



# News Release

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FOR IMMEDIATE RELEASE

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## **Secretary Xavier Becerra Joins Covered California to Launch Its “Let’s Talk Health” Campaign as Open Enrollment Begins Nov. 1**

SACRAMENTO, Calif. — Covered California was joined by Secretary Xavier Becerra of the U.S. Department of Health and Human Services today at the historic California State Library in Sacramento to help kick off the 2025 open-enrollment period. Covered California is also launching its “Let’s Talk Health” health literacy campaign. Open enrollment — which begins on Nov. 1 and runs through Jan. 31, 2025 — is when Californians can sign up for, renew or shop for a new health insurance plan.

This is the 12<sup>th</sup> open-enrollment period under Patient Protection and Affordable Care Act, which has helped provide health insurance to tens of millions of Americans. Currently, over 21 million people across the country are currently insured through an Affordable Care Act health plan.

In California, over 5.9 million Californians have had health insurance through Covered California since the exchange opened its doors in 2014, including a record-high nearly 1.8 million who are currently enrolled.

As a Sacramento native, Secretary Becerra knows the impact the Affordable Care Act has had on his home state and across the nation.

“Under the leadership of President Biden and Vice President Harris, more people in America have health insurance now than ever before — and the peace of mind that comes with it,” Secretary Becerra said. “That is thanks to the Affordable Care Act, which, along with Social Security and Medicare, is one of the most consequential social programs in the history of our nation. Starting Nov. 1, all Americans — including, for the first time ever, DACA recipients — can shop for a new plan in the Affordable Care Act marketplace to make sure they get the best coverage at the best price.”

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In 2025, all eligible Californians will benefit from increased and expanded financial help to make the cost of coverage and accessing care even more affordable, thanks to an enhanced cost-sharing reduction program.

“In California, we are maximizing the Affordable Care Act by providing greater access to coverage and quality care to more Californians,” said Gov. Gavin Newsom. “Reducing out-of-pocket costs for millions of Californians is an important step in creating a healthier California for all.”

Because of the enhanced federal premium support, California’s cost-sharing reduction program and eligibility for Deferred Action for Childhood Arrivals (DACA) to enroll in coverage, more Californians than ever will have access to the most financial assistance ever offered through Covered California.

### **2025’s Record-Breaking Financial Support for Californians**

California’s cost-sharing reduction program has been bolstered for 2025 by Gov. Newsom and the California Legislature, increasing the amount of state funds available for it to \$165 million. As a result, *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) are now eligible to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs, while those under 200 percent of the federal poverty level will continue to have access to higher levels of benefits.

In 2024, the program lowered generic drug costs and copays for medical visits and reduced other out-of-pocket costs for over 800,000 Covered California consumers, and now these benefits are available to all enrollees above 200 percent of the federal poverty level.

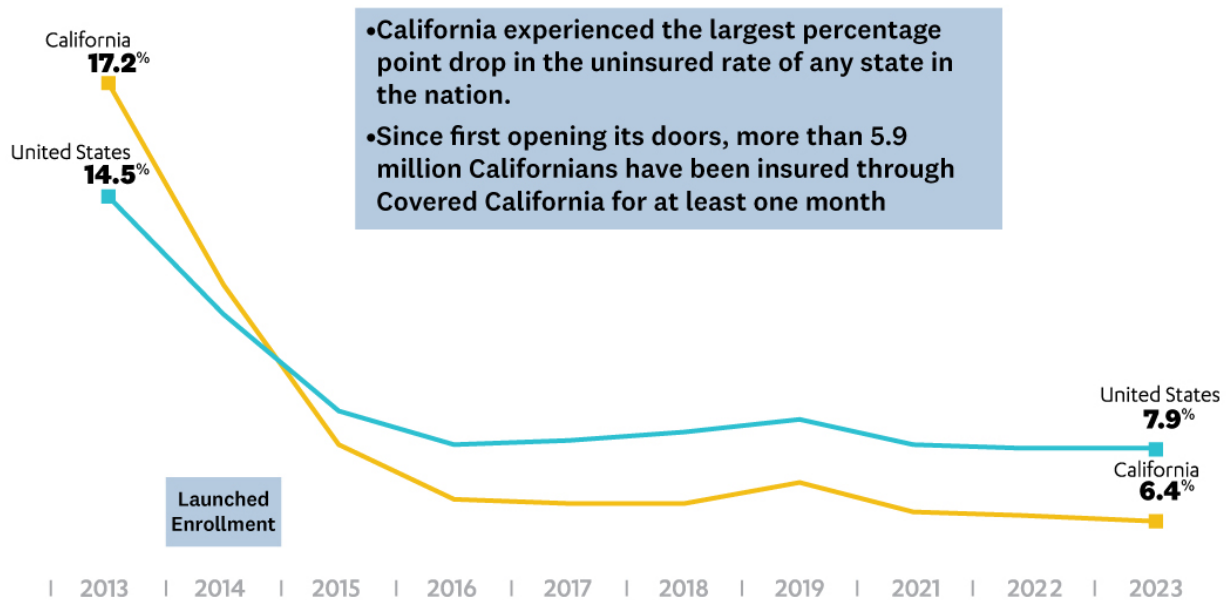
“With California’s enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families,” said Covered California Executive Director Jessica Altman. “We also want every uninsured Californian to know that we’re working to make health care more affordable and easier to navigate. This change will further reduce financial barriers to accessing health care and simplify the process of shopping for health insurance.”

### **Uninsured Rate Reaches an All-Time Low, but Over 1.3 million Remain Uninsured**

Open enrollment begins with a record-low uninsured rate of 6.4 percent among Californians, according to [federal data](#). Since Covered California’s first open-enrollment period in 2013, 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 Affordable Care Act era.

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**Figure 1: California’s Uninsured Rate Reached an All-Time Low in 2023<sup>1</sup>**



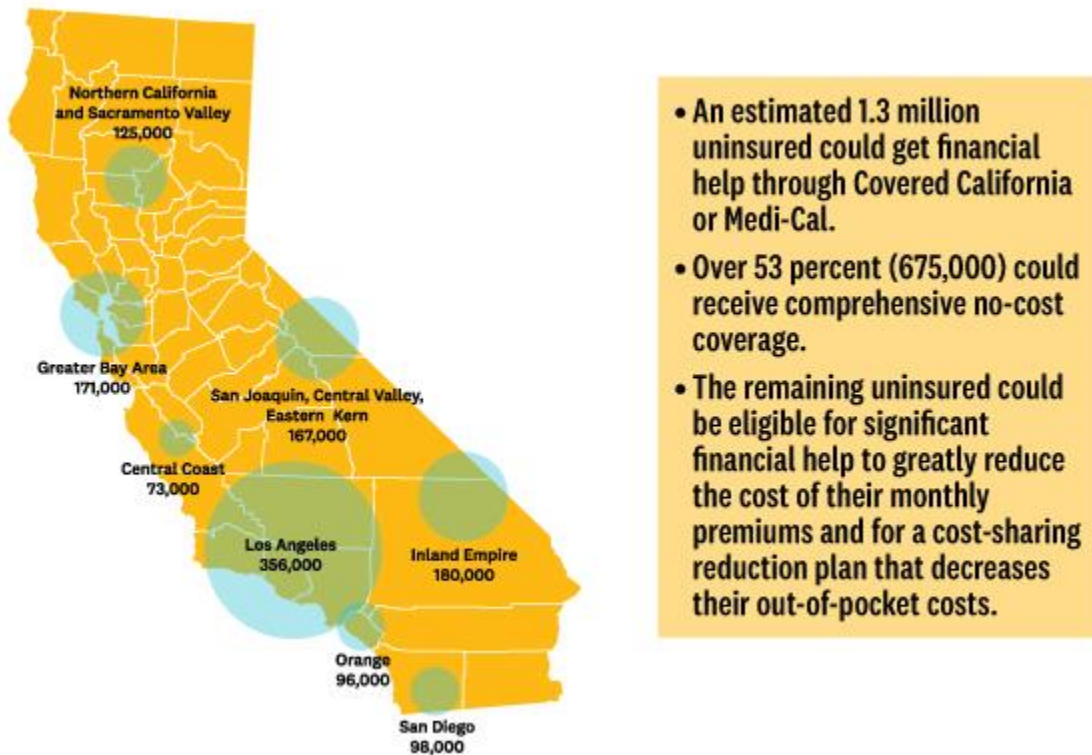
Californians continue to sign up for coverage at a historic rate. In the greater Sacramento area and the San Joaquin Valley, enrollment is up 10 percent in the past four years, with over 183,000 Californians now enrolled in these regions.

But the latest data from the California Simulation of Insurance Markets (CalSIM), a model created by the UCLA Center for Health Policy Research, also shows that significant gaps remain between those with and without insurance. CalSIM estimates that there are nearly 1.3 million uninsured Californians who either qualify for subsidies through Covered California (591,000) or are eligible for Medi-Cal coverage (675,000), and they reside all over the state.

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<sup>1</sup> American Community Survey. Due to the pandemic, the survey did not report results for 2020.

**Figure 2: Nearly 1.3 Million Uninsured Californians Are Eligible for Financial Help**



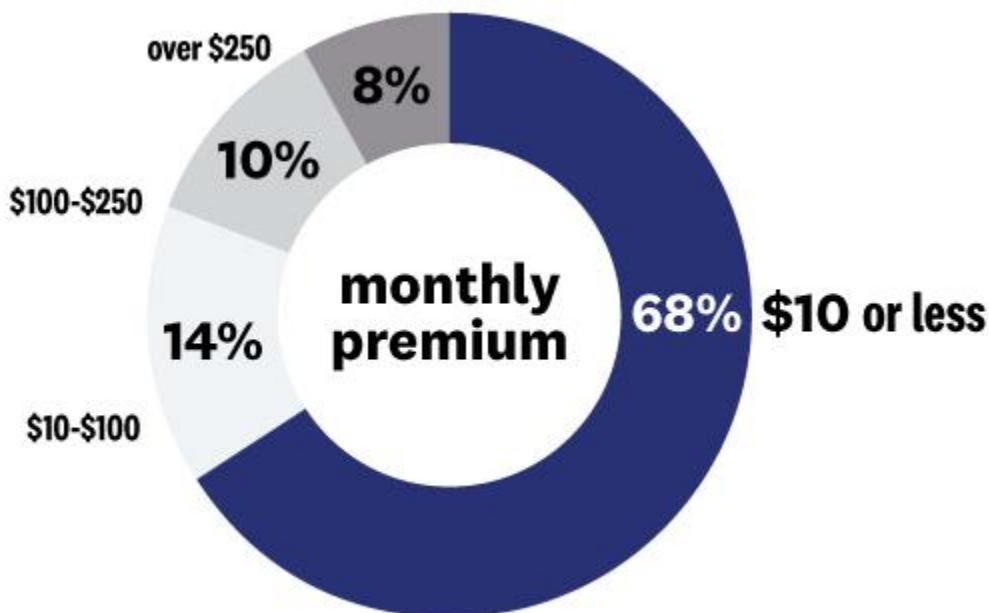
If they sign up for coverage, the subsidy-eligible 591,000 uninsured Californians can receive significant financial help that will lower the cost of their monthly health insurance premiums.

In the Sacramento area, there are 125,000 uninsured Californians who are eligible for Covered California subsidies (63,000) or no-cost Medi-Cal coverage (62,000).

Covered California research shows that 23 percent of current consumers will have a \$0 monthly premium in 2025 if they keep their current plan, a jump from 20 percent this year. Nearly 90 percent of Covered California's enrollees receive financial help. Currently, two-thirds of Covered California's consumers are eligible for comprehensive health insurance at a cost of \$10 or less per month, and nearly half could get a comprehensive Silver plan for that price.

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**Figure 2: A Majority of Covered California Consumers Are Eligible for Health Plans for \$10 or Less Per Month**



### **“Let’s Talk Health” Literacy Campaign**

Research shows that many Californians don’t understand what Covered California actually does, how health insurance works or how to maximize their plan benefits. This lack of health literacy can contribute to individuals not signing up for health care coverage.

To promote health literacy and provide consumers with more information, Covered California’s “Let’s Talk Health” campaign includes a suite of new materials that reflect cultural insights and more simplified language to demystify health insurance and provide information to consumers who have questions about the basics. Through a partnership with health literacy expert Dr. Dean-David Schillinger of University of California, San Francisco, Covered California is maximizing evidence-based approaches to support consumer education.

“We want to simplify the complex and confusing so everyone can speak the language of health — regardless of their language, ethnicity, geography or income,” Altman said. “This understanding will help all consumers feel empowered to enroll and start using their coverage.”

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The need for help and information about Covered California is even greater when English is a second language. According to data from UCLA’s California Health Interview Survey (CHIS), approximately 2 million Californians have limited English proficiency, and they are more than twice as likely to be uninsured.

Subsequently, Covered California has also launched a “Let’s Talk Health” webpage with resources in multiple languages, including English, Spanish, Chinese (traditional and simplified), Korean, Vietnamese and Farsi to provide consumers a digital information option.

Covered California is powering the campaign and expanding the reach of its new educational resources through a partnership with the California State Library and local libraries across California. Libraries will house newly created in-language and culturally resonant resources and host educational workshops for consumers to ask questions, learn about health insurance as well as the difference between Medi-Cal, Covered California and other insurance options.

“California libraries are community anchors that provide information, programs and community connections to millions of people of all ages,” said California State Librarian Greg Lucas “On behalf of the state’s 1,027 local libraries, the State Library looks forward to working with Covered California to connect consumers with the resources and pathways they need to find the right health coverage.”

Covered California will take its health literacy message throughout the state during open enrollment, hosting a series of kickoff events in public libraries.

Libraries provide resources to communities throughout the state, including information on how to sign up for health insurance. The remaining kickoff events will be held in:

- Fresno: at the Fresno City College Library on Oct. 30
- Los Angeles: at Los Angeles Central Library on Nov. 1
- Redding: at Redding Library on Nov. 19
- San Francisco: at Main Library on Nov. 20
- San Diego: at City Heights Library on Nov. 22

### **Coverage for DACA Recipients**

Also beginning on Nov. 1, DACA recipients will be eligible to enroll in Covered California for 2025 due to a rule change by the Biden-Harris administration<sup>2</sup>. Estimates indicate there are about 40,000 DACA recipients in California that will be eligible for coverage. Covered California will also have a special-enrollment period for DACA recipients that

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<sup>2</sup> Covered California is monitoring the pending litigation filed by Kansas and 18 other states seeking to block this new rule. Covered California will promptly share updates on any developments and their potential impact on consumers, closely working with community partners to ensure widespread awareness. More information is available [here](#).



begins on Nov. 1 that will allow them to sign up for coverage for December in addition to enrolling for 2025.

### **Signing Up for Coverage Is Easy**

Consumers can learn more about their options by visiting [CoveredCA.com](https://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.
- Call Covered California at (800) 300-1506.

The deadline to select a health plan and have coverage for all of 2025 is Dec. 31.

### **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](https://www.CoveredCA.com).

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