



News Release

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FOR IMMEDIATE RELEASE

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Covered California Announces Premium Change for 2025 Dental Plans and Increased Choices for Consumers Throughout the State

SACRAMENTO, Calif. — Covered California announced that the statewide weighted average rate change for dental plans offered through the marketplace in 2025 will be 1.55 percent.

Covered California also announced that consumers will have more choice among dental plans with the addition of a new dental carrier, Humana, that will offer full statewide coverage in 2025.

“Covered California is proud of the competitive marketplace it has created for Californians seeking health insurance — and that is especially true for those who need dental care,” said Covered California Executive Director Jessica Altman. “We’re pleased to offer consumers competitively priced, quality dental options that provide value and choice.”

The rate increase for 2025 is lower than last year’s rate change and continues a multi-year trend of steady costs for consumers. Factoring in the rate decreases for 2022 and 2023, the four-year average rate change is less than 1 percent.

Table 1: California’s Dental Plan Rate Changes

Year	2022	2023	2024	2025	Four-Year Average
Weighted Average	-0.95%	-1.7%	4.31%	1.55%	0.8%

The standard health benefits for Covered California enrollees include dental coverage for members under the age of 19, and adults can purchase family dental coverage as an “add-on” to their health plan. While this insurance is not eligible for financial help, the family dental coverage is available to anyone who wants it, regardless of any pre-existing oral health conditions.

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Since 2020, the number of Covered California enrollees purchasing dental coverage has increased by 58 percent. In 2024, over 328,000 Californians are enrolled in dental plans, paying an average of \$27 per month.

“Poor oral health is associated with diseases like cancer, diabetes, heart disease and a reduced quality of life,” said Dr. Monica Soni, chief medical officer for Covered California. “Dental coverage and care are so important because of the critical connection between oral health and whole-person health. Equitable dental care access is paramount to reducing persistent oral health disparities.”

Covered California offers both dental health maintenance organization (DHMO) and dental preferred provider organization (DPPO) plans, giving consumers a choice in the type of plan that will work best for them. Covered California’s participating dental carriers for 2025 include Anthem Blue Cross, Blue Shield of California, California Dental Network, Delta Dental of California and the newest entrant, Humana.

Humana will offer insurance statewide through Covered California for the first time in 2025, and currently has more than 2.3 million dental plan members throughout the nation.

“Californians renewing their dental plan or those enrolling for the first time this fall will have more choices than ever before to find the dental plan that best fits their needs,” Altman said. “Protect your physical and mental health and get an affordable dental plan in 2025.”

Dental Health Services (DHS) will be exiting Covered California in 2025. DHS has just under 2,100 enrollees in DHMO plans over 16 regions. Those enrollees will be auto-enrolled into the lowest-cost DHMO plan in their region, and they will also have the option to shop and select a new dental plan.

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

Covered California’s Special-Enrollment Period

While the rate changes and increased choices will not go into effect until coverage begins on Jan. 1, 2025, 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 coverage 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 coverage begin on the first of the following month. They can explore their options in a number of different ways, including:

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- 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.

Opportunities for Californians to Enroll in Coverage for 2025

- Covered California’s open-enrollment period, when consumers can sign up for coverage for all of 2025, begins on Nov. 1, 2024 and runs through Jan. 31, 2025.
- Also beginning on Nov. 1, Deferred Action for Childhood Arrivals (DACA) recipients will be able to enroll in Covered California marketplace plans. Estimates indicate there are about 40,000 DACA recipients in California who will be newly eligible for coverage. Covered California will also have a special-enrollment period that begins on Nov. 1 that will allow DACA recipients to sign up for a plan throughout the remainder of the year. Those who apply in November can have their plan start as early as Dec. 1.
- The Medi-Cal to Covered California Enrollment Program will continue to automatically enroll individuals in one of its low-cost health plans when they lose Medi-Cal coverage and gain eligibility for financial help through Covered California. Through early June of 2024, the program has helped over 160,000 Californians remain insured over the past year.

About Covered California

Covered California is the state’s Patient Protection and Affordable Care Act marketplace, where Californians can find affordable, high-quality health insurance from name brand companies. It is the only place where individuals who qualify can get financial help on a sliding scale to reduce their monthly costs. Depending on their income, some consumers may qualify for the free or low-cost Medi-Cal program.

Covered California is an independent part of the state government — overseen by a five-member board appointed by the governor and the Legislature — with a mission to increase the number of insured Californians, improve health care quality, lower costs and reduce health care disparities. For more information about Covered California, please visit www.CoveredCA.com.

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