



News Release

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FOR IMMEDIATE RELEASE

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Covered California Officially Launches Open Enrollment with Millions of Masks to Encourage Californians to “Get Covered/Stay Covered” and a New Ad Campaign

- *Covered California’s open-enrollment campaign focuses on the intersection of the COVID-19 pandemic and insurance coverage, with 2 million Californians about to receive masks emblazoned with the message “Get Covered/Stay Covered,” to encourage them to stay safe and get health insurance coverage.*
- *Even with California’s dramatic coverage gains over the years, 1.2 million people in the state are currently uninsured, despite being eligible for financial help through either Covered California or Medi-Cal.*
- *Covered California announced a new ad campaign to encourage those consumers to check their options and see if they qualify for financial help by using the Shop and Compare Tool on the new [CoveredCA.com](https://www.coveredca.com) website.*
- *The pandemic, along with the fact that the President-elect will focus on COVID-19 and the Patient Protection and Affordable Care Act, means that California’s open enrollment is a bellwether for the nation and the new administration.*
- *The statewide effort also comes on the eve of a U.S. Supreme Court hearing that will highlight the role of the Affordable Care Act in providing coverage to millions and protections for 133 million Americans who live with pre-existing conditions.*

SACRAMENTO, Calif. — Covered California officially kicked off its annual open-enrollment period on Monday with a statewide effort to encourage Californians to protect themselves, their families and their friends from the COVID-19 pandemic

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by wearing a mask and signing up for health care coverage. The campaign includes sending face masks, emblazoned with the message “Get Covered/Stay Covered,” to every Covered California enrollee who is renewing their coverage as well as all new enrollees.

“The pandemic shines a light on the importance of health insurance and access to quality care, and now is the time when people can sign up for coverage through Covered California,” said Peter V. Lee, executive director of Covered California. “We will be reaching into every corner of the state to encourage Californians to keep COVID-safe and to get health coverage now.”

An estimated 1.2 million uninsured people in the state are either eligible for financial help through the exchange, or they qualify for low-cost or no-cost coverage through Medi-Cal. Of those eligible for subsidies through Covered California, more than half are believed to be Latino (see Table 1: Estimated Number of Uninsured Californians Eligible for Financial Help Through Covered California or Medi-Cal [by Race and Ethnicity]).

“Providing access to affordable health care coverage is more critical than ever as our state and nation continue to navigate this pandemic,” said Gov. Gavin Newsom. “Covered California opens the door to quality care by making financial assistance available to help Californians get the coverage they need. Now is the time to get covered and stay covered.”

Implications of the Presidential Election and Context of Supreme Court Hearing

The launch of the statewide campaign comes in the midst of two critical developments regarding the future of the Affordable Care Act. Most importantly, President-elect Joe Biden campaigned on two core health care issues — responding effectively to the COVID pandemic and building on the health care law to make it work better, including expanding financial help and coverage options for millions of Americans.

“President-elect Biden ran a campaign focused on the importance of responding well to the COVID pandemic and building on the Affordable Care Act,” Lee said. “In many ways, you can say that the health and health care of America was on the ballot in 2021 — and health care won.”

California has been on the forefront nationally of implementing and protecting the Affordable Care Act. While the inauguration of Biden will take place after open enrollment has closed for much of the nation, Californians will be able to sign up through Jan. 31.

“California’s open enrollment will be a bellwether for the nation and a model for the Biden administration as it takes office with a commitment to build on the Affordable Care Act,” said Lee. “California has shown how to go beyond the law with new state subsidies and investments in marketing and outreach that have resulted in record-low rate changes for two consecutive years.”

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In addition, the U.S. Supreme Court will hear oral arguments on Tuesday in the case of Texas vs. California. The case centers on the question of whether Congress's decision to reduce the individual mandate penalty to zero invalidates the entire law.

A decision to invalidate the Affordable Care Act could have a significant effect on consumers by jeopardizing the federal subsidies that help bring the cost of health insurance coverage within reach to not only 1.3 million Californians, but many more across the nation; the protections for the 133 million Americans with pre-existing conditions; the Medicaid expansion; Medicare prescription savings; critical health programs to fight the COVID-19 pandemic; and a range of other programs.

California's Attorney General Xavier Becerra is leading a coalition of 20 states and the District of Columbia in defending the Affordable Care Act.

"On Nov. 10, we're taking our fight to defend the Affordable Care Act and health care for all Americans to the United States Supreme Court," said Attorney General Becerra. "Here in California, the ACA helped create Covered California, a health care marketplace that has helped millions of Californians access quality health care coverage they can afford. Let's not stop there — open enrollment is happening now, and I encourage all Californians who qualify to sign up and get covered."

The Supreme Court is expected to make its decision sometime next year and Attorney General Becerra has indicated that he would request a stay of any impending actions, so that no one would be at risk of immediately losing their coverage if the law were struck down.

"We have been through this before, and the one thing that consumers need to know is that their coverage will be rock solid for 2021, and the time to sign up is now," Lee said.

Get Covered, Stay Covered

In an effort to promote open enrollment and make clear the connection between insurance coverage and the COVID pandemic, Covered California will be mailing masks (see right) to its record 1.5 million enrollees throughout the month of November, and provide them to all new consumers who sign up during the open-enrollment period.



All consumers will be asked to wear the masks to prevent the spread of the virus, while spreading the word about open enrollment.

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“The pandemic is front and center in all of our lives, which means the issues of health and wellbeing are more important than ever before,” Lee said. “Getting covered with a mask will help protect Californians and their families and friends; getting covered with a health plan will help protect people if they get sick.”

While Covered California’s open-enrollment campaign was launched “virtually,” the focus of the event was Los Angeles, the state’s largest metropolitan area. While Los Angeles has benefited from the Affordable Care Act, an estimated 338,000 people in the city’s metro area remain uninsured even though they are eligible for financial help through Covered California or Medi-Cal (see Table 2: Estimated Number of Uninsured Eligible for Financial Help Through Covered California or Medi-Cal [by Metro Region]).

“The COVID-19 pandemic has reaffirmed what we’ve long known: affordable health care coverage can make the difference between health and illness, economic security and financial ruin, life and death,” said Los Angeles Mayor Eric Garcetti. “Covered California is a direct route to the ability to see a doctor and get treatment, and it provides a little peace of mind for millions of struggling families across our city and state — and now is the time for all Angelenos and Californians to get covered and stay covered.”

New Covered California Ad Campaign

Covered California launched its statewide campaign in conjunction with a new ad campaign that began airing statewide on Monday. The ads center on the experiences of real Californians who’ve struggled to get health insurance in the past. The campaign acknowledges that getting health insurance hasn’t always been easy and addresses the hurdles so many Californians face with practical, scalable solutions.

Five new television spots, directed by Academy-award winning director Errol Morris, unfold as in-home vignettes that offer a window into the everyday lives and concerns of real families. The spots include a newly unemployed father worried about securing coverage for his family; a man living with depression for whom mental health coverage has meant everything; a Latinx woman who has always translated for her parents, but needed help understanding their health insurance options; and a single mother who has struggled to afford health insurance in the past.

[Click here to see the television ads](#), which were produced in English, Spanish, Cantonese, Mandarin, Korean and Vietnamese.

The ads are part of Covered California’s \$157 million investment in marketing, sales and outreach.

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“These are unprecedented times, and Covered California is stepping up to answer the call for the millions of Californians who have been affected by this recession and pandemic,” Lee said. “We have increased our investments in marketing and outreach to make sure people know that Covered California is here for them if they need health insurance.”

Record-Low Rate Change and Increased Choices

Consumers who shop for coverage during open enrollment will benefit from Covered California’s record-low rate change of 0.5 percent for 2021.

Consumers both on and off the exchange also benefit from Covered California’s competitive marketplace, which allows them to shop for the best value. In addition, existing consumers can save more by shopping and switching to a lower-cost health plan. For unsubsidized consumers who shop and switch to the lowest-cost plan in the same metal tier, on average they would see a 7.4 percent decrease in their premium, which means many Californians can get a lower gross premium if they shop and switch.

The average rate change varies by region and by an individual’s personal situation.

In addition, all 11 carriers will continue offering products across the state in 2021, and two companies will expand their coverage areas, providing increased competition and consumer choice. Nearly all Californians (99.8 percent) will have two or more choices and over three-quarter of Californians (77 percent) will have four or more choices.

Financial Help Lowers Costs for Consumers

In addition to the record-low rate change, roughly nine out of every 10 consumers who enroll through Covered California receive financial assistance — in the form of federal tax credits, state subsidies, or both — which helps make health care more affordable. California’s state subsidies, which first became available in 2020, are benefiting nearly 600,000 consumers — including more than 41,000 middle-income consumers who had previously been ineligible for financial help because they exceeded the federal income requirements.

The latest data shows that, with the combination of federal tax credits and state subsidies, the average consumer receiving financial help paid an average of \$127 per month for their coverage (with federal and state assistance reducing their costs by \$454 or nearly 80 percent).

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.

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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 last month, which features a modern redesign, more-intuitive navigation, condensed and simplified language and enhancements in accessibility and mobile responsiveness.

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.

Table 1: Estimated Number of Uninsured in California Eligible for Financial Help Through Covered California or Medi-Cal (by Race and Ethnicity)

| Race and Ethnicity | Uninsured Californians Eligible for Financial Help |
|--------------------|--|
| Latino | 650,000 |
| Caucasian | 367,000 |
| Asian | 89,000 |
| African American | 67,000 |
| Other | 29,000 |
| Total | 1,202,000 |

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Table 2: Estimated Number of Uninsured Eligible for Financial Help Through Covered California or Medi-Cal (by Metro Region)

| Metro Region | Uninsured Californians Eligible for Financial Help |
|--|---|
| Northern California & Sacramento Valley | 139,000 |
| Greater Bay Area | 122,000 |
| Central Coast | 60,000 |
| San Joaquin, Central Valley, Eastern, Kern | 163,000 |
| Los Angeles | 338,000 |
| Inland Empire | 192,000 |
| Orange | 88,000 |
| San Diego | 100,000 |
| Total | 1,202,000 |

Note: Source for Table 1 and 2: California Simulation of Insurance Markets (CalSIM 2.8) from UC Berkeley Labor Center & UCLA Center for Health Policy Research. Tables reflect best estimates for 2021 baseline before accounting for the COVID-19 pandemic and recession. Changes in the number and mix of uninsured caused by the COVID-recession are not reflected in these figures and are subject to significant uncertainty.

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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