



**COVERED
CALIFORNIA**

1601 Exposition Blvd., Sacramento, CA 95815-5103

July 15, 2025

Open for updates about financial help.

{First Name} {Last Name}
{Address_Line 1}
{Address_Line 2}
{City}, {State} {ZipCode}

**Changes are
coming. We're
here to help.**

Dear {First Name},

You may have heard about recent discussions in Washington D.C. regarding health insurance. We want to reassure you: **Covered California — and your health insurance — are here to stay.**

Your monthly premium payment will remain the same through the end of 2025, if there are no changes to your income, household size or other things that affect your insurance.

Beginning in 2026, your monthly premium payment may increase. Here's why: In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions. But unless Congress acts, the additional support is set to end after 2025, which would result in higher premiums for many enrollees in 2026.

Here is the financial help you were eligible for in June 2025.

The financial help through Enhanced Premium Tax Credit is temporary and **set to end December 31, 2025.***

*Pending a change in federal legislation.

Savings Per:	Month
Affordable Care Act	\$400
	+
Enhanced Premium Tax Credit	\$200 <small>Set To Expire Dec. 31, 2025</small>
	=
Total Savings	\$600



Your exact financial help for 2026 will be determined at renewal, which happens this fall.

We know this is not easy news. Covered California is working hard on your behalf to keep health insurance affordable, and while we do that, we're here to guide you through all the upcoming changes.

Starting on October 15, you can Shop and Compare at CoveredCA.com to see how much you'll pay for your health insurance in 2026 and find a plan that best meets your budget and health insurance needs.

What can you do right now?

Sign up for text alerts, if you haven't already. Sign in to your online account at CoveredCA.com and provide your cell phone number.

To prepare for the upcoming renewal, you can report any changes to your income, household size or contact information in your online account.

Additional information.

For the latest updates, please visit coveredca.com/important-changes/.

If you have questions, please call our Service Center at 800.300.1506 between 8 a.m. and 6 p.m., Monday through Friday.

For free expert support, you can also contact a local Certified Enroller. If you've worked with a Certified Enroller in the past, contact that person.

Sincerely,

Covered California
800.300.1506
CoveredCA.com



Covered California complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-300-0213 (TTY: 1-888-889-4500).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-300-1533 (TTY 1-888-889-4500)。

Covered California is dedicated to safeguarding the privacy and security of your personal information.

Please note that Covered California's Privacy Policy may have changed since you last reviewed it. Visit CoveredCA.com/Privacy for the most recent version.