



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE
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Covered California Urges Monterey and Salinas Residents to Sign up for Health Insurance to Benefit from Lower 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 a plan through Covered California.*
- *More than 45,000 people in the Monterey and Salinas regions — 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 June 30 so they can begin saving and benefiting from the new law on July 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 45,000 people throughout Monterey and Salinas regions 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 June 30 will have coverage starting July 1.

“The new and expanded financial help provided by the American Rescue Plan can help people throughout the Central Coast 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.”

Local elected leaders also 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. California State Senator John Laird (Santa Cruz) represents the Monterey area and says the new benefits of the American Rescue Plan are helping build a stronger and healthier California.

“The American Rescue Plan is a crucial step forward to get us through the pandemic, and by providing more financial help we are lowering the cost of coverage and making it easier for more Californians to get quality health insurance,” Laird said. “The key now is to make sure people take action to find out just how affordable coverage can be and to sign up.”

California State Assemblyman Robert Rivas (Hollister) also encouraged people throughout the region to take a moment to find out what their options are and see how much they can save on quality health care coverage.

“Thanks to the American Rescue Plan, we have the opportunity right now to get our family and friends signed up into a quality health insurance plan, at a price that has never been lower,” Rivas said. “We need to spread the word, particularly among our communities of color which have suffered so much during this pandemic. Please go to www.CoveredCA.com to checkout your options for quality health care coverage.”

Monterey County Supervisor Luis Alejo (District 1) echoed Rivas, saying the increased financial help of the American Rescue Plan will help the communities hit hardest by the pandemic.

“The pandemic showed us how important it is to maintain our physical and mental health, especially for those who work in our fields and in other essential jobs that feed and power California,” Alejo said. “The American Rescue Plan helps bring the cost of coverage within reach, so our brothers and sisters who work in the Central Coast have the access to quality care that they need.”

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 45,000 people in the Monterey and Salinas regions — by lowering their monthly health insurance premiums. The new law stands to benefit the following groups of people:

- **Uninsured residents:** More than 15,000 people in the region are estimated to be uninsured and eligible for health insurance coverage through Covered California. Under the American Rescue Plan, many would be able to get a high-quality health

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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).

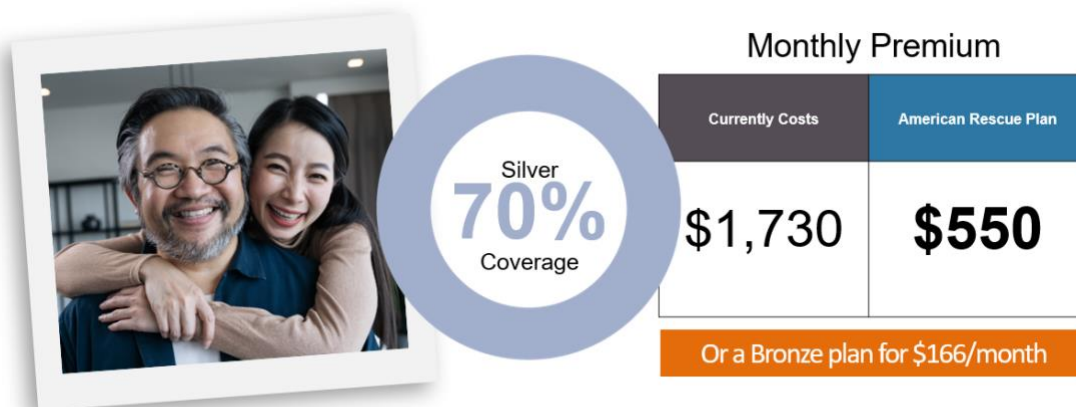
Figure 1: Premiums Are Lower Than Ever for the Uninsured



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

- Residents insured “off-exchange”:** Nearly 4,500 people in the Central Coast 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 plan premiums if they enroll through an Affordable Care Act marketplace like Covered California. The new law means that many off-exchange consumers are now eligible for financial help, and could 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



Shao and Amy in Monterey | Ages: 45 | Income: \$77,580/year

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Finally, nearly 26,000 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 Monterey or Salinas — or anywhere 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 have health care options. An estimated 51,000 people in the region are uninsured and eligible for no-cost coverage through Medi-Cal.

Quality Coverage for \$1 a Month

The new and expanded financial help available through the American Rescue Plan is dramatically lowering health care premiums for many Californians. The most recent data from Covered California shows that 680,000 of its 1.55 million enrollees are signed up in quality 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 later this 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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