



News Release

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FOR IMMEDIATE RELEASE

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Covered California Teams Up With Bay Area Mayors to Promote Coverage and Safe COVID-19 Practices as the State Experiences a Post-Holiday Pandemic Surge

- *Covered California's open-enrollment period runs through Jan. 31, and of the 2.7 million Californians who are uninsured, 1.2 million are eligible for financial help from Covered California or through Medi-Cal, including 122,000 in the Bay Area.*
- *Nearly 1.6 million Californians have renewed their coverage or signed up for the first time for coverage that started on Jan. 1, 2021, including nearly 320,000 people in the Greater Bay Area.*
- *The statewide enrollment total is 200,000 higher than the same time period last year, with significant portions of low-income consumers and communities of color, which are among the groups hardest hit by the COVID-19 pandemic.*
- *With the increase in COVID-19 cases, Covered California and Bay Area mayors are encouraging people to wear a mask, wash their hands, watch their distance, stay home when they can, and get covered with a quality health insurance plan.*

SACRAMENTO, Calif. — Covered California teamed up with Bay Area Mayors on Friday to encourage all Californians to sign up for health insurance and take safety precautions during this current surge in COVID-19 infections. The effort comes as a record 1.6 million Californians had either renewed their coverage or selected a plan during open enrollment for health insurance coverage starting Jan. 1, 2021, including nearly 320,000 in the Greater Bay Area.

“With the pandemic continuing to surge across the state, now is not the time to be uninsured,” said Peter V. Lee, executive director of Covered California. “We are in the

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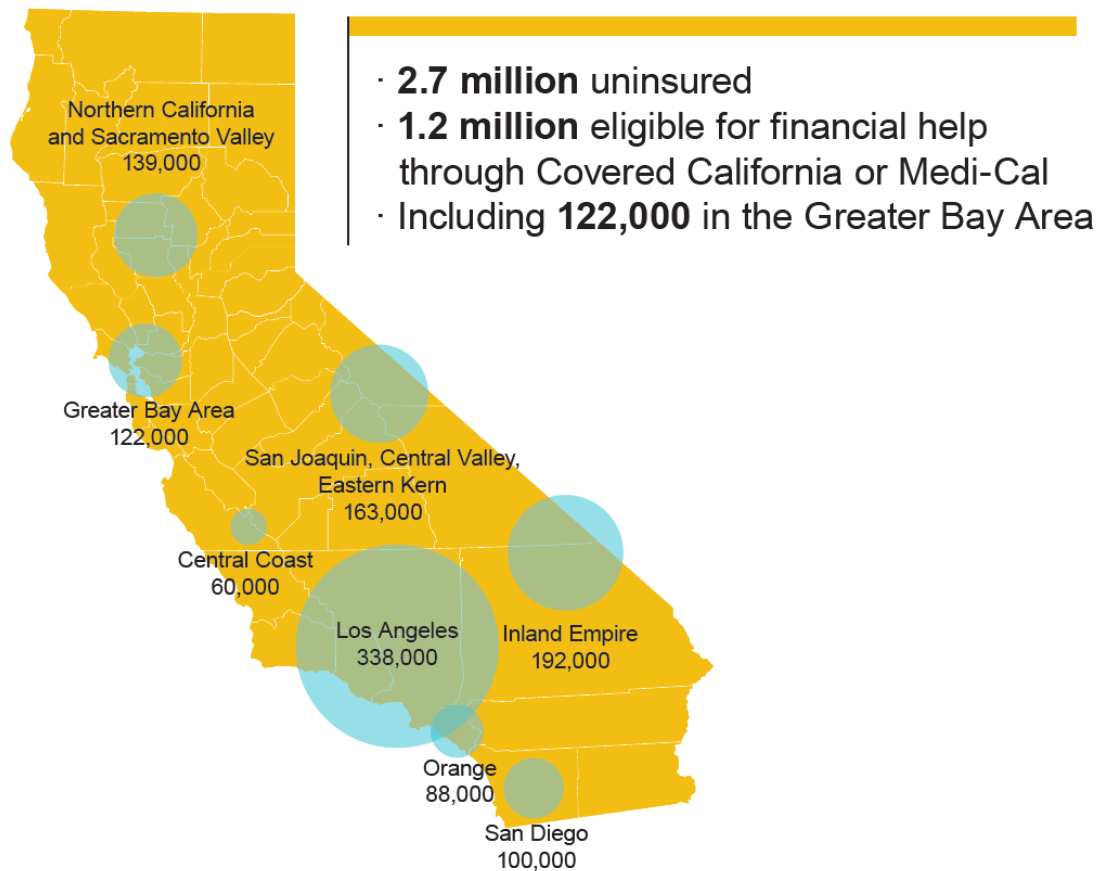
midst of a post-holiday surge, and we want to encourage anyone who needs health care coverage to check out their options and sign up so they can get covered in 2021.”

More than 2.8 million Californians have been infected by the virus, and this week the death total surpassed 32,000.

“Amid COVID-19's horrible toll, every Californian should now clearly appreciate how health insurance saves both lives and livelihoods,” said San Jose Mayor Sam Liccardo. “Covered California provides financial help to struggling families—making coverage more affordable and giving peace of mind at a time when it’s most needed.”

Right now, of the 2.7 million Californians who are uninsured, an estimated 1.2 million are eligible for financial help through Covered California, or they qualify for low-cost or no-cost coverage through Medi-Cal. Of those, an estimated 122,000 people live in the Greater Bay Area (see Figure 1: Where California’s Uninsured Who Are Eligible for Financial Help Live).

Figure 1: Where California’s Uninsured Who Are Eligible for Financial Help Live



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“Access to quality care is critical and we know there are over 100,000 people in the Bay Area who are enduring this pandemic without the protection and peace of mind of health care coverage,” said Oakland Mayor Libby Schaaf. “Now is the time to change that by getting our family, friends and neighbors covered.”

The most recent data shows that 1.4 million people, or nearly 90 percent of Covered California’s enrollees, are receiving some level of financial help that lowers the cost of their monthly premium by an average of nearly 80 percent.

“Many people who are uninsured simply do not know that they eligible for financial help, or they have not checked recently to see how affordable quality coverage can be,” Lee said. “No one should wait to sign up. Enroll now and tell your family and friends so we can make sure everyone possible has health insurance during this pandemic.”

Record Plan Selections

The record number of consumers who signed up at the beginning of the year comes after Covered California opened a special-enrollment period throughout the spring and summer and signed up hundreds of thousands of people who either did not have health insurance or lost their coverage due to the pandemic and recession. As a result, Covered California saw a dramatic increase in the number of consumers throughout the Greater Bay Area who signed up for coverage to start the New Year (see Table 1. Greater Bay Area Net Plan Selections for Coverage Years).

Table 1. Greater Bay Area Net Plan Selections by Coverage Years¹

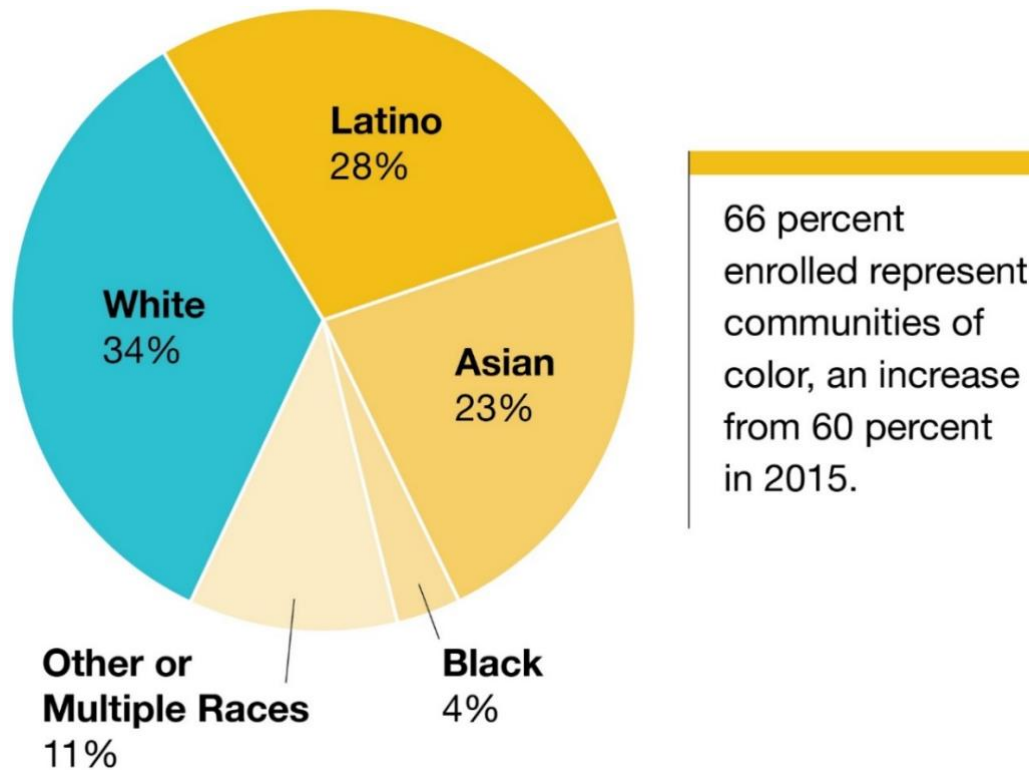
County	2020	2021	Percentage Difference
Alameda	65,140	77,010	18%
Contra Costa	46,810	54,540	17%
Marin	12,180	13,300	9%
Napa	5,010	5,830	16%
San Francisco	32,690	38,820	19%
San Mateo	24,260	27,750	14%
Santa Clara	56,940	64,880	14%
Solano	12,010	13,660	14%
Sonoma	21,020	23,160	10%
Overall	276,060	318,950	16%

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¹ Data through Dec. 31 of the previous calendar year.

Over the past six years, Covered California has seen a steady increase in the diversity of its new consumers who sign up during special and open enrollment. The data shows that nearly two-thirds (66 percent) are from communities of color, which represents an increase from 60 percent in 2015 (see Figure 2. Special and Open-Enrollment Plan Selections by Ethnicity).

Figure 2. Special and Open-Enrollment Plan Selections by Ethnicity²

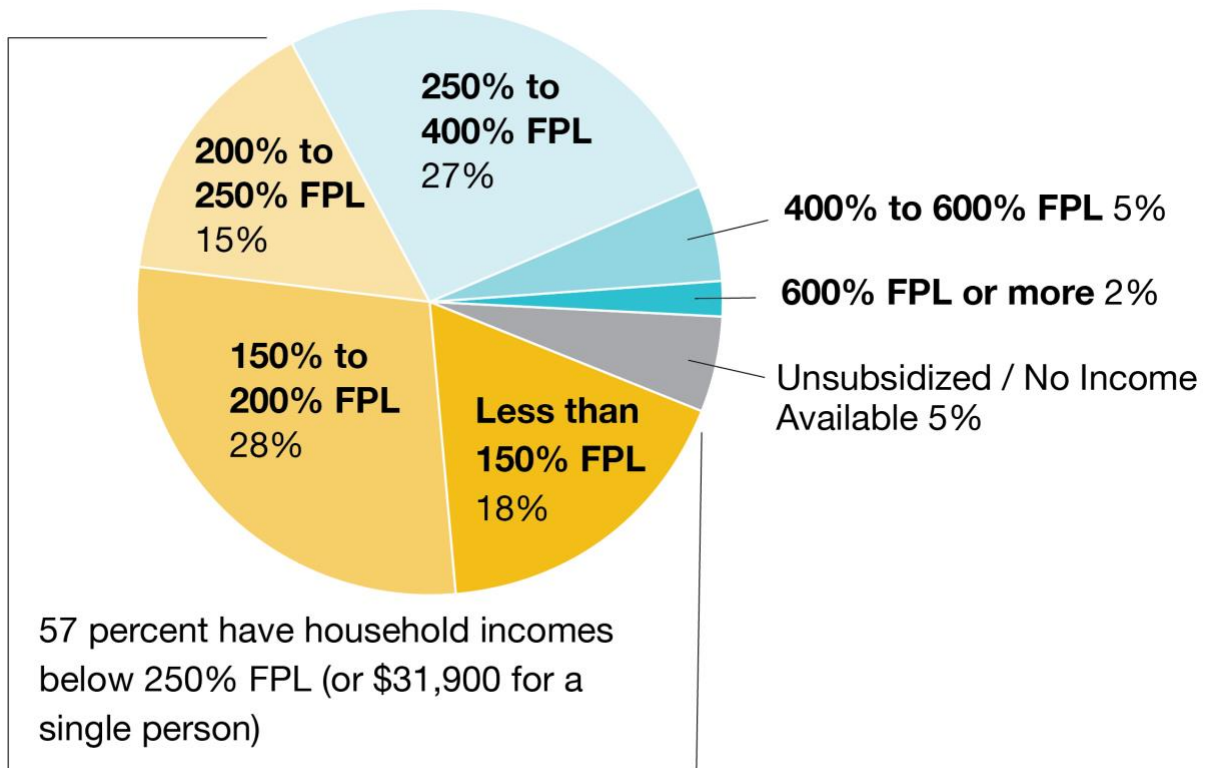


The data also highlights Covered California’s critical role in helping low-income Californians — those hardest hit by the pandemic — get access to necessary health care. Of the record number of plan selections, 57 percent of consumers have an annual household income of less than 250 percent of the federal poverty limit (FPL), which corresponds to just under \$32,000 for a single person household (see Figure 3. Covered California 2021 Net Plan Selections by Income).

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² All plan selections since the end of 2020 open enrollment through Dec. 31, 2020, including new enrollments during both 2020 special enrollment and 2021 open enrollment.

Figure 3. Covered California 2021 Net Plan Selections by Income



“These are Californians who are most vulnerable to the pandemic, many of them working hourly jobs or in the service industry, who have been hardest hit by the crisis,” Lee said. “Covered California helps give them access to some of the best care in the country and the peace of mind in knowing that they have insurance to protect them if the worst happens.”

Of those receiving financial help, almost half — more than 640,000 — are benefiting from the state subsidy program launched in 2020 to make coverage more affordable, including 44,500 middle-income consumers who were previously ineligible for assistance because they exceeded the federal income requirements. Under the landmark program, Californians earning up to \$76,560 — or a family of four with a household income of up to \$157,200 — may be eligible for financial help to lower the cost of their coverage.

Shop and Compare

Those interested in applying for coverage can explore their options — and find out whether they are eligible for financial help — in just a few minutes by using the [Shop and Compare Tool](#) at CoveredCA.com. All they need to do is enter their ZIP code, household income and the ages of those who need coverage to find out which plans are available in their area.

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Consumers who sign up by Jan. 31 will need to pay their first bill in order to have their coverage take effect on Feb. 1.

“Now is not the time to be sick and uninsured as California continues to endure the worst pandemic in modern history,” Lee said. “Don’t put yourself or your family at risk. Sign up now and be covered on Feb. 1.”

Lee added that, in light of the pandemic, Covered California will continue to evaluate what the agency may do after the Jan. 31 deadline if further action is needed to help Californians during this critical time.

Another important reason to sign up is that California’s individual mandate penalty remains in place for 2021. Consumers who can afford health care coverage, but choose to go without, could pay a penalty when filing their state income taxes in 2022. The penalty is administered by California’s Franchise Tax Board, and could be as much as \$2,250 for a family of four.

Getting Help Enrolling

Consumers interested in learning more about their coverage options can:

- Visit www.CoveredCA.com.
- [Get free and confidential in-person assistance](#), 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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