



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE

Jan. 17, 2025

Covered California Lends Support for Wildfire Victims in Southern California

SACRAMENTO, Calif. — Covered California has announced a special-enrollment period for residents of Los Angeles and Ventura counties, where a state of emergency has been declared due to the Palisades and Eaton Fires that have destroyed over 12,000 homes and displaced hundreds of thousands of Californians.

“These fires have caused unprecedented destruction and have upended the lives of so many living in Southern California,” said Covered California Executive Director Jessica Altman. “Everyone who is uninsured and has been affected by these fires, directly or indirectly, will have an extended opportunity to obtain health insurance through Covered California or Medi-Cal over the next two months.”

Californians have 60 days from the date that the state of emergency was declared in their county to sign up for coverage, so this special-enrollment period will last until March 8.

Other resources made available to Californians affected by the fires can be found here:

- [Los Angeles County Resources](#)
- [State of California Resources](#)

Special Enrollment Will Continue to Offer Expanded Financial Help for 2025

Those signing up for coverage will be eligible for more financial help than ever before, as Covered California has enhanced its cost-sharing reduction program for 2025. These cost-sharing reductions lessen the cost of accessing health care by lowering out-of-pocket costs when they seek medical care, including eliminating deductibles in all three Silver cost-sharing reduction plans.

(more)

The cost-sharing reduction program for out-of-pocket costs is available to *all* Californians with incomes above 200 percent of the federal poverty level (which is \$30,120 for a single person and \$62,400 for a family of four), while those under 200 percent of the federal poverty level will continue to have access to higher levels of benefits.

Nearly 90 percent of Covered California's over 1.8 million enrollees receive financial help. Two-thirds of those enrollees are eligible for health insurance for \$10 or less per month, and nearly half could get a comprehensive Silver plan for that price.

"The rebuilding of these wonderful communities of Los Angeles will be a massive undertaking, but we know Southern Californians are resilient and ready for the challenges ahead," Altman said. "Rebuilding will take time and persistence, but investing in your mental and physical health is fundamental. As you begin to reconstruct your homes and lives, know that health care is within reach and Covered California is here to help."

Coming into open enrollment, data from the California Simulation of Insurance Markets (CalSIM), a model created by the UCLA Center for Health Policy Research, showed that of the 1.3 million uninsured Californians who qualify for subsidies through Covered California or are eligible for Medi-Cal coverage, 356,000 of them reside in Southern California.

Signing Up for Coverage Is Easy

Consumers can learn more about their options by visiting CoveredCA.com, where they can easily find out if they qualify for financial help and see the coverage options in their area. 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 one of more than 14,000 certified agents and community-based organizations throughout the state that provide free, confidential help in whatever language or dialect consumers prefer.
- Have a certified enroller [call them](#) and help them for free.
- Use Covered California's [online calculator tool](#).
- 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.

(more)

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.

###