



# Welcome to Covered California

**Dear Member,**

**Welcome to Covered California!** We are pleased to have you as a member of Covered California and we'd like to share some important things to keep in mind during the year ahead.

**Register online at [CoveredCA.com](https://CoveredCA.com)/apply to create an account.** You need to do this if you did not enroll online. Keep your online account updated to:

- Access your IRS Form 1095-A and other important notices regarding your coverage
- Review and report changes to your household including income and size

**Explore your health plan and access health care.** Your health insurance carrier will send you a welcome packet with your insurance identification card after you have paid your first premium. Visit your insurance carrier's website for more information.

**Report changes to Covered California within 30 days of the change.** If you receive an Advanced Premium Tax Credit (APTC), you pay a part of your total health premium and the federal government pays the rest. At tax time, the IRS compares the APTC you received during the year with what you qualify for based on your federal income tax return. This is known as "reconciliation". Not reporting changes may require that you have to pay back some or all of the extra APTC you received. This is paid back to the IRS at tax time. Tell us if, for example, your **household income increases**, your **household size decreases** or you **move**.

**Pay your premium to your health insurance carrier every month.** If you miss a premium payment, you could lose coverage when you may need it most. You would then have to wait for the open enrollment period or a qualifying life event to sign up again. A coverage gap of three months or more may also make you liable to pay the federal tax penalty.

**Read the enclosed information to get the most out of your health plan, including:**

- Free preventive care including blood pressure and cholesterol screenings, mammograms and cervical cancer screenings, diabetes testing and vaccinations
- Choosing and making an appointment with a doctor or other provider
- Dental services for children
- Filling prescriptions
- Understanding health insurance terms. Find more at: [CoveredCA.com/glossary](https://CoveredCA.com/glossary)
- Your rights and protections and how to appeal and file a complaint

**Our privacy policy has recently changed.** Please visit [CoveredCA.com/privacy](https://CoveredCA.com/privacy) or contact [privacyofficer@covered.ca.gov](mailto:privacyofficer@covered.ca.gov) to request an e-mail copy.

Thank you for choosing Covered California.