



News Release

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FOR IMMEDIATE RELEASE

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California Joins President Biden in Responding to COVID-19 Pandemic by Announcing Special Enrollment to Help People Get Insurance

- *Covered California announced today that effective Feb. 1, anyone uninsured and eligible to enroll in health care coverage through Covered California can sign up through May 15.*
- *The move follows President Biden's executive order to declare a special enrollment period from Feb. 15 through May 15 for the 36 states served by the federally facilitated marketplace, reopening the doors to coverage for millions of Americans.*
- *An estimated 2.7 million Californians are uninsured, including 1.2 million who are eligible for financial help from Covered California or through Medi-Cal.*
- *Covered California's current open-enrollment period runs through Jan. 31, and consumers must sign up by that deadline to have coverage that starts on Feb. 1.*

SACRAMENTO, Calif. — On the heels of an announcement by President Biden, Covered California said on Thursday that it would establish a special-enrollment period to give people more opportunities to sign up for health care coverage as the country continues to grapple with the COVID-19 pandemic and economic recession. The move comes after the president established a national special-enrollment period for the 36 states served by the federally facilitated marketplace and after announcing his commitment to launching a marketing campaign to promote enrollment.

“The pandemic and recession continue to be a painful reality, and Covered California is doing whatever it can to make sure people have every opportunity to sign up for health care coverage,” said Peter V. Lee, executive director of Covered California. “There are

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millions of Californians out there without the peace of mind and protection of health care coverage, and now is not the time to be uninsured.”

Similar to the steps Covered California took last year, the new special-enrollment period will allow uninsured individuals to sign up for coverage without needing to meet the normal qualifying life events, such as recent loss of coverage or moving. Anyone who meets Covered California’s eligibility requirements, which are similar to those in place during the annual open-enrollment period, can sign up for coverage through May 15 and have their coverage begin on the first of the following month.

“With this Executive Order the Biden-Harris Administration have demonstrated their commitment to getting as many Americans needed health care,” said Lee. “This marks a sea-change after four years of inaction and Americans across the country will benefit from this leadership.”

The executive order issued by President Biden will strengthen the Affordable Care Act and Medicaid so they can continue to provide access to life-saving care. The order directs federal agencies to reconsider policies that limit access, undermine protections for people with pre-existing conditions – including complications related to COVID-19 – make it more difficult to enroll or reduce affordability. You can view the administration’s fact sheet [here](#).

“Keeping the doors open at Covered California — and reopening them for millions of Americans across the country — is the right thing to do,” said Dr. Mark Ghaly, the California Health and Human Services secretary and chair of the Covered California Board of Directors. “California applauds the Biden-Harris administration and looks forward to working with the federal government to not only respond to the COVID-19 pandemic, but to also get as many Californians covered as possible.”

An estimated 2.7 million Californians are uninsured, including a projected 1.2 million who are eligible for financial help through Covered California, or for low-cost or no-cost coverage through Medi-Cal. The largest portion of these uninsured who are eligible for help are in Southern California, with an estimated 718,000 people living in the Los Angeles, Inland Empire, Orange and San Diego metro areas (see Figure 1: Where California’s Uninsured Who Are Eligible for Financial Help Live).

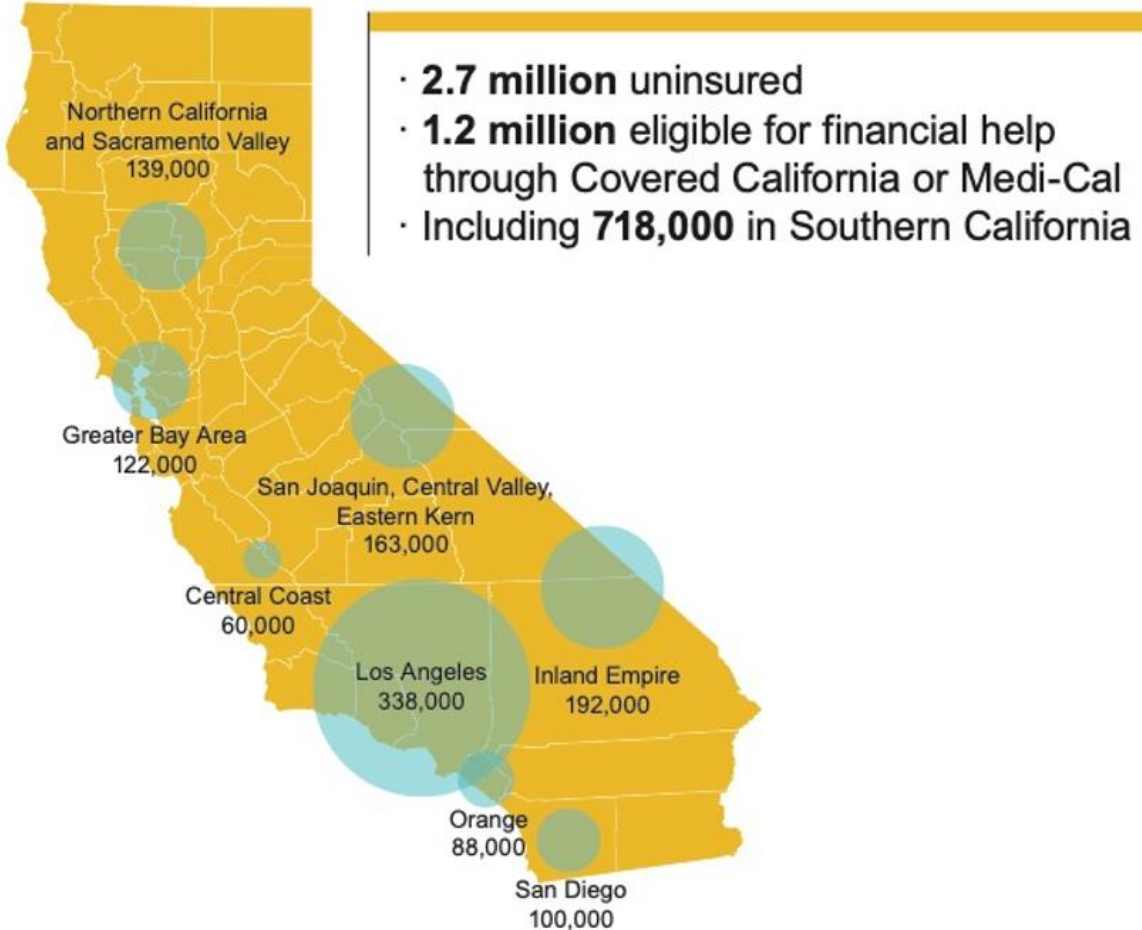
Last year, Covered California established a COVID-19 special-enrollment period from March 20 to Aug. 31, which allowed any eligible uninsured individual to enroll. In addition, [the exchange spent \\$9 million on an ad campaign to spread the word to those who needed coverage during the crisis](#). More than 289,000 people signed up for health care coverage during that time, which is more than twice the number who signed up during the same period in 2019.

“While vaccines are being distributed to Californians across the state, it will still be several months before enough people are inoculated to provide the kind of protection

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we need,” Lee said. “We are still in the grips of this pandemic, and now is the time to make sure you and your family have health care coverage in case you get sick or injured.”

Figure 1: Where California’s Uninsured Who Are Eligible for Financial Help Live



Financial Help Lowers the Cost of Coverage

The most recent data shows that 1.4 million people, or nearly 90 percent of Covered California’s enrollees, are receiving some level of financial help that lowers the cost of their monthly premium by an average of nearly 80 percent.

Of those receiving financial help, almost half — over 640,000 — are benefiting from the state subsidy program launched in 2020 to make coverage more affordable, including 44,500 middle-income consumers who were previously ineligible for assistance because they exceeded the federal income requirements. Under the landmark state program, Californians earning up to \$76,560 — or a family of four with a household income of up to \$157,200 — may be eligible for financial help to lower the cost of their coverage.

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“Most of the people who are uninsured who can get help do not know they are eligible for financial assistance, or they have not checked recently to see how affordable quality coverage can be,” Lee said. “No one should wait to sign up. Enroll now and tell your family and friends so we can make sure everyone possible has health insurance during this pandemic.”

Medi-Cal and Off-Exchange Coverage

In addition, consumers who sign up through CoveredCA.com may find out that they are eligible for no-cost or low-cost coverage through Medi-Cal, which they can enroll in online. It is important to note that those who are eligible for Medi-Cal can enroll year-round and have coverage that is effective immediately.

The California Department of Managed Health Care (DMHC) and the California Department of Insurance have also extended the special-enrollment period through May 15, which applies to all health plans in the individual market, including off-exchange health plans.

“The impact of this pandemic continues to be felt throughout California, and the DMHC is committed to helping those affected by the COVID-19 emergency,” said DMHC Director Mary Watanabe. “Once again we will be providing continued access to comprehensive and affordable health care coverage options for those who need it through the creation of this special-enrollment period.”

New Ad Campaigns: Nationally and in California

The executive order also announced that the federal government will resume investing in marketing and outreach which will help inform and enroll Americans across the nation. In addition, Covered California will be investing at least \$6 million over the next few months to raise public awareness about the new special-enrollment period. Digital ads will begin appearing on Monday, Feb. 1, and new television ads will start airing statewide on Monday, Feb. 15.

“Today marks a new day for health care in America,” Lee said. “We are seeing an administration that is aggressively investing in marketing and outreach, and one that is committed to getting more Americans covered.”

Watch the new television ads focusing on the special-enrollment period, in both English and Spanish, [at this link](#).

Deadline of Jan. 31 Still in Place to Get Covered by Feb. 1

While the new special-enrollment period will help millions of Americans across the country, open enrollment is still underway in California, and consumers have a few days left to sign up for coverage that starts Feb. 1. The annual open-enrollment period runs

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through Jan. 31, and consumers who sign up this month will need to pay their first bill in order to have their coverage take effect on Monday.

“You can still get coverage that takes effect in February, but time is running out,” Lee said. “Sign up by Jan. 31, pay your bill and you will have health care coverage that is effective for the whole month of February — now is *not* the time to go without insurance.”

Staying Safe While Getting Help Enrolling

Covered California also continues to support COVID-19 safety precautions — including wearing a mask, washing your hands and watching your distance — as well as contact-free enrollment over the phone or online.

Consumers can safely find out if they are eligible for financial help through Covered California, or low-cost or no-cost Medi-Cal, and see which plans are available in their area by using the CoveredCA.Com [Shop and Compare Tool](#). All they need to do is enter their ZIP code, household income and the ages of those who need coverage and they will see the options available in their area.

Covered California is also working with more than 10,000 Licensed Insurance Agents who help Californians sign up and understand their coverage options through phone-based service models.

Those interested in learning more about their coverage options can also:

- Visit www.CoveredCA.com.
- 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.

Another important reason to sign up is that California’s individual mandate penalty remains in place for 2021. Consumers who can afford health care coverage, but choose to go without, could pay a penalty when filing their state income taxes in 2022. The penalty is administered by California’s Franchise Tax Board, and could be as much as \$2,250 for a family of four.

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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