



News Release

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FOR IMMEDIATE RELEASE

Dec. 22, 2025

Covered California Encourages All Californians to Explore Health Insurance Options Before Dec. 31 Deadline to Get Coverage for All of 2026

SACRAMENTO, Calif. — Covered California is encouraging all uninsured Californians to sign up for health insurance by Dec. 31.

The open-enrollment period for 2026 ends on Jan. 31, but to have insurance in place for January, consumers need to enroll by the end of the year. Covered California's over 1.9 million enrollees also have until Dec. 31 to make any changes to their coverage for next year.

It has been a unique open enrollment with the Enhanced Premium Tax Credits set to expire heading into 2026. Since their introduction in 2021, the enhanced assistance has helped double enrollment nationally under the Patient Protection and Affordable Care Act and by over 23 percent in California.

So far this open enrollment, 123,461 Californians have signed up for 2026 coverage as of Dec. 20, marking a 30 percent decrease over the same period last year.

Driven by record-high enrollment in 2025, overall, 1.9 million Californians have signed up for 2026 coverage, marking a 3 percent increase over the same period last year. That includes 1,816,067 Californians who have renewed their plans so far, a 7 percent increase over the same period last year. The number of renewing consumers will be better known next month after enrollees pay their premiums, with full numbers available in the spring.

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“As we get closer to year-end holidays and family celebrations, health insurance may be the last thing you’re thinking about — but being insured is one of the best ways to protect the physical, mental and financial health of you and your family,” said Covered California Executive Director Jessica Altman. “This year more than ever, the Dec. 31 deadline matters — we know people have difficult decisions to make with premium costs rising unless Congress acts in January to extend the Enhanced Premium Tax Credits. As you go through your options to sign up for new coverage or make changes to your current plan, Covered California is here to help you every step of the way.”

Entering this year’s open-enrollment period, Covered California continued to see historic enrollment, with nearly 2 million Californians getting connected to health insurance through Covered California in 2025. Despite expiring federal subsidies that have helped lower monthly premiums for millions of Americans, Covered California remains committed to helping people understand their options for keeping or signing up for health and dental insurance.

“We know that when people are insured and get the care they need, they’re healthier and they’re able to be more successful in work, school and life,” said Dr. Monica Soni, chief medical officer for Covered California. “As we head toward the end of the year, make sure to put health insurance on your holiday list, because you can’t use your health insurance if you don’t have health insurance. A Covered California plan ensures that you receive a free, annual preventive care checkup to get a head start on a healthy 2026.”

Of the nearly 123,000 new enrollees, nearly half live in four Southern California counties (Los Angeles, Orange, Riverside and San Bernardino), with 57,838 sign-ups.

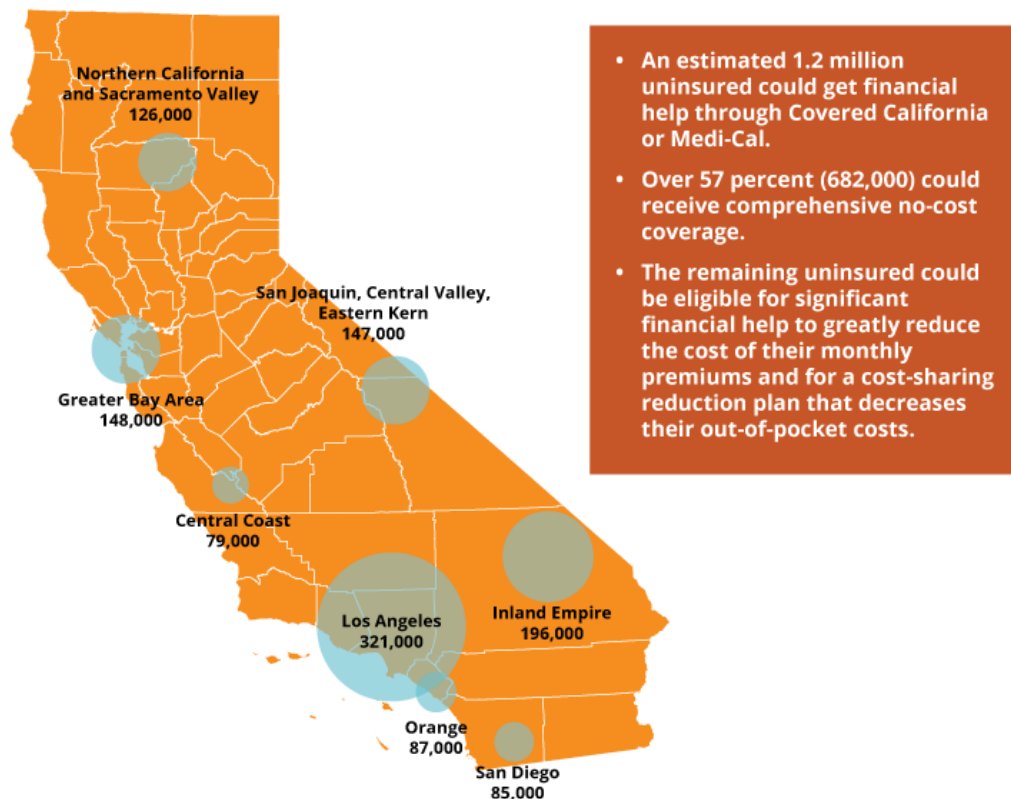
Also, more than 29,000 new enrollees identified as Latino, while more than 25,000 Asian Americans have signed up for coverage so far. Over 30,000 White Californians and over 3,000 Black Californians have enrolled, and over 23,000 Californians did not disclose their race or ethnicity.

Despite the continued progress, the latest 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 nearly 1.2 million Californians who either qualify for subsidies through Covered California (508,000) or low-cost or no-cost Medi-Cal (682,000) remain uninsured and eligible for insurance in 2026.

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Further, this data from CalSIM shows that certain groups are disproportionately represented among the uninsured. Among the 508,000 uninsured Californians eligible for health insurance through Covered California, 57 percent are Latino and 50 percent are between 45 and 64 years old, and they reside all over the state.

Figure 1: Nearly 1.2 Million Uninsured Californians Are Eligible for Financial Help



California Is Taking Steps to Protect the Most Vulnerable From Increasing Costs

In 2025, Gov. Newsom and the California Legislature increased state funding available for the enhanced cost-sharing reduction program, appropriating \$165 million to expand eligibility. This allowed Californians with incomes above 200 percent of the federal poverty level to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs.

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This year, California is continuing to take proactive steps to protect its lowest-income enrollees from the steepest rate increases and reduce costs for consumers. For 2026, the state has allocated \$190 million to provide state-funded tax credits for individuals earning up to 165 percent of the federal poverty level. This support will help keep monthly premiums consistent with 2025 levels for those with an annual income of up to \$23,475 for an individual or \$48,225 for a family of four. It will extend partial additional assistance to those earning up to \$25,823 for an individual or \$53,048 for a family of four.

So far during open enrollment, more than 364,000 people have enrolled with state subsidies.

Financial help to pay for health insurance remains available as nearly 92 percent of Covered California's enrollees receive assistance. Nearly half qualify for health insurance costing \$10 or less per month in 2026, and nearly a quarter could get a Silver plan for that same price. In addition, 17 percent of renewing consumers could pay \$0 in premiums in 2026 if they keep their current plan.

Furthermore, over 50 percent of Black and Asian American enrollees can get a plan for under \$10, and 53 percent of Latino enrollees can get a plan for under \$25.

"Without [health insurance], I could be looking at huge, huge, huge medical bills," said Melanie, a Covered California enrollee and early retiree from Orange County. "There's just peace of mind that if you have a really bad year, maybe you're going to pay seven or eight thousand dollars, but you're not going to pay 700 or 800 thousand dollars."

Consumers can use the Shop and Compare Tool at [CoveredCA.com](https://www.coveredca.com) to compare monthly premium estimates on a variety of plan options from top insurers, find out what financial help is available and explore all their options.

Covered California research found that, on average, by shopping and comparing, renewing households in:

- Platinum plans can get a plan with their current issuer with 23 percent lower premiums per month.
- Gold plans can get a plan with their current issuer with 23 percent lower premiums per month.
- Silver 70 and 73 plans can get a plan with their current issuer with 39 percent lower premiums per month.

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“At a time when it seems like prices on everything from groceries to gas are rising, it’s important to remember that you have options when it comes to health insurance,” said Altman. “Whether you work full time, part time, are a gig worker, retired, or are temporarily unemployed, we believe every Californian deserves quality coverage at a price they can afford.”

Signing Up for Coverage Is Easy

Consumers can learn more about their options by visiting [CoveredCA.com](https://www.CoveredCA.com), where they can easily find out if they qualify for financial help and see the coverage options in their area. Those interested in learning more about their coverage options can also:

- 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 in whatever language or dialect consumers prefer.
- Have a certified enroller [call them](#) and help them for free.
- Use Covered California’s [online calculator tool](#).
- Call Covered California at (800) 300-1506.

Californians who forgo health insurance will be subject to a tax penalty administered by the [Franchise Tax Board](#). The penalty for not having coverage the entire year is expected to be at least \$900 per adult and \$450 per dependent child under 18 in the household. A family of four that goes uninsured for the whole year would face a penalty of at least \$2,700.

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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