



It's time to renew your health coverage

[Month] [Year]

Dear [FIRST NAME],

Thank you for choosing Blue Shield of California health coverage through Covered California. The time to renew or make changes to your coverage for 2026 is from November 1, 2025, to January 31, 2026. To review your 2025 and 2026 Blue Shield health plan details or to compare Blue Shield options, visit blueshieldca.com/myIFPplan.

Log into your Covered California account to renew your health coverage, choose a new plan, or cancel your coverage. If you do not take action, Covered California will automatically renew you and your eligible dependents into the same health plan you have now. If your current health plan is not available, Covered California will automatically enroll you and your eligible dependents into a similar plan. Covered California will use the most recent information in your application to renew your coverage.

After you are automatically renewed, you can still make changes to your health plan. You have until December 31, 2025, to make changes to your health plan for coverage to start on January 1, 2026. Make changes by January 31, 2026, for coverage to start on February 1, 2026.

You will continue to receive your monthly bill from Blue Shield. Make sure to pay your monthly premium (monthly cost) directly to Blue Shield by the due date to keep your coverage for 2026. If your monthly premium for 2026 is \$0, you do not need to make a payment. **Please do not send your payment to Covered California.**

Your new monthly premium is included in the chart on the next page. Your new monthly premium starts January 1, 2026.



Plan premium changes

 2025 Premium before financial help [\$XXX.XX]	 2026 Premium before financial help [\$XXX.XX]
 2025 Premium help (federal tax credit) [\$XXX.XX]	 2026 Premium help (federal tax credit) Log into your CoveredCA.com account beginning November 1, 2025, to see the amount.
 2025 CA premium credit [\$XXX.XX]	 2026 CA premium credit Log into your CoveredCA.com account beginning November 1, 2025, to see the amount.
 Final 2025 premium (amount you are paying) [\$XXX.XX]	 Final 2026 premium (amount you will pay) Log into your CoveredCA.com account beginning November 1, 2025, to see the amount.

In 2026, your monthly premium will change by \$[XXX.XX], which is a difference of [XX] percent. This is the full cost of the plan before financial help is applied. If you qualify for premium help (federal tax credit), it will help lower the cost.



Changes to your current health plan

The difference between your 2025 monthly premium and your 2026 monthly premium is due to:

- General costs to administer and deliver essential health benefits.
- Changes to your benefits.
- Changes such as age, adding or removing dependents, or moving to a new address.
- Increasing costs for services across the healthcare industry, including those from hospitals, doctors, and pharmacies.

There are changes to your plan benefits that will become effective January 1, 2026, that are standard across all plans. Refer to *Changes to Your Health Plan* included in this booklet for a summary of your 2026 plan benefit changes.

Important information about your federal advance premium tax credit:

- The amount of advance premium tax credit you will receive in 2026 could be different based on changes in your household size, income, and the health coverage rates in your area.
- To get the maximum federal advance premium tax credit you qualify for, update your information at **CoveredCA.com/members/renewal**. **Please complete this by November to have the right amount applied to your January bill.**

Note: If you received advance premium tax credit in 2025, you would have to reconcile when you file your federal tax return. The IRS will compare the amount of federal advance premium tax credit you received in advance during 2025 with the amount you actually qualify for based on your final 2025 household income and other eligibility information you report on your tax return. If the amounts are different, your tax refund or tax owed will be higher or lower.

Important information if you are not receiving premium help:

Even if you were not eligible for premium help in the past, you may be eligible to lower your monthly premium. Beginning November 1, 2025, visit CoveredCA.com and click *Shop and Compare* to see if you qualify for premium help.

What if I want to change my health plan for 2026?

- You can review other plan options with Blue Shield or see coverage options with a different health plan company beginning November 1, 2025, by clicking *Shop and Compare* at CoveredCA.com.
- You can keep your current plan or make a change by logging in to your CoveredCA.com account.

Questions? Call:

- Your broker.
- Blue Shield at **[[PPO:] (855) 836-9705] [[HMO:] (844) 250- 2872] (TTY: 711)**, Monday through Friday from 8 a.m. to 8 p.m. and Saturday from 8 a.m. to 6 p.m.
- Covered California at **(800) 300-1506** or TTY **(888) 889-4500**.
 - Hours: Open Monday through Friday, from 8 a.m. to 6 p.m.
 - Please check CoveredCA.com for extended hours during open enrollment.
- A Covered California Certified Enrollment Counselor or Licensed Insurance Agent for help. To find free local help in your area, go to **CoveredCA.com/support/contact-us** and click *Find an Enroller*.

Broker compensation disclosure

If you use a broker to help facilitate your enrollment, their compensation is based on a percentage of your total monthly premium. This is paid for by Blue Shield. Your monthly premium will be the same whether you choose to use a broker or not. In addition, your broker may receive a bonus if certain sales thresholds are met.



Getting help in other languages

You have the right to get this information and help in your language at no cost. Included in this booklet is a document called *Notices Available Online: Nondiscrimination and Language Assistance Services*. Please read for more information.