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AB-1419 California Health Benefit Exchange: automatic health care coverage enrollment. (2025-2026)

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Date Published: 07/03/2025 09:00 PM

AMENDED IN SENATE JULY 03, 2025

AMENDED IN ASSEMBLY APRIL 24, 2025

AMENDED IN ASSEMBLY MARCH 24, 2025

CALIFORNIA LEGISLATURE— 2025–2026 REGULAR SESSION

ASSEMBLY BILL

NO. 1419

**Introduced by Assembly Member Addis
(Coauthor: Senator Cervantes)**

February 21, 2025

An act to amend, repeal, and add Section 100503.4 of the Government Code, relating to the California Health Benefit Exchange.

LEGISLATIVE COUNSEL'S DIGEST

AB 1419, as amended, Addis. California Health Benefit Exchange: automatic health care coverage enrollment.

Existing law creates the California Health Benefit Exchange (Exchange), also known as Covered California, to facilitate the enrollment of qualified individuals and qualified small employers in qualified health plans as required under the federal Patient Protection and Affordable Care Act. Existing law requires the Exchange to enroll an individual in the lowest cost silver plan or another plan, as specified, upon receiving the individual's electronic account from an insurance affordability program. Existing law requires enrollment to occur before coverage through the insurance affordability program is terminated, and prohibits the premium due date from being sooner than the last day of the first month of enrollment.

This bill would, commencing July 1, 2026, additionally authorize the Exchange to enroll an individual in the plan in which other members of the individual's household are enrolled, as specified, or the lowest cost plan available to an Indian who is eligible for specified reduced cost sharing, as determined by the Exchange, and would require the Exchange to enroll an individual in any of the plans described above upon receipt of a complete application for an insurance affordability program submitted through the Statewide Automated Welfare System. The bill would require the Exchange to enroll the individual either before coverage through the insurance affordability program is terminated as described above or upon the receipt of a complete application for an insurance affordability program through the Statewide Automated Welfare System as described above.

Existing law requires the Exchange to provide an individual who is enrolled in a plan described above with a notice that includes specified information, including a statement that services received during the first month of enrollment will only be covered by the

plan if the premium is paid by the due date.

This bill would require the Exchange to provide the notice described above prior to the individual's effective date of coverage, and to provide, instead of the statement described above, instructions on how to effectuate coverage in the selected plan, including by paying the premium on or before the due date, or, if there is no premium due, instructions on how to opt into the selected plan.

Vote: majority Appropriation: no Fiscal Committee: yes Local Program: no

THE PEOPLE OF THE STATE OF CALIFORNIA DO ENACT AS FOLLOWS:

SECTION 1. Section 100503.4 of the Government Code is amended to read:

100503.4. (a) Upon receipt of an individual's electronic account pursuant to subdivision (h) of Section 15926 of the Welfare and Institutions Code from the insurance affordability program coverage, as specified in subparagraphs (A) and (B) of paragraph (3) of subdivision (a) of Section 15926 of the Welfare and Institutions Code, the Exchange shall use the available information to enroll the individual or individuals in the lowest cost silver plan available, unless the Exchange has information from the county, State Department of Health Care Services, managed care plan, or another plan as determined by the Exchange that enables the Exchange to enroll the individual with the individual's previous managed care plan within the timeframe required by subdivision (b).

(b) Plan enrollment shall occur before the termination date of coverage through the insurance affordability program.

(c) The plan's premium due date shall not be sooner than the last day of the first month of enrollment.

(d) The Exchange shall provide an individual who is enrolled in a plan pursuant to this section with a notice prior to the individual's effective date of coverage that includes the following information:

(1) The plan in which the individual is enrolled.

(2) The individual's right to select another available plan and any relevant deadlines for that selection.

(3) How to receive assistance to select a plan.

(4) The individual's right not to enroll in the plan.

(5) Information for an individual appealing their previous coverage through an insurance affordability program.

(6) Instructions on how to effectuate coverage in the selected plan, including, but not limited to, by paying the premium on or before the due date, or, if there is no premium due, instructions on how to opt into the selected plan.

(e) This section shall become inoperative on July 1, 2026, and, as of January 1, 2027, is repealed.

SEC. 2. Section 100503.4 is added to the Government Code, to read:

100503.4. (a) Upon receipt of an individual's electronic account pursuant to subdivision (h) of Section 15926 of the Welfare and Institutions Code from the insurance affordability program coverage, as specified in subparagraphs (A) and (B) of paragraph (3) of subdivision (a) of Section 15926 of the Welfare and Institutions Code, or upon receipt of a complete application for an insurance affordability program submitted through the Statewide Automated Welfare System, the Exchange shall use the available information to enroll the ~~eligible~~ individual or individuals *who are determined eligible for financial assistance through the Exchange* within the timeframe required by subdivision (b) in one of the following plans as determined by the Exchange:

(1) The lowest cost silver plan available.

(2) The plan in which other members of the modified adjusted gross income household, as defined in subdivision (k) of Section 100501, are enrolled.

(3) The lowest cost plan available to an Indian, as defined in Section 5304(d) of Title 25 of the United States Code, eligible for the reduced cost-sharing specified in Section 18071(d)(1) of Title 42 of the United States Code.

(4) If the Exchange has information from the county, the State Department of Health Care Services, the managed health plan, or another plan as determined by the Exchange that enables the Exchange to enroll the individual in a plan offered by the individual's previous managed care plan.

(b) Plan enrollment shall occur before the termination date of coverage through the insurance affordability program or upon the receipt of a complete application for an insurance affordability program through the Statewide Automated Welfare System.

(c) The plan's premium due date shall not be sooner than the last day of the first month of enrollment.

(d) The Exchange shall provide an individual who is enrolled in a plan pursuant to this section with a notice prior to the individual's effective date of coverage that includes the following information:

(1) The plan in which the individual is enrolled.

(2) The individual's right to select another available plan and any relevant deadlines for that selection.

(3) How to receive assistance to select a plan.

(4) The individual's right not to enroll in the plan.

(5) Information for an individual appealing their previous coverage through an insurance affordability program.

(6) Instructions on how to effectuate coverage in the selected plan, including, but not limited to, by paying the premium on or before the due date, or, if there is no premium due, instructions on how to opt into the selected plan.

(e) This section shall become operative on July 1, 2026.