



News Release

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FOR IMMEDIATE RELEASE

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California to Give Consumers More Time to Sign Up for Health Care Coverage by Extending Special-Enrollment Deadline During COVID-19 Pandemic

- *Consumers who are uninsured and eligible to enroll in health care coverage through Covered California will now be able to sign up through the end of August.*
- *The moves come during ongoing uncertainty in the lives and livelihoods of Californians as public health officials fight against the spread of COVID-19.*
- *The extension will also apply to consumers who enroll in off-exchange plans, outside of Covered California, to ensure that people enrolling in the entire individual market in California will have access to coverage during the pandemic.*
- *All screening and testing for COVID-19 is free of charge, and all health plans available through Medi-Cal and Covered California offer telehealth options.*
- *More than 231,000 people have signed up for coverage through Covered California since the exchange announced a special-enrollment period in response to the COVID-19 pandemic.*

SACRAMENTO, Calif. — Due to the recent surge in COVID-19 cases throughout the state, Covered California announced on Wednesday that it would give consumers additional time to sign up for health care coverage during the pandemic by extending the current special-enrollment deadline to the end of August.

“We are all doing our part in this health crisis, by wearing masks and practicing social distancing, and Covered California is committed to helping people access the health care they need,” said Peter V. Lee, executive director of Covered California. “As the battle against the pandemic continues, we want to give people every possible opportunity to get health care coverage, whether it is through Covered California or Medi-Cal.”

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Covered California initially responded to the COVID-19 emergency by opening the health insurance exchange to any eligible uninsured individuals who needed health care coverage from March 20 to June 30, which was then extended to July 31.

The most recent data shows that 231,040 people have signed up through Covered California for health care coverage between March 20 and July 25, which is more than twice the number who signed up during the same time last year.

Every year, Covered California provides eligible consumers the opportunity to sign up for health care coverage outside of the traditional open-enrollment period if they experience a qualifying life event. These can include events like losing your health insurance, moving, getting married or having a baby.

Overall, 298,600 people have signed up for coverage since Jan. 31, when Covered California ended its open-enrollment period, through July 25, which is nearly twice as many as seen during the same time period last year.

The latest data from California's Employment Development Department shows that 8.7 million unemployment claims have been processed in the state since the pandemic started. People who sign up through Covered California will have access to private health insurance plans with monthly premiums that may be lowered due to federal and new state financial help that became effective in 2020. After selecting a plan, their coverage would begin on the first day of the following month — meaning individuals losing job-based coverage would not face a gap in coverage.

“Covered California is always open and available for people who lose their job-based health insurance,” Lee said. “During this time, we also want to make sure that those who do not have health insurance also have access to the care in the middle of a 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. Those eligible for Medi-Cal can have coverage that is immediately effective.

California has halted Medi-Cal renewal reviews and discontinuances through the end of the public health emergency, ensuring that those already enrolled can continue their coverage. The decision will free up county resources to process new enrollments. The Department of Health Care Services (DHCS) also received expanded authority to expedite enrollment for seniors and other vulnerable populations through Hospital Presumptive Eligibility; expand the use of telehealth; and to provide COVID-19 testing, testing-related services and treatment to the uninsured, among other steps to make it easier to access care.

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“Since the beginning of the COVID-19 emergency, DHCS has worked to make our system more flexible to help get services to Medi-Cal beneficiaries in virtually every way possible,” said Will Lightbourne, director of the Department of Health Care Services. “We want to meet people where they are, whether they are dealing with COVID-19 exposure or they have other health care needs that have become more difficult to address because of COVID-19.”

DHCS oversees Medi-Cal, California’s version of Medicaid, which provides coverage for about 13 million Californians. Medi-Cal enrollment is available year-round.

The California Department of Managed Health Care (DMHC) and the California Department of Insurance have also extended the special-enrollment period through Aug. 31, 2020, which applies to all health plans on the individual market, including off-exchange health plans.

“California is continuing to feel the impacts of this pandemic, and the DMHC is committed to helping those affected by the COVID-19 emergency,” said acting DMHC Director Mary Watanabe. “Extending the special-enrollment period will provide continued access to comprehensive and affordable health care coverage options for those who need it.”

“Our latest action to extend the enrollment period is good news for workers and families experiencing the stress of job loss due to the pandemic,” said Insurance Commissioner Ricardo Lara. “Even if your income has dropped, premium subsidies are available to help you afford quality insurance coverage.”

All Covered California and Medi-Cal Plans Offer Telehealth Options

All health plans available through Covered California and Medi-Cal provide telehealth options for enrollees, giving individuals the ability to connect with a health care professional by phone or video without having to personally visit a doctor’s office or hospital.

All screening and testing for COVID-19 is free of charge. This includes telehealth or doctor’s office visits, as well as network emergency room or urgent care visits for the purpose of screening and testing for COVID-19. In addition, Medi-Cal covers costs associated with COVID-19 in both its managed care plans and with fee-for-service providers. Covered California health plans will help cover costs that arise from any required treatment or hospitalization.

New State Subsidies Help Californians Lower Their Health Care Costs

Californians who sign up for coverage may be able to benefit from a new state subsidy program that expanded the amount of financial help available to many people. The subsidies are already benefiting about 625,000 Covered California consumers. Roughly 576,000 lower-income consumers, who earn between 200 to

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400 percent of the federal poverty level (FPL), are receiving an average of \$608 per month, per household in federal tax credits and new state subsidies (which averages \$23 per household). The financial help lowers the average household monthly premium from \$881 to \$272, a decrease of 70 percent.

In addition, nearly 32,000 middle-income consumers have qualified for new state subsidies, with an average state subsidy to eligible households of \$504 per month, lowering their monthly premium by nearly half.

Many of those eligible for the new middle-income state subsidies are an estimated 280,000 Californians who are likely eligible for new state or existing federal subsidies but kept their “off-exchange” coverage. They are also eligible to switch to Covered California and benefit from the financial help.

Staying Safe While Getting Help Enrolling

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

“Health insurance is just a phone call away, and our agents and staff stand ready to help people get the coverage they need,” Lee said.

Consumers can easily find out if they are eligible Medi-Cal or other forms of financial help and see which plans are available in their area by using the CoveredCA.Com [Shop and Compare Tool](#) and entering their ZIP code, household income and the ages of those who need coverage.

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.

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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