After surveying the public and certified insurance agents, it was determined that too many California residents were still unaware of the new state subsidy or state penalty.

For the 2020 benefit year, a new, short-term qualifying life event (QLE) will allow certain consumers to enroll through a special enrollment period (SEP) from February 18 through April 30, 2020.

Consumers unaware of the state penalty, the new financial help, or who are currently insured off-exchange and want to switch to Covered California to benefit from the new state subsidies will be able to apply for Covered California.

Those currently uninsured should contact Coveredca.com or our Service Center (800) 300-1506 to enroll.

For insured Consumers looking to move to Covered CA they should contact their current Certified Insurance Agent to walk them through the process and facilitate the change.

If the consumer does not have a Certified Insurance Agent, they can utilize our Help-On-Demand tool and will get a call back within 20 minutes.

Things for consumers to consider when switching from an off-exchange insurance plan to Covered California plan include:

— Covered California is working with issuers and regulators on a plan to allow the transfer of deductibles accumulated off-exchange to an on-Exchange health plan.
— If the consumers income increases or household size changes, they may no longer be eligible to receive a subsidy, or their subsidy amount may change.
— Coverage may be different depending on the metal tier that is selected.
— Consumers may need to coordinate the date of cancelation with effective date, so they are not paying for double coverage.
— Consumers should check the carrier’s network to verify their current doctors are in network.

Qualified consumers will receive a first of the month start date following plan selection.

The sooner the first payment is made, the sooner consumers will receive their ID card and welcome packet and can use services. Consumers can pay their first month’s bill through CoveredCA.com.

Consumers should be notified that if they don’t have coverage they may receive a penalty when they do their taxes.
• If you enroll by March 31, you will not incur a penalty. However, if you wait and enroll in April, you will have to pay the penalty for the entire period of the coverage gap, including the three-month short coverage gap period (e.g., four or five months of coverage gap for coverage start date of May or June 1).

  — Consumers enrolling by February 29 would have coverage effective March 1 (and no penalty as only two months without insurance);
  — Consumers enrolling by March 31 would have coverage effective April 1 (and no penalty as only three months without insurance); and
  — Consumers enrolling by April 30 would have coverage effective May 1 (and would have a pro-rated penalty of 1/3 of the annual penalty amount — assuming the individual is not otherwise exempt)

• For consumers interested in learning more about their special enrollment they can:

  — Get free and confidential in-person assistance, in a variety of languages, from a certified enroller.
  — Have a certified enroller call them and help them for free.
  — Call Covered California at (800) 300-1506.