



News Release

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FOR IMMEDIATE RELEASE
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Covered California Urges Central Valley Residents to Enroll by May 31 to Save Money With Lower Health Insurance Premiums Now Available Through the American Rescue Plan

- *The American Rescue Plan provides new and expanded financial help that dramatically lowers health insurance premiums for people who purchase health insurance through Covered California.*
- *More than 136,000 people in the Central Valley, including the uninsured and people currently enrolled directly through a health insurance carrier, stand to benefit from the new financial help that is now available.*
- *In order to maximize their savings, consumers need to enroll by May 31 so they can begin saving and benefiting from the new law on June 1.*
- *Many people will be able to get a high-quality plan for as little as \$1 per month, and currently insured consumers could save hundreds of dollars per month on their coverage if they switch to Covered California.*

SACRAMENTO, Calif. — Covered California announced that an estimated 136,000 people throughout the Central Valley can benefit from lower health insurance premiums provided by the American Rescue Plan. The landmark law provides new and expanded financial help that is making health care coverage more affordable than ever before. However, people in the Central Valley need to act now in order to realize those savings. Those who sign up by May 31 will have coverage starting June 1.

“The new and expanded financial help provided by the American Rescue Plan can help people throughout the Central Valley get covered and stay covered by lowering their premiums and putting money back into their pockets,” said Peter V. Lee, executive director of Covered California.

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“The American Rescue Plan provides the most significant savings for consumers since the Affordable Care Act began, but in order for many people to make the most of those savings, they need to act before the month ends.”

State lawmakers Assemblyman Dr. Joaquin Arambula (Fresno) and Sen. Melissa Hurtado (Sanger) joined Covered California to encourage people in the Central Valley to take a moment to check out their options and find out how affordable quality coverage can be. The lawmakers also recognized the importance of health insurance in addressing the disproportionate impacts of the pandemic and recession in the Central Valley’s diverse communities.

Data from prior to the pandemic showed that [California faced significant and persistent racial and ethnic health disparities](#), particularly among its Latino and Black populations. The pandemic widened these gaps, with disproportionately [higher infection and death rates among California’s Latino, Black and Pacific Islander communities](#).

“The COVID-19 pandemic has shown us just how crucial it is to have health care coverage — especially for our communities of color, for those who work in our fields and in other essential jobs that power our state,” Arambula said. “This crisis has made it clear that everyone in California must have access to quality health care. With the American Rescue Plan in place, the cost of quality coverage through Covered California is an affordable option.”

“The Central Valley has limited access to health care and faces great inequities regarding health care quality,” said Sen. Hurtado. “Many people lack adequate health insurance — which in some areas can be such a high cost that people only elect to get minimum coverage. The American Rescue Plan will extend the opportunity for millions in California to receive affordable health insurance through Covered California. I encourage people who are seeking health insurance to enroll through Covered California, to save money and receive comprehensive coverage.”

Which Californians benefit from the American Rescue Plan?

Covered California estimates the new financial assistance can directly help 2.5 million Californians — including more than 136,000 people in the Central Valley — by lowering their monthly health insurance premiums. The new law stands to benefit the following groups of people:

- **Uninsured Central Valley residents:** New data shows that nearly 65,000 people in the Central Valley are uninsured and eligible for health insurance coverage through Covered California. Under the American Rescue Plan, most of those consumers would be able to get a high-quality health plan from one of 11 trusted name-brand companies for as little as \$1 per month, or a plan that offers richer benefits for less than \$100 per month (see Figure 1: Premiums Are Lower Than Ever for the Uninsured).

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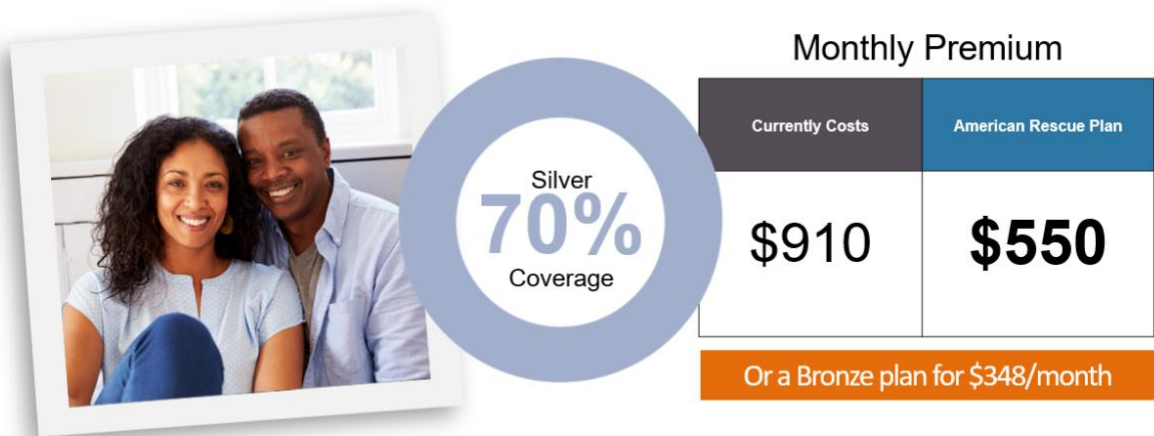
Figure 1: Premiums Are Lower than Ever for the Uninsured



Sofia in Fresno | Age: 21 | Income: \$25,520/year

- Central Valley residents insured “off-exchange”:** Nearly 10,000 people in the Central Valley are insured “off-exchange,” or directly through a health insurance carrier, and do not receive any financial help. The American Rescue Plan ensures that everyone eligible will pay no more than 8.5 percent of their household income on their health care premiums if they are enrolled in an Affordable Care Act marketplace like Covered California. The new and expanded subsidies mean that many consumers will be able to save hundreds of dollars per month if they switch and get their insurance through Covered California (see Figure 2: Off-Exchange Consumers Save by Switching to Covered California).

Figure 2: Off-Exchange Consumers Save by Switching to Covered California



Vanessa and Mike in Bakersfield | Ages: 45 | Income: \$77,580/year

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Finally, more than 76,000 Central Valley residents already enrolled through Covered California have begun benefiting from the new law, when their monthly premiums were automatically reduced in May.

Covered California's special-enrollment period will run through the end of the year, but Lee encouraged consumers to act now in order to start saving.

"Do not miss out: the sooner you sign up, the sooner you can start saving and be covered," Lee said. "We don't want anyone, from Fresno to Bakersfield and everywhere in between, to be uninsured or leave money on the table."

Lee also noted that even if people are not eligible for the new financial help through Covered California, they may still have insurance options. An estimated 138,000 people in the Central Valley are uninsured and eligible for no-cost coverage through Medi-Cal.

Quality Coverage for \$1 a Month

Covered California announced last week that roughly 680,000 of its 1.55 million enrollees, or 44 percent, are signed up in quality coverage plans that cost \$1 per month. Of those, nearly 400,000 people are in Enhanced Silver plans that include cost-sharing benefits in the form of lower copays, lower deductibles and lower out-of-pocket expenses, which make it easier for them to access the health care they need.

"You owe it to yourself to check it out and see what this new financial help can mean for you and your family," Lee said. "For less than the price of a bus ride or a soda, many Californians are getting the protection and peace of mind that comes with being covered for just \$1 a month."

Consumers in the Central Valley are even more likely to get a quality health insurance plan for just \$1 per month. Data shows that nearly three out of every five households (57 percent) in Fresno, Kern, Kings and Madera Counties are paying \$1 a month.

In addition, the American Rescue Plan provides generous help to those who received unemployment insurance benefits in 2021. Under the new law, Californians who received unemployment insurance benefits in 2021 — *regardless of their actual income in 2021* — will be eligible for quality coverage that will cost only \$1 per month.

Covered California is currently working to implement this benefit into its enrollment and consumer cost-comparison systems. While those changes are expected to be implemented next month, consumers who are enrolled or who sign up before that time will receive the lower premium retroactive to when their coverage commenced. An estimated 10 percent of current Covered California enrollees would be eligible for this added benefit, further reducing their costs and putting even more money back into their pockets.

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Consumers Can Find Out in Minutes How Much They Can Save

Covered California is encouraging people to check if they are eligible for lower premiums due to the American Rescue Plan. Consumers can easily see exactly how they can benefit from the new law on CoveredCA.com by entering their ZIP code, household income and the ages of the people in the household to see how low their premiums can be and the health insurance options in their area.

Those interested in learning more about their coverage options can also:

- Visit www.CoveredCA.com.
- Use the website to find local insurance agents or certified enrollers in community organizations who provide free and confidential assistance over the phone or in person, in a variety of languages.
- Have a certified enroller call them for free help.
- Call Covered California at (800) 300-1506.

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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