

News Release

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Covered California and HHS Secretary Xavier Becerra Launch the Nation's 10th Open Enrollment Period Under the Affordable Care Act

- The nation's 10th open-enrollment period begins Nov. 1 and will mark the continuation of a decade of increasing the number of Americans with health insurance and access to quality health care under the Affordable Care Act.
- Open enrollment is the time of year when eligible consumers can sign up for health insurance, and the increased financial help now available through the Inflation Reduction Act can lower costs for Americans in every income bracket.
- In California, an estimated 1 million people are uninsured and eligible to get insured at low-cost or no-cost through Covered California or Medi-Cal.
- In addition, middle-income consumers both uninsured and those who purchase coverage directly from a health insurance company may save thousands of dollars a year if they sign up through Covered California.

LOS ANGELES, Calif. — Covered California and Secretary Xavier Becerra of the U.S. Department of Health and Human Services teamed up to officially launch open enrollment across the nation for the 2023 coverage year. Open enrollment is the time when Americans can sign up for health insurance coverage through Affordable Care Act marketplaces. This is the 10th open enrollment period under the landmark law, which has helped provide health insurance to millions of Americans, and will feature increased and expanded financial help for consumers through the Inflation Reduction Act.

The open-enrollment period begins with <u>a record-high 14.5 million people</u> enrolled in the federal and state marketplaces, including 1.7 million in Covered California. The increased enrollment has been driven by the increased financial help first made available through the American Rescue Plan, and extended under the Inflation Reduction Act.

Governor Gavin Newsom, Congresswoman Karen Bass – who was a former physician assistant – and others also joined in hailing the importance of the increased financial help that will be available to consumers throughout 2023.

"Millions of Californians now have access to affordable health coverage and now is the time to go sign up for health insurance to keep yourself and your family healthy," said Newsom. "With the support of the Biden-Harris Administration, more Californians than ever before are insured with quality health coverage through Covered California. We won't stop until every Californian – regardless of income or immigration status – has the health insurance they need and deserve."

As part of its efforts, Covered California is launching a "10 Years Strong" campaign, celebrating a decade of providing quality health insurance plans and reducing the state's uninsured rate to a historic low.

"Covered California is '10 Years Strong,' celebrating a decade of expanding access to quality, affordable health care for millions of people throughout the state," said Jessica Altman, executive director of Covered California. "Open enrollment is here and now is the time to sign up for quality health insurance coverage through Covered California that will protect you and your family."

"Californians continue to benefit from the financial help and quality health coverage that Covered California offers and now is the time for those who need health insurance coverage to sign up," said Secretary of California Health & Human Services and Covered California Board Chair Dr. Mark Ghaly. "Together we are increasing access to care by making health insurance coverage more affordable for Californians in every corner of our state."

10 Years Strong

Covered California's "10 Year's Strong" campaign will highlight the progress made in expanding health care access by increasing the number of people with health insurance in every region over the past decade. It will also showcase continuing efforts to reach into every community in the state to make sure all Californians have access to quality health care.



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.

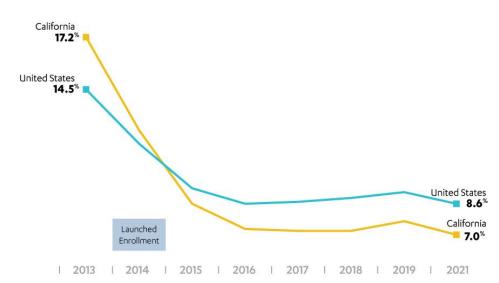


Figure 1: California Drives the State's Uninsured Rate to a Record Low¹

During this time, more than 5.2 million Californians have received health insurance coverage through Covered California for at least one month. Covered California's has seen its overall enrollment grow by more than 40 percent, including a nearly 50 percent increase in the number of people signed up in Los Angeles County (see Table 1: Covered California's Strong Enrollment Growth Throughout the State).

Table 1: Covered California's Strong Enrollment Growth Throughout the State

Region	June 2014	June 2022	Percentage Increase
Los Angeles County	334,800	492,790	48%
Overall Enrollment	1,172,960	1,690,520	44%

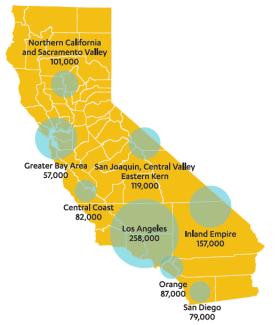
"Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians, including nearly half million people here in Los Angeles County," Altman said. "We have opened the doors of quality health care to millions of Californians, but we still have more work to do – work that is happening now."

¹ American Community Survey. Due to the pandemic, the survey did not report results for 2020.

One Million Uninsured Californians are Eligible for Low-cost or No-cost Coverage

Covered California enters open enrollment with 1.7 million consumers. However, new data shows that there are more than 1 million uninsured Californians who are eligible for financial help to bring the cost of coverage within reach. Of that group, at least 55 percent – or about 568,000 people – could get quality coverage through Covered California or Medi-Cal at no cost (see Figure 2: One Million Uninsured Californians are Eligible for Financial Help).





- An estimated 1 million uninsured could get financial help through Covered California or Medi-Cal.
- At least 55 percent (568,000) people could get comprehensive coverage at no cost.
- The remaining uninsured could be eligible for significant amounts of financial help to greatly reduce the overall cost of their monthly premiums.

The remaining 471,000 uninsured Californians are eligible for significant financial help that will lower the cost of their monthly health insurance premiums. Right now, 90 percent of Covered California's enrollees qualify for financial help, and thanks to the increased and expanded financial help made available through the American Rescue Plan and extended through the Inflation Reduction Act, those consumers are saving an average of \$475 per month, or an average of 80 percent of their monthly health insurance premium.

"Regardless of your income, if you need health insurance or if you're covered directly through a health insurance company, come to Covered California to see if you can get financial help to make your insurance more affordable," Altman said. "The increased and expanded financial help that was extended by the Inflation Reduction Act is changing lives by helping more Californians get covered and stay covered."

Currently, two-thirds of Covered California's consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

Signing up for Coverage is Easy

Consumers can 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.

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

In addition to visiting <u>CoveredCA.com</u>, 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.

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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