



News Release

Media line: (916) 206-7777

@CoveredCANews

media@covered.ca.gov

FOR IMMEDIATE RELEASE

Nov. 22, 2024

Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available As Its 12th Open Enrollment Is Underway

SAN DIEGO, Calif. — Covered California continued its “Let’s Talk Health” campaign at the City Heights/Weingart Library today with the 2025 open-enrollment period underway.

Regardless of the results of the 2024 election, open enrollment is ongoing and coverage through Affordable Care Act marketplaces throughout the nation, including Covered California, is unaffected for 2025.

“Our doors are open, and now is the time for Californians to sign up for health insurance,” Covered California Executive Director Jessica Altman said. “The Patient Protection and Affordable Care Act remains the law of the land, and the election results do not affect the financial assistance available to enrollees through federal and enhanced state subsidies next year. The most financial assistance ever offered to Californians to help pay for health care coverage remains available for 2025.”

Open enrollment — which began Nov. 1 and runs through Jan. 31, 2025 — is when Californians can sign up for, renew or shop for a new health insurance plan. Over 5.9 million Californians have had health insurance through Covered California since the exchange opened its doors in 2014, including nearly 1.8 million who are currently enrolled.

This is the 12th open-enrollment period under the Affordable Care Act, which has helped provide health insurance to tens of millions of Americans and now features increased and expanded financial help for consumers through the Inflation Reduction Act. California’s enhanced cost-sharing reduction program, which will be available to all Covered California enrollees in 2025, is making coverage even more affordable for Californians.

(more)

“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.”

Covered California will begin this open enrollment with record-high enrollees and the state’s lowest uninsured rate on record. The “Let’s Talk Health” campaign will focus on health literacy with the goal of simplifying the process of getting covered, removing a known barrier to reaching California’s remaining uninsured, including those newly eligible for Covered California.

In 2025, because of enhanced federal premium support, California’s cost-sharing reduction program and Deferred Action for Childhood Arrivals (DACA) recipients now being eligible for coverage, more Californians than ever will be eligible for 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.

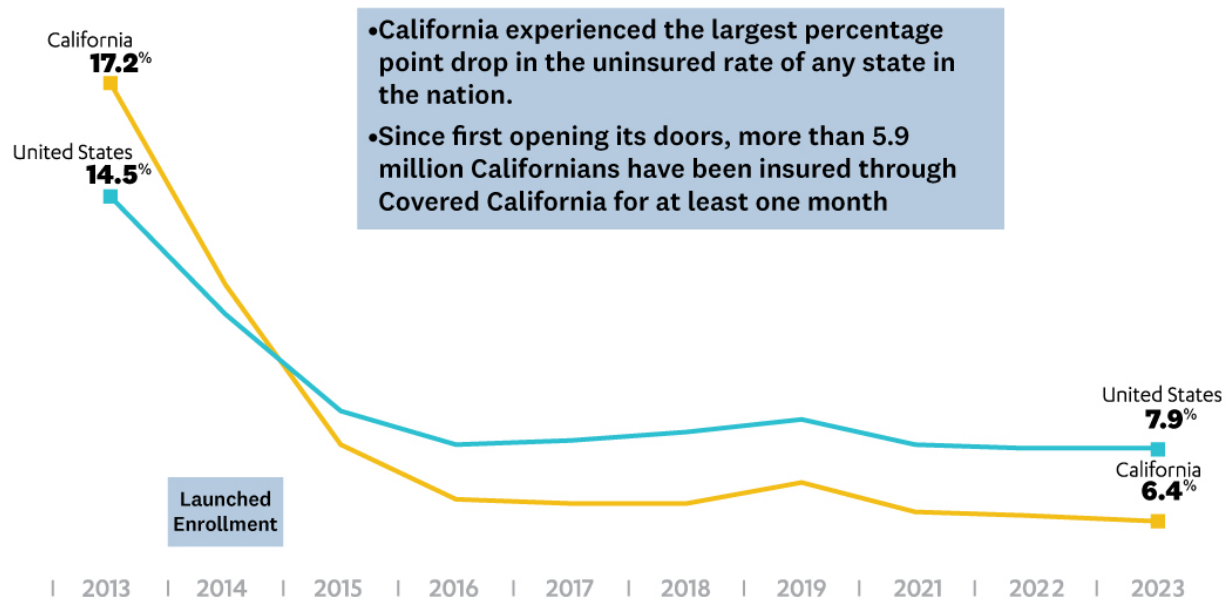
“With California’s enhanced cost-sharing reduction program, many of our consumers will have more affordable choices, and they should shop and compare to choose the plan that is best for them and their families,” Altman said. “We also want every uninsured Californian to know that we’re working to make 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 drop for any state in the nation during the Affordable Care Act era.

(more)

Figure 1: California's Uninsured Rate Reached an All-Time Low in 2023¹



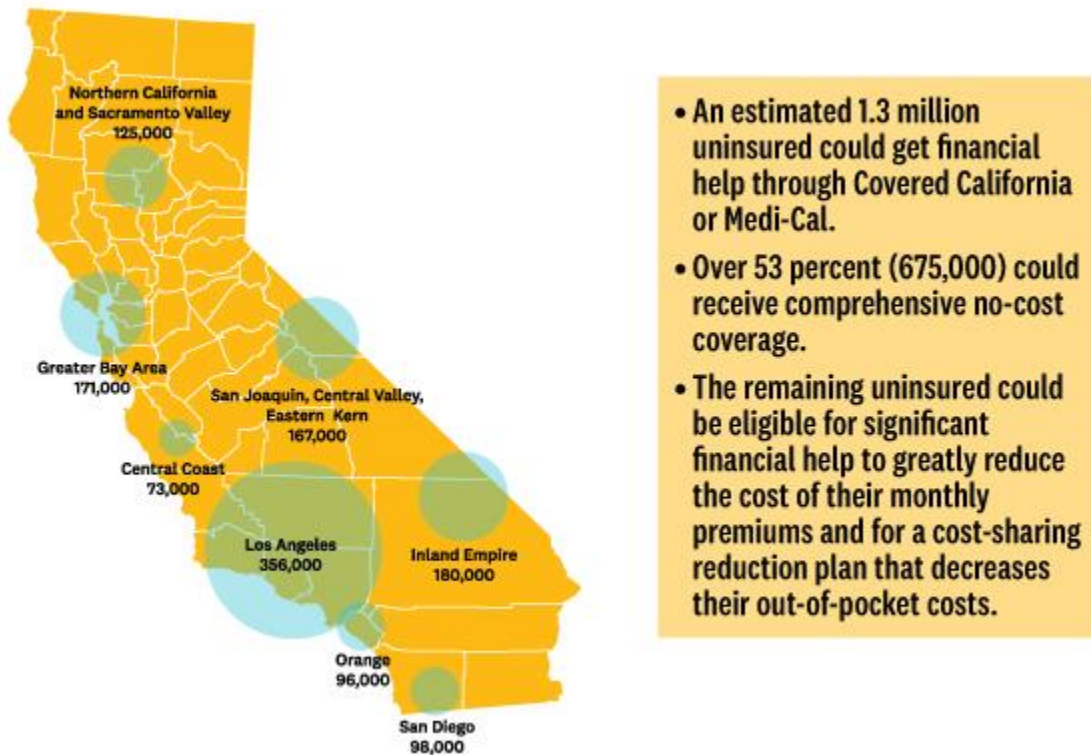
Californians continue to sign up for coverage at a historic rate. In San Diego enrollment is up over 13 percent in the past four years, with over 127,000 Californians now enrolled in coverage.

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.

(more)

¹ 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



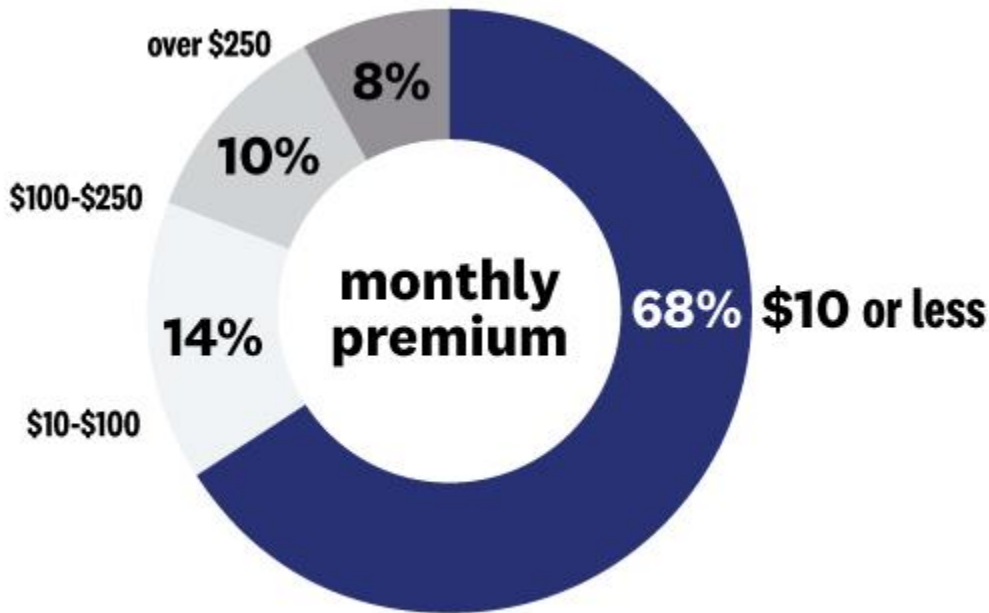
If they sign up for coverage, the subsidy-eligible 591,000 uninsured Californians can receive significant financial help that will lower the cost of their monthly health insurance premiums.

In San Diego, there are nearly 100,000 uninsured Californians who are uninsured and eligible for low-cost Covered California (53,000) or no-cost Medi-Cal (45,000).

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.

(more)

Figure 3: 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.”

(more)

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 took 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. After starting at the State Library in Sacramento and the Fresno City College library Fresno in late October, we visited Los Angeles' Central Library last week, then we were at the Redding Library on Monday, San Francisco's Main Library on Wednesday and here in San Diego today for our final kickoff event.

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 administration². 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 begins on Nov. 1 that will allow them to sign up for coverage for December in addition to enrolling for 2025.

(more)

² 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](#).

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.
- 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.

###