



# News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE

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## Covered California Announces Premium Change for 2026 Dental Plans After Another Year of Steady Growth

SACRAMENTO, Calif. — Covered California announced that the statewide weighted average rate change for dental plans offered through the marketplace in 2026 will be 0.35 percent.

Californians will still have five dental insurance companies to choose from, including Anthem Blue Cross, Blue Shield of California, DentaQuest (formerly California Dental Network), Delta Dental of California and Humana Insurance Company.

“Covered California is proud to offer a competitive marketplace that helps ensure stable prices for Californians seeking health and dental coverage,” said Covered California Executive Director Jessica Altman. “We’re pleased that rates are remaining steady to help people keep dental insurance at a time when it seems like prices are rising everywhere for everything.”

Enrollment in Covered California dental insurance increased more than 14 percent last year. In 2025, 374,000 Californians are enrolled in dental plans, paying an average of \$27 per month.

The rate increase for 2026 is lower than last year’s rate change and continues a multi-year trend of steady costs for consumers. Factoring in the rate decrease for 2023, the four-year average rate change is slightly above 1 percent.

**Table 1: California’s Dental Plan Rate Changes**

Year	2023	2024	2025	2026	Four-Year Average
Weighted Average	-1.70%	4.31%	1.55%	0.35%	<b>1.13%</b>

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All dental plans obtained through Covered California include preventive and diagnostic care at no extra cost. The standard health benefits for Covered California enrollees include dental insurance for members under the age of 19, and adults can purchase family dental insurance as an “add-on” to their health plan.

“Oral health is critical for overall well-being. Having access to dental care helps people eat without pain, speak clearly and smile confidently,” said Dr. Monica Soni, chief medical officer for Covered California. “But there is also a clear link between strong oral health and overall wellness, including heart health, diabetes control and even pregnancy outcomes. Equitable access to dental care is crucial to address persistent health disparities and achieve whole-person care.”

Covered California offers both dental health maintenance organization (DHMO) and dental preferred provider organization (DPPO) plans throughout the state, giving consumers a choice in the type of plan that works best for them.

“Take advantage of our upcoming open-enrollment period, or if you’re experiencing a life change, you may qualify to enroll in dental insurance during our ongoing special-enrollment period,” Altman said. “Whether it’s your first time or you’re renewing your coverage, get the care you need — because dental care is health care.”

The benefits and rates of Covered California’s family dental plans can be found at <https://www.coveredca.com/dental/adult-add-on/hmo/>.

### **Covered California’s Special-Enrollment Period**

While the rate changes will not go into effect until coverage begins on Jan. 1, 2026, Californians who experience qualifying life events, such as losing health coverage, getting married, having a baby or permanently moving to California, can sign up for health and dental insurance during Covered California’s ongoing special-enrollment period. A full list of qualifying life events can be found [here](#).

People who sign up during special enrollment will have their insurance begin on the first of the following month. They can explore their options in a number of different ways:

- Covered California’s online [Shop and Compare Tool](#) will show consumers if they are eligible for financial help and which plans are available in their area.
- Find the nearest certified enroller in your neighborhood by visiting <https://www.coveredca.com/support/contact-us/>.
- Call Covered California at (800) 300-1506 to get information or enroll by phone.

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## Opportunities for Californians to Enroll in Insurance for 2026

- Covered California's open-enrollment period, when consumers can sign up for coverage for all of 2026, begins on Nov. 1, 2025, and will run through Jan. 31, 2026.
- Renewal for Covered California's over 1.9 million enrollees begins on Oct. 15, when consumers can make changes for 2026 or opt back into their plan.

## 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](http://www.CoveredCA.com).

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