



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE

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Statewide Tour Launched to Promote How the American Rescue Plan Can Provide Huge Savings to Reduce the Number of Uninsured Californians

- *An estimated 1.1 million Californians are uninsured and eligible for financial help, with the vast majority — approximately 940,000 — able to get coverage at no cost through Covered California or Medi-Cal.*
- *New federal new data shows 4.6 million Americans have newly enrolled or renewed for health insurance during open enrollment, of whom 1.6 million are Californians; this enrollment is thanks to the increased financial help from the American Rescue Plan, which is providing coverage for many people at no-cost, and saving middle-income families thousands of dollars a year.*
- *During this open-enrollment period, those families are encouraged to change coverage to take advantage of savings averaging \$800 per month and to likely keep the same plan and doctor.*
- *New data from Covered California shows how much protection and peace of mind insurance provides, with the uninsured facing staggering out-of-pocket costs if they visit an emergency room or are admitted to a hospital.*

SACRAMENTO, Calif. — The American Rescue Plan has helped Covered California achieve record enrollment, and the new and expanded financial help included in the law will continue through at least 2022. That's a critical message being delivered to 1.1 million uninsured Californians who are eligible for financial help as part of the statewide "Coverage Matters" Virtual Bus Tour now underway.

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In addition to those currently uninsured, the new law can also help more than 250,000 middle-income families who are paying full price for coverage directly through an insurance company. The new law will help them save an average of \$800 per month on their coverage. In many cases, these consumers will be able to switch to Covered California and keep the same health insurance company, level of coverage and doctor.

“Health care is local, and Covered California’s ‘Coverage Matters’ Virtual Bus Tour takes our message across California,” said Peter V. Lee, executive director of Covered California. “The message details how the American Rescue Plan has been a game changer, helping deliver record enrollment because of its unprecedented financial help and expanded eligibility for middle-income Californians. These benefits are available until at least the end of 2022, unless they are extended, and we want to make sure people take advantage so they can get brand name coverage that provides access to physical and mental health care.”

Eleven Events in Eight Days, From San Diego to Eureka, and in Five Languages

Covered California’s Coverage Matters Tour will feature 11 virtual stops, including multi-ethnic and regional media events, beginning in the San Diego region on Dec. 7 and concluding in Sacramento on Dec. 14. Leaders and health experts will urge uninsured and middle-income consumers to enroll immediately to take advantage of unprecedented financial help and increased eligibility through Covered California and the American Rescue Plan.

Regional Media Events

- Dec. 7: San Diego
- Dec. 8: Greater San Francisco Bay Area
- Dec. 9: Los Angeles
- Dec. 10: Central Valley and Northern Counties
- Dec. 14: Sacramento

Community-Specific Media Events

- Dec. 7: Vietnamese statewide
- Dec. 8: Korean statewide
- Dec. 9: Spanish and Chinese statewide
- Dec. 14: African American statewide

More Financial Help Available to More People Than Ever Before

Enrolling in quality coverage is more affordable for more people than ever before thanks to the increased subsidies provided under the American Rescue Plan, the federal law that took effect in 2021 and runs through at least 2022.

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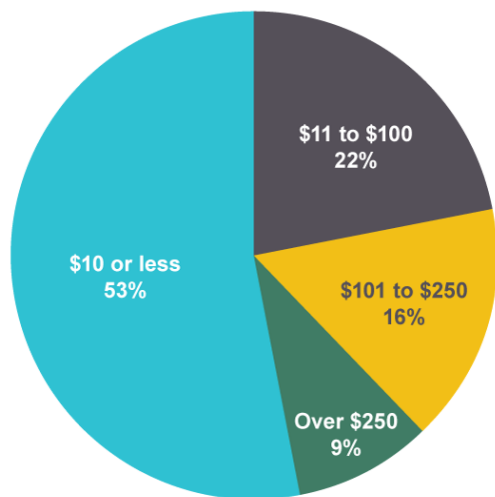
New federal data released today shows that [4.6 million Americans have enrolled in coverage through the Affordable Care Act](#). In California, initial data shows that more than 1.6 million have picked a plan or renewed their coverage for 2022.

“We are proud of the work we have done to enroll Californians in quality health insurance plans,” Lee said. “However, we still have more work to do, as far too many people out there do not have the financial protection or peace of mind that comes with coverage – and many can get the coverage without paying a dime.”

An estimated 1.1 million Californians are uninsured and eligible for financial help. The majority of the uninsured, more than 940,000 people, can get coverage through Covered California or Medi-Cal at no cost.

Californians who do not qualify for a \$0 premium will likely still see significant savings through the increased financial help available. Right now, more than half of Covered California enrollees are paying less than \$10 per month, and 75 percent are paying less than \$100 for their brand-name health plan.

Figure 1: More Than Half of Covered California’s Subsidized Enrollees Are Paying Less Than \$10 Per Month



- Because of the American Rescue Plan, in 2021, more than half of Covered California enrollees pay \$10 or less per month for coverage through brand name health plans.
- Three out of every four enrollees pay less than \$100 per month for quality, comprehensive coverage.

“Whether you are insured on your own, or you do not have any coverage at all right now, the message is the same: Now is the time to check your eligibility and options,” Lee said. “In just a few minutes you can easily find out how much financial help you can receive, and the coverage options in your area, by visiting [CoveredCA.com](#).”

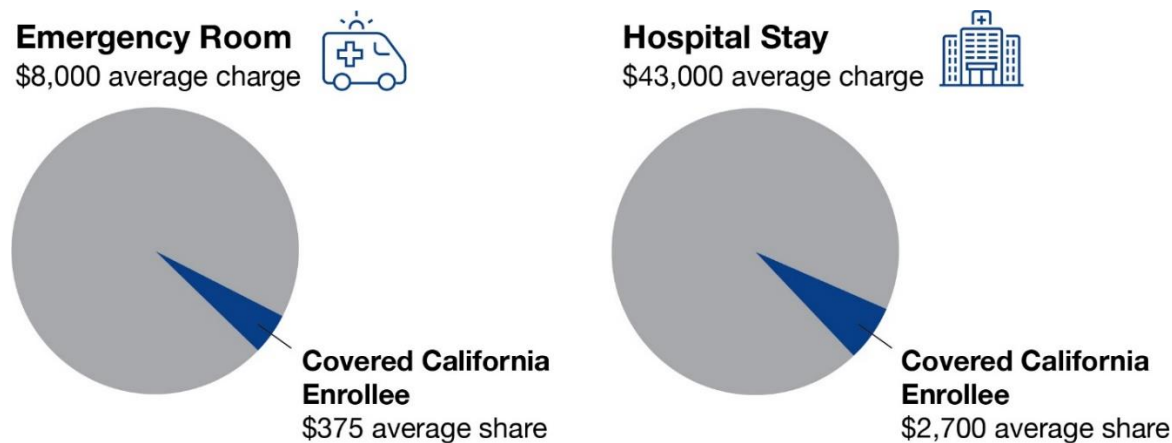
Data Shows How Much Consumers Save on Emergency Room and Hospital Visits

Recent claims data from Covered California shows that about one out of 10 enrollees visits the emergency room each year, and the average overall hospital charge for those visits is \$8,000. However, coverage through Covered California paid for more than 95

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percent of those costs, with \$375 being the average out-of-pocket cost for each visit. Similarly, while fewer than 3 percent of Covered California enrollees were admitted to the hospital, the average overall charge for the admission was \$43,000, but of those costs, insurance picked up well over 90 percent — leaving enrollees responsible for an average out-of-pocket cost of just \$2,700.

Figure 2: Covered California Enrollees Save When Visiting the ER or Hospital



“No one wants to end up in an emergency room or hospital, but if you do, a quality health insurance plan through Covered California can save you tens of thousands of dollars,” Lee said. “In addition, having health insurance means you are more likely to get preventive care and regular treatment for chronic conditions, which helps keep you out of the hospital in the first place.”

A [recent study by the Kaiser Family Foundation](#) found that more than two out of every five uninsured adults (42 percent) reported that they had not seen a doctor or health care professional in the last 12 months, and 41 percent said they do not have a usual source of care when they are sick or need medical advice.

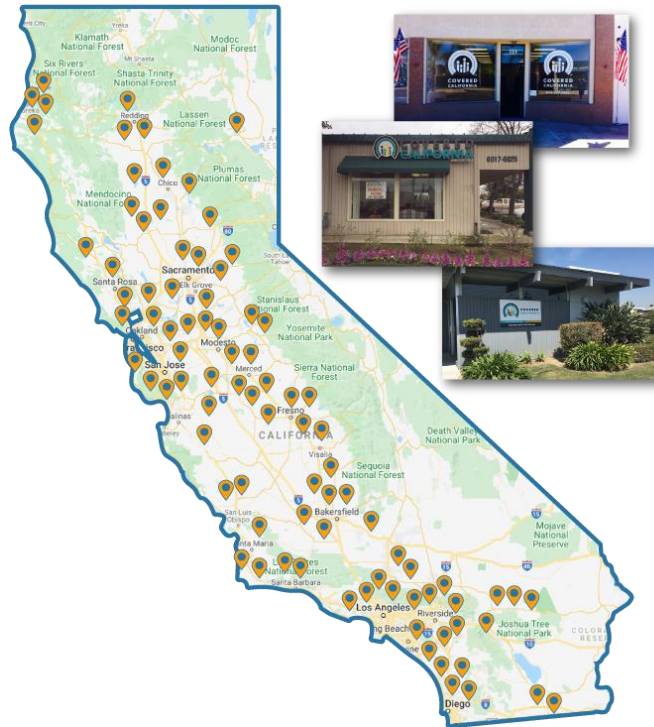
“Regardless of where you live, how much you make, what language you speak or what community you’re from, Covered California wants you to get the care you need to stay healthy,” said Dr. Alice Hm Chen, chief medical officer of Covered California. “Covered California plans provide access to some of the best doctors and hospitals across the state and include coverage for both physical and mental health care.”

Free and Confidential Help From Local Enrollers

In addition to signing up consumers through their own through the website, Covered California also partners with certified and licensed enrollers who provide free and confidential help throughout the state. Covered California works with more than 11,000 Licensed Insurance Agents, who have established more than 500 storefronts in communities across California.

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Figure 3: Covered California's Over 500 Licensed Insurance Agent Storefront Locations Across the State



These storefronts feature Covered California signs and logos and provide consumers with a local point of contact to answer questions and help people enroll in a health insurance plan that best fits their needs, whether through Covered California or Medi-Cal, depending on their eligibility.

Consumers can visit <https://www.coveredca.com/support/contact-us/> and search for the agent or storefront nearest them.

Nearly three out of every five of Covered California's agents (57 percent) speak more than one language, which helps them assist Covered California's diverse population where two out of every three enrollees represent a community of color. Overall, Covered California's agents speak more than 40 languages.

Upcoming Deadline for Jan. 1 Coverage

Covered California's open-enrollment period runs through Jan. 31, 2022, and those who want their coverage to start on Jan. 1 need to sign up by Dec. 31. Interested consumers can do the following to sign up for coverage:

- Visit [CoveredCA.com](https://www.coveredca.com) to learn about their coverage options and enroll online.
- Find a local agent or other certified enroller on the website or have one [call them](#) and help them for free.

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- Call Covered California at (800) 300-1506 and get information or enroll by phone.

Covered California's online enrollment portal and certified enrollers will help people find out whether they are eligible for Medi-Cal or Covered California. Medi-Cal enrollment is available year-round, and the coverage will begin the day after a person signs up. In addition, people can apply for Medi-Cal online or by picking up an application at one of the many [county resource centers](#) throughout the region.

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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