

FAQ on Open Enrollment in California

November 2017

When is the enrollment period this year?

The open enrollment period for Covered California begins **Nov. 1, 2017 and ends Jan. 31, 2018**. Many other states have a shorter enrollment period this year, but here in California you have a full three months to apply for coverage.

If you want your coverage to begin Jan 1, 2018 you should submit your application before Dec. 15, 2017. If you sign up between Dec. 16 and Jan. 15, your coverage will start Feb. 1, 2018. If you sign up between Jan. 16 and Jan. 31, your coverage will start March 1, 2018. Also keep in mind that enrollment for Medi-Cal is year round. In addition, if you experience certain life changes during the year, such as losing coverage or turning 26, you will have a special opportunity to enroll.

I had coverage with Covered California last year. How do I renew my plan?

The good news is that most members are automatically renewed. If you provided consent when you first enrolled, you will be automatically renewed in your current plan or the lowest price plan in your tier if your current plan is no longer available. Log into your Covered California account at coveredca.com or call (800) 300-1506 to check your status.

This year there have been a lot of changes in rates and health plan options. While some insurers have pulled out of certain regions in California, there is still a choice of plans available in each area. Even if you have auto-renewal, you should review your options carefully during the open enrollment period to ensure that you have selected the best, most affordable plan for you and your family.

I heard that I will lose the subsidies that helped me pay for my coverage and that my costs will be a lot higher this year, is this true?

California consumers are protected from the changes to federal subsidies that were recently announced by the Trump administration. Financial help continues to be available to Californians in the form of tax-credits (i.e. subsidies) as well as limits on co-pays or the amount consumers pay out-of-pocket for the cost of their care. If you qualified for subsidies previously you likely will still qualify. In fact, most consumers who receive cost-sharing subsidies will not see a change in what they pay for their insurance, and many may see the amount they pay toward their premium go down.

What happens if the Affordable Care Act (ACA) is repealed? Will Covered California even be around in the future?

Despite current efforts to spread confusion and doubt about the future of health care, the ACA remains the law of the land and Covered California will continue to provide assistance and coverage in 2018. In addition, for those who choose not to enroll in coverage there is still a penalty in place.

This is a bit confusing. How do I get started and where can I get help in enrolling?

Help is available in many languages. To begin your enrollment call (800) 300-1506 or visit coveredca.com and click "Apply Now." If you would like free in-person assistance find a local certified enrollment counselor at coveredca.com under the "Find Help" tab or ask your local health care clinic for assistance.

Is there information and assistance available in other languages besides English?

Absolutely, Covered California and a variety of partner organizations offer assistance in many different languages and modes:

- **Online:**
 - Covered California's website is available in [English](#), [Spanish](#), [Korean](#), [Arabic](#), [Chinese](#), [Vietnamese](#), [Tagalog](#) and more
 - The Asian & Pacific Islander American Health Forum offers a free Health Insurance Enrollment Glossary translated into 12 API languages [\[link\]](#)
- **In-Person:** [Local enrollment assistance](#) is available through Covered California and its community partners
- **By Mail:** [Translated applications](#) for health coverage and fact sheets are available in 12 languages
- **By-Phone:** Covered California's telephone help line (800-300-1506) provides interpreters in any language. There are also dedicated toll-free numbers for telephone assistance in 12 languages

Arabic : 1-800-826-6317	Hmong : 1-800-771-2156	Russian : 1-800-778-7695
Armenian : 1-800-996-1009	Khmer : 1-800-906-8528	Spanish : 1-800-300-0213
Chinese : 1-800-300-1533	Korean : 1-800-738-9116	Tagalog : 1-800-983-8816
Farsi : 1-800-921-8879	Lao : 1-800-357-7976	Vietnamese : 1-800-652-9528