

Health Plans 101:

Partners on the Path to Universal Access to Health Care Coverage in California

Health plans have been strong supporters of the policies and efforts by state leaders, which have provided health care coverage to more people than ever, and as of this year, **100% of Californians now have access to health care coverage.**

Since the Affordable Care Act (ACA) was passed in 2010, California has made record progress on the path toward expanding access to health care coverage for all California residents. Health plans have consistently advocated for these efforts, implemented critical expansion policies, and educated Californians about the changes, all of which have played a pivotal role in California **realizing a monumental objective: ensuring that every Californian, regardless of age or immigration status, has access to health care coverage.**

2010

In 2010, health plans supported California laws enacting the **Affordable Care Act**; California became the first state in the nation to enact legislation creating a health benefit exchange.

2014

In 2014, California **expanded Medi-Cal eligibility under the ACA**, which greatly increased the number of Medi-Cal beneficiaries in the state.

2016

In 2016, health plans supported and implemented **Medi-Cal coverage expansion to all children under 19 years old**, regardless of their immigration status.

2019

In 2019, health plans provided strong support and advocated for the passage of the **Minimum Essential Coverage Requirement for Health Insurance**. This policy was a key component in stabilizing California's health insurance markets and keeping costs affordable.

2020

In 2020, health plans supported and implemented **Medi-Cal coverage expansion to all young adults under 26 years old**, regardless of their immigration status.

2021

In 2021, California health plans strongly supported the **American Rescue Plan Act**, which expanded financial help for Californians enrolling in health care coverage, and made **3.6 million Californians eligible for either no-cost or affordable coverage.**

2022

In 2022, health plans supported and implemented **Medi-Cal coverage expansion to all California residents over 50 years old**, regardless of their immigration status.

2024

In 2024, California reached **universal access to health care coverage**, with health plans supporting and implementing **Medi-Cal coverage expansion to all low-income California adults age 26-49**, regardless of immigration status — the last remaining group of Californians without access to health care coverage.