Comments to the Board

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November 19, 2026 Board Meeting

FOR PUBLIC DISTRIBUTION

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Outlook

[EXTERNAL] Request for Distribution to All Five Board Members – Marketing Budget, Enrollment Declines and Consumer Affordability

From Jim Becker [redacted]
Date Mon 10/19/2026 10:58 AM
To BoardComments (CoveredCA) <BoardComments@covered.ca.gov>

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Dear Chair Johnson and Members of the Covered California Board of Directors:

Please distribute this correspondence in its entirety to all five Board members, include it in the Board's official correspondence record, and confirm receipt and distribution.

I am requesting an independent review of Covered California's marketing expenditures and whether redirecting a portion of paid-media spending toward consumer affordability would generate greater value.

2026 ENROLLMENT PERFORMANCE

Published data indicates that new enrollment for 2026 declined approximately 32% in California, compared with approximately 12.7% nationally. This difference merits examination, while recognizing that federal subsidy changes, premiums, demographics, and market conditions can affect the comparison. It does not by itself establish that marketing decisions caused the decline.

CURRENT MARKETING BUDGET

Covered California's approved FY 2026–27 budget allocates approximately $53.3 million to the Marketing Division, including approximately $44.5 million in other operating expenditures. These figures should not be confused with the paid-media budget, which I request be disclosed separately.

REQUEST FOR INDEPENDENT 50% PAID-MEDIA REDUCTION ANALYSIS

Please commission or publish an analysis that:

1. Itemizes paid-media buys, production, agency fees, research, personnel, and other marketing costs.
2. Measures incremental new enrollments, cost per acquisition, retention, channel effectiveness, and advertising return on investment.
3. Models a 50% reduction in paid-media spending, including contractual constraints and realistic net savings.
4. Quantifies potential premium assistance or participation-fee reductions from those savings, including estimated monthly consumer savings and the number of beneficiaries.
5. Compares the likely enrollment and retention impacts of lower premiums with the effects of the advertising that would be reduced.
6. Assesses legal, regulatory, and budgetary authority for redirecting funds, including whether legislative approval would be needed.
7. Compares 25%, 50%, and 75% paid-media reduction scenarios, while preserving essential enrollment education and outreach.

This is a request for an evidence-based comparison, not a presumption that a 50% reduction should be adopted.

I acknowledge Covered California's planned reduction of its individual-market participation fee from 2.5% to 1.0% for plan year 2027. That step makes it especially relevant to examine whether further lawful cost savings could benefit consumers.

REQUEST FOR BOARD ACTION

Please refer this matter to the appropriate Board committee, obtain an independent financial and marketing assessment, publish the findings subject to disclosure requirements, and provide a written response stating whether the review will be undertaken and on what timeline.

The central question is whether maintaining current advertising expenditures or redirecting a meaningful portion of those expenditures toward affordability would better advance Covered California's mission.

Thank you for your consideration.

Sincerely,

J Becker

References: Covered California FY 2026–27 Approved Budget; Covered California 2026 Open Enrollment Results; KFF 2025–2026 Marketplace Enrollment Data; California Government Code §100523.

Outlook

[EXTERNAL] Public Comment: Premium Affordability for Covered California Members

From Steve [redacted]
Date Wed 10/28/2026 11:09 AM
To BoardComments (CoveredCA) <BoardComments@covered.ca.gov>

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Dear Chair Johnson and Members of the Board,

My name is Steve [redacted], and I am a Covered California member from West Hollywood in Los Angeles County. I am writing to submit a public comment on premium affordability.

My premium increased by 17 percent this year. I now pay more than $20,000 a year to cover only myself and my son. I understand that rising medical costs and changes in federal subsidies are part of the picture, but for families like mine the result is the same: coverage is becoming unaffordable.

I respectfully ask the Board to:

1. Push harder in rate negotiations with carriers serving the Los Angeles region.
2. Be transparent with members about what is driving the specific increases in their plans and region.
3. Use every available state tool to protect middle-income families who earn too much for the most generous assistance but are still struggling with these costs.

Please include this comment in the record for the Board's next meeting. Thank you for your time and for your work on behalf of Covered California members.

Sincerely,
Steve [redacted]
West Hollywood, CA 90069
[redacted]