

News Release

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Covered California Lends Support for Wildfire Victims Throughout the State

- Covered California opened a special-enrollment period to help people living in counties where a state of emergency has been declared in response to wildfires.
- Right now, premiums are lower than ever thanks to increased financial help available through the American Rescue Plan, and two-thirds of enrollees are able to get coverage for \$10 or less per month.
- Californians who enroll by July 31 would be insured starting Aug. 1.

SACRAMENTO, Calif. — Covered California has announced a special-enrollment period for people living in counties where a state of emergency has been declared due to raging wildfires.

"Once again, wildfires are disrupting the lives of thousands of Californians, and if you are among those affected, Covered California is here to make sure you have access to quality health care coverage," said Covered California Executive Director Jessica Altman. "Opening this path to coverage will ensure that those who have been affected by these fires have one less thing to worry about and can get health insurance through either Covered California or Medi-Cal."

The state of California has declared a state of emergency in Mariposa, Monterey and Santa Barbara counties due to wildfires in the area. Covered California's special-enrollment period applies to anyone affected in those counties, as well as counties where a state of emergency is declared later in the year.

"Covered California stands ready to help provide health coverage to Californians in any county where wildfires cause a state of emergency," Altman said.

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Californians have 60 days from the date the state of emergency was declared in their county to sign up for coverage. Consumers who sign up will benefit from the lower costs now available due to the increased and expanded financial help provided by the American Rescue Plan. The law ensures that everyone eligible will spend no more than 8.5 percent of their household income on their health plan premiums if they sign up for health insurance through an Affordable Care Act marketplace.

Right now, more than nine out of every 10 Covered California enrollees qualify for financial help due to the expanded and increased subsidies, and more than two-thirds of consumers are able to get comprehensive coverage for less than \$10 a month.

"When disaster strikes, Californians come together, and Covered California wants to make sure that our friends and neighbors throughout the state have the health care coverage they need during these tough times," Altman said.

Covered California's Special-Enrollment Period

In addition to victims of wildfires, there are several qualifying life events that are available due to the public health emergency and the American Rescue Plan:

- You or a family member have been affected by the COVID-19 pandemic.
- You have a household income under 150 percent of the federal poverty level, which is less than \$19,320 for an individual and \$39,750 for a family of four.
 - Eligible consumers in this income bracket can find Silver 94 plans, the most generous coverage available through Covered California, with no monthly premium.
- You paid the penalty because you did not have health insurance.

A full list of qualifying life events can be found <u>here</u>.

Consumers who sign up during special enrollment will have their coverage begin on the first of the following month. Consumers can explore their options in a number of different ways, including:

- Covered California's online <u>Shop and Compare Tool</u> will show consumers if they
 are eligible for financial help and which plans are available in their area.
- Find the nearest certified enroller in your neighborhood by visiting https://www.coveredca.com/support/contact-us/.
- Call Covered California at (800) 300-1506 to get information or enroll by phone.

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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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