



News Release

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FOR IMMEDIATE RELEASE

Oct. 30, 2020

Covered California Starts Open-Enrollment and Consumers Can Begin Signing Up for 2021 Health Care Coverage on Sunday

- *Covered California's open-enrollment period, which begins on Nov. 1 and runs through Jan. 31, is the one-time of the year when anyone eligible can sign up for health care coverage for 2021.*
- *Covered California consumers will see a record-low 0.5 average statewide rate change and increased choices in Imperial, Inyo, Kern, Mono, Orange and San Mateo counties.*
- *Consumers can check their options and see if they qualify for financial help by using the Shop & Compare tool on the revamped [CoveredCA.com](https://www.coveredca.com).*
- *The start of open enrollment coincides with Covered California being honored for a second time this month for its work on reaching multi-cultural communities.*
- *Covered California will kick off its statewide open enrollment campaign and launch new television ads on Monday, Nov. 9.*

SACRAMENTO, Calif. — Covered California's annual open-enrollment period officially begins on Sunday, Nov. 1, providing uninsured consumers with their first opportunity to sign up for health care coverage that will begin in 2021. The open-enrollment period runs through Jan. 31, 2021 and is among the longest open-enrollment periods in the country, twice as long as what is offered in the federal marketplace.

"Open enrollment is the one and only time of the year where all eligible Californians can sign up for quality health care coverage without needing to meet any special circumstances," said Peter V. Lee, executive director of Covered California. "Covered California is the place Californians can go to see if they are eligible for financial assistance to help bring the cost of that quality coverage within reach."

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Eligible consumers who sign up through Covered California can qualify for financial help from the federal government, the state of California, or both. Consumers can visit and find out if they are eligible for either lower cost private plans through Covered California or free coverage through Medi-Cal (which is open year-round). Right now, a record 1.5 million Californians are enrolled in Covered California and are in the process of renewing their coverage, with nearly 90 percent receiving some level of financial assistance.

“Affordability is the number one issue for consumers, and the financial help available through Covered California helps bring the cost of coverage within reach,” Lee said.

For consumers who need to sign up for 2021 health care coverage, the premiums will remain relatively unchanged for many as Covered California announced a record-low rate change of 0.5 percent. In addition, some consumers will have more competition in their markets as two carriers announced they would be expanding their coverage in Imperial, Inyo, Kern, Mono, Orange and San Mateo counties. In 2021, nearly all Californians (99.8 percent) will be able to choose from two or more carriers and over three-quarter of Californians (77 percent) will have four or more choices.

“In the midst of this global health crisis and resulting economic recession, we want everyone to be insured, regardless of their race or economic status, and no matter what situation they find themselves in,” Lee said. “Open enrollment is underway, and now is the time to sign up for quality health coverage.”

Financial Help Lowers Costs for Consumers

In addition to the record-low rate change, 2021 will be the second year that California’s state subsidy program will be available to further lower the cost of coverage for eligible consumers. Nearly 600,000 Californians are benefiting from the new subsidies, which for the first time, extended to many middle-income consumers. The program is the only one in the nation to provide subsidies to eligible consumers, who earn between 400 percent and 600 percent of the federal poverty level, who had previously been ineligible for financial help because they exceeded the federal income requirements.

The state subsidies are only available to eligible consumers through Covered California. The amount of financial help consumers receive will vary depending on their age, their annual household income and the cost of health care in their region.

The state individual mandate penalty will also return for 2021. Consumers who can afford health care coverage, but choose to go without, could pay a penalty when they file their state 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.

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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.

Covered California unveiled a new and improved [CoveredCA.com](#) website earlier this month, which features a modern redesign, more-intuitive navigation, condensed and simplified language and enhancements in accessibility and mobile responsiveness.

New Television Ad Campaign

In addition, Covered California will be launching a virtual statewide campaign on Nov. 9. The agency will also debut a statewide new television ad campaign on the same day to promote open enrollment to help make consumers in every community aware of their health care options.

Getting Help Enrolling

Consumers will need to sign up by Dec. 15 in order to have their coverage begin on Jan. 1, 2021. Those 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.

Covered California Honored for Outreach Targeting California's Diversity

For the second time this month, Covered California has been honored for its efforts in reaching the state's diverse population. On Tuesday, Covered California won the PRNews Platinum PR Award for the Best Multicultural Campaign for its Targeted Segment Outreach. The award was based on outreach and collateral material specifically targeting African-American, diverse Asian and Pacific Islander and Latino communities, through live events, hosted roundtables, interviews and articles.

"From day one Covered California has worked hard to connect with the state's diverse communities," Lee said. "We believe that part of addressing the disparities exposed by the pandemic is by effectively reaching out to enroll all Californians."

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The PRNEWS award follows [Covered California being honored earlier this month by the Radio Mercury Awards for a Spanish-language ad titled “Muleta.”](#) The radio spot, which used humor to inform consumers that they may be eligible for financial assistance to help pay for quality health insurance coverage through Covered California, was named Best Creative Radio Spot in the Non-general Market category.

In addition, Covered California’s employee newsletter, titled “All Things Covered,” was named Best Internal Publication and Honorable Mention in the Employee Relations/Customer Relations category.

PRNEWS has been a resource for communications, marketing and public relations professionals for more than 75 years. The PRNEWS Platinum PR Awards recognize “the most imaginative messaging campaigns, exceptional communicators and top-notch teams in the PR space.” Entrants include U.S.-based and international public relations agencies, corporations, nonprofits, associations and government organizations worldwide and award winners set industry benchmarks for excellence across all areas of communications.

About Covered California

Covered California is the state’s marketplace for the federal Patient Protection and Affordable Care Act. Covered California, in partnership with the California Department of Health Care Services, helps individuals determine whether they are eligible for premium assistance that is available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget.

Small businesses can purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits. Covered California is an independent part of the state government whose job is to make the new market 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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