



Covered California: Enrollment Deadlines and Payment Dates

Update: January 5, 2013

When do I have to enroll and pay if I want my coverage to start January 1st?

You can apply for Covered California at any time during the open enrollment period – through March 31, 2014 – but to have your health coverage start on January 1, 2014, Covered California must have completed your application by December 23, 2013 and your health plan must receive your first month’s premium payment by January 15, 2014.

How do I apply?

You can apply online, by phone or by mail. You can also get in-person assistance completing your application. Covered California’s service center is experiencing high call and mail volumes, so the best way to ensure coverage is to apply online or with in-person assistance. Apply online at www.CoveredCA.com or go to our “Find Help near You” webpage at <https://www.coveredca.com/enrollment-assistance/> to find in-person assistance. By applying online or with in-person help, you can be sure your application is complete. If applying with a paper application, make sure you pick a health plan when you apply and that you send it to Covered California to be **received by January 15th for an effective date of February 1st**.

How will I get my premium bill and insurance cards?

Your health plan will send your first premium bill directly to you, as well as insurance cards once your premium is paid. We encourage you **to pay as soon as you can once you receive your bill** but no later than January 15th.

How can I pay my premium?

You need to pay the health plan you enrolled in. You can pay your premium bill by mail – but be sure you send it so the plan will receive your payment by January 15th. Your health plan may also accept payment through the phone or online, which will be faster than mailing your payment. Contact your health plan for more information about payment options.

What if I didn’t enroll by December 23rd or pay by January 15th?

If you don’t enroll to have coverage start on January 1st, you can still get covered. Open enrollment extends through March 31, 2014, so you can still get coverage starting in February, March, April or May. See the chart below for upcoming deadlines and coverage start dates.

Covered California receives complete application	Health plan receives first premium payment	Coverage starts
December 23, 2013	January 15, 2014	January 1, 2014
January 15, 2014	January 28, 2014	February 1, 2014
February 15, 2014	February 25, 2014	March 1, 2014
March 15, 2014	March 26, 2014	April 1, 2014
March 31, 2014*	April 25, 2014	May 1, 2014

*March 31, 2014 is the last day of open enrollment