Check Eligibility
- California residency
- Income
- Lawful presence
- Enrollment period
Check with an enrollment counselor if needed

Gather Information
- Proof of identity
- Proof of citizenship or lawful presence
- Proof of social security number
- Proof of income
Additional proof may be needed

Submit Application
- Online on CoveredCA.com
- In-Person at an Enrollment Center, or
- Over the phone

After selecting a plan
Click the Pay Now button to make your first payment. If you do not pay online, you will get a bill from your health insurance company ~2 weeks after it receives your application.

Welcome letter and enrollment packet
You will receive a welcome letter from Covered California. You will also get an enrollment package & membership ID card from your health insurance company.

Your coverage begins
Your coverage will typically begin the first day of the following month.

Future payments
All future bills will need to be paid directly to the health insurance company, not Covered California.
The entire process of verifying eligibility, from completing your application to receiving your BIC, typically takes 45 days. You can now use your BIC with any provider that accepts fee-for-service/regular/straight Medi-Cal.

Keep an eye out for mail
Your social services office may contact you by phone or mail to request additional verification. Make sure that you respond in a timely manner. You will then receive a final letter that will notify you of whether or not you can receive Medi-Cal.

If approved, you will receive your Benefits Identification Card (BIC)
The entire process of verifying eligibility, from completing your application to receiving your BIC, typically takes 45 days. You can now use your BIC with any provider that accepts fee-for-service/regular/straight Medi-Cal.

You will receive a health plan selection packet within 45 days of receiving your BIC
You must choose a health plan within 30 days of receiving the plan selection packet. Otherwise, Medi-Cal will choose a plan for you. You can choose a plan on the Health Care Options (HCO) website, by mailing back your Medi-Cal Choice Form, or by calling HCO (1-800-430-4263). When choosing a plan, you can also select a Primary Care Provider (PCP). If you do not select a PCP, the health plan will automatically assign one to you.

After selecting a health plan, you should receive a confirmation letter within 7-10 days
The confirmation letter will let you know when your health plan coverage will be active (~30-45 days after selecting a plan). Once active, you should receive your health plan welcome packet and insurance card. You can then use your Medi-Cal benefits through the providers in your health plan.