

News Release

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Covered California Joins Korean Health Leaders in Los Angeles to Discuss Open Enrollment for 2023 and the High Uninsured Rate in the Community

LOS ANGELES, Calif. — With its 10th open-enrollment period underway, Covered California hosted Korean-American health leaders at the Koreatown Youth and Community Center in Los Angeles on Tuesday to discuss the community's having the highest uninsured rate among all Asian American and Pacific Islander (AAPI) ethnic groups in California.

According to the California Health Interview Survey, the uninsured rate among all Asian groups in California was 7.0 percent in 2021, lower than the state average, but for Korean Americans it was more than double that at 15.1 percent.

"Covered California is proud of all the work that has been done over the past decade to provide health care access to every ethnic group and community in the state," Covered California Executive Director Jessica Altman said. "We have made gains in the Korean community as well, but the data shows there is much work to be done."

Since Covered California's first open-enrollment period in 2013, federal data shows that California's uninsured rate fell from 17.2 percent to a record low 7.0 percent in 2021, which is the largest percentage point drop for any state in the nation over this time period. The progress has been spurred by tremendous growth in many AAPI communities, but the Korean community has not experienced the same level of growth as other communities have.

Since 2013, 5.2 million Californians have received health insurance through Covered California for at least one month. Covered California has seen its overall enrollment grow by more than 40 percent, including significant growth in many AAPI communities, such as Asian Indian (nearly 90 percent), Chinese (nearly 77 percent) and Filipino (47 percent). However, growth among Californians that identified as Korean was significantly lower, with a nearly 15 percent increase.

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"We are using this data to understand the variations across communities, and important conversations like the one we are having today will help inform Covered California's future efforts," Altman said. "The goal is to make sure everyone eligible for health coverage in California gets covered, so if the Korean community has a higher uninsured rate, we want to figure out the whys and address those issues."

"Navigating America's health care system can be a complicated journey — particularly for newer immigrants," said Dr. Ninez Ponce, who is the principal investigator for the California Health Interview Survey and heads the UCLA Center for Health Policy Research. "But the Affordable Care Act and Covered California have made that process manageable with free, in-language assistance and a single application that can determine if you qualify for the exchange or for Medi-Cal."

Consumers can also discover their options by visiting <u>CoveredCA.com</u>, where they can easily find out if they qualify for financial help and see the coverage options in their area.

All they need to do is enter their household income, ZIP code, household size and the number of people who need coverage and their ages into the calculator on Covered California's homepage. Covered California has over 11,000 certified agents, and enrollers are here to help you sign up in whatever language or dialect you need, including the over 600 who speak Korean.

Open enrollment began on Nov. 1 and is the one time of the year when eligible people cannot be turned away from coverage.

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 a certified enroller.
- Have a certified enroller call them and help them for free.
- Call Covered California at (800) 300-1506.

Family Glitch

A new federal rule took effect yesterday, opening the door for 400,000 people to enroll in a more-affordable health plan through Covered California, including many immigrant families. The change means families who have been ineligible for financial help through Covered California because one member is insured through an employer may now be eligible for subsidies to lower the cost of their premiums.

"The door to more-affordable health insurance is opening today for hundreds of thousands of Californians," Altman said. "Families across California will now be able to save hundreds of dollars a month, and thousands of dollars a year, if they switch from employer-sponsored coverage to a Covered California plan."

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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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