FOR IMMEDIATE RELEASE
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Covered California Enrolls Tens of Thousands as Impacts of COVID-19 Pandemic Hits California Households

- More than 58,000 people have signed up for coverage through Covered California since March 20, when a special-enrollment period was announced in response to the COVID-19 pandemic.
- Covered California has seen a tremendous surge in consumers visiting CoveredCA.com and the website’s Medi-Cal page.
- The special-enrollment period allows anyone uninsured and eligible to enroll in health care coverage through Covered California to sign up through June 30.
- Consumers can enroll in as little as 30 minutes, either through CoveredCA.com or over the phone with the help of one of Covered California’s thousands of Certified Insurance Agents or enrollers.
- In addition, Medi-Cal enrollment is open year-round for consumers who qualify.

SACRAMENTO, Calif. — Covered California announced on Tuesday that 58,400 people had enrolled in health care coverage since the exchange announced a special-enrollment period in response to the COVID-19 pandemic. The pace of sign-ups has been nearly three times the level that Covered California saw during the same period in 2019.

“We want to remind consumers that they can get access to the care they need during this crisis, either through Covered California or Medi-Cal,” said Peter V. Lee, executive director of Covered California. “We know there are hundreds of thousands of people out

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there who have either lost their health insurance or were uninsured when this crisis began, and we want them to know there is a path to coverage ready for them.”

The enrollment data covers the three-week period from March 20, when Covered California opened the health insurance exchange to any eligible uninsured individuals who need health care coverage amid the COVID-19 emergency, through April 10. Anyone who meets Covered California’s eligibility requirements, which are similar to those in place during the annual open-enrollment period, can sign up for coverage through June 30.

In addition, Covered California has seen tremendous consumer interest online, with more than 885,000 new users visiting CoveredCA.com, which is twice the number of visits seen during the same time period last year. During the same period, of those coming to CoveredCA.com, there were also more than 129,000 unique page views to the Medi-Cal page.

“While Covered California is enrolling tens of thousands of people, we know that is only a small part of California’s response and that many, many more people will get the health care they need through Medi-Cal,” Lee said.

**Signing Up for Health Care Coverage**

Consumers can easily enroll through CoveredCA.com and find out whether they are eligible for financial help through Covered California or if they are eligible for no-cost or low-cost coverage through Medi-Cal. People who sign up through Covered California will have their coverage begin on the first day of the following month. Those eligible for Medi-Cal can have coverage that is effective retroactively to the first day of the month from when they submitted their application.

“We are living in unprecedented times, and California is doing everything it can to make sure people have access to care during this public health emergency,” Lee said. “Having more people insured and protected is the right thing for California’s families and helps keep everyone better off as those with insurance don’t delay getting needed care.”

In addition to enrolling online, consumers who need health care coverage can visit Covered California’s “Find Help” page to get assistance over the phone from one of Covered California’s thousands of Certified Insurance Agents. The “Help on Demand” feature allows consumers to get a call back from a certified enroller.

“Right now, when social distancing is the new normal and an essential response to the coronavirus pandemic, health insurance is only a phone call away,” Lee said. “Being restricted to your home does not mean you cannot get personal and confidential help that is free.”

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Consumers can easily find out if they are eligible for Covered California or Medi-Cal, and see which plans are available in their area, by using the Shop and Compare Tool and entering their ZIP code, household income and the ages of those who need coverage.

**Reaching the Unemployed**

Covered California is also working with California’s Employment Development Department (EDD) to alert the uninsured that they can get health care coverage through the exchange or Medi-Cal. Covered California produced the following insert, which is being included in unemployment benefits that are being sent to consumers. During each of the next three months, Covered California plans to deliver 3.5 million inserts to EDD for distribution.

**Lowering the Cost of Coverage for Those With Insurance**

Existing Covered California consumers may be able to lower the cost of their coverage if they have experienced a loss of income due to the economic impacts of the COVID-19 pandemic. The price of consumers' monthly premiums is based in part on their income, and if that income goes down, they may be eligible for additional financial help from the federal government, state, or both.

Consumers can report an income change by logging in to their account at CoveredCA.com. Consumers who are having trouble accessing their account can reset their password online.

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Coverage You Can Count On

During this public health emergency, it is important to note that all health plans offered through Covered California and by Medi-Cal provide telehealth options for enrollees, giving individuals the ability to connect with a health care professional by phone or video without having to personally visit a doctor’s office or hospital.

All medically necessary screening and testing for COVID-19 are free of charge. This includes telehealth or doctor’s office visits as well as network emergency room or urgent care visits when necessary for the purpose of screening and testing for COVID-19. In addition, Medi-Cal covers costs associated with COVID-19 testing, evaluation and treatment services in both its managed care plans and with fee for service providers. Covered California health plans will help cover costs that arise from any required treatment or hospitalization.

In addition, most Covered California plans offer “first-dollar” coverage, meaning outpatient services are not subject to a deductible.

“A core part of our mission is improving access to high-quality health care, and that has never been more important than it is right now in California,” Lee said.

New State Subsidies Help Californians Lower Their Health Care Costs

Californians who sign up for coverage may be able to benefit from a new state subsidy program that expanded the amount of financial help available to many people. The subsidies are already benefiting about 625,000 Covered California consumers. Roughly 576,000 lower-income consumers, who earn between 200 and 400 percent of the federal poverty level (FPL), are receiving an average of $608 per month, per household in federal tax credits and new state subsidies (which averages $23 per household). The financial assistance lowers the average household monthly premium from $881 per month to $272, a decrease of 70 percent.

In addition, nearly 32,000 middle-income consumers have already qualified for new state subsidies, with average state subsidy to eligible households at $504 per month, lowering their monthly premium by nearly half.

Many of those eligible for the new middle-income state subsidies are an estimated 280,000 Californians who are likely eligible for new state or existing federal subsidies but kept their “off-exchange” coverage. They are also eligible to switch to Covered California and benefit from the financial help. During this special-enrollment period, Covered California, its health insurance companies and Certified Insurance Agents will be reaching out to these Californians to let them know how they can save money on their premiums – which will help them keep their coverage in challenging financial times.

Covered California had established a special-enrollment period for those who were newly becoming aware of state subsidies or the new California mandate penalty, and

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sign-ups during the special enrollment period prior to March 20 were up 80 percent over the same period in 2019.

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.

About the California Department of Health Care Services (DHCS)

DHCS is the backbone of California’s health care safety net. It provides access to affordable, integrated, high-quality health care, including medical, dental, mental health, substance use treatment services and long-term care. DHCS funds health care services for about 13 million Medi-Cal beneficiaries and is the largest health care purchaser in California. It collaborates with the federal government and other state agencies, counties, and partners to invest more than $100 billion for the care of low-income families, children, pregnant women, seniors and persons with disabilities. For more information about DHCS, please visit www.dhcs.ca.gov.

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