

# News Release

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# Covered California Reaches Landmark Achievement with Nearly 2 Million Enrolled as Open Enrollment Concludes

SACRAMENTO, Calif. — Covered California announced that 345,711 Californians newly selected a health plan for 2025 during open enrollment and more than 1.6 million Californians renewed their health insurance, bringing Covered California's overall enrollment to a record-high of 1,979,504 consumers.

Enrollment rose for the fourth consecutive year after the passage of enhanced premium tax credits through the American Rescue Plan in 2021. The federal enhanced subsidies were supplemented by a California-only Cost-Sharing Reduction (CSR) program that Californians took advantage of the past two open enrollments.

"The tremendous success during this open enrollment is the payoff from the work California has done for years to maximize the Affordable Care Act," Gov. Gavin Newsom said. "California's uninsured rate has continued to drop as Covered California has made it easier for consumers to find quality coverage at an affordable price."

Table 1: Enhanced Subsidies Have Kept Covered California's Enrollment Rising

Net Plan Selections	2021 (Count)	2022 (Count)	2023 (Count)	2024 (Count)	2025 (Count)
New Enrollment	249,279	255,575	263,325	306,382	345,711
Renewals	1,376,267	1,521,867	1,476,043	1,478,271	1,633,793
Total Plan Selections	1,625,546	1,777,442	1,739,368	1,784,653	1,979,504

(more)

Open enrollment began with a record-low uninsured rate of 6.4 percent among Californians, according to <u>federal data</u>. Since Covered California launched in 2014, California's uninsured rate has fallen from 17.2 percent to 6.4 percent in 2023, which is the largest percentage point drop for any state in the nation during the ACA era.

More than 6.3 million Californians, or approximately 1 in 6, have had marketplace coverage since 2014.

"Covered California continues to deliver on the promise of the Affordable Care Act," executive director Jessica Altman said. "The law was created to make sure all Americans could have access to health insurance. With the enhanced federal subsidies since 2021 and California's exclusive cost-sharing-reduction program introduced last year, we have made that a reality for more Californians than ever before in 2025."

#### **Enhanced Subsides Set to Expire**

That reality may change in 2026 without action from the United States Congress and President Trump to extend the enhanced subsidies after they expire at the end of this year. Data shows that on average, consumers save an additional \$101 on premium costs each month and that includes over 170,000 middle-income enrollees that are now receiving tax credits when they weren't previously eligible. For some consumers, that means as much as \$395 a month in financial assistance.

Figure 1: Impact on California Enrollees if Enhanced Subsidies are not Extended



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"Without an extension for the enhanced subsidies, the loss of coverage could be significant in California," Altman said. "Every region and corner of the state would be impacted negatively – from small business owners and gig workers, to agricultural workers and residents working multiple jobs to make ends' meet. It is imperative that federal actions are taken to keep these Americans enrolled."

#### Special Enrollment Period for L.A.-area fires Ends on March 8

Covered California has an ongoing special-enrollment period for residents of Los Angeles and Ventura counties, where a state of emergency was declared by Gov. Newsom due to the Palisades and Eaton Fires.

Uninsured residents of these two counties have until March 8 to sign up for coverage for the rest of 2025.

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

- Los Angeles County Resources
- State of California Resources

### Signing Up for Coverage Is Easy

Consumers can learn more about their options by visiting <a href="CoveredCA.com">CoveredCA.com</a>, 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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#### **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 <a href="https://www.coveredCA.com">www.coveredCA.com</a>.

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