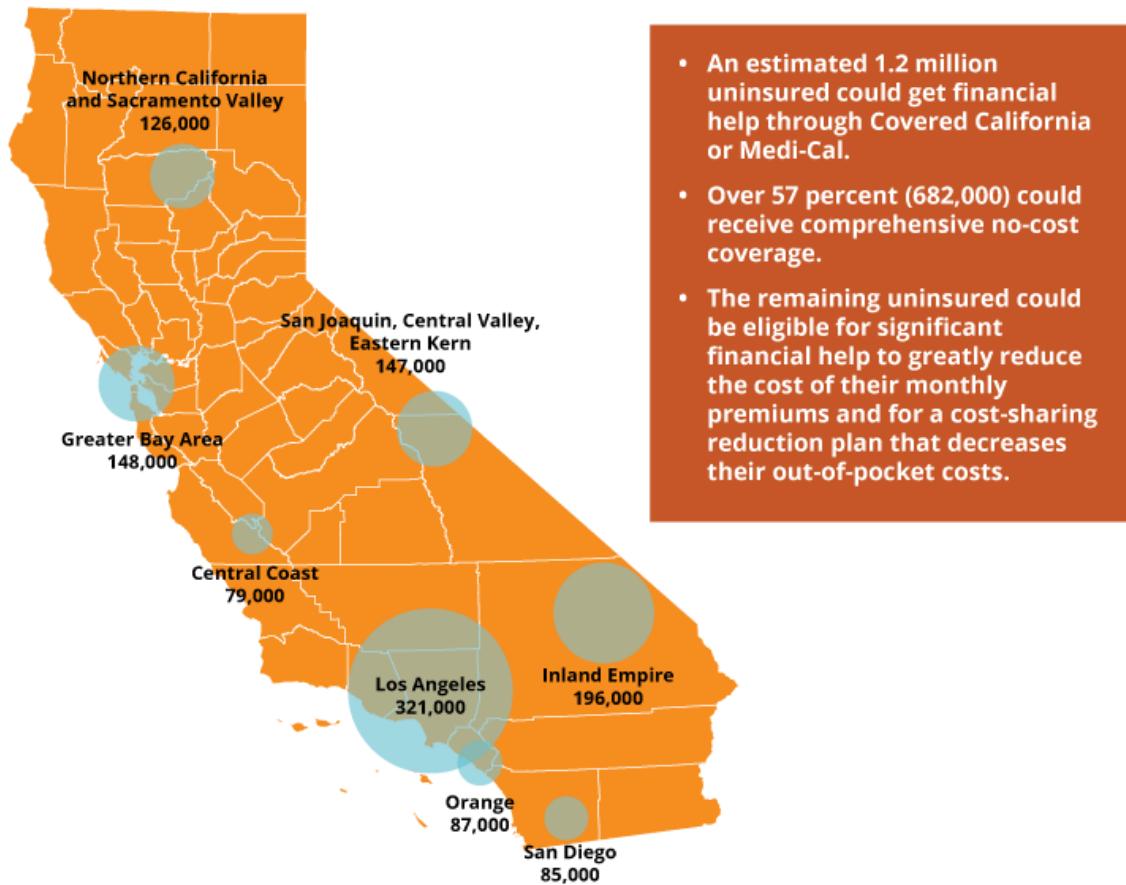
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**Figure 1: Uninsured Californians Make Up Diverse Population**



In the Bay Area, there are 148,000 uninsured Californians who are eligible for Covered California subsidies (75,000) or no-cost Medi-Cal coverage (73,000).

**Figure 2: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help**



“Whether you work full-time, part-time, are a gig worker, or are temporarily unemployed, we believe every Californian deserves quality coverage at a price they can afford,” said Altman. “Even in this unpredictable federal environment, we are doing everything possible to ensure Californians can get connected to high-quality health insurance at the lowest price possible. That starts with Congress extending the Enhanced Premium Tax Credits.”

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In 2025, Gov. Newsom and the California Legislature increased state funding available for the enhanced cost-sharing reduction program, appropriating \$165 million to expand eligibility. This allowed Californians with incomes above 200 percent of the federal poverty level to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs.

This year — if the Enhanced Premium Tax Credits sunset — California is continuing to take proactive steps to protect its lowest-income enrollees from the steepest rate increases and reduce costs for consumers should the enhanced tax credits expire. For 2026, the state has allocated \$190 million to provide state-funded tax credits for individuals earning up to 150 percent of the federal poverty level. This support will help keep monthly premiums consistent with 2025 levels for those with an annual income of up to \$23,475 for an individual or \$48,225 for a family of four. It will extend partial additional assistance to those earning up to \$25,823 for an individual or \$53,048 for a family of four.

While this funding offers a meaningful lifeline for the lowest-income Covered California enrollees, it cannot replace the nearly \$2.5 billion in Enhanced Premium Tax Credits that Californians receive from the federal government annually. However, if Congress takes action to extend the federal Enhanced Premium Tax Credits, Covered California will be able to maintain the current state enhanced benefit program, which would allow most Covered California enrollees to purchase health plans with lower out-of-pocket costs.

Nearly 92 percent of Covered California's enrollees receive financial help. Nearly half qualify for health insurance costing \$10 or less per month in 2026, and nearly a quarter could get a Silver plan for that same price. In addition, Covered California research shows that about 17 percent of current consumers will pay \$0 in premiums in 2026 if they keep their current plan.

"We remain hopeful that Congress will act to extend the Enhanced Premium Tax Credits," Altman said. "Regardless of the outcome, Covered California is ready to help you explore your options and answer any questions as you shop for plans during open enrollment."

### **Get Help Signing Up for Coverage**

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To ensure coverage for all of 2026, consumers must select a health plan by Dec. 31.

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# News Release

Media line: (916) 206-7777

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FOR IMMEDIATE RELEASE  
Nov. 12, 2025

## Covered California Continues Its Open Enrollment Tour With Four Events in San Diego

SAN DIEGO, Calif. — Covered California held four community events in San Diego to continue its push to get Californians covered during the open-enrollment period for 2026 coverage. This is happening amid uncertainty surrounding the Enhanced Premium Tax Credits that have delivered greater affordability and record enrollment across the nation.

To start the 13th open-enrollment period, Covered California visited with business owners, enrollees and local officials at City Heights Family Health Center, El Carrito restaurant, and The Mental Bar to highlight the importance of health coverage.

Since its inception in 2014, the Patient Protection and Affordable Care Act has helped tens of millions of Americans access health insurance, including a record nearly 2 million Californians heading into 2026. Today, more than 24 million Americans are insured through a marketplace plan.

Open enrollment, which runs through Jan. 31, 2026, is when Californians can sign up for, renew or shop for a new health insurance plan. This year's campaign, "Connectors to Coverage," emphasizes the broad network of experts, enrollers and other guidance Covered California offers to help consumers navigate the path to affordable, high-quality health insurance.

"Since 2014, Covered California has helped more than 6 million Californians connect to quality health insurance at an affordable price," said Covered California Executive Director Jessica Altman. "Despite uncertainty in Washington, our mission remains the same. We are here to help Californians get comprehensive health insurance, including free preventive care, to keep themselves and their families healthy in 2026."

Since 2021, the federal government has helped millions of Americans afford health insurance through Enhanced Premium Tax Credits that reduce the cost of monthly

premiums. The federal government made premium tax credits for lower-income enrollees more generous and provided tax credits to middle-income consumers for the first time, putting money directly back in the pockets of consumers. Those enhanced tax credits are set to expire at the end of this year without Congressional action and have been the key point of debate in the ongoing federal government shutdown.

Without an extension of the Enhanced Premium Tax Credits, monthly premiums are projected to rise by 97 percent on average for more than 1.7 million Californians enrolled and receiving financial assistance through Covered California. This includes more than 160,000 middle-income consumers who currently receive the federal Enhanced Premium Tax Credits but would lose eligibility in 2026. Faced with the full premium cost of coverage without financial help, they would be at risk of dropping health insurance.

“While President Trump and Republicans work to strip away health coverage for millions of Americans, California continues to lead the nation in expanding access to affordable health care,” said Gov. Gavin Newsom. “Our health insurance marketplace, Covered California, is open and here to help every Californian get connected to the quality health insurance they deserve for themselves and their families. We will continue to fight to make sure health insurance is affordable and attainable for every single family in California.”

Despite market uncertainties surrounding federal tax subsidies, Covered California maintains a strong marketplace and engages in active negotiations with health insurance companies to ensure consumers are receiving the best value possible. Through Covered California, Californians have access to brand-name health plans offered by 11 health insurance companies. Every plan provides access to leading doctors, hospitals and specialists across California and includes essential health benefits — from preventive care and maternity care to mental health services and emergency coverage.

### **Connecting With the Remaining 1.2 Million Uninsured Californians**

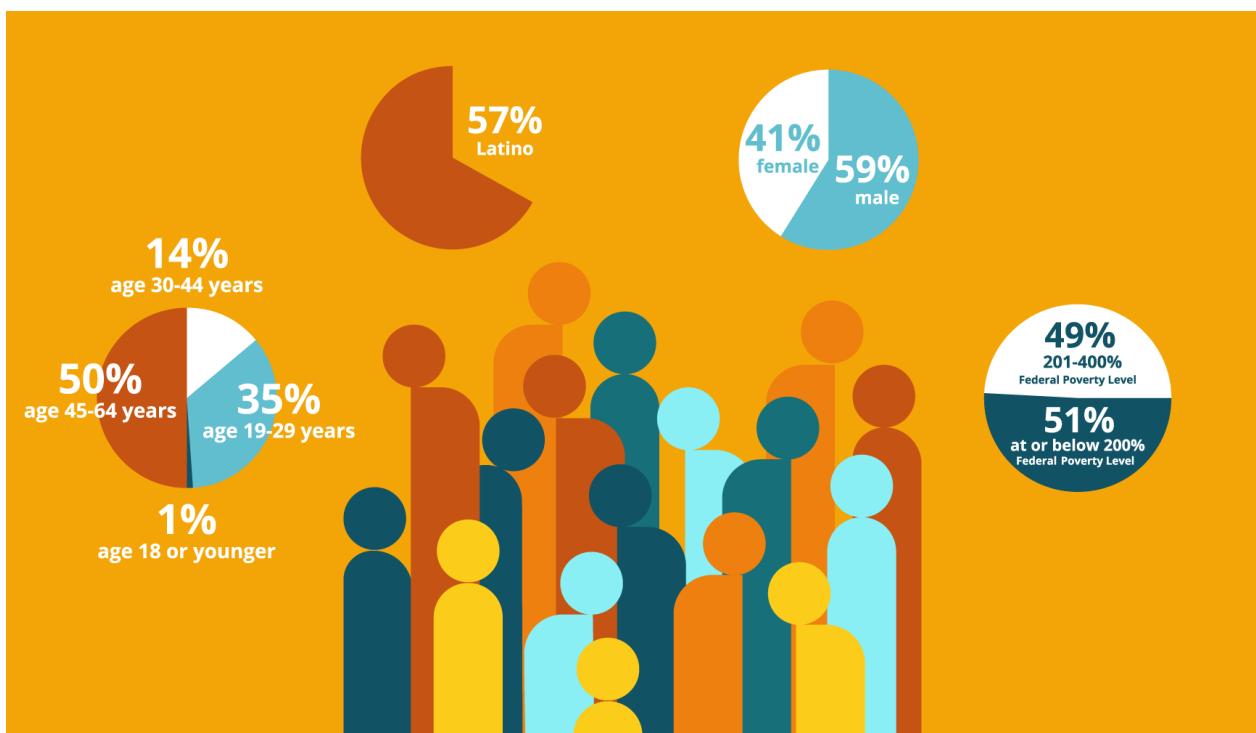
As open enrollment for 2026 begins, Californians continue to enroll in health insurance at a historic rate. Across San Diego, enrollment has increased more than 26 percent over the past four years, following the introduction of Enhanced Premium Tax Credits.

Despite this record enrollment, there remains federal uncertainty around Enhanced Premium Tax Credits. Covered California is committed to our mission of supporting our current enrollees in understanding their options and staying covered, while connecting the remaining uninsured to health insurance.

New data from the California Simulation of Insurance Markets (CalSIM) model, developed by the University of California, Los Angeles's Center for Health Policy Research, estimates that nearly 1.2 million Californians who either qualify for subsidies through Covered California (508,000) or low-cost or no-cost Medi-Cal (682,000) remain uninsured and eligible for coverage in 2026.

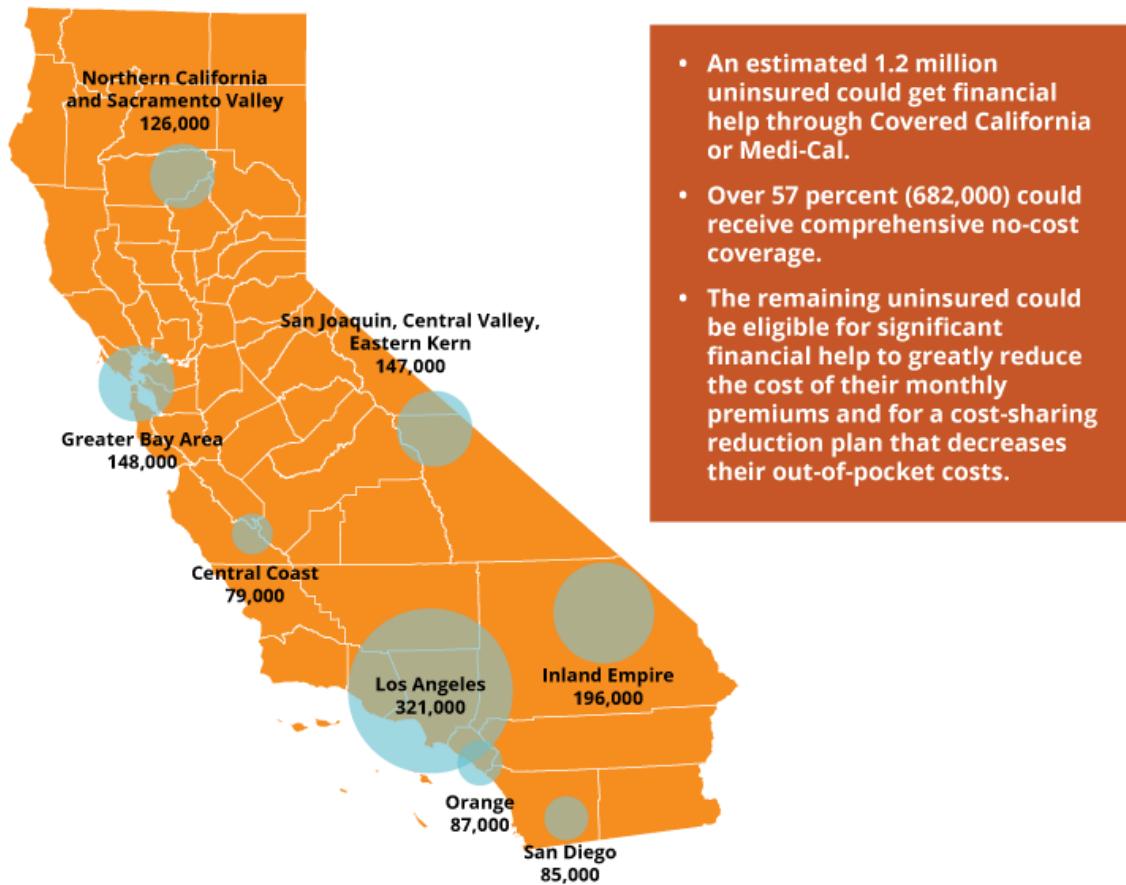
Further, this data from CalSIM shows that certain groups are disproportionately represented among the uninsured. Among the 508,000 uninsured Californians eligible for Covered California coverage, 57 percent are Latino and 50 percent are between 45-64 years old and they reside all over the state.

**Figure 1: Uninsured Californians Make Up Diverse Population**



In the San Diego area, there are 85,000 uninsured Californians who are eligible for Covered California subsidies (43,000) or no-cost Medi-Cal coverage (42,000).

**Figure 2: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help**



“Whether you work full-time, part-time, are a gig worker, or are temporarily unemployed, we believe every Californian deserves quality coverage at a price they can afford,” said Altman. “Even in this unpredictable federal environment, we are doing everything possible to ensure Californians can get connected to high-quality health insurance at the lowest price possible. That starts with Congress extending the Enhanced Premium Tax Credits.”

### California Is Taking Steps to Protect the Most Vulnerable From Increasing Costs

In 2025, Gov. Newsom and the California Legislature increased state funding available for the enhanced cost-sharing reduction program, appropriating \$165 million to expand eligibility. This allowed Californians with incomes above 200 percent of the federal poverty level to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs.

This year — if the Enhanced Premium Tax Credits sunset — California is continuing to take proactive steps to protect its lowest-income enrollees from the steepest rate increases and reduce costs for consumers should the enhanced tax credits expire. For 2026, the state has allocated \$190 million to provide state-funded tax credits for individuals earning up to 150 percent of the federal poverty level. This support will help keep monthly premiums consistent with 2025 levels for those with an annual income of up to \$23,475 for an individual or \$48,225 for a family of four. It will extend partial additional assistance to those earning up to \$25,823 for an individual or \$53,048 for a family of four.

While this funding offers a meaningful lifeline for the lowest-income Covered California enrollees, it cannot replace the nearly \$2.5 billion in Enhanced Premium Tax Credits that Californians receive from the federal government annually. However, if Congress takes action to extend the federal Enhanced Premium Tax Credits, Covered California will be able to maintain the current state enhanced benefit program, which would allow most Covered California enrollees to purchase health plans with lower out-of-pocket costs.

Nearly 92 percent of Covered California's enrollees receive financial help. Nearly half qualify for health insurance costing \$10 or less per month in 2026, and nearly a quarter could get a Silver plan for that same price. In addition, Covered California research shows that about 17 percent of current consumers will pay \$0 in premiums in 2026 if they keep their current plan.

"We remain hopeful that Congress will act to extend the Enhanced Premium Tax Credits," Altman said. "Regardless of the outcome, Covered California is ready to help you explore your options and answer any questions as you shop for plans during open enrollment."

### **Get Help Signing Up for Coverage**

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# News Release

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FOR IMMEDIATE RELEASE  
Nov. 13, 2025

## Covered California Continues Its Open Enrollment Tour With Two Events in Fresno

FRESNO, Calif. — Covered California held two community events in Fresno to continue its push to get Californians covered during the open-enrollment period for 2026 coverage. This is happening amid uncertainty surrounding the Enhanced Premium Tax Credits that have delivered greater affordability and record enrollment across the nation.

To start the 13th open-enrollment period, Covered California visited with business owners, enrollees and local officials at Clinica Sierra Vista and Centro La Familia Community Clinic to highlight the importance of health coverage.

Since its inception in 2014, the Patient Protection and Affordable Care Act has helped tens of millions of Americans access health insurance, including a record nearly 2 million Californians heading into 2026. Today, more than 24 million Americans are insured through a marketplace plan.

Open enrollment, which runs through Jan. 31, 2026, is when Californians can sign up for, renew or shop for a new health insurance plan. This year's campaign, "Connectors to Coverage," emphasizes the broad network of experts, enrollers and other guidance Covered California offers to help consumers navigate the path to affordable, high-quality health insurance.

"Since 2014, Covered California has helped more than 6 million Californians connect to quality health insurance at an affordable price," said Covered California Executive Director Jessica Altman. "Despite uncertainty in Washington, our mission remains the same. We are here to help Californians get comprehensive health insurance, including free preventive care, to keep themselves and their families healthy in 2026."

Since 2021, the federal government has helped millions of Americans afford health insurance through Enhanced Premium Tax Credits that reduce the cost of monthly

premiums. The federal government made premium tax credits for lower-income enrollees more generous and provided tax credits to middle-income consumers for the first time, putting money directly back in the pockets of consumers. Those enhanced tax credits are set to expire at the end of this year without Congressional action and was the key point of debate in the recent federal government shutdown.

Without an extension of the Enhanced Premium Tax Credits, monthly premiums are projected to rise by 97 percent on average for more than 1.7 million Californians enrolled and receiving financial assistance through Covered California. This includes more than 160,000 middle-income consumers who currently receive the federal Enhanced Premium Tax Credits but would lose eligibility in 2026. Faced with the full premium cost of coverage without financial help, they would be at risk of dropping health insurance.

“While President Trump and Republicans work to strip away health coverage for millions of Americans, California continues to lead the nation in expanding access to affordable health care,” said Gov. Gavin Newsom. “Our health insurance marketplace, Covered California, is open and here to help every Californian get connected to the quality health insurance they deserve for themselves and their families. We will continue to fight to make sure health insurance is affordable and attainable for every single family in California.”

Despite market uncertainties surrounding federal tax subsidies, Covered California maintains a strong marketplace and engages in active negotiations with health insurance companies to ensure consumers are receiving the best value possible. Through Covered California, Californians have access to brand-name health plans offered by 11 health insurance companies. Every plan provides access to leading doctors, hospitals and specialists across California and includes essential health benefits — from preventive care and maternity care to mental health services and emergency coverage.

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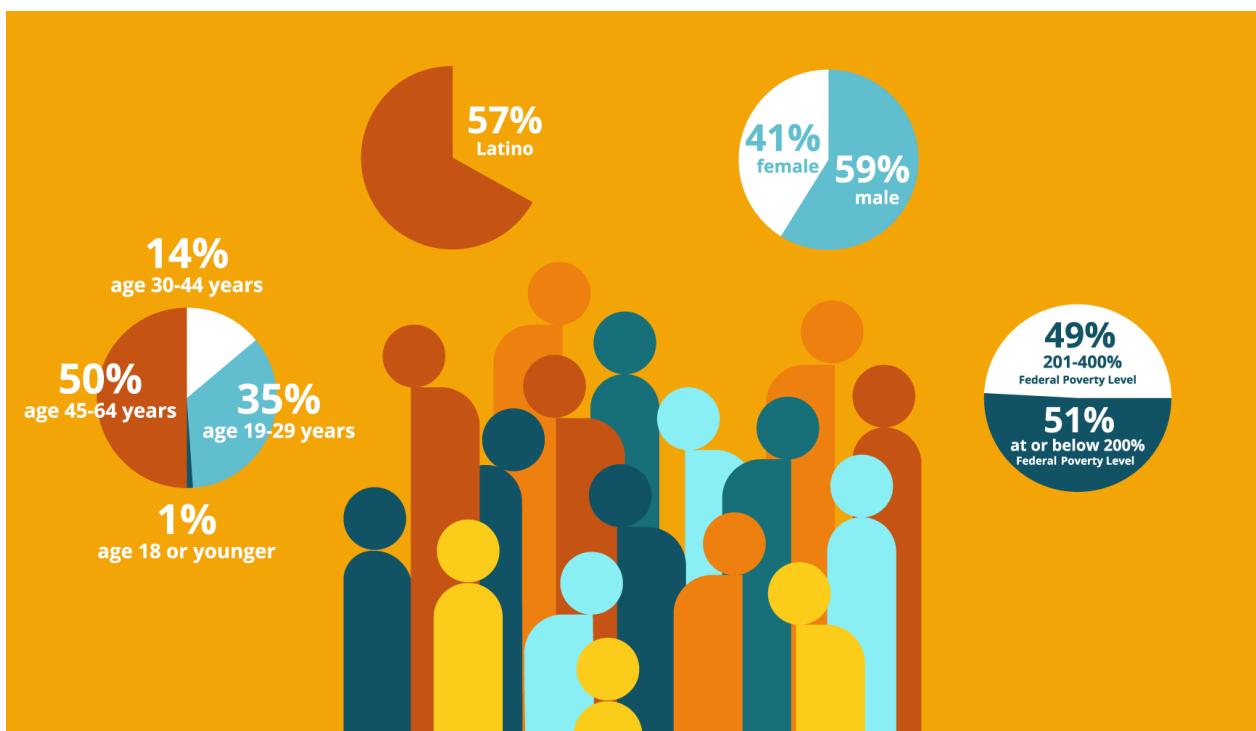
As open enrollment for 2026 begins, Californians continue to enroll in health insurance at a historic rate. Across the Fresno area, enrollment has increased more than 27 percent over the past four years, following the introduction of Enhanced Premium Tax Credits.

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New data from the California Simulation of Insurance Markets (CalSIM) model, developed by the University of California, Los Angeles's Center for Health Policy Research, estimates that nearly 1.2 million Californians who either qualify for subsidies through Covered California (508,000) or low-cost or no-cost Medi-Cal (682,000) remain uninsured and eligible for coverage in 2026.

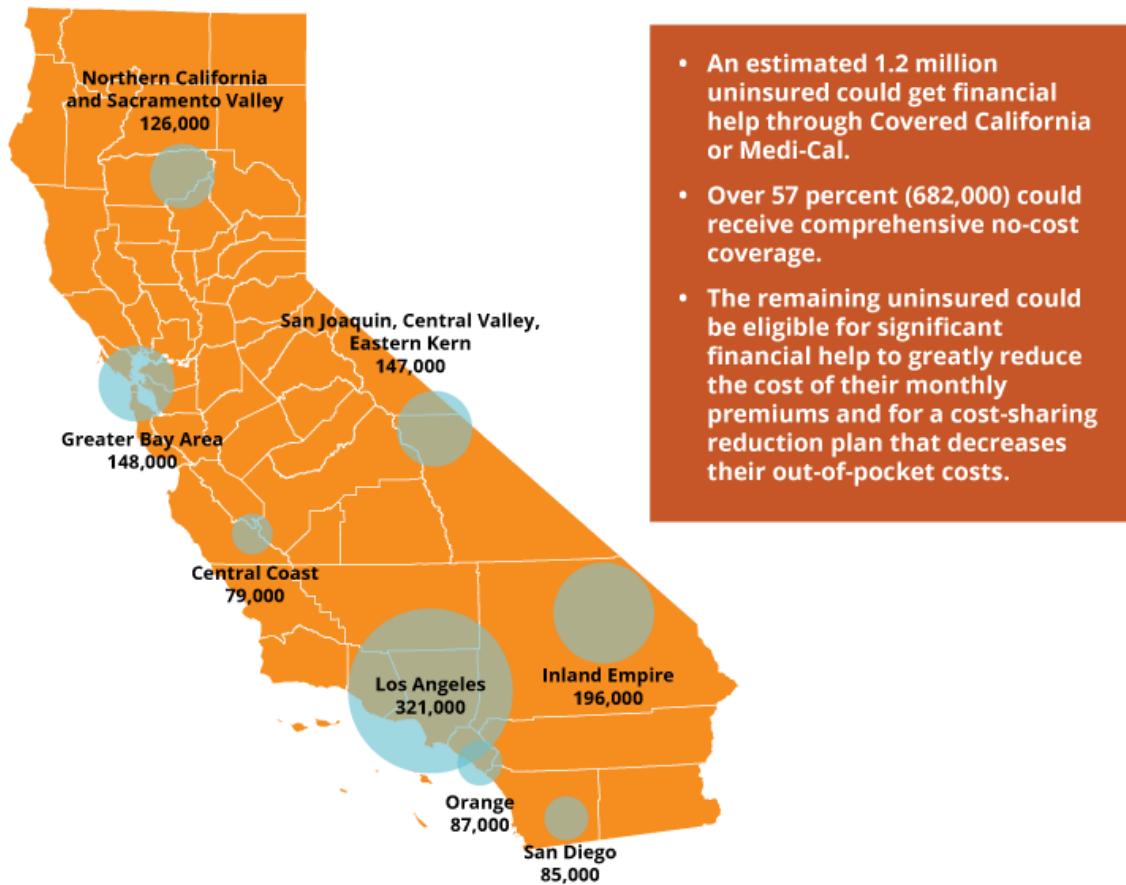
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**Figure 1: Uninsured Californians Make Up Diverse Population**



In the Central Valley area, there are 147,000 uninsured Californians who are eligible for Covered California subsidies (61,000) or no-cost Medi-Cal coverage (87,000).

**Figure 2: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help**



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# News Release

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FOR IMMEDIATE RELEASE  
Nov. 24, 2025

## Covered California Welcomes Theivanai Palaniappan as Its Chief Data and Insights Officer

SACRAMENTO, Calif. — Covered California has officially appointed Theivanai Palaniappan as its new chief data and insights officer.

Palaniappan is a highly accomplished executive with over 20 years of experience in building and leading enterprise-wide data analytics functions across multiple industries, including financial services and health care. She joins Covered California from Oscar Health, where she served as vice president and head of Data. In that role, she led a team of 50 data scientists, analysts and program managers to scale operational models, improve analytical capabilities and deploy actionable insights. Her work focused on leveraging data science and advanced analytics to drive efficiency, optimize provider networks and enhance the member experience.



“Theivanai brings years of valuable experience to the team and has a proven track record of success with large-scale data teams and projects,” said Covered California Executive Director Jessica Altman. “We are excited to bring her talents and skills to the organization to help us advance our mission of providing every Californian with highquality health insurance, and we are thrilled to have her on the team.”

Prior to Oscar Health, Palaniappan spent more than two decades at Wells Fargo, where she held several senior leadership positions, including senior vice president of Enterprise Risk Analytics, Mortgage Risk Analytics and Enterprise Customer Satisfaction and Loyalty Analytics. At Wells Fargo, she successfully built and managed teams, developed data-governance programs and drove organization-wide initiatives to improve operational efficiency, mitigate risk and enhance customer satisfaction.

“It’s an honor and a thrill to join this incredible organization that is committed to making a positive impact for all Californians,” Palaniappan said. “I’m excited to work with the wonderful Data team at Covered California and to apply my passion for crunching data toward making a meaningful difference in the lives of families across California.”

Palaniappan began her career in software engineering in India before moving to the United States, where she earned her Ph.D. in Finance from Columbia Business School.

As Covered California’s chief data and insights officer, Palaniappan will be responsible for leading the organization’s data strategy, governance, and analytics functions. She will play a critical role in ensuring decision-making is data driven and in empowering Covered California to better serve consumers and stakeholders.

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