Covered California Changes

What You Should Know

IEHP Covered



As of January 2026

Your premium may have increased:

- Extra tax credits ended, which made many plans cost more.
- Some plans still cost as little as $10 per month for those who qualify.

Health Savings Accounts have become an option:

- Bronze and catastrophic plans now count as High-Deductible Health Plans. This allows you to have a Health Savings Account too.

Renewal period shifts to Open Enrollment:

- The renewal period will be from Oct. 1-Jan. 31, 2027.
- Any plan changes must be made by Dec. 31, 2026 to start coverage on Jan. 1, 2027.

Gender-affirming care stays covered:

- While Federal rules have changed, California law still requires Covered California plans to cover gender-affirming care.

Starting January 1, 2027

Immigrant eligibility for financial help changes:

- Only certain immigrant groups, like permanent residents (green card holders), Cuban/Haitian entrants, or Free Association (COFA) migrants can get financial help.
- Lawfully present immigrants (e.g., refugees, asylees, those with Temporary Protected Status or work/student visas) lose financial help.

Income reporting and repayment rules change:

- Beginning with the 2026 tax return (filed in 2027), if you get more financial help than you qualify for, then you may have to pay back the extra.
- The amount you pay back is no longer capped by income.

Starting January 1, 2028

Financial help will not be renewed automatically:

- During the renewal period, you may still be auto-enrolled into a plan, but you will have to reapply for financial help each time.
- To reapply for financial help, you must update or confirm your information/income through Covered California.

Questions about enrollment?

Scan the QR code, call **1-855-538-IEHP (4347)** or email **enroll@iehp.org**

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