

# California's Health Plans Are Making Health Care More Affordable, Accessible and Flexible Under the American Rescue Plan

Since the recent passage of the [American Rescue Plan](#) by the Biden Administration — which has made health care more affordable for thousands of Californians — California's health plans have been hard at work finding ways to maximize the new law's benefits on behalf of their members. These efforts are making health care more affordable, accessible, and flexible for thousands of Californians.

The American Rescue Plan includes new and expanded financial help through the Affordable Care Act which will lower premiums for many Californians. The law means that many middle-income

Californians can now get more help than ever before. The law also dramatically lowers the cost of insurance for lower-income Californians.

Health plans participating in the state's Affordable Care Act exchange known as Covered California are helping consumers take advantage of the American Rescue Plan's new subsidies that are providing families and individuals with more affordable health care coverage. **Some examples of the positive changes health plans are making under the American Rescue Plan include:**



## Working

with Covered California to raise awareness about how enrollees can take advantage of the new American Rescue Plan subsidies and other benefits.



## Allowing

consumers to carry over out-of-pocket costs to be applied toward deductibles and expenses when they switch to a new health plan.



## Providing

continuity of care when switching health plans when possible.

**Health plans are also working with Covered California** on improving the health plan website experience. This will include enhancing the consumers' health plan selection process and allow for a more informed approach to consumer choice.



**Under certain health plans,** consumers will be able to keep their doctor when they switch to a newly subsidized Covered California plan.



**Some plans** are streamlining the patient experience by carrying over (or transferring) prior authorizations for things like medication or treatment when the consumer changes products within Covered California.