

It's time to renew your health coverage

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 2027 is from November 1, 2026, to January 31, 2027. To review your 2026 and 2027 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, 2026, to make changes to your health plan for coverage to start on January 1, 2027. Make changes by January 31, 2027, for coverage to start on February 1, 2027.

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 2027. If your monthly premium for 2027 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, 2027.

[IMPORTANT INFORMATION: You are currently enrolled in the Minimum Coverage PPO Plan. This plan is designed specifically for people under age 30, or those age 30 or older who have a certificate of exemption from Covered California due to hardship or an inability to afford coverage. Our records indicate that you need to apply for an exemption to remain on this plan due to your age as of January 1, 2027 (the renewal date).

Covered California will automatically enroll you into the Bronze 60 PPO Plan, effective January 1, 2027, unless you select another plan or cancel your coverage. If you obtain a certificate of exemption and want to remain on the Minimum Coverage PPO Plan you must re-enroll directly with Blue Shield.

You can apply for an affordability or general hardship exemption at CoveredCA.com/exemptions.

Beginning November 1, after you have obtained the certificate of exemption, call us at **(800) 660-3007**, press #, and tell us that you would like to re-enroll into the Minimum Coverage PPO plan. Our agents are available to help.]

 2026 Premium before financial help [\$XXX.XX]	 2027 Premium before financial help [\$XXX.XX]
 2026 Financial help [\$XXX.XX]	 2027 Financial help Log in to your CoveredCA.com account beginning November 1, 2026, to see the amount.
 2026 CA premium credit [\$XXX.XX]	 2027 CA premium credit Log in to your CoveredCA.com account beginning November 1, 2026, to see the amount.
 Final 2026 premium (amount you are paying) [\$XXX.XX]	 Final 2027 premium (amount you will pay) Log in to your CoveredCA.com account beginning November 1, 2026, to see the amount.

In 2027, 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 financial help, it will help lower the cost.



Changes to your current health plan

The difference between your 2026 monthly premium and your 2027 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, 2027, that are standard across all plans. Refer to *Changes to Your Health Plan* included in this booklet for a summary of your 2027 plan benefit changes.

Important information about your financial help:

- The amount of financial help you will receive in 2027 could be different based on changes in your household size, income, and the health coverage rates in your area.
- To get the maximum financial help you qualify for, update your information at **CoveredCA.com/members/renewal**.

Note: If you received financial help in 2026, you are required to file a federal and state income tax return. The Internal Revenue Service (IRS) and Franchise Tax Board (FTB) will compare the amount of financial help you received in advance during 2026 with the amount you qualify for based on your final 2026 household income, family size, 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 financial help:

Even if you were not eligible for financial help in the past, you may be eligible to lower your monthly premium. Beginning November 1, 2026, visit **CoveredCA.com** and click *Shop and Compare* to see if you qualify for financial help.

What if I want to change my health plan for 2027?

- You can review other plan options with Blue Shield or see coverage options with a different health plan company beginning November 1, 2026, 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?

- [Contact your broker.]
- Call Blue Shield at **[[PPO:] (855) 836-9705] [[HMO:] (844) 250- 2872] (TTY: 711)**, from 8 a.m. to 8 p.m. PT, Monday through Friday, and 8 a.m. to 6 p.m. PT on Saturday.
- Call Covered California at **(800) 300-1506** or TTY **(888) 889-4500**.
 - Hours: Open from 8 a.m. to 6 p.m. PT, Monday through Friday.
 - Please check **CoveredCA.com** for extended hours during open enrollment.
- Call 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.