IEHP Covered

Certified Agent Partner 2026 OE Education Series

September 2025

Welcome Message From Our CEO:
Jarrod McNaughton, MBA

IEHP
Inland Empire Health Plan
iehp.org

Who We Are

Our MVV and Agent Partnership

Quality Measures

2026 Covered California & Your Role

Plan Overview

2025 & 2026 Fed & State Changes

Commission & Bonus

Agent Partner Incentive Plans

Services

Broker and Member Resources & Materials

Getting Appointed & Sales Ready!

IEHP

Who We Are:

An Overview

Top 10 Largest Medicaid Plan in the Nation

IEHP

Our Business Model

29+ Years of Growth

01 **1.5+ Million Members**

02 **Riverside & San Bernardino Counties**

03 **Joint Power Agency (JPA)**

04 **Mixed-Model Health Plan**

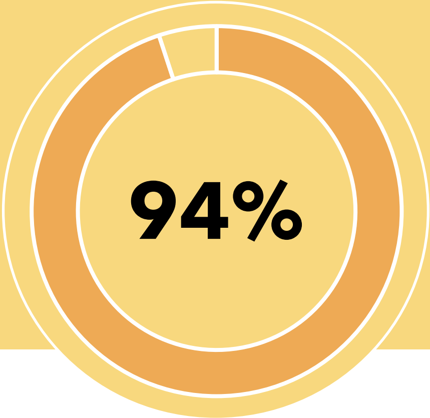
1.5+ Million Members

IEHP

Products

Who We Serve

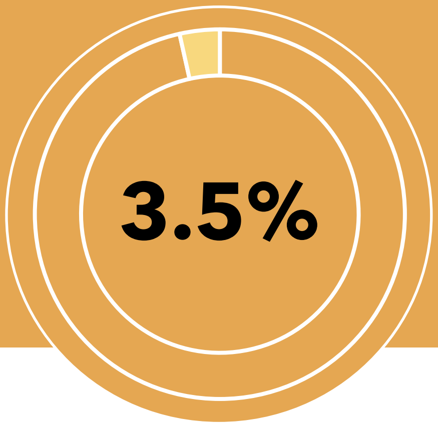
Medi-Cal Managed Care



IEHP DualChoice

HMO D-SNP

IEHP Covered



Over 57,000 new IEHP Covered members since January 1, 2024.

Our Governing Board

Public Plan With Local Accountability

4 County Supervisors

Yxstian Gutierrez, Chair - Riverside County Supervisor

Curt Hagman, Vice-Chair - San Bernardino County Supervisor

Karen Spiegel - Riverside County Supervisor

Jesse Armendarez - San Bernardino County Supervisor

3 Public Members

Dr. Dan Anderson - Riverside Community Public Member

Andrew Williams - Joint County Public Member

Eileen Zorn - San Bernardino County Public Member

IEHP

Mission, Vision, & Values

Mission

We heal and inspire the human spirit.

Vision

We will not rest until our communities enjoy optimal care and vibrant health.

Values

- Placing our members at the center of our universe.
- Unleashing our creativity and courage to improve health & well-being.
- Bringing focus and accountability to our work.
- Never wavering in our commitment to our members, providers, partners, and each other.

Vision Commitments

"Our vision is something that cannot be achieved by one person..."

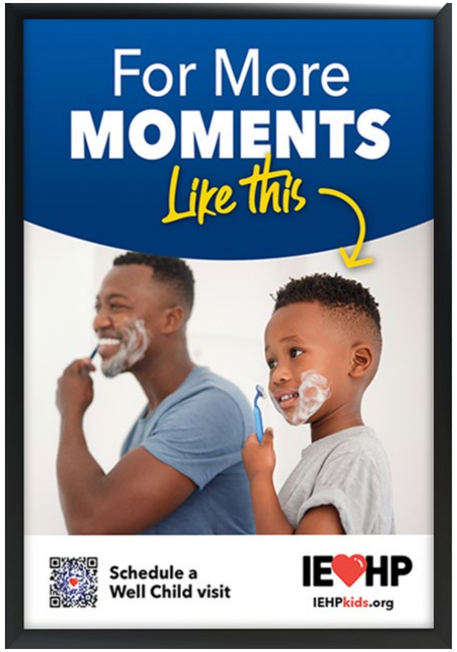
Jarrod McNaughton, CEO

2026 Covered CA Quality Measures

- Blood Pressure Control
- Childhood Immunizations
- Colorectal Cancer Screening
- Hemoglobin A1c Control
- Depression Screening
- Pharmacotherapy

Your role in supporting quality: easy as 1, 2, 3!

1. Educate
2. Encourage
3. Follow Up



Quality Campaign Marketing

IEHP

Covered

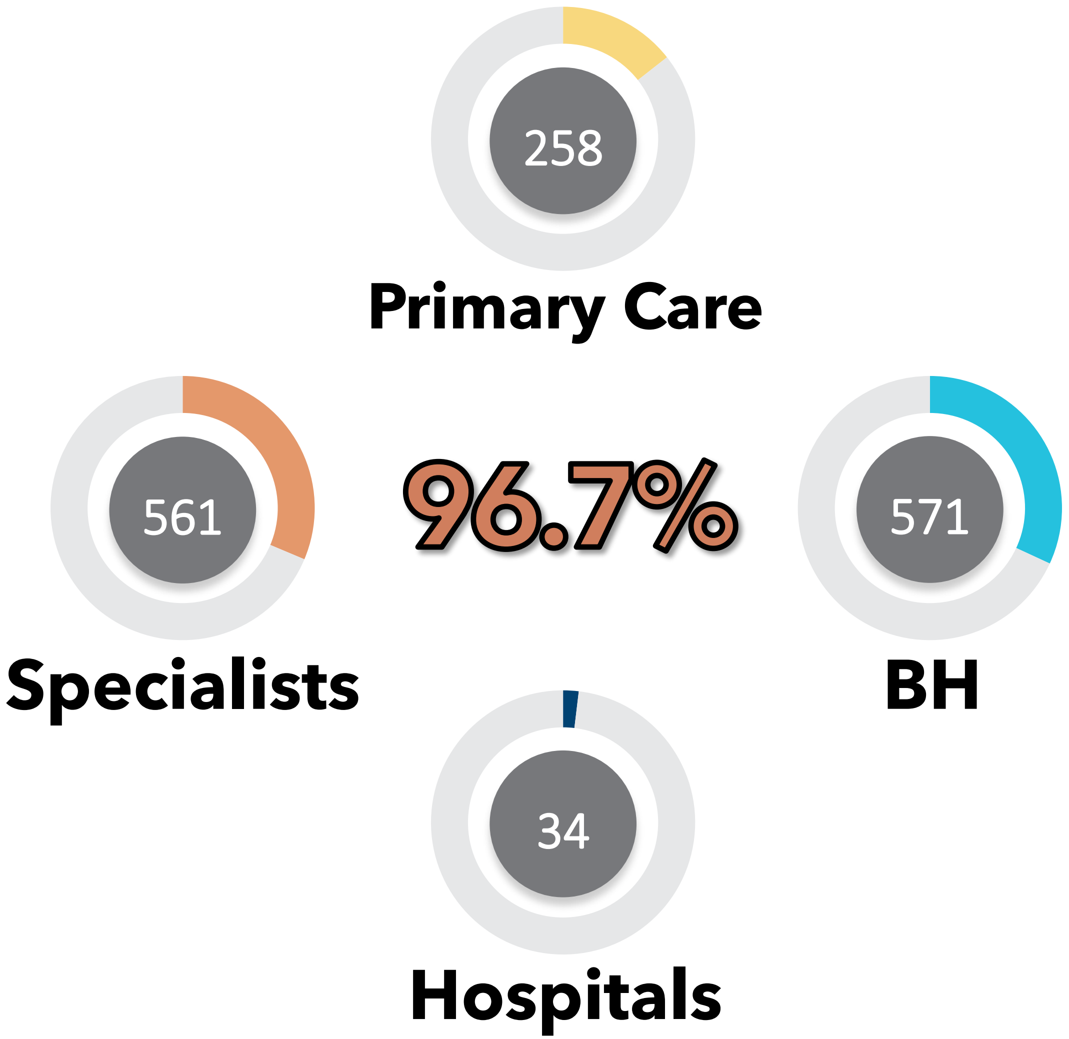
Plan Overview

2026 Rates

IEHP

Provider & Hospital

Network Snapshot



*as of 12/2024

IEHP

Provider & Hospital

Network Snapshot

Hospital Name	Region	City
Arrowhead Regional Medical Center	San Bernardino Proper	Colton
Barstow Community Hospital	High Desert	Barstow
Bear Valley Community Hospital	Mountain	Big Bear Lake
Chino Valley Medical Center	West San Bernardino	Chino
Colorado River Medical Center	Low Desert	Needles
Community Hospital of San Bernardino	San Bernardino Proper	San Bernardino
Corona Regional Medical Center	Corona/Temecula/Hemet	Corona
Desert Regional Medical Center	Low Desert	Palm Springs
Desert Valley Hospital	High Desert	Victorville
Eisenhower Medical Center	Low Desert	Rancho Mirage
Hemet Global Medical Center	Corona/Temecula/Hemet	Hemet
Hi-Desert Medical Center	Low Desert	Joshua Tree
Inland Valley Hospital (Southwest)	Corona/Temecula/Hemet	Wildomar
John F Kennedy Memorial Hospital	Low Desert	Indio
Loma Linda University Children's Hospital	San Bernardino Proper	Loma Linda
Loma Linda University Medical Center	San Bernardino Proper	Loma Linda
Loma Linda University Medical Center - Murrieta	Corona/Temecula/Hemet	Murrieta
Menifee Global Medical Center	Corona/Temecula/Hemet	Menifee
Montclair Hospital Medical Center	West San Bernardino	Montclair
Mountains Community Hospital	Mountain	Lake Arrowhead
Palo Verde Hospital	Low Desert	Blythe
Parkview Community Hospital Medical Center	Riverside	Riverside
Pomona Valley Hospital Medical Center	West San Bernardino	Pomona
Providence St. Mary Medical Center	High Desert	Apple Valley
Rancho Springs Hospital (Southwest)	Corona/Temecula/Hemet	Murrieta
Redlands Community Hospital	San Bernardino Proper	Redlands
Ridgecrest Regional Hospital	High Desert	Ridgecrest
Riverside Community Hospital	Riverside	Riverside
Riverside University Health System	Riverside	Riverside
San Antonio Regional Hospital	West San Bernardino	Upland
San Gorgonio Memorial Hospital	Low Desert	Beaumont
St. Bernardine Medical Center	San Bernardino Proper	San Bernardino
Temecula Valley Hospital (UHS)	Corona/Temecula/Hemet	Temecula
Victor Valley Global Medical Center	High Desert	Victorville

*as of Jan 2025

IEHP

Provider & Hospital

Network Snapshot

Loma Linda University Children's Hospital	San Bernardino Proper	Loma Linda
Loma Linda University Medical Center	San Bernardino Proper	Loma Linda
Loma Linda University Medical Center - Murrieta	Corona/Temecula/Hemet	Murrieta
Riverside University Health System	Riverside	Riverside

Hospital Name	Region	City
Arrowhead Regional Medical Center	San Bernardino Proper	Colton
Barstow Community Hospital	High Desert	Barstow
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St. Bernardine Medical Center	San Bernardino Proper	San Bernardino
Temecula Valley Hospital (UHS)	Corona/Temecula/Hemet	Temecula
Victor Valley Global Medical Center	High Desert	Victorville

*as of Jan 2025

2026 Plan Benefits Preview

	Bronze	Silver 94	Silver 87	Silver 73	Silver 70	Gold	Platinum
Preventive Care	$0	$0	$0	$0	$0	$0	$0
Primary Care	$60	$5	$15	$50	$50	$40	$15
Specialist Visit	$95	$8	$25	$90	$90	$70	$30
Urgent Care	$60	$5	$15	$50	$50	$40	$15
Emergency Room (waived if admitted)	40% after ded	$50	$200	$400	$400	$350	$175
Pediatric Dental Preventive	$0	$0	$0	$0	$0	$0	$0
Pediatric Eye Exam	$0	$0	$0	$0	$0	$0	$0
Medical Deductible	Individual *$5,800	Individual $0	Individual $1,400	Individual $5,200	Individual $5,200	Individual $0	Individual $0
	Family $11,600	Family $0	Family $2,800	Family $10,400	Family $10,400	Family $0	Family $0
Pharmacy Deductible	Individual $450	Individual $0	Individual $50	Individual $50	Individual $50	Individual $0	Individual $0
	Family $900	Family $0	Family $100	Family $100	Family $100	Family $0	Family $0
Max. Out-of-Pocket	Individual $9,800	Individual $1,400	Individual $3,350	Individual $8,100	Individual $9,800	Individual $9,200	Individual $5,000
	Family $19,600	Family $2,800	Family $6,700	Family $16,200	Family $19,600	Family $18,400	Family $10,000

Region 17 Silver Plan Rates Snapshot

*based on a consumer rates for a 40-year old

Region 17 Average Rate increase in 2026 equals 12.5%

Anthem HMO
$554.97

Health Net HMO
$452.89

IEHP Covered
$464.51

Kaiser HMO
$523.95

Molina
$464.40

Blue Shield HMO
$491.69

IEHP

2026 Silver Plan Benefits

PLAN NAME	SILVER 70	SILVER 73	SILVER 87	SILVER 94
Deductible – Ind	$5,200	$5,200	$1,400	$0
Deductible – Fam	$10,400	$10,400	$2,800	$0
Rx Deductible – Ind	$50	$50	$50	$0
Rx Deductible – Fam	$100	$100	$100	$0
Max OOP – Ind	$9,800	$8,100	$3,350	$1,400
Max OOP – Fam	$19,600	$16,200	$6,700	$2,800
Primary Care Office Visit	$50	$50	$15	$5
Specialist Office Visit	$90	$90	$25	$8
Preventive Services	$0	$0	$0	$0
Lab	$50	$50	$30	$10
X-ray/Diag Imaging	$95	$95	$50	$10
Adv Imaging (CT/PET, MRI)	$325	$325	$100	$50
OP Surgery Facility	30%	30%	20%	10%
OP Surgical Physician/ Surgeon	30%	30%	20%	10%
OP Visit	30%	30%	20%	10%
ER Facility (waived if admitted)	$400	$400	$200	$50
ER Physician (waived if admitted)	$0	$0	$0	$0
Ambulance	$250	$250	$75	$30
Non-Emergent Medical Transportation	$250	$250	$75	$30
Urgent Care Facility	$50	$50	$15	$5
Hospital Facility	30% after ded	30% after ded	20% after ded	10%
IP Physician/Surgeon	30%	30%	20%	10%
BH/SUD Office Visit	$50	$50	$15	$5

2026 Plan Designs

2026 Patient-Centered Benefit Designs and Medical Cost Shares

Benefits in blue are NOT subject to a deductible. Benefits in blue with a white corner are subject to a deductible after the first three visits.

Coverage Category	Minimum Coverage	Bronze	Silver	Silver 73	Silver 87	Silver 94	Gold	Platinum
Percent of cost coverage	Covers 0% until out-of-pocket maximum is met	Covers **60%** average annual cost	Covers **70%** average annual cost	Covers **73%** average annual cost	Covers **87%** average annual cost	Covers **94%** average annual cost	Covers **80%** average annual cost	Covers **90%** average annual cost
Cost-sharing Reduction Single Income Range	N/A	N/A	N/A	**$31,301 to $39,125** (>200% to ≤250% FPL)	**$23,476 to $31,300** (>150% to ≤200% FPL)	**up to $23,475** (>100% to ≤150% FPL)	N/A	N/A
Free Preventive Care Visit	$0	$0	$0	$0	$0	$0	$0	$0
Primary Care Visit	After first 3 non-preventive visits, full cost per instance until out-of-pocket maximum is met	$60*	$50	$50	$15	$5	$40	$15
Urgent Care		$60*	$50	$50	$15	$5	$40	$15
Specialist Visit	Full cost per service until out-of-pocket maximum is met	$95*	$90	$90	$25	$8	$70	$30
Emergency Room Facility		40% after deductible is met	$400	$400	$200	$50	$350	$175
Laboratory Tests		$50	$50	$50	$30	$10	$40	$15
X-Rays and Diagnostics		40% after deductible is met	$95	$95	$50	$10	$75	$30
Imaging			$325	$325	$100	$50	$75 copay or 25% coinsurance***	$30 copay or 10% coinsurance***
Tier 1 (Generic Drugs)	Full cost per script until out-of-pocket maximum is met	$20	$19	$19	$8	$3	$18	$9
Tier 2 (Preferred Drugs)		40% up to $500 per script after drug deductible is met	$60**	$55**	$25**	$10	$60	$16
Tier 3 (Non-preferred Drugs)			$90**	$85**	$45**	$15	$85	$25
Tier 4 (Specialty Drugs)			20% up to $250** per script	20% up to $250** per script	15% up to $150** per script	10% up to $150 per script	20% up to $250 per script	10% up to $250 per script
Medical Deductible - The amount you pay before the plan pays	N/A	Individual: $5,800 Family: $11,600	Individual: $5,200 Family: $10,400	Individual: $5,200 Family: $10,400	Individual: $1,400 Family: $2,800	N/A	N/A	N/A
Pharmacy Deductible - The amount you pay before the plan	N/A	Individual: $450 Family: $900	Individual: $50 Family: $100	Individual: $50 Family: $100	Individual: $50 Family: $100	N/A	N/A	N/A
Annual Out-of-Pocket Maximum	$10,600 individual $21,200 family	$9,800 individual $19,600 family	$9,800 individual $19,600 family	$8,100 individual $16,200 family	$3,350 individual $6,700 family	$1,400 individual $2,800 family	$9,200 individual $18,400 family	$5,000 individual $10,000 family

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Extra Benefits

At No Extra Cost

Member Services & Community Resources

- **Multilingual Support**
- **24-Hour Nurse Advice Line (888) 244-4347**
- **Health Education/Wellness Program**
- **Community Wellness Centers (CWCs)**

Community Wellness Centers Hours of Operation

Riverside

Riverside CWC

Open 9 a.m.-6 p.m.,

Monday through Friday.

10 a.m.-2 p.m., Saturday.

Speaks: English Español 中文

San Bernardino

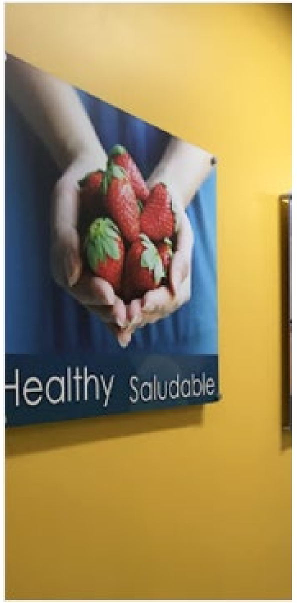
San Bernardino CWC

Open 9 a.m.-6 p.m.,

Monday through Friday.

8:30 a.m.-1 p.m., Saturday.

Speaks: English Español 中文



Victorville

Victorville CWC

Open 9 a.m.-6 p.m.,

Monday through Friday.

9 a.m.-1 p.m., Saturday.

Speaks: English Español 中文

IEHP

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Major Changes

2025 & 2026

Federal and State

Year to Year Changes

2025	2026	Projected Consumer Impacts
Enhanced Premium Tax Credits	Expiration of Enhanced Premium Tax Credits	• This extra help has made health insurance more affordable for millions of Americans by reducing premiums and adding options • Ends the 2 free silver plan options that were available • "Subsidy Cliff" for middle income consumers above 400% will exist again creating steep increases in health insurance premiums
Caps on repayment of excess APTC	Remove Caps on Repayment of Excess APTC	• Financial hardship and unexpected tax bills • Discouragement from enrolling in health coverage • Disproportionate impact on low income and older individuals
PTC eligibility for low income lawfully present immigrants	End of PTC eligibility for low income lawfully present immigrants	• Increased uninsured rates and health disparities • Higher health care costs and unaffordability • New immigrants who have been in the U.S. for less than five years and have incomes below the FPL will no longer qualify

IEHP

Agent Resources

Covered California 2026 Monthly Premiums

Frequently Asked Questions

IEHP Covered

(For IEHP Team Members)
Updated July 31, 2025

OVERVIEW

Nearly 90% of Californians who purchase health insurance through Covered California get financial help from federal subsidies. This funding helps lower monthly premiums and other costs, like copays.

The One Big Beautiful Bill Act (OBBBA), signed into law by President Donald J. Trump on July 4, 2025, is expected to increase health plan premiums for Covered California enrollees due, in part, to the expiration of the financial subsidies (also called enhanced Affordable Care Act tax credits) in January 2026.

In addition, the OBBBA reduces spending for Medicaid — called Medi-Cal in California — by $1 trillion over the next 10 years. These federal savings are estimated to cost the state $28.4 billion, according to reports from Gov. Gavin Newsom and state health officials. This will significantly impact the state's health care system, including federal and state budgets, for health plans like IEHP.

Below are answers to some common questions we may receive from IEHP Covered members, based on current information.

Q Why is my monthly premium increasing in 2026?

A Changes in federal law means an increase in the monthly premium rates starting in 2026:
1. Extra financial help from the federal government directly reduced your monthly premiums during 2025. This extra help expired at the end of 2025 and will no longer be available to you in 2026.
2. IEHP uses plan premiums to pay for covered services. To continue services for our members, IEHP needs to increase the monthly premium.

Q Are there changes to my plan benefit?

A Depending on your plan, there may be changes to your copays or out-of-pocket costs. <<Refer to HIOS grid to determine the YOY changes that apply to each member.>> You still have $0 copays for preventive services, like annual physicals, labs/screenings for diabetes, cancer screenings, such as mammograms and colorectal screenings.

Q I can't afford this premium; what are my options?

A To determine what options are best for your needs, complete the following steps:
1. Go onto the Covered California enrollment site and update your income and household size.

Team Member

Talking Points & FAQs

IEHP

SECTION 3: BUDGET CHANGES – WHAT'S COMING

Effective January 1, 2026:

Q **What is the "enrollment freeze" for certain adults with UIS?**

A Starting January 1, 2026, adults (aged 19 and older) with unsatisfactory immigration status (UIS) will no longer be able to newly enroll in full-scope Medi-Cal. However:
- Current enrollees may stay covered if they complete their renewal on time.
- If current enrollees lose coverage, they may not be able to re-enroll, except for emergency or pregnancy-related services.

Q **Who is affected by these changes?**

A Adults aged 19 and older with UIS, including, but not limited to:
- Green card holders not exempt from the five-year waiting period, who have had their permanent resident status for less than five years.
- Persons Permanently Residing Under Color of Law (PRUCOL) (e.g., persons with temporary protected status, refugee status, deferred action).
- People with no immigration status, but who currently qualify under past Medi-Cal expansions.
- People enrolled through a trafficking or crime victim assistance program.
- Lawfully present immigrants who are older than age 20 and not pregnant.

Q **Are children or pregnant individuals affected by the freeze?**

A No. Children (under 19) and pregnant individuals can continue enrolling in full-scope Medi-Cal, regardless of immigration status.

Q **Are there other changes happening to Medi-Cal eligibility?**

A Yes. For members 65+ or those with disabilities, asset limits will return during eligibility reviews and annual renewals.
- The asset limit is $130,000 for one person (+$65,000 for each additional household member up to 10 members pers household).
- Some assets don't count, like the home you live in, one vehicle, household items, and certain savings, like retirement accounts.

Effective July 1, 2026:

Q **Will dental benefits change?**

A Yes. Adult members (19+) with UIS will no longer receive full dental coverage. However:
- Emergency dental care (pain, infection, extractions) will still be covered.
- Pregnant members will continue to receive full dental care during pregnancy and up to one year after it ends.

Effective July 1, 2027:

Q **Will some members with UIS need to pay a monthly premium?**

A Yes. Certain adult Medi-Cal members with UIS (ages 19–59) will need to pay a $30 monthly premium to keep their full-scope Medi-Cal. This includes, but is not limited to:
- Green card holders not exempt from the five-year waiting period, who have had their permanent resident status for less than five years.
- PRUCOL (e.g., with temporary protected status or refugee status).
- People with no immigration status, but who currently qualify under past Medi-Cal expansions.
- People enrolled through a trafficking or crime victim assistance program.
- Lawfully present immigrants who are older than age 20 and not pregnant.

If premiums are not paid, coverage will be reduced to emergency and pregnancy-only services.

IEHP

Covered

Compensation

Plans & Bonuses

Broker Commission Schedule

IEHP Covered

2026

New

$20 PMPM

Renew

2026 Agent Partner OE Bonus Program Above and Beyond Plus+

IEHP Covered

2024 Agent Partner Bonus

2025 Agent Partner Bonus

***Pending IEHP Board Approval**

Covered

Broker Services

Concierge & Resources

Broker Resources

Photo by Austin Distel on Unsplash

Broker Resource Portal

- Commission, billing, enrollment reports
- Quotes and proposals
- Clients and activities
- Action updates
- Sales tools

Broker Resources

Broker Resource Portal

Broker Sales Resources

IEHP Covered Website, Flyers, Guides, Brochures, and More

Photo by Austin Distel on Unsplash

Broker and Member Resources

2026 Member Renewal Letters

IEHP

Broker Marketing Materials

Changes are coming! We've got you *covered.*

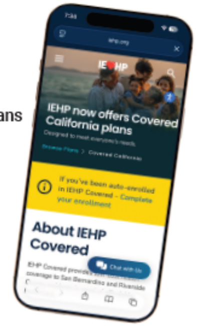
Dear <<Member>>

Thank you for choosing IEHP, your Inland Empire Health Plan, for all your health care needs. For nearly 30 years, IEHP has been the trusted health plan in the heart of the IE. With almost 1.5 million members, one out of every three of your friends, family members and neighbors get the care they need with a plan from IEHP.

Now, you may have heard discussions about lawmakers in Washington D.C. and some potential changes in health care that could be coming our way in 2026 and beyond. We want to reassure you:

IEHP and Covered California plans are here to stay.

Scan here to learn more about our plans



What We Know So Far

Your monthly premium payment **will not change** through the end of 2025.

What We Don't Know

Beginning in 2026, your monthly premium payment *could* increase — and here's why. In 2021, the federal government increased financial help for most people with insurance through the Affordable Care Act. This extra help made health insurance more affordable for millions. But unless Congress acts soon, the extra help is set to expire after 2025, which would result in higher premiums for many enrollees in 2026.

What You Should Know

IEHP has affordable options that fit your needs. Stick with IEHP and keep your doctor, your specialists and the pharmacies you know and trust. Continue the care plan you and your doctor have developed for a healthy you.

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¡Próximamente habrá cambios! Lo tenemos *cubierto.*

Estimado(a) <<Member>>:

Gracias por elegir IEHP, Inland Empire Health Plan, para todas sus necesidades de atención médica. Durante casi 30 años, IEHP ha sido el plan de salud de confianza en el corazón de Inland Empire (IE). Con casi 1.5 millones de miembros, uno de cada tres de sus amigos, familiares y vecinos recibe la atención que necesita con un plan de IEHP.

Ahora bien, es posible que haya oído hablar de los debates entre los legisladores de Washington D. C. y de algunos posibles cambios en la atención médica que podrían producirse a partir de 2026. Queremos asegurarle:

Los planes de IEHP y Covered California continúan aquí para usted.

Escanee aquí para obtener más información acerca de nuestros planes

Lo que sabemos hasta ahora

El pago de su prima mensual **no cambiará** en lo que resta de 2025.

Lo que no sabemos

A partir de 2026, el pago de su prima mensual *podría* aumentar, y aquí le explicamos por qué. En 2021, el gobierno federal aumentó la ayuda financiera para la mayoría de las personas con seguro a través de la Ley de Cuidado de Salud a Bajo Costo. Esta ayuda adicional hizo a los seguros médicos más accesibles para millones de personas. Pero, a menos que el Congreso actúe pronto, la ayuda adicional expirará después de 2025, lo que provocaría un aumento de las primas para muchos afiliados en 2026.

Lo que usted debe saber

IEHP tiene opciones económicas que se adaptan a sus necesidades. Quédese con IEHP y conserve a su médico, sus especialistas y las farmacias que conoce y en las que confía. Continúe con el plan de cuidados que usted y su médico han desarrollado para sentirse bien y saludable.

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IEHP

Broker Marketing Materials

Benefits Guides & Customizable Lead Cards

Broker Resources

Broker Resource Portal

Broker Sales Resources

New Microsoft Dynamics System

- Easier Contracting,
- Issue Management, Book of Business,
- and More

Photo by Austin Distel on Unsplash

Microsoft Dynamics Portal

Broker Resources

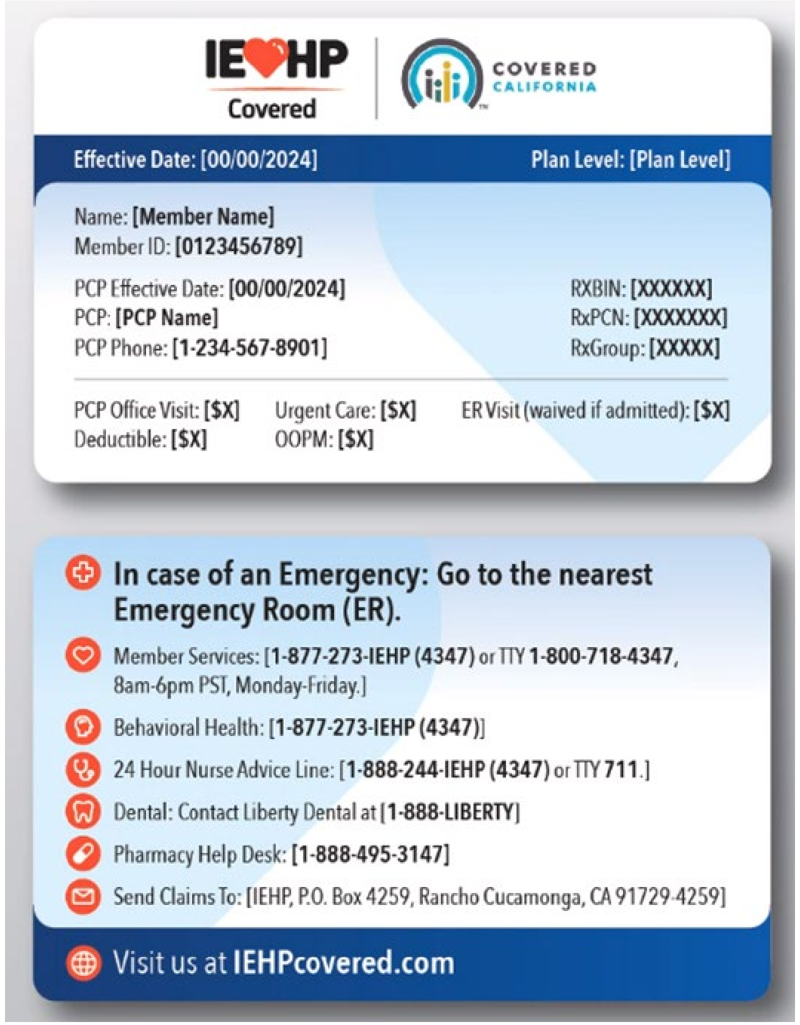
- Broker Resource Portal
- Broker Sales Resources
- New Microsoft Dynamics System
- Member Services Team

Photo by Austin Distel on Unsplash

IEHP

Member Services

Need to speak to IEHP Member Services?
Our IEHP Member Services team is available to answer your questions.
Phone 1-855-433-IEHP (4347)
TTY 1-800-711- IEHP (4347)
Email MemberServices@iehp.org



Broker Resources

Photo by Austin Distel on Unsplash

- Broker Resource Portal
- Broker Sales Resources
- New Microsoft Dynamics System
- Member Services Team
- Broker Services Team

IEHP Covered

Broker Services Team

844-264-4347

Wayne Guzman

Director Outreach & Sales

Statewide

Brian Campos

Sales & Outreach Manager

Los Angeles County, Statewide

Helen Howard

Sales & Outreach Manager

San Diego, Riverside, Orange Counties

Rudy Montalvo

Sales & Outreach Manager

San Bernardino, Riverside, Orange Counties

Veronica Kennedy

Sales Support Specialist

Statewide

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IEHP Covered

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Los Angeles County, Statewide

Helen Howard

Sales & Outreach Manager

San Diego, Riverside, Orange Counties

Rudy Montalvo

Sales & Outreach Manager

San Bernardino, Riverside, Orange Counties

Veronica Kennedy

Sales Support Specialist

Statewide

brokerservices@iehp.org

Summary


Serving the Inland Empire for 29 Years
Mission
We heal and inspire the human spirit
Quality plans that fit YOU
Enrollment is Easy
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