



News Release

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FOR IMMEDIATE RELEASE

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As COVID-19 Pandemic Surges Across the State, Covered California Takes the Unprecedented Step of Giving Consumers Until Dec. 30 to Sign Up for Coverage That Begins on Jan. 1

- *For the first time, Covered California will extend the first major open-enrollment deadline of Dec. 15 to give consumers through Dec. 30 to sign up for coverage that begins on Jan. 1, to help ensure that Californians get the care they need in the face of the increasing health crisis.*
- *The unprecedented extension comes as COVID-19 infections and deaths are surging across California and the country.*
- *More than 1.2 million Californians are uninsured right now, even though they are eligible for financial help from Covered California, or low-cost or no-cost coverage through Medi-Cal.*

SACRAMENTO, Calif. — Covered California announced on Friday that for the first time in its history, it would give consumers until Dec. 30 to sign up for health care coverage that begins on Jan. 1, 2021. The unprecedented move comes as COVID-19 infections and deaths surge throughout the state.

“The pandemic continues to have a devastating impact on all of our lives, and Covered California wants to give those who need health insurance as much time as possible to sign up and get coverage that starts on Jan. 1,” said Peter V. Lee, executive director of Covered California. “We know there are more than 1.2 million Californians who are uninsured right now, even though they are eligible to receive financial assistance to help to pay for their coverage, and giving them more time is the right thing to do.

Consumers who sign up by Dec. 30 will need to pay their first bill in order to have their coverage take effect on Jan. 1. Covered California also wants to note that consumers will continue to see and hear television, radio and print ads that communicate a Dec. 15

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deadline over the next few days, and they should ignore that deadline given today’s announcement of an extension.

“Most of the people who are uninsured either do not know they are eligible for financial assistance, or they have not checked recently to see how affordable quality coverage can be,” Lee said. “No one should wait to sign up, and we are extending the deadline through Dec. 30 to give all of us more time to spread the word and make sure our family and friends have health insurance during this pandemic.”

An estimated 1.2 million uninsured people in the state are either eligible for financial help through Covered California, or they qualify for low-cost or no-cost coverage through Medi-Cal (see Table 1: Estimated Number of Uninsured Eligible for Financial Help Through Covered California or Medi-Cal [by Metro Region]).

Table 1: 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

Of those eligible for subsidies, more than half — 650,000 — are believed to be Latino (see Table 2: Estimated Number of Uninsured in California Eligible for Financial Help Through Covered California or Medi-Cal [by Race and Ethnicity]).

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Table 2: 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

“We want everyone to have their coverage in place, and ready for them when they need it, as early as possible,” Lee said.

Financial Help Lowers Costs for Consumers

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.

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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Covered California has already begun to see high call volumes and is encouraging consumers to act now and not wait until the end of the month to sign up.

“Do not wait until the last minute, or let this deadline go past, without checking your options,” Lee said. “In only a few minutes at CoveredCA.com, you can see which plans are available in your area and whether you qualify for financial help to bring the price of coverage within reach.”

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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