COVERED CALIFORNIA

News Release

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Amid Federal Changes, Covered California Continues Its 2027 Open Enrollment "Connectors to Coverage" Campaign in the Bay Area

OAKLAND, Calif. — Covered California, the state's health insurance marketplace, continued its 2027 open-enrollment campaign "Connectors to Coverage" in the Bay Area, as it continues to connect California families to affordable health insurance despite federal changes to the program that impacts eligibility and increases costs.

Open enrollment began Nov. 1, 2026 and will run through Jan. 31, 2027. It's the time when Californians can sign up for, renew or shop for a new health insurance plan. As part of its "Connectors to Coverage" campaign, Covered California will visit regions and communities statewide to highlight the free and confidential enrollment assistance available to Californians. That includes a network of 16,000 experts located in nearly every community across the state that can help eligible Californians understand their coverage options and the financial assistance available to reduce the cost of their premiums.

This year marks the 14th open-enrollment period under the Affordable Care Act, which since its inception has helped tens of millions of Americans access health insurance, including more than 1.7 million Californians currently enrolled for coverage through Covered California. In fact, between 2013 and 2025, California has seen the largest drop in the uninsured rate compared to other states.

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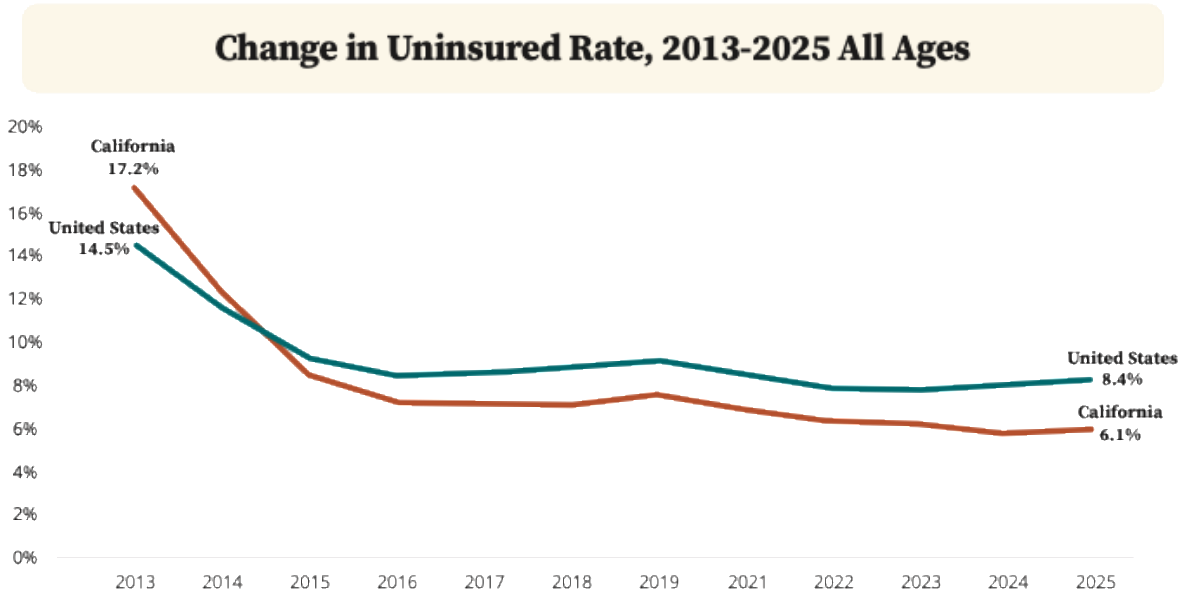
Figure 1: Change in Uninsured Rate in the Affordable Care Act Era



Caption: Since Affordable Care Act marketplaces opened in 2014, the uninsured rate among all ages has dropped from 17.2% to 6.1% in California and 14.5% to 8.4% nationally. Source: U.S. Census 2013-20245 American Community Survey (ACS), all ages.

Open enrollment begins with an uninsured rate of 6.1% among Californians, according to federal data. Since Covered California's first open-enrollment period in 2013, California's uninsured rate has fallen from 17.2% to 6.1% in 2025, which is the largest percentage point drop for any state in the nation during the Affordable Care Act era.

Nationwide, more than 19 million were insured through a marketplace plan this year, and throughout California, 12 health insurance companies will offer plan options for 2027 — including one new insurer — giving Californians more choice and lower costs.

Despite Federal Changes, Covered California's Marketplace Remains Strong

Covered California maintains a strong and stable marketplace and actively negotiates with health insurance companies to ensure consumers are receiving the best value possible. In fact, 725,000 Californians currently pay $100 or less a month for their plans, and 20% of all Covered California enrollees have plans with a $0 monthly premium. In the Bay Area, more than 145,000 enrollees pay $100 or less for their plan.

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Figure 2: Monthly Premiums for Covered California Enrollees

Monthly Premium Cost	Percentage of Covered California Enrollees
$0	**20%** 358,000 enrollees
$50 or less	**30%** 528,000 enrollees
$100 or less	**41%** 725,000 enrollees
$250 or less	**66%** 1,162,000 enrollees

“At a time when people are feeling the pressure of rising prices on everything from gas and rent to food, we’re working to make sure people have quality health insurance options they can afford,” said Covered California Executive Director Jessica Altman. “Since our first year in 2014, Covered California has connected more than 7 million Californians to coverage at a price that works for them. During this complicated year, we continue to negotiate with insurance companies to keep our costs lower than the national average to help families find or keep their coverage.”

Changes to federal health care policies and regulations for 2027 impacting Californians include updates to the public charge rule and changes impacting eligibility for some lawfully present immigrants to receive financial assistance through Affordable Care Act marketplaces. While these policy changes do not impact most immigrants, Covered California and the state of California have taken actions to help people understand their eligibility and options, and get connected to the care they deserve.

California Takes Action to Protect the Most Vulnerable From Increasing Costs

This year, Gov. Newsom and the California Legislature increased the amount of state funds available for the Covered California State Subsidy Program, from $190 million in 2026 to $300 million in 2027. As a result, Californians with incomes up to 200% of the federal poverty level in 2027 ($31,920 for an individual or $66,000 for a family of four) will be eligible for additional financial help from the state to lower the cost of their monthly premiums.

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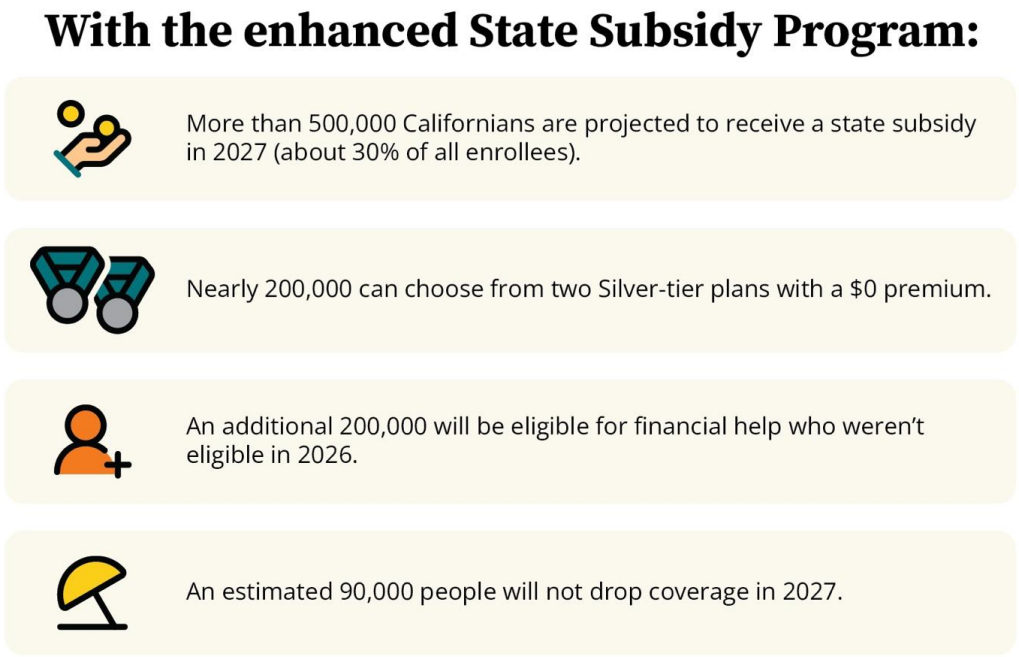
While this funding offers a meaningful lifeline for the lowest-income Covered California enrollees, it cannot replace the nearly $2.5 billion that Californians received from the federal government annually before Congress let enhanced premium tax credits expire last year.

Figure 3: State Subsidy Program Helping More Californians



Thanks to existing federal tax credits and California's expanded subsidy program, 55% of Covered California enrollees will see no increase in their monthly premium. This includes nearly 200,000 consumers who will have the option of two $0 Silver plans and more than 330,000 who will pay less each month due to increased investment in California's state subsidy program.

"While the headlines around health costs are certainly scary, more than half a million Californians are paying $50 or less a month for their health insurance through Covered California, and many more qualify for financial help but are choosing to go uninsured," said Altman. "Before making that tough decision to go without coverage, speak with one of our certified enrollers or visit CoveredCA.com to explore options throughout the Bay Area — because coverage may be more affordable than you think."

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While costs like premiums and deductibles can vary by plan and metal tier, all plans through Covered California, including minimum coverage and Bronze-tier plans, include 10 essential health benefits, and provide access to leading doctors, hospitals and specialists across the state. All Covered California plans provide emergency coverage, and essential preventive care such as cancer screenings, mental health services and maternity care – and anyone under 30 can qualify for a minimum coverage plan.

“Having health insurance is one of the best ways to protect yourself and your family in case the unexpected happens,” said Covered California Chief Medical Officer Dr. Monica Soni. “Every plan through Covered California covers the essential health benefits you need to get and stay healthy, and financial help is available to help put that coverage within reach.”

Connecting With the Remaining 1.1 Million Uninsured Californians

New data from the California Simulation of Insurance Markets (CalSIM) model, developed by the University of California, Los Angeles’s Center for Health Policy Research, estimates that more than 1.1 million Californians who either qualify for subsidies through Covered California (461,000) or low-cost or no-cost Medi-Cal (682,000) remain uninsured and eligible for coverage in 2027.

Further, this data from CalSIM shows that certain groups are disproportionately represented among the uninsured. Among the 461,000 uninsured Californians eligible for financial help for Covered California coverage, 58% are Latino, 47% are between 45-64 years old, and nearly half also qualify for the extra financial help from California — and they reside all over the state.

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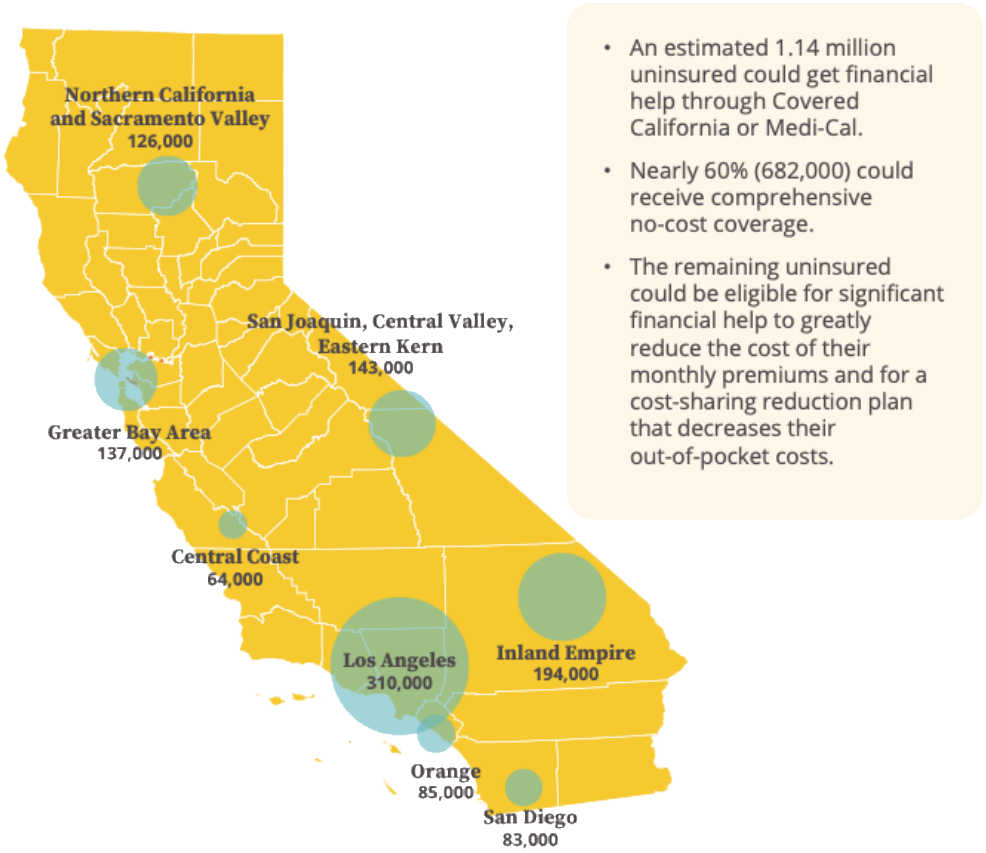
Figure 4: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help



For example, in the Bay Area, there are an estimated 137,000 uninsured Californians who are eligible for Covered California subsidies (64,000) or no-cost Medi-Cal coverage (73,000).

To help reach and serve these eligible but uninsured consumers, Covered California works with community-based Navigators and local certified agents that can offer assistance on everything from enrollment and financial assistance that may be available, to understanding ongoing policy and regulatory changes that may impact them.

With 16,000 certified enrollers throughout the state, 99.6% of Californians are just 15 minutes away from in-person help.

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Get Help Signing Up for Coverage

Covered California is here to help Californians get connected to the right plan and quality care, with support throughout every step of the way. Enrollment help is always free, confidential, and available in multiple languages.

Consumers can also learn more about their options at the newly redesigned CoveredCA.com, where they can easily check if they qualify for financial help and compare health plans in their area. Californians can also:

- Get free and confidential assistance by phone, in a variety of languages, from thousands of certified agents and community-based organizations throughout the state that provide free, confidential help in whatever language or dialect consumers prefer.

- Request a call from a certified enroller for personalized help, at no cost.

- Call Covered California directly at (800) 300-1506.

To ensure coverage for all of 2027, consumers must select a health plan by Dec. 31.

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 CoveredCA.com.

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