



SHOP

Self-Employed People

A health plan through Covered California is a great option for people who work for themselves. Freelancers, independent contractors and other people who don't have staff make up a big percentage of Covered California users. If you have one or more employee (other than a spouse, family member, or owner), use Covered California for Small Business.

What you'll pay depends on your estimated net income for the year you'll be covered, not the previous year. Estimating your income to find out how much financial help you'll get can be tricky for self-employed people. It can be difficult to know how much you'll make in the coming year, which is information you need to find out your monthly premiums. Estimate your income and expenses as best as you can, using industry trends and past experience as a guide.

If your yearly net income looks like it will be higher or lower than what you estimated, log in to your account and update what you previously reported. If you end up making more than what you estimated, at tax time you may have to pay some or all of the financial help (in the form of Advanced Premium Tax Credits) you received. Conversely, you could get money back if you end up making less.

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Service Center Hours

Monday - Friday: 8 a.m. to 8 p.m.

Saturday: 8 a.m. to 6 p.m.

Sunday: Closed

Nov. 11: 8 a.m. - 6 p.m. (Veterans' Day)

Nov.26: Closed (Thanksgiving)

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