



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE
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Covered California Urges Sacramento, Stockton and Modesto 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.*
- *An estimated 272,000 people in the Sacramento, Stockton and Modesto region – 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 272,000 people throughout Sacramento, Stockton and Modesto 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 region 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 Sacramento, Stockton and Modesto region 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.”

Congressman Dr. Ami Bera (7th Congressional District) joined Covered California to encourage people throughout the region to take a moment to check out their options and find out how affordable quality health care coverage can be. Bera not only voted in support of the American Rescue Plan, he’s served as a doctor throughout the Sacramento region and has worked to improve the availability, quality, and affordability of healthcare.

“The American Rescue Plan provides critical financial help to people throughout Sacramento, and across the state, and makes quality health care coverage more affordable than ever before,” Bera said. “The new financial help that is now available gives us all a tremendous opportunity to make sure our family and friends have the protection and peace of mind that comes with coverage, and now is the time to sign up.”

California State Senator Dr. Richard Pan (6th Senate District) also voiced his support for the effort. Dr. Pan is a pediatrician who chairs the Senate Committee on Health, and he encouraged everyone who needs coverage to check out their options and find out how affordable quality health insurance can be.

“The American Rescue Plan is making health care coverage even more affordable for more Californians. Being uninsured may be more expensive than getting insured,” Pan said. “The COVID-19 pandemic is a reminder that people often need health care coverage when they don’t expect it. If you have not checked recently, go to Covered California to learn about new opportunities to save on your health 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 272,000 people in the Sacramento, Stockton and Modesto region — by lowering their monthly health insurance premiums. The new law stands to benefit the following groups of people:

- **Uninsured residents:** Under the American Rescue Plan, many uninsured 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). More than 85,000 people in the region are estimated to be uninsured and eligible for health insurance coverage through Covered California. An additional 112,000 are estimated to be uninsured and eligible for no-cost coverage through Medi-Cal.

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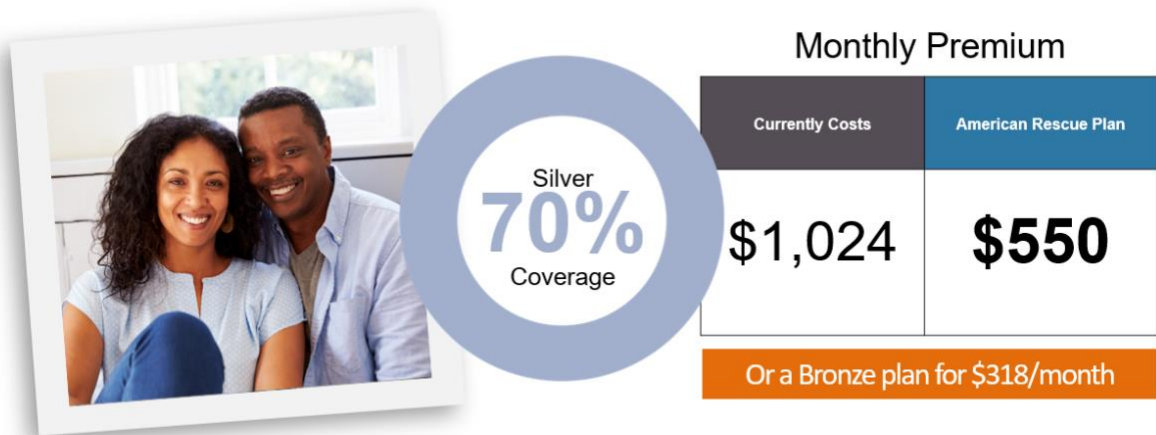
Figure 1: Premiums Are Lower Than Ever for the Uninsured



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

- Residents insured “off-exchange”:** More than 20,000 people in the Sacramento region are estimated to be 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 Stockton | Ages: 45 | Income: \$77,580/year

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Finally, more than 165,000 people in the region enrolled in Covered California have already 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 in Sacramento, Stockton or Modesto – or across the state – 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 be 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 that 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."

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.

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

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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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