

News Release

Media line: (916) 206-7777 @CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE June 21, 2021

Covered California Sets New Enrollment Record as Thousands Get Lower Premiums From the American Rescue Plan as June Deadline Approaches

Exchange Also Launches Full Offering of \$1 Plans for Thousands Who Received Unemployment Benefits in 2021

- A record 1.6 million people are actively enrolled in Covered California, including 139,000 who signed up for quality health care coverage since lower premiums became available through the American Rescue Plan.
- Covered California is also launching a provision that allows thousands of eligible Californians, who received unemployment insurance benefits at any point in 2021, to get the best coverage available for as low as \$1 per month.
- Consumers can use <u>Covered California's quick calculator</u> to easily find out if they benefit from the new \$1 per month provision.
- The next deadline for coverage is the end of the month: Consumers who enroll by June 30 will be insured starting July 1.

SACRAMENTO, Calif. — Covered California announced Monday that it has enrolled a record 1.6 million people, as thousands of consumers sign up for coverage due to the lower premiums provided by the American Rescue Plan. New data shows that over 139,000 people have signed up for a health plan through Covered California since the new and expanded financial help from the new law became available on April 12. The announcement comes just days after the U.S. Supreme Court rejected the latest challenge to the Patient Protection and Affordable Care Act.

"With the Supreme Court again ruling that the Affordable Care Act is the law of the land, and with the American Rescue Plan lowering premiums for thousands of Californians, it is easier than ever to get covered and stay covered," said Peter V. Lee, executive director of Covered California. "The next deadline is coming up, and Californians who sign up by the end of the month will begin benefiting from their more affordable coverage on July 1."

(more)

The record enrollment is being driven by the new financial help now available through the American Rescue Plan, which became available on April 12. Since then, 139,100 people have newly signed up, which is an increase of nearly 63,000 people in the past four weeks alone. Overall, a total of 246,640 people signed up for coverage between the end of open enrollment and June 16 (see Table 1: Consumer Plan Selections During Special Enrollment).

Table 1: Consumer Plan Selections During Special Enrollment (Feb. 1 – June 16)

Before April 12	107,540
Since American Rescue Plan Benefits on April 12	139,100
Year-to-Date	246,640
Total Number of Actively Enrolled Consumers	1,591,800

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 means that many middle-income Californians can now get more help than ever before, since it ensures that everyone eligible will pay no more than 8.5 percent of their household income on their health insurance premiums. The law also dramatically lowers the cost of insurance for lower-income Californians, with the latest data showing that nearly 700,000 people now have quality coverage through brandname health plans for \$1 per month. While Covered California's special-enrollment period runs through the end of the year, consumers are encouraged to act now in order to start benefiting from the new law.

"The American Rescue Plan is making coverage more affordable than ever, and more and more Californians are getting high-quality coverage for just a dollar," Lee said. "The sooner you sign up, the sooner you can start saving and be covered, because we do not want anyone to be uninsured or leave money on the table."

Californians Who Received Unemployment Benefits Can Get Covered California's Best Plan for a Dollar a Month

There are 207,000 Covered California consumers who are currently enrolled in the best coverage that the exchange offers, known as Silver 94 plans. Plans in this metal tier include low premiums, \$5 copays to see a primary care provider, outpatient services that are not subject to a deductible, an annual deductible of \$75 and other cost-sharing benefits that lower the cost of coverage and increase access to care.

(more)

A provision of the recently enacted American Rescue Plan, officially launched by Covered California today, enables hundreds of thousands of people who received unemployment insurance benefits in 2021 to also get this level of high-value coverage for as little as \$1 per month.

"The help for those who received unemployment benefits is big and not tied to their income, but the potential of good deals is there for every Californian who needs health insurance," Lee said. "If you're uninsured you should check your options, because hundreds of thousands are qualifying for the best coverage we offer for as little as \$1 per month, while others are seeing reductions of hundreds of dollars per month on the plan they've already chosen."

Sheila from Indio is a Covered California enrollee who lost her job as a college professor during the pandemic. When she consulted with her insurance agent, Sheila discovered that she and her daughter now qualified for a Silver 94 plan, and their \$221 monthly premium would be dropping to just \$1 for the rest of 2021.

"We were so excited that's even a thing. My first thought was, 'I'm sure not me,'" Sheila told Covered California. "We spoke yesterday and heard that it would be me. I was floored; we were both astonished."

The most recent data from the Employment Development Department (EDD) shows that 569,000 Californians filed unemployment insurance claims in May alone. Currently, about 10 percent of Covered California's enrollees — approximately 141,000 — have indicated they have received unemployment insurance benefits this year, meaning thousands more could be eligible for this new benefit. Covered California has partnered with EDD to inform unemployment insurance recipients through their online accounts of the new subsidies available.

"This is a tremendous opportunity for those who lost their jobs to get a quality health insurance plan at a price that has never been lower," Lee said. "Whether you or someone you know filed for unemployment this year, now is the time to check out your options and start saving now."

Covered California enrollees who are eligible for the \$1 per month plan and are currently enrolled in a Silver-tier product will automatically be placed into a Silver 94 plan with better coverage. However, Covered California is working to help the 58,000 Covered California enrollees who are eligible and currently enrolled in a non-Silver plan to consider changing their coverage to get an even better deal.

Consumers Can Quickly Find Out If They Are Eligible

Consumers can check their eligibility for big savings whether or not they have received unemployment insurance by using <u>Covered California</u>'s <u>quick calculator</u>.

(more)

They will need to input their household income, ZIP code, their household size and the age of each family member and note whether they received unemployment benefits. Once completed, they will see how affordable a silver or bronze plan can be in their area.

be able to see what plans are available in their region and the cost of their monthly premium.

"The pandemic has highlighted the importance of quality health care, and whether you end up with a \$1 plan, are eligible for no-cost coverage through Medi-Cal or can save hundreds of dollars on your coverage, getting covered is the right thing for you and your family," Lee said.

Those interested in learning more about their coverage options can:

- Visit 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.

###