



News Release

FOR IMMEDIATE RELEASE

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Covered California Announces Premium Change for 2027 Dental Plans While Continuing to Deliver Affordable Coverage Options

SACRAMENTO, Calif. — Covered California announced its dental plans and preliminary rates for the 2027 coverage year, with a statewide weighted average rate increase of 6.2 percent for plans offered through the marketplace in 2027.

The industry-wide rise in the cost of dental care, along with an increased use of services, contributed to the rate change. Enrollment in Covered California dental insurance remained steady at 370,500 enrollees as of March 2026, however, with enrollees paying an average of \$27 per month. Since 2020, enrollment in dental plans through Covered has increased by 85 percent.

“We are proud to continue to offer a competitive marketplace that helps ensure affordable and equitable access for Californians seeking health and dental insurance,” said Covered California Executive Director Jessica Altman. “Even in this era of rising costs, Covered California is striving to offer the highest-quality dental plans for the best value.”

While dental insurance for children is included in Covered California’s standard health benefits, adults can purchase optional family dental plans as an add-on to their health plans. The family dental insurance is offered on a *guaranteed issue* basis, meaning it is available to anyone who wants it, regardless of any pre-existing oral health conditions.

In 2027, Covered California will offer eight dental plans from five insurers, including Anthem Blue Cross, Blue Shield of California, DentaQuest, Delta Dental of California and Humana Insurance Company.

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After enrolling in a health plan, Californians may choose from dental health maintenance organization (DHMO) and dental preferred provider organization (DPPO) plans, giving consumers the possibility to shop for and select the plan that best fits their dental needs and budget.

Table 1: Weighted Rate Change by Dental Plan for 2027

Dental Plan	Weighted Average Rate Change
Anthem DHMO	0.0%
Anthem DPPO	0.0%
Blue Shield DHMO	6.6%
Blue Shield DPPO	6.5%
DentaQuest DHMO	25.8%
Delta Dental DHMO	8.4%
Delta Dental DPPO	0.0%
Humana DPPO	7.7%

All dental plans obtained through Covered California will continue to include preventive and diagnostic dental care at no extra cost. All Covered California health plans include coverage for core pediatric dental services for members under the age of 19 without needing to purchase a separate dental plan. Adults can purchase family dental insurance as an add-on to their health plan.

“Good oral health is critical for overall wellness, and it can help maintain a healthy heart and lungs, manage and control diabetes, and even help increase the chances of positive pregnancy outcomes,” said Dr. Monica Soni, chief medical officer for Covered California. “It also helps us eat without pain, speak clearly and smile with confidence. The equitable access to dental care that Covered California offers is crucial in addressing health disparities and achieving whole-person care.”

The benefits and rates of Covered California’s family dental plans can be found at <https://www.coveredca.com/dental/adult-add-on/hmo/>.

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Covered California's Special-Enrollment Period

While the rate changes will not go into effect until Jan. 1, 2027, Californians experiencing qualifying life events, such as losing health insurance, getting married, having a baby or turning 26 years old, can sign up for health and dental insurance during Covered California's ongoing special-enrollment period. A full list of qualifying life events can be found by visiting coveredca.com/special-enrollment/.

Californians will have their insurance begin on the first day of the following month after signing up. They can explore their options to get insurance during special enrollment in several ways:

- Get free and confidential assistance over the phone, in a variety of languages, from one of more than 14,000 certified agents and community-based organizations throughout the state that provide free, confidential help.
- Use CoveredCA.com's Help on Demand feature to get free help from a certified enroller.
- Call Covered California at (800) 300-1506.

Opportunities for Californians to Enroll in Insurance for 2027

- Covered California's open-enrollment period, when consumers can sign up for insurance for 2027, begins on Nov. 1, 2026, and will run through Jan. 31, 2027. For coverage for all of 2027, enrollment must be completed by Dec. 31, 2026.
- Covered California's nearly 1.8 million enrollees may renew or switch their plans starting on Oct. 1. They may review their options at any time on CoveredCA.com.

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.

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