



**COVERED  
CALIFORNIA**

# News Release

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FOR IMMEDIATE RELEASE

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## **Covered California's Enrollment Surges as People Sign Up to Benefit From the New Financial Help and Lower Premiums Now Available Through the American Rescue Plan**

- *More than 76,000 people signed up for health insurance during Covered California's special-enrollment period between April 12 and May 15.*
- *The surge is more than 2.5 times higher than a traditional special-enrollment period, reflecting an increase of more than 46,000 people, compared to the same time period in 2019.*
- *Covered California launched a special-enrollment period to allow the uninsured and those enrolled directly through a health insurance carrier to enroll and benefit from lower premiums due to the American Rescue Plan.*
- *More than half of the Covered California households which are benefiting from the new and expanded financial help provided by the American Rescue Plan are getting high-quality coverage for \$1 per month.*
- *In order to start saving, Californians need to enroll by May 31 so they can begin benefiting from the new law on June 1.*

SACRAMENTO, Calif. — New data from Covered California shows a surge in enrollment as tens of thousands of consumers signed up for health care coverage to benefit from the lower premiums now available through the American Rescue Plan. More than 76,000 people have signed up for coverage since Covered California launched a special-enrollment period, which is more than 2.5 times as many as those that enrolled during the same time period in 2019.

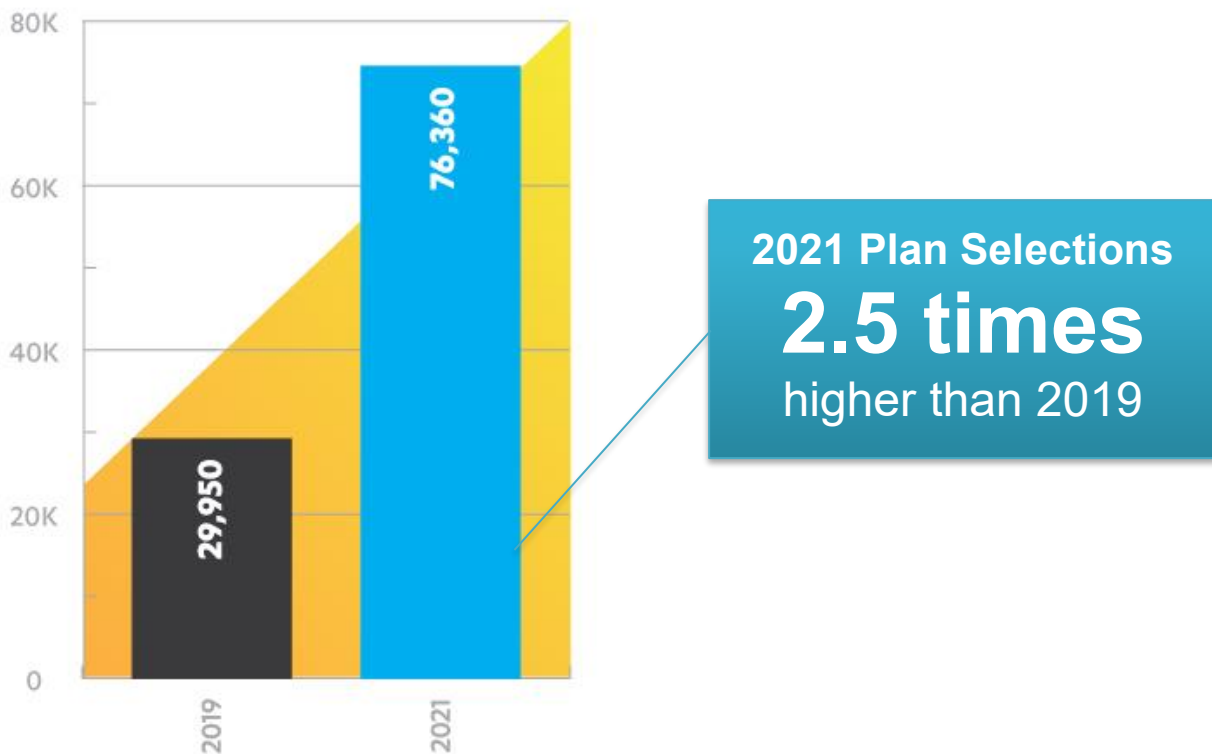
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“The new and expanded financial help provided by the American Rescue Plan is lowering premiums for thousands of Californians, making it easier for them to get covered and stay covered,” said Peter V. Lee, executive director of Covered California. “The good news is that Californians still have time to sign up, but they need to act quickly, because every month that goes by is a month without coverage and money lost.”

The American Rescue Plan provides new and expanded financial help to people who receive their health insurance through an Affordable Care Act Marketplace, like Covered California. The law ensures that everyone eligible will pay no more than 8.5 percent of their household income on their health care premiums. Covered California launched a special-enrollment period on April 12 to allow Californians to sign up for coverage, or switch their coverage to the exchange, in order to begin benefiting from the new law.

The data shows that a total of 76,360 people signed up between April 12 and May 15, which is 46,000 more — or 2.5 times higher — than the same time period in 2019, when a traditional special-enrollment period was last held.<sup>1</sup> (See Table 1: Consumer Plan Selections During Special Enrollment.)

**Table 1: Consumer Plan Selections During Special Enrollment (April 12 – May 15)**



<sup>1</sup> In 2020, Covered California had 64,430 plan selections during the same period. The increase was due to a special-enrollment period established to respond to the COVID-19 pandemic and recession, which was supported by a major outreach campaign. Today’s announcement is almost 20 percent higher than the results of 2020.

“Quality health care coverage through Covered California is more affordable than ever, and the sooner people sign up, the sooner they can start saving and be covered,” Lee said. “We have seen consumers save hundreds of dollars a month by switching to Covered California, while others are able to get covered for \$1 a month.

In addition to providing lower costs to those who are uninsured or currently purchase coverage directly, the American Rescue Plan reduced the costs for 1.3 million of Covered California’s 1.55 million consumers. Prior to the American Rescue Plan, only 11 percent of those households, which had their eligibility redetermined to benefit from the new law, were able to get a quality plan for \$1 a month. The new data shows that more than four times as many households, or 51 percent of the redetermined group, are now covered for \$1 per month through the new and expanded financial help of the American Rescue Plan.

“For less than the price of a bus ride, or a soda, many Californians are able to get high-quality coverage from some of the best doctors and hospitals in the country,” Lee said. “Do not miss out on this historic opportunity, you owe it to yourself to check it out and see what this new financial help can mean for you and your family.”

Overall, about 680,000 of Covered California’s 1.55 million enrollees are now enrolled in plans that cost \$1 per month. Of those, nearly 400,000 people signed up for enhanced Silver plans that include cost-sharing benefits such as lower co-pays, lower deductibles and lower out-of-pocket expenses which make it easier for them to access the health care they need.

“Lowering the cost of coverage and care helps people stay covered and it allows them to put that money back into our economy, which helps their communities,” Lee said.

### **Which Californians Need to Act Now to Benefit From the American Rescue Plan?**

The new financial assistance can directly help Californians by lowering their monthly premium to levels never seen before. However, in order to maximize their savings, the following groups of people need to act now by May 31 in order to have coverage that starts on June 1:

- **Uninsured Californians:** New data shows that an estimated 810,000 Californians in the state are uninsured and eligible for health insurance through Covered California, with an additional 1 million people eligible for no-cost Medi-Cal. Under the American Rescue Plan, most of those eligible for Covered California would be able to get a high-quality health plan from one of 11 trusted name-brand companies for as little as \$1 per month, or a plan that offers richer benefits for less than \$100 per month (see Figure 1: Premiums Are Lower Than Ever for the Uninsured).

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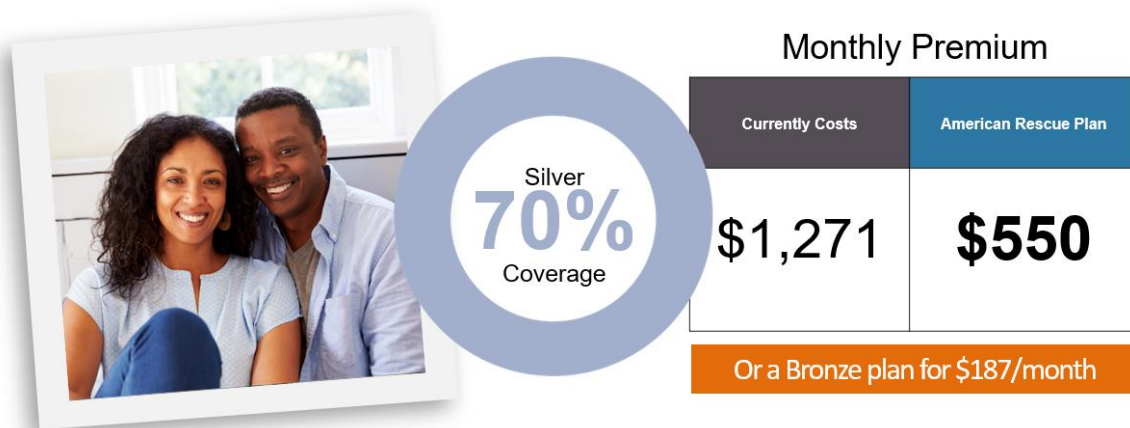
**Figure 1: Premiums Are Lower Than Ever for the Uninsured**



**Sofia in Los Angeles | Age: 21 | Income: \$25,520/year**

- Californians insured directly through a health insurance company:** Nearly 270,000 Californians are insured directly through a health insurance company in what is referred to as “off-exchange coverage” and do not receive any financial help. The new and expanded subsidies mean that many consumers will be able save hundreds of dollars per month if they switch and get their insurance through Covered California (see Figure 2: Off-Exchange Consumers Save by Switching to Covered California).

**Figure 2: Off-Exchange Consumers Save by Switching to Covered California**



**Vanessa and Mike in Oakland | Ages: 45 | Income: \$77,580/year**

Covered California’s special-enrollment period will run through the end of the year, but Lee encouraged consumers to act now in order to start saving.

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“Do not miss out on this opportunity,” Lee said. “We don’t want any eligible person to be uninsured or leave money on the table.”

### **Consumers Can Find Out in Minutes How Much They Can Save**

Covered California is encouraging people to check if they are eligible for lower premiums due to the American Rescue Plan. Consumers can easily see exactly how they can benefit from the new law at [CoveredCA.com](http://CoveredCA.com) by entering their ZIP code, household income and the ages of the people in the household to see how low their premiums can be and the health insurance options in their area.

Those interested in learning more about their coverage options can also:

- Visit [www.CoveredCA.com](http://www.CoveredCA.com).
- Use the website to find local insurance agents or certified enrollers in community organizations who provide free and confidential assistance over the phone or in person, in a variety of languages.
- Have a certified enroller call them for free help.
- Call Covered California at (800) 300-1506.

### **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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