

News Release

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Covered California's "10 Years Strong" Campaign Visits the Bay Area to Celebrate a Decade of Historic Increases in Coverage and Highlight Ongoing Efforts to Reach the Remaining Uninsured

- Covered California's 10th open-enrollment period began Nov. 1 and marks the continuation of a decade of reducing the state's uninsured rate to a historic low.
- Open enrollment is the time of year when eligible consumers can sign up for health insurance, and the increased financial help now available through the Inflation Reduction Act can lower costs for Californians in every income bracket.
- An estimated 1 million Californians do not have health insurance and are eligible to get covered at low-cost or no-cost through Covered California or Medi-Cal.
- In addition, middle-income consumers both uninsured and those who purchase coverage directly from a health insurance company may save thousands of dollars a year if they sign up through Covered California.

SAN FRANCISCO, Calif. — Covered California brought its "10 Years Strong" campaign to the Bay Area on Wednesday, celebrating a decade of providing quality health insurance plans to people across the state. Over the past 10 years, Covered California has provided access to health insurance for millions of Californians and helped reduce the state's uninsured rate to a historic low.

"Covered California is '10 Years Strong,' celebrating a decade of expanding access to quality, affordable health care for millions of people throughout the state," said Jessica Altman, executive director of Covered California. "Open enrollment is here and now is the time to sign up for quality health insurance coverage through Covered California that will protect you and your family."

The open-enrollment period begins with a record-high 1.7 million people enrolled in Covered California. The increased enrollment has been driven by the increased financial help first made available through the American Rescue Plan, and extended under the Inflation Reduction Act.

Speaker Nancy Pelosi, Governor Gavin Newsom, and Dr. Mark Ghaly – the Secretary of California Health & Human Services and Covered California Board Chair – also joined in hailing the importance of the increased financial help that will be available to consumers throughout 2023.

"For '10 Years Strong,' Covered California has been a pillar of health and financial security – a vital partner in Democrats' work to expand access to affordable, quality health coverage," Pelosi said. "Under the leadership of President Biden and Democrats in Congress, health care in America is more affordable and accessible than ever before: our American Rescue Plan slashed insurance premiums and helped enroll a record number of Americans, while our Inflation Reduction Act locked in those savings for another three years. As we celebrate Covered California's tenth year of life-changing service, House Democrats will never relent in building the fairer, more just future that our children deserve."

"Millions of Californians now have access to affordable health coverage and now is the time to go sign up for health insurance to keep yourself and your family healthy," said Newsom. "With the support of the Biden-Harris Administration, more Californians than ever before are insured with quality health coverage through Covered California. We won't stop until every Californian – regardless of income or immigration status – has the health insurance they need and deserve."

"Californians continue to benefit from the financial help and quality health coverage that Covered California offers and now is the time for those who need health insurance coverage to sign up," Ghaly said. "Together we are increasing access to care by making health insurance coverage more affordable for Californians in every corner of our state."

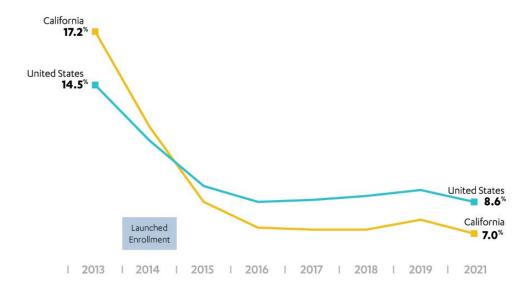
10 Years Strong

Covered California's "10 Year's Strong" campaign will highlight the progress made in expanding health care access by increasing the number of people with health insurance in every region over the past decade. It will also showcase continuing efforts to reach into every community in the state to make sure all Californians have access to quality health care.

10 YEARS STRONG

Since Covered California's first open-enrollment period in 2013, federal data shows that California's uninsured rate fell from 17.2 percent to a record low 7.0 percent in 2021, which is the largest percentage point drop for any state in the nation over this time period.

Figure 1: California Drives the State's Uninsured Rate to a Record Low1



Since first offering coverage, more than 5.2 million Californians have received health insurance coverage through Covered California for at least one month. Covered California's has seen its overall enrollment grow by more than 40 percent, including a more than 30 percent increase in the number of people signed up in the Greater Bay Area (which includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo Santa Clara, Solano and Sonoma counties).

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

Table 1: Covered California's Strong Enrollment Growth Throughout the State

Counties	June 2014	June 2022	Percentage Increase
Greater Bay Area	242,930	319,420	31%
Overall Enrollment	1,172,960	1,690,520	44%

[&]quot;Covered California enters its 10th open enrollment with a proven history of being a critical resource for Californians, including more than 300,000 people in the Greater Bay Area," Altman said. "We have opened the doors of quality health care to millions of Californians, but we still have more work to do – work that is happening now."

One Million Uninsured Californians are Eligible for Low-cost or No-cost Coverage

Covered California enters open enrollment with 1.7 million consumers. However, new data shows that there are more than 1 million uninsured Californians who are eligible for financial help to bring the cost of coverage within reach, including 57,000 people in the Greater Bay Area.

Figure 2: One Million Uninsured Californians Are Eligible for Financial Help



- An estimated 1 million uninsured could get financial help through Covered California or Medi-Cal.
- At least 55 percent (568,000) people could get comprehensive coverage at no cost.
- The remaining uninsured could be eligible for significant amounts of financial help to greatly reduce the overall cost of their monthly premiums.

Of the 1 million uninsured Californians, at least 55 percent – or about 568,000 people – could get quality coverage through Covered California or Medi-Cal at no cost. The remaining 471,000 uninsured Californians are eligible for significant financial help that will lower the cost of their monthly health insurance premiums.

Right now, 90 percent of Covered California's enrollees qualify for financial help, and thanks to the increased and expanded financial help made available through the American Rescue Plan and extended through the Inflation Reduction Act, those consumers are saving an average of \$475 per month, or an average of 80 percent of their monthly health insurance premium.

"Regardless of your income, if you need health insurance or if you're covered directly through a health insurance company, come to Covered California to see if you can get financial help to make your insurance more affordable," Altman said. "The increased and expanded financial help that was extended by the Inflation Reduction Act is changing lives by helping more Californians get covered and stay covered."

Currently, two-thirds of Covered California's consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

Signing up for Coverage is Easy

Consumers can discover their options by visiting <u>CoveredCA.com</u>, where they can easily find out if they qualify for financial help and see the coverage options in their area.

All they need to do is enter their household income, ZIP code, household size and the number of people who need coverage and their ages into the calculator on Covered California's homepage.

Open enrollment began on Nov. 1 and is the one time of the year when eligible people cannot be turned away from coverage.

In addition to visiting <u>CoveredCA.com</u>, 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 a certified enroller.
- Have a certified enroller call them and help them for free.
- Call Covered California at (800) 300-1506.

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.

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