



FACTSHEET: SB 967 (Hertzberg) Access to Care

Background

California has reduced the rate of the uninsured to historic lows. However, over 1 million Californians remain uninsured and eligible for financial assistance.¹ Of this group, most of them qualify for coverage through either Covered California or Medi-Cal.

[Research](#) has repeatedly shown that having quality health coverage leads to improved health outcomes, greater adherence to common prevention measures and longer-term survival rates. These benefits certainly apply to those facing COVID-19, as well. Efforts to expand and increase access to health coverage are central to improving health equity and responding to the health and socio-economic challenges of the COVID-19 pandemic and beyond.

Current Law

Existing law requires Californians to have qualifying health insurance coverage, get an exemption from the requirement to have coverage, or pay the individual mandate penalty when filing a state tax return.

The Franchise Tax Board (FTB) is required to provide taxpayer's information with the California Health Benefit Exchange (Covered California) if the individual did not indicate on their income tax returns that they and their dependents were enrolled in and maintained minimum essential coverage for the preceding taxable year. Covered California is required to annually conduct outreach and enrollment efforts with those individuals.

Solution

Ensuring that Californians know of their financial assistance options and connecting them to care is key to lowering the uninsured rate.

Specifically, this bill would require FTB to include, on and after January 1, 2023, a checkbox for a taxpayer to indicate on their individual income tax return that they are interested in no-cost or low-cost health care coverage. It would also authorize FTB to share information from their tax return with Covered California for purposes of conducting outreach and enrollment.

¹ Covered California News Release 2021/12/27
Covered California Deadline Approaches as Omicron Surge Underscores Benefits of Health Insurance