

# this way to health insurance.



## A STEP-BY-STEP GUIDE

### **we've got you covered.**

Covered California was created to help Californians compare, afford and enroll in brand-name health insurance plans. Most people who enroll receive financial help to lower their monthly premium, and everyone is guaranteed the same, high-quality coverage.

### **we're here to help.**

For help at any point during the enrollment process, call 800.300.1506 or visit [CoveredCA.com](http://CoveredCA.com). We offer free, expert assistance online, in-person, and over the phone in many languages as well as for the hearing-impaired.

### **step one. see if you qualify for help paying for health coverage.**

**Approximately 4 out 5 of enrollees get financial help to lower their monthly premium. How much financial help depends on your household income, family size and where you live.**



To see if you qualify for financial help, scan the QR code or visit [CoveredCA.com](http://CoveredCA.com)

# A STEP-BY-STEP GUIDE TO HEALTH INSURANCE.

## step two. explore your coverage options.

Covered California offers four levels of coverage, also called metal tiers: Bronze, Silver, Gold and Platinum. Insurance companies pay a portion of covered services, and the benefits offered within each metal tier are the same no matter which insurance company you choose.

Choose **Platinum** or **Gold** and you'll pay a higher monthly premium, but you'll pay less for medical services when you need them.

Choose **Silver** or **Bronze** and you'll pay a lower monthly premium, but you'll pay more for medical services when you need them.

A **minimum coverage plan** is available to those under 30, or those 30 and over who have received a hardship exemption from Covered California.

**Visit [CoveredCA.com](#) and choose  
“Shop and Compare” to see which brand-name  
health plans are right for you.**

### 2026 STANDARD COVERAGE BENEFITS BY METAL TIER

KEY BENEFITS	BRONZE	SILVER	GOLD	PLATINUM
	Covers 60% of average annual cost	Covers 70% of average annual cost*	Covers 80% of average annual cost	Covers 90% of average annual cost
Individual / family medical deductible	\$5,800 / \$11,600	\$5,200 / \$10,400	No deductible	No deductible
Annual preventive care visit	No cost	No cost	No cost	No cost
Primary care visit copay	\$60	\$50	\$40	\$15
Urgent care visit copay	\$60	\$50	\$40	\$15
Emergency room copay	40%**	\$400	\$350	\$175
Generic medication copay	\$20	\$19	\$18	\$9
Annual out-of-pocket max for one	\$9,800 /year	\$9,800 /year	\$9,200 /year	\$5,000 /year
Annual out-of-pocket max for family*	\$19,600 /year	\$19,600 /year	\$18,400 /year	\$10,000 /year

Chart does not include all medical copays and coinsurance rates. For complete information, visit [CoveredCA.com](#).

\*Silver is the only metal tier where your costs may be lower based on your household income. These plans are also referred to as Enhanced Silver Plans.

\*\*40% after the deductible, up to annual out-of-pocket max.



## step three. what you need to enroll.

The following is needed for every household member or dependent who is applying for coverage:

- **Home ZIP code**
- **Birth date**
- **Proof of current household income\***
- **California ID or driver's license**
- **Social Security number or Individual Taxpayer Identification Number, if you have one**
- **Proof of citizenship or lawful presence (e.g., U.S. passport, certificate of citizenship or naturalization document, green card, or a valid visa)\*\***

### AM I REQUIRED TO HAVE HEALTH INSURANCE?

In California, most people are required by law to have health insurance or pay a tax penalty. Visit the Franchise Tax Board website at [www.ftb.ca.gov](http://www.ftb.ca.gov) to estimate the individual shared responsibility penalty you may owe if you do not have health insurance or qualify for an exemption.

### UNDERSTANDING HMOs, PPOs AND EPOs

Most insurance companies offer three types of plans:

#### “HMOs”

Health Maintenance Organizations are health insurance plans that cover only in-network care (except for emergencies) and you need a referral to see a specialist.

#### “PPOs”

Preferred Provider Organizations are health insurance plans where you can get care from in-network or out-of-network providers without a referral (cost varies between in and out of network).

#### “EPOs”

Exclusive Provider Organizations are health insurance plans that cover only in-network care (except for emergencies) but you do not need a referral to see a specialist.

It's important to note that not all HMOs, PPOs and EPOs are the same. Before choosing a health insurance plan, use the Shop and Compare tool at [CoveredCA.com](http://CoveredCA.com) to get details like what doctors and hospitals are covered and what it will cost to see a doctor out-of-network.

\*Proof of current income of all members in the tax household, such as a recent tax return, W-2, or pay stub. A dependent's income should only be included if their income level requires them to file a tax return. A household is defined as the person who files taxes as the primary tax filer and all the dependents claimed on that person's taxes. If you don't file taxes, you can still qualify for free or low-cost insurance through Medi-Cal.

\*\*You can apply for your eligible child or spouse even if you are not eligible.

## YOUR PROTECTIONS THROUGH COVERED CALIFORNIA

As part of the Affordable Care Act (ACA),  
Covered California guarantees that —

- Preexisting health conditions cannot prevent someone from being covered.
- Your health insurance plan cannot be canceled because you are sick or injured.
- All plans include free preventive care.
- Young adults can be covered under their parents' plan until the age of 26.
- All private information, including immigration/citizenship status, is kept confidential.

## step four. create an account and enroll.

Enroll in your health insurance plan at [CoveredCA.com](http://CoveredCA.com). Simply create a user account and follow the enrollment process with the information in step three.

## step five. pay your monthly premium.

Pay your monthly premium in full and on time to ensure that your coverage continues. Failing to pay your premium may disrupt or even cancel your health coverage.

OPEN ENROLLMENT IS

**Nov 1 — Jan 31**

Medi-Cal and Special Enrollment are available year-round. Special Enrollment allows Californians to get coverage within 60 days of a qualifying life event or major life change, such as losing health insurance, a change in household size, or moving to or within California.

For more information on Special Enrollment,  
visit [CoveredCA.com/special-enrollment](http://CoveredCA.com/special-enrollment).

## need help?

If you have questions or to find free, local, in-person help, contact:

**CoveredCA.com | 800.300.1506**

