FOR IMMEDIATE RELEASE:  
October 1, 2013

CONTACT:  
Nicole Kasabian Evans  
(916) 552-2914  
nevans@calhealthplans.org

“Covered California” Enrollment Launch Beginning of a  
New Era of Health Coverage  
Widespread Participation Will Help Lower Costs and Improve Health Across the State

Sacramento, CA – Beginning today, Californians have the opportunity to purchase health coverage through the state’s new health insurance exchange, Covered California. It is the beginning of a new era. People without employer or government health coverage will have access to a wide range of health plan options and may qualify for financial support to help to purchase coverage.

“Today’s launch is an important step in expanding access to health care for Californians. By enrolling in Covered California, individuals and families will be able to comparison shop for a health plan that fits their needs, providing quality care at affordable rates,” said Patrick Johnston, California Association of Health Plans (CAHP) president and CEO. “Covered California enrollment is available for a limited time. People, who miss the open enrollment period, ending in March 2014, will be locked out of coverage until the following year.”

Twelve regional and statewide health plans will be participating in Covered California, providing Californians with a diverse selection of plans from which to choose.

The new plans will go into effect on January 1, 2014, and will offer lower out-of-pocket expenses for deductibles and co-pays. Pre-existing conditions will no longer be taken into consideration, lifetime limits are eliminated and subsidies will be available for individuals earning up to $46,000 and for families with incomes of up to $94,200.

The subsidies will allow many moderate- and low-income Californians to pay less for coverage than they did before the ACA, while enjoying more comprehensive benefits. Those with higher incomes, who do not qualify for the subsidies, could see their premiums rise because the benefits will be more comprehensive and co-payments will be limited.

“It’s important that the young and the old, the sick and the healthy enroll to ensure costs are spread out broadly and coverage remains affordable,” Johnston stated. “The changes made by the Affordable Care Act reflect not just a new market, but a new product – a product that opens up access to comprehensive health care for all Californians.”

As the state launches Covered California and continues implementing ACA, California’s health plans are committed to improving affordability and the quality of care for all Californians. Only by all of us working together – hospitals, doctors, patients, health plans and the government – will we find the right prescription for delivering health care more efficiently and affordably.
Enrollment Begins in California’s Insurance Marketplace

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For more information on how the ACA will impact premiums and coverage please visit Individual Health Coverage: New Rules Impact Premiums & Coverage, Understanding Subsidies and 7 Ways the Affordable Care Act will Impact Individual Health Insurance.

For more information on Covered California, please visit CAHP’s dedicated web page or http://www.coveredca.com/.

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CAHP is a statewide trade association representing 40 full-service health plans. Through legislative advocacy, education and collaboration with other member organizations, CAHP works to sustain a strong environment in which our member plans can provide access to products that offer choice and flexibility to the more than 24 million members they serve. For more information, please visit www.calhealthplans.org or call (916) 552-2910.