



California Pan-Ethnic
HEALTH NETWORK



HEALTH
ACCESS
CALIFORNIA



WESTERN CENTER
ON LAW & POVERTY

FACTSHEET: SB 595 (Roth)

Background

In 2022, California passed SB 644 (Leyva) requiring Employment Development Department (EDD) to share information about those who applied for income-replacing benefits administered by EDD with Covered California to allow Covered California to outreach and help enroll these individuals in Medi-Cal or Covered California.

Jobs and health insurance are closely linked and oftentimes, when an individual loses their employment, they then lose health care coverage. With the passage of SB 644, existing law now ensures critical outreach and education to consumers about health insurance options that may be available when they lose their job.

Aside from affordability barriers, one of the top hurdles to achieving universal health coverage is making sure Californians are aware of their options, especially as they experience transitions in employment and income. SB 644 sought to ensure more Californians will receive information on their eligibility for insurance affordability programs, such as Covered California, and outreach on their options when they most need it.

Problem

The Governor signed the bill last year, but provided a signing [message](#) encouraging follow-up legislation to ensure that the provisions of the bill enable timely communication to individuals to reduce burdens of applying for health care and minimize gaps in coverage. Current statute limits Covered California's ability to send outreach materials as it would require their contracted vendor that distributes materials to obtain individual consent.

Solution

This proposal would specify that insurance agents and enrollment brokers would require explicit, individual consent before outreaching to these individuals. This prevents insurance agents and enrollment brokers from cold-calling individuals but also allows Covered California to conduct targeted outreach to individuals.

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