



News Release

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FOR IMMEDIATE RELEASE

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Covered California Reaches Record-Breaking 1.9M Enrollees Before Open Enrollment's Jan. 31 Deadline

SACRAMENTO, Calif. — Covered California has surpassed 1.9 million enrollees, bolstering its record-high enrollment before open enrollment's Jan. 31 deadline for California's remaining uninsured.

This open enrollment, 299,060 Californians have signed up for 2025 coverage as of Jan. 26, a 13 percent increase over the same period last year.

Another 1,638,954 Californians have renewed their health insurance plans, a 10 percent jump over the same date last year, with more than 100,000 total enrollees in 2025 as compared to the record enrollment in 2024.

“Uninsured Californians are taking advantage of the unprecedented financial help available to help pay for coverage in 2025, as we have seen robust sign-ups throughout the state and reached our all-time record sign-ups before the end of open enrollment,” said Covered California Executive Director Jessica Altman. “With just days remaining to enroll, this is a pivotal moment to secure not just health insurance, but peace of mind and financial security for the rest of the year.”

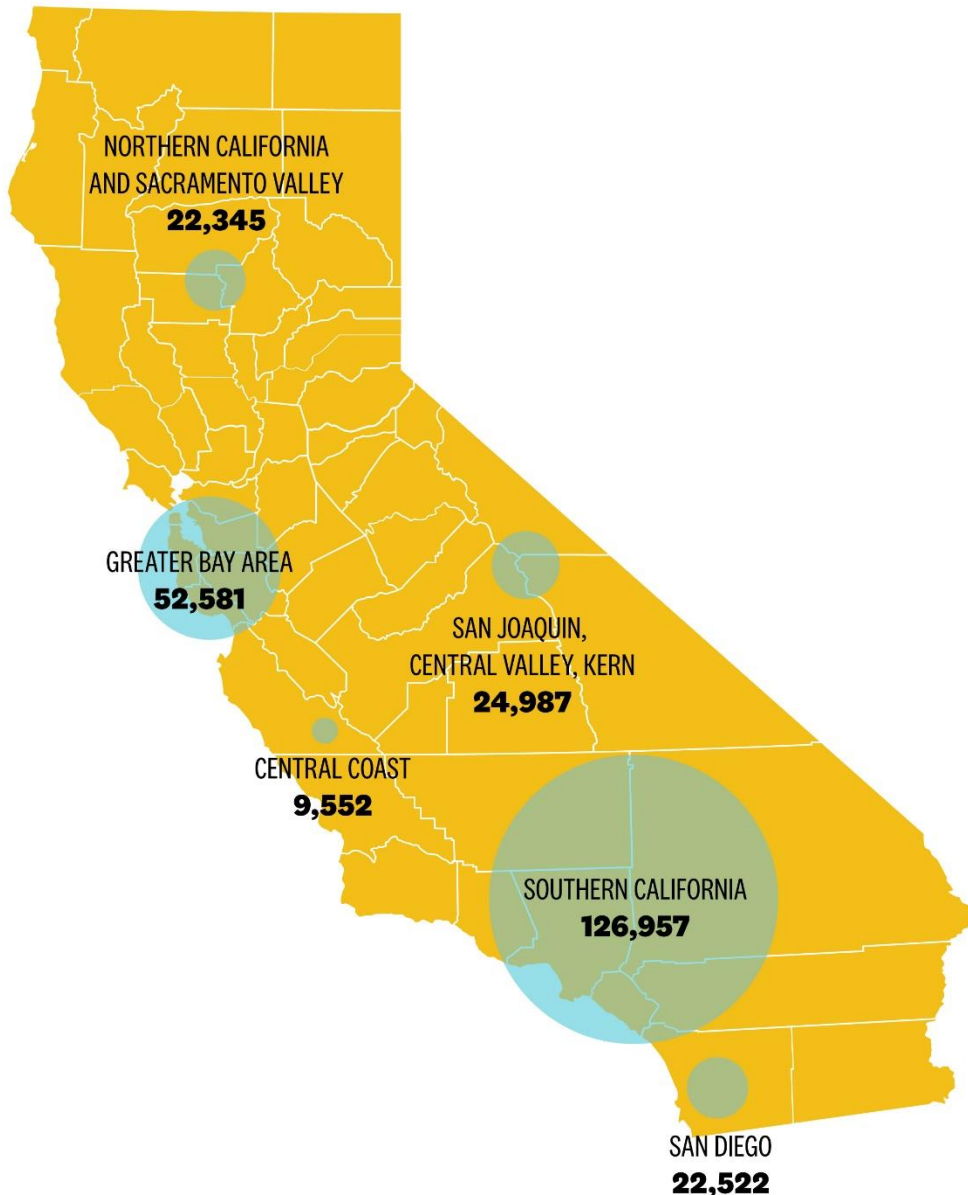
Once open enrollment ends on Friday, Californians will need to have experienced a major life change to enroll in health insurance through Covered California. So now is the time to sign up, whether it's on CoveredCA.com or through one of the 14,000 Licensed Insurance Agents or community partners available to provide you free, confidential assistance.

Residents of the Los Angeles and Ventura counties affected by the fires will have access to Covered California's special-enrollment period, which allows residents to sign up for health coverage for an additional 60 days from the date the state of emergency was declared. The special-enrollment period will continue through March 8.

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Nearly half of the new enrollees have come from five Southern California counties (Los Angeles, Orange, Riverside, San Bernardino and Ventura), with nearly 150,000 sign-ups. Also, nearly 82,000 new enrollees identified as Latino, and over 52,000 identified as Asian Americans. Over 72,000 White Californians and over 9,000 Black Californians have enrolled, and over 58,000 Californians did not disclose their race or ethnicity.

Figure 1: Nearly 300,000 Californians Have Signed Up During Open Enrollment Through Jan. 26



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Despite the continued progress, the data from the California Simulation of Insurance Markets (CalSIM), a model created by the UCLA Center for Health Policy Research, showed that heading into open enrollment, there were nearly 1.3 million uninsured Californians who either qualified for subsidies through Covered California (591,000) or were eligible for Medi-Cal coverage (675,000), and they reside all over the state.

California's Cost-Sharing Reduction Program Highlights Robust Assistance

This year, Covered California is offering more financial help for Californians than ever before. Building on the existing federal subsidies to help pay for health insurance premiums, Covered California is enhancing its cost-sharing reduction program that reduces the cost of accessing health care for consumers by lowering out-of-pocket costs, including eliminating deductibles in all three Silver cost-sharing reduction plans.

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.

In 2024, nearly 800,000 existing Covered California enrollees took advantage of this program, and 200,000 of our new enrollees have qualified for these cost savings and richer benefits for 2025. That means that over 1.2 million enrollees have already enrolled in enhanced Silver plans for 2025.

Nearly 90 percent of Covered California's 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.

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.

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Californians who forgo health insurance will be subject to a tax penalty administered by the California Franchise Tax Board. The penalty for not having coverage the entire year will be at least \$900 per adult and \$450 per dependent child under 18 in the household. A family of four that goes uninsured for the whole year would face a penalty of at least \$2,700.

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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