



2027 Broker Sales Guide

Your guide to IFP sales success

Individual and Family Plans

Effective January 1, 2027



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A guide designed for broker success

Hello, valued brokers. Thank you for your continued dedication and service to your Blue Shield of California clients. Your commitment truly makes a difference, and we are here to support you every step of the way.

This guide is designed to help you lead 2027 open enrollment conversations with confidence. It brings together the latest updates, selling strategies, and practical tools to help you understand what's new, connect clients to the right plans, and move smoothly from recommendation to enrollment. Blue Shield of California remains focused on what matters most to brokers and clients alike: affordability, high-quality provider networks, and meaningful member support.

Plus, because client needs and plan availability can vary by region, this guide also includes market-specific guidance. You'll have the knowledge needed to make targeted recommendations across service areas, giving your clients the needed information to confidently choose the coverage that works best for them.

You'll also find digital tools that make quoting easier, streamline plan sharing, and help you support clients more efficiently. In addition to medical plan selling strategies, this guide highlights specialty product positioning for dental and vision products to foster more complete coverage conversations.

We hope this guide provides you with the confidence, knowledge, and support needed for a successful 2027 open enrollment.

Blue Shield of California
Individual and Family Plans

New to selling with IFP Blue Shield?
To begin certification, visit [Broker Connection](#).

What's new for Open Enrollment 2027

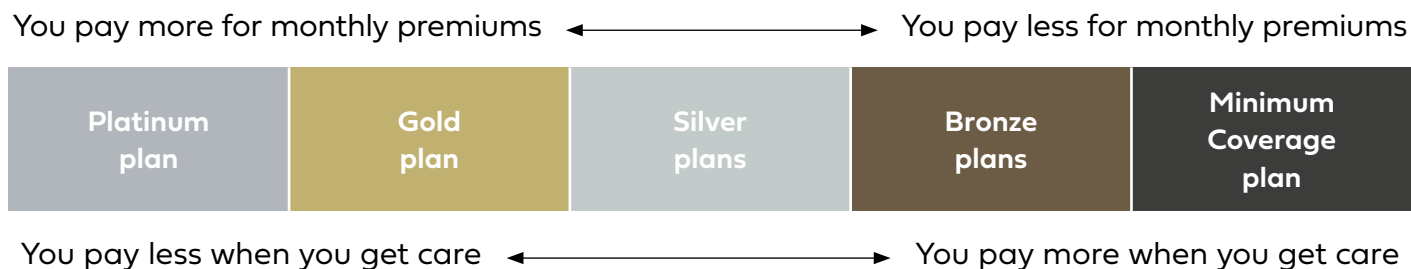
To plan and strategize effectively, be sure you're familiar with the following:

- **The open enrollment period this year is November 1, 2026 – January 31, 2027.**
Be ready to guide your clients through key deadlines.
- **NEW Bronze 60 Trio HMO on-exchange and mirrored off-exchange plan offerings** are now available for open enrollment 2027. This is our lowest cost premium IFP HMO coverage option, created for members shopping primarily for price who still want access to a medical group within Blue Shield's network. It delivers access to routine care with higher cost-sharing for major services, making trade-offs clear and simple.
- **Great news! You asked and we delivered. Access to out-of-state care for all medical covered services is now available through select off-exchange plans (Bronze 7250 PPO, Silver 2800 HDHP PPO, and Silver 1850 PPO) through the BlueCard® program.** Members can receive care outside of California for all medical covered services, providing greater flexibility for those who travel frequently or reside near state borders.
- **Expanded virtual care enhancements** add more convenience and affordability, including \$0 copays for PCP, specialist, and mental health office visits through the [Virtual BlueSM Program](#) benefit available on select IFP PPO plans.
- **Blue Shield is discontinuing the remaining grandfathered plans.** Impacted members will be mapped to the most comparable available plan to help support a smooth transition.
- **New and refreshed sales materials** make it easier for you to find the tools and resources you need when you need them – including digital plan and network sales pages which are consumer-facing web pages that explain how plans work and promote our networks.
- **Updated Plans at a glance (PAAGS)** are now optimized to be mobile-friendly .pdfs. Since most consumers now access plan information digitally, we are no longer printing these materials; however, print-friendly formats are available on [Broker Connection](#). Spanish and Chinese translations will continue, and Vietnamese translations are returning.
- **Redesigned Online Client List (OLCL)** where you can access a more modern, streamlined experience – including a dedicated Client Detail page for better organization of information.
- **A Benefits-at-glance spreadsheet** offers a convenient side-by-side view of plan differences to support client conversations and plan selection. [Download now.](#)

Many of these changes offer more ways to balance affordability and coverage. These updates add flexibility for cost-conscious members while helping you match clients to plans that best fit their needs.

Which plans to sell and to whom

For new brokers, and brokers selling IFP for the first time, Blue Shield offers a variety of health plans to fit different client needs. To guide recommendations, balance monthly premiums with expected out-of-pocket costs: higher premiums generally mean lower costs when accessing care, while lower premiums may mean higher costs at the point of care.



Below is a breakdown of PPO vs. HMO plans as well as on- and off-exchange options to guide your clients in selecting the right plan based on their unique priorities.

PPO vs. Trio HMO

Which plan fits your client?

PPO plans

- Statewide network across all 58 counties.
- Lower out-of-pocket costs when using participating providers in the plan's network, with the option to seek care outside the network.
- Combination of provider choice and broad network access is a key feature of PPO plans.
- The PPO off-exchange portfolio offers added flexibility for clients seeking coverage outside of California, including:
 - **Full out-of-state medical coverage through BlueCard® Program on select off-exchange plans** (Bronze 7250 PPO, Silver 2800 HDHP PPO, and Silver 1850 PPO), giving members out-of-state coverage for all medical covered services. This is ideal for frequent travelers or those near state borders. All IFP plans offer BlueCard® Program coverage limited to urgent and emergency care.
 - **Expanded virtual care enhancements with \$0 copays for PCP, specialist, and mental health visits through the [Virtual BlueSM Program benefit](#).**

Trio HMO plans

- Statewide network covers 28 counties.
- Delivers access to coordinated care through a member's primary care physician (PCP).
- The PCP manages preventive care, coordinates treatment, and refers members to in-network specialists and other providers within the plan's network as needed.

On-exchange vs. off-exchange

Understanding the difference between on-exchange and off-exchange plans helps you guide clients toward the option that best fits their financial situation, eligibility, and coverage needs. Use the information below to quickly identify when each pathway may be the right fit. Note: Covered California has requirements to sell on-exchange plans. To learn more, visit [Covered California](#).

On-exchange (Covered California)

- For subsidy eligible clients
- Income based financial assistance
- Annual renewal through Covered California

Off-exchange / direct through Blue Shield

- For clients not eligible for a government subsidy
- Additional plan options not available on-exchange

Broker messaging by plan

With the right enrollment pathway in mind, use the plan messaging below to match clients to coverage that fits their needs, budget, and care preferences.

Plan (On-X / Off-X / Both)	Broker messaging
NEW Blue Shield Bronze 60 Trio HMO (On-X / Mirrored Off-X)	• Lowest premium cost HMO option, created for members shopping primarily on price who still want access to Blue Shield's network • Designed to provide access to services like office visits with higher cost sharing for major services, making trade offs clear and simple
Bronze 7500 Trio HMO (Off-X)	• Second lowest premium entry point into Blue Shield coverage • Designed for price sensitive members who are comfortable with higher cost sharing for catastrophic care and emphasize \$0 cost share for preventive care • HSA eligible

Broker messaging by plan continued

Plan (On-X / Off-X / Both)	Broker messaging
Blue Shield Silver 70 Trio HMO (On-X / Mirrored Off-X)	• Designed to balance affordability and predictable costs with copays for covered services
Blue Shield Silver 73/87/94 Trio HMO (On-X)	• Designed for income-eligible members through cost-sharing reductions, lowering out-of-pocket costs • Ideal for members who qualify for subsidy and want predictable, copay-based care
Blue Shield Gold 80 Trio HMO (On-X / Mirrored Off-X)	• Designed for members who want low out-of-pocket costs and predictability when they use care, without needing to meet a deductible • Ideal for members who expect regular utilization
Blue Shield Platinum 90 Trio HMO (On-X / Off-X)	• Our highest-coverage HMO plan, built for members who want minimal cost-sharing and near first dollar coverage • Designed for high utilizers or those who prioritize financial protection over premium cost
Blue Shield \$0 Cost-Share Trio HMO AI-AN (On-X)	• Provides eligible American Indian and Alaska Native members with \$0 premium and \$0 cost sharing coverage • Offers access to Blue Shield's network
Blue Shield Minimum Coverage PPO (On-X / Off-X)	• Meets minimum coverage requirements at the lowest possible cost for members under 30* or those with financial hardship • Provides catastrophic protection and basic preventive care while keeping premiums low
NEW Blue Shield Bronze 7250 PPO (Off-X)	• Lowest-cost premium PPO plan option without eligibility requirements and includes nationwide access to all medical covered services through the BlueCard® Program • \$0 Virtual BlueSM program visits (deductible waived) • Value upfront through pre-deductible coverage for many healthcare needs, like office visits • Provider choice flexibility; travel-friendly • HSA eligible
Blue Shield Bronze 60 PPO (On-X / Mirrored Off-X)	• Offers PPO plan flexibility at a lower premium, making it attractive to members who want access without paying for richer coverage • Designed to balance affordability with "no surprises" for covered benefits • HSA eligible

Broker messaging by plan continued

Plan (On-X / Off-X / Both)	Broker messaging
Blue Shield Bronze 60 HDHP PPO (On-X / Mirrored Off-X)	• Intended for tax-savvy members who want PPO plan flexibility and the ability to pair coverage with an HSA • Offers lower premiums in exchange for a higher deductible
Silver 2800 HDHP PPO (Off-X)	• Designed to be a strong value step-up from Bronze offering more coverage with less out-of-pocket costs • Balanced HSA plan • Full out-of-state medical coverage through BlueCard® Program • \$0 Virtual BlueSM program visits (deductible waived)
Silver 1850 PPO (Off-X)	• Lower deductible PPO option • Reduced upfront risk; stable copays for certain services like office visits • \$0 Virtual BlueSM program visits (deductible waived) • Full out-of-state medical coverage through BlueCard® Program
Blue Shield Silver 70 PPO (On-X / Mirrored Off-X)	• “Best value” PPO plan: balancing premiums, predictable in-network care costs, and broad provider access
Blue Shield Silver 73/87/94 PPO (On-X)	• Designed to deliver enhanced PPO plan value for income eligible members by significantly lowering cost sharing • Ideal for subsidy eligible members
Blue Shield Gold 80 PPO (On-X / Mirrored Off-X)	• Designed for members who want broad provider access with no deductible • Offers simplicity and flexibility for higher utilizers
Blue Shield Platinum 90 PPO (On-X / Mirrored Off-X)	• Our lowest cost-sharing plan that offers maximum flexibility • Designed for members who prioritize access and financial protection against high healthcare costs
Blue Shield \$0 Cost Share PPO AI-AN (On-X)	• Provides eligible American Indian and Alaska Native members with \$0 premium and \$0 cost sharing PPO plan coverage • Offers access to Blue Shield’s network

* Subject to change. See eligibility requirements from Covered California.

Sales conversations that close

Here is a quick-reference guide for sales conversation inspiration, with messaging and responses designed to help you address common client considerations, build confidence, and move clients closer to enrollment.

Plan (On-X / Off-X / Both)	Selling tips	Common objections and responses
NEW Blue Shield Bronze 60 Trio HMO (On-X / Mirrored Off-X)	• Position as the lowest premium cost HMO option with access to Blue Shield's Trio HMO network. • Highlight low-cost PCP visits.	• Client: "I don't want to pay for insurance I won't use." Broker: Reinforce coverage for catastrophic care and \$0 preventive care. • Client: "The deductible is too high." Broker: Compare premium savings vs. occasional utilization.
Bronze 7500 Trio HMO (Off-X)	• Lead with the second lowest premium entry point into Blue Shield coverage. • Position for price-sensitive members comfortable with higher cost sharing. • Emphasize preventive care value and HSA eligibility.	• Client: "The deductible is too high." Broker: Reinforce low premium + coverage for catastrophic care. • Client: "I don't go to the doctor often." Broker: Emphasize \$0 preventive care and HSA eligibility.
Blue Shield Silver 70 Trio HMO (On-X / Mirrored Off-X)	• Lead with the plan is designed to balance cost of premium with predictable copays. • Position for members who want lower premiums than Gold without Bronze-level risk.	• Client: "Which plan should I pick?" Broker: Position Silver as best balance. • Client: "Bronze seems safer." Broker: Compare premiums vs. actual copays.
Blue Shield Silver 73/87/94 Trio HMO (On-X)	• Focus on subsidy-enhanced value for eligible members. • Highlight lower out-of-pocket costs and predictable copay-based coverage. • Position as near-Gold plan coverage at a lower premium cost.	• Client: "Am I eligible for this plan?" Broker: Confirm eligibility with Covered California. • Client: "Why is this better?" Broker: Show deductible/ copay differences.

Sales conversations that close continued

Plan (On-X / Off-X / Both)	Selling tips	Common objections and responses
Blue Shield Gold 80 Trio HMO (On-X / Mirrored Off-X)	• Lead with no deductible. • Recommend for members who expect regular care and want predictability.	• Client: "The premium is higher than Silver." Broker: Compare lower copays and no deductible. • Client: "I'm not sure I'll use enough care." Broker: Position for predictable costs if care needs increase.
Blue Shield Platinum 90 Trio HMO (On-X / Off-X)	• Position as the highest-coverage HMO plan. • Recommend for high utilizers or members prioritizing financial protection against high healthcare costs.	• Client: "This premium costs too much monthly." Broker: Focus on lower cost-shares compared to other plans and no deductible. • Client: "Gold seems good enough." Broker: Compare total annual risk for frequent care needs.
Blue Shield \$0 Cost-Share Trio HMO AI-AN (On-X)	• Confirm eligibility first for American Indian and Alaska Native members. • Lead with \$0 premium and \$0 cost sharing. • Position as removing the financial barriers of out-of-pocket healthcare costs while providing Blue Shield network access.	• Client: "Am I eligible for this plan?" Broker: Confirm AIAN eligibility before discussing benefits. • Client: "What's the catch?" Broker: Explain \$0 premium and \$0 cost sharing for eligible members.
Blue Shield Minimum Coverage PPO (On-X / Off-X)	• Position as an option for eligible members under 30* or with hardship. • Set expectations that benefits are minimal and focused on coverage for catastrophic healthcare protection.	• Client: "Why is this so limited?" Broker: Set expectations that it's mainly for catastrophic protection. • Client: "Can anyone buy this?" Broker: Confirm age or hardship eligibility first.
NEW Bronze 7250 PPO (Off-X)	• Lead with the lowest-cost premium PPO plan. • \$0 visit Virtual BlueSM program benefit (deductible waived). • Value upfront through pre-deductible coverage for many healthcare needs, like office visits. • Full out-of-state medical coverage through BlueCard[®] Program • Position for members who want choice and can manage higher deductibles.	• Client: "The deductible is too high." Broker: Emphasize lowest-cost PPO plan entry point and flexibility. • Client: "Why not choose an HMO plan?" Broker: Highlight provider choice and full coverage nationwide.

Sales conversations that close continued

Plan (On-X / Off-X / Both)	Selling tips	Common objections and responses
Blue Shield Bronze 60 PPO (On-X / Mirrored Off-X)	• Emphasize PPO plan flexibility at a lower premium, making it attractive to members who want access without paying for richer coverage. • Compare against HMO Bronze options by focusing on provider choice.	• Client: "PPO premiums are higher." Broker: Position flexibility as the value tradeoff. • Client: "I'm healthy and don't use care often." Broker: Emphasize lower premium, making it attractive to members who want access without paying for richer coverage.
Blue Shield Bronze 60 HDHP PPO (On-X / Mirrored Off-X)	• Position for tax-savvy members who want a plan with a lower premium in exchange for a higher deductible that also includes HSA eligibility.	• Client: "PPO plan premiums are higher." Broker: Position flexibility as the value tradeoff. • Client: "High deductible worries me." Broker: Emphasize how this is in exchange for lower premium.
Silver 2800 HDHP PPO (Off-X)	• Position as a strong value step-up from Bronze plans. • Highlight HSA eligibility, moderate deductible, and nationwide coverage for all medical covered services through BlueCard®. • Call out the \$0 visit Virtual BlueSM program benefit and deductible-waived virtual care coverage.	• Client: "Why choose this over Bronze?" Broker: Highlight moderate deductible and richer value. • Client: "I'm worried about upfront costs." Broker: Pair HSA eligibility with deductible-waived virtual care coverage.
Silver 1850 PPO (Off-X)	• Position for members who want flexibility without high-deductible uncertainty. • \$0 visits Virtual BlueSM program benefit (deductible waived). • Full out-of-state medical coverage through BlueCard® Program	• Client: "HDHP plans make me nervous." Broker: Emphasize lower deductible. • Client: "Silver 70 PPO is available, too, but I'm hesitant." Broker: Compare lower deductible.

Sales conversations that close continued

Plan (On-X / Off-X / Both)	Selling tips	Common objections and responses
Blue Shield Silver 70 PPO (On-X / Mirrored Off-X)	Highlight how this plan is not the least expensive nor the most expensive balancing cost of premiums and broad provider access.	- Client: "Which plan should I pick?" Broker: Position Silver as best balance. - Client: "Gold seems safer but I'm not sure that is right for me." Broker: Compare premiums vs. actual copays.
Blue Shield Silver 73/87/94 PPO (On-X)	Focus on how the plan is designed for income-eligible members by significantly lowering cost sharing.	- Client: "Am I eligible for this plan?" Broker: Confirm eligibility before discussing benefits. - Client: "Why is this better?" Broker: Show deductible/copay differences.
Blue Shield Gold 80 PPO (On-X / Mirrored Off-X)	- Lead with broad provider access, no deductible, and low out-of-pocket costs. - Recommend for frequent care users who are looking for a plan without a deductible and with broad provider access.	Client: "Premium feels high." Broker: Emphasize no deductible.
Blue Shield Platinum 90 PPO (On-X / Mirrored Off-X)	Recommend for members prioritizing financial protection against high healthcare costs above premium cost.	Client: "Do I really need this?" Broker: Focus on minimal cost sharing
Blue Shield \$0 Cost Share PPO AI-AN (On-X)	- Confirm eligibility first for American Indian and Alaska Native members. - Lead with \$0 premium, \$0 cost sharing, and PPO network access to care. - Highlight reduced out-of-pocket cost that cause financial barriers to care.	- Client: "Am I eligible for this plan?" Broker: Confirm AIAN eligibility before discussing benefits. - Client: "Can I still choose my doctors?" Broker: Highlight PPO network access with \$0 cost sharing for eligible members.

Retention strategy

Retention efforts are rooted in building client trust and providing consistent, reliable support. As we know, affordability is a key issue and building client trust will help them navigate this hardship in selecting the best plan. The schedule below outlines a proactive timeline for staying connected, anticipating client needs, and guiding members through key renewal and retention milestones.

Timing	Action
August–September 2026	Start client segmentation and identify those with a subsidy. Launch client education campaigns using email and text templates.
October–November 2026	Host webinars prior to and after the start of open enrollment. Prioritize high-risk clients and invite top clients to your webinars.
December 2026	Finalize renewals and confirm coverage for 2027.
January 2027	Monitor disenrollment and offer off-exchange options.
February 2027	Reach out to clients who have canceled to explore re-enrollment options.
March 2027	Assess post open enrollment of retained members.

Tools that support the sale

We're committed to investing in tools and improving processes that help you grow your business and minimize your administrative burden.

New and refreshed sales materials

We have included additional upgrades this year to make it easier for you to find the tools and resources you need when you need them.

- **A benefits-at-a-glance spreadsheet** offers a convenient side-by-side view of plan differences to support client conversations and plan selection. [Download now.](#)
- **Updated Plans at a Glance (PAAGs)** are now optimized to be mobile-friendly .pdfs. Since most consumers now access plan information digitally, we are no longer printing these materials; however, print-friendly formats are available on [Broker Connection](#). Spanish and Chinese translations will continue, and Vietnamese translations are returning.
- **Redesigned Online Client List (OLCL)** where you can access a more modern, streamlined experience including a dedicated Client Detail page for better organization of information.
- **Digital plan and network sales pages** available starting this open enrollment period. These consumer-facing web pages explain how plans work and promote our networks.

Medical plan sales pages

Silver 70 / Gold 80 / Platinum 90 PPO	Bronze 60 Trio HMO
Silver 70 / Gold 80 / Platinum 90 Trio HMO	Bronze 7500 Trio HMO
Silver 1850 PPO	Minimum Coverage PPO
Silver 2800 HDHP PPO	Silver 73 / 87 / 94 PPO
Bronze 60 / Bronze 60 HDHP PPO (on-exchange)	Silver 73 / 87 / 94 Trio HMO
Bronze 60 / Bronze 7250 / Bronze 60 HDHP PPO (off-exchange)	

Dental and vision plan sales pages

PPO dental plans	Vision plans
HMO dental plans	

IFP PPO and Trio HMO network pages

Trio HMO Provider Network	PPO Provider Network
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Tools that support the sale (cont.)

Streamline your off-exchange quoting and application process

[Share a quote](#) allows you to share and compare real-time quotes for up to four medical and four dental and/or vision plans simultaneously and is available through Broker Connection.

Key features:

- **Real-time quotes:** Share quotes with clients via email directly from the quoting tool. Clients receive a customized quote link to click and select their plan and complete their application.
- **Comprehensive self-service tool:** Access a robust quote tracking and reporting system to easily track the status and progression of your outstanding quotes and applications.
- **Strategic follow-ups:** View how many shared quotes have been converted into submitted applications, so you can plan strategic follow-ups and close more sales.

Share an application helps you close more enrollments without losing momentum by allowing clients to complete applications on their own time.

Key features:

- **Clients can complete applications faster:** Send a client a link to a partially completed enrollment application enabling the client to review, update, and complete the application at their convenience.
- **Real-time application tracking:** Easily track the progress of your clients' applications to manage follow-ups efficiently and stay informed without waiting on the phone. [Check the status of an application now.](#)

Diversifying your book: Dental and vision coverage plan (specialty) upsell

NEW: Specialty upsell self-service emails

We have created specialty upsell self-service emails to help you turn existing client relationships into additional sales opportunities. Use them to upsell your clients with medical plans to include Blue Shield dental and vision, too. This new feature was designed to support stronger cross-sell conversations and help you drive higher attachment of specialty products across your book of business. For more information, please see [Client List on Broker Connection](#).

The self-service emails will allow you to search by common scenarios:

- **Scenario 1:** The client does not have a dental or vision plan.
- **Scenario 2:** The client has a vision plan, but no dental plan.
- **Scenario 3:** The client has a dental plan, but no vision plan.

Adding specialty plans for your clients during renewals

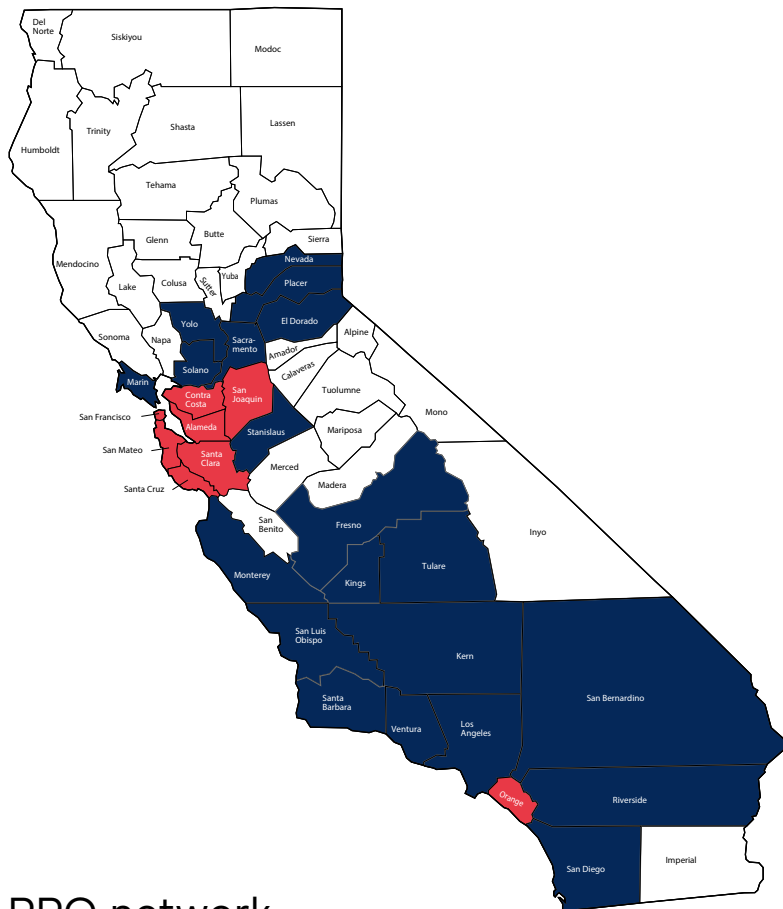
You can now easily add dental and vision coverage directly from IFP renewals, increase your bonus opportunity, and support your clients' whole body health strategy with one of the largest dental and vision provider networks in California. For more information, please see [Client List on Broker Connection](#).

Medical, dental, and vision networks: Our access spans across California

Medical networks

IFP Trio HMO network

Offer your clients a cost-saving, high-quality option with one of our Trio HMO plans. The IFP Trio HMO network covers 28 counties and includes both virtual and in-person PCPs, over 300 hospitals, 9,000 primary care physicians, and 33,000 specialists.



(F) = Full coverage	
(P) = Partial coverage	
Alameda (F)	San Bernardino (P)
Contra Costa (F)	San Diego (P)
El Dorado (P)	San Francisco (F)
Fresno (P)	San Joaquin (F)
Kern (P)	San Luis Obispo (P)
Kings (P)	San Mateo (F)
Los Angeles (P)	Santa Barbara (P)
Marin (P)	Santa Clara (F)
Monterey (P)	Santa Cruz (F)
Nevada (P)	Solano (P)
Orange (F)	Stanislaus (P)
Placer (P)	Tulare (P)
Riverside (P)	Ventura (P)
Sacramento (P)	Yolo (P)

PPO network

Offer your clients more choices and the providers they want with one of the largest PPO networks in California for the IFP market. Our robust provider network offers access to more than 71,000 doctors, 1,000 urgent care centers, and 325 hospitals. The network includes premier hospitals such as:



Our PPO plans also include coverage for non-network providers if your clients are willing to pay a higher share of the cost. If your clients value their choice of providers, a Blue Shield PPO plan may be the right choice.

Dental networks – HMO and PPO

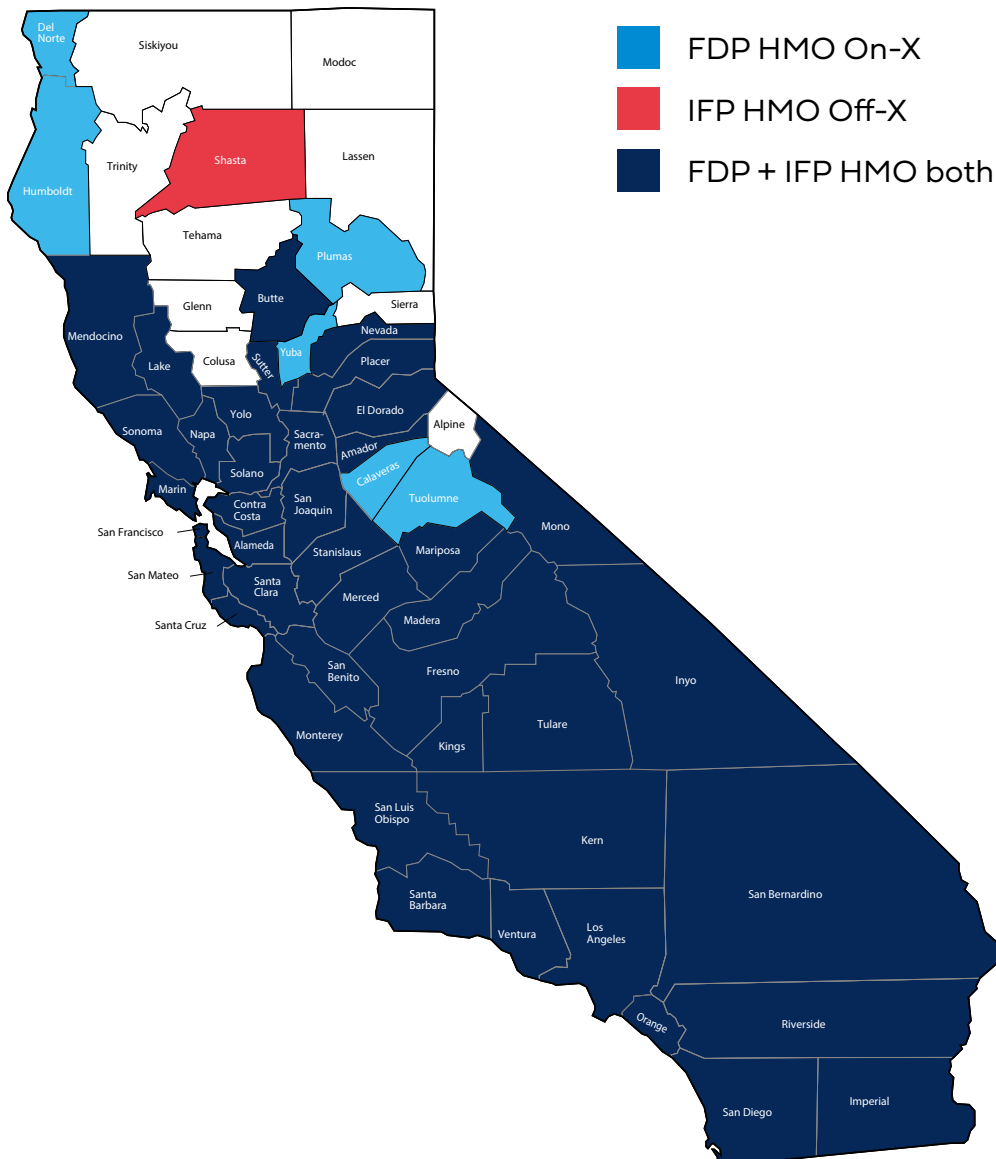
Encourage your clients to prepare for a healthier future with whole-person care from Blue Shield. Dental exams can identify early signs of serious illness and maintain overall well-being, resulting in better health outcomes.

Smile, we've got your client's dental plan

Your client's smile is protected by one of our HMO or PPO dental plans. Our dental provider networks are among the largest in the state. The dental PPO plans include over 51,000 access points¹ and our dental HMO network includes over 22,000 access points¹ in California.

Our PPO network, both on-exchange and off-exchange, is available in all 58 counties. See below for an easy view of our HMO network coverage.

HMO dental network coverage by county



Vision network

Blue Shield's vision plans² offer your clients access to the largest vision network³ in California, with more than 20,000 providers throughout the state. This includes independent eye care providers as well as major retail chains such as:



LENSCRAFTERS®



Members even have the choice of using non-network vision providers for some services, but they will pay more out of pocket.

1 Access points represent the number of network dentists at each office location where patients are treated. A network dentist who treats patients at two separate office locations constitutes two access points.

2 Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life)

3 Vision providers in California are available through a contracted vision plan administrator.

* Subject to change. See eligibility requirements from Covered California.

Virtual BlueSM is a service mark of Blue Shield of California.

The BlueCard[®] program enables members to access providers for care outside of California in another BlueCard service area and either receive covered benefits (medical) or limited coverage, depending on the plan. Limited coverage means coverage only for urgent care, emergency care, and follow up urgent and emergency care. Refer to the *Evidence of Coverage* for more information.





We've been serving Californians for over 85 years – and we couldn't do it without you. Thank you for all your hard work in 2026. We're focused on the future and ready to help you grow on Broker Connection. We are proud to be certified as both a qualified health and dental plan with Covered California to provide health and dental plans worthy of our family and friends.

