



# Health Net Q3 2023 Update Small Business Group

**Alyson Stone**, Vice President Group Business  
**Kristen Kaila**, Senior Health Education Specialist  
**Crystal Given**, Director of Sales and Strategic Partnerships



# Health Net Small Business Solutions for Peak Season!

**For new sales with July 2023 through January 2024 effective dates, we are offering a special commission rate of 6% for the life of the case**

## ***Program Details:***

- ***For Groups with 6 or more Subscribers enrolled***
- ***Sold through Health Net directly – excludes CalChoice***
- ***Sales through General Agents Qualify***

**For additional details and program guidelines, contact your Account Executive.**

Health Net of California, Inc. and  
Health Net Life Insurance Company (Health Net)  
Small Business Group



HEALTH NET'S PEAK SEASON INCENTIVE PROGRAM CAN GIVE YOUR BUSINESS A BOOST  
**Health Net Small Business Solutions  
for Peak Season!**

*Health Net's Peak Season Incentive Program gives you a lot to look forward to for July 2023 through January 2024 new business effective dates.*

When you offer Health Net plans, you can be sure your clients are getting the coverage they need at the price they can afford. And, you can know you're getting the **best combo of value and quality** for your clients - and your business.

### **Program Details:**

For new sales with July 2023 through January 2024 effective dates, we are offering a special commission rate of **6% for the life of the case**, for groups with **just 6 or more subscribers** enrolled.

For details and program guidelines, contact your Account Executive.

- Incentive program applies to business sold directly through Health Net only. Excludes Cal Choice.
- Cobra membership does not apply toward total subscriber count to qualify.
- Sales through General Agents qualify for Peak Season Incentive Programs.
- Health Net reserves the right to change or terminate this program.

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**Don't wait,  
check it out  
today!**

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## GREAT NEWS! Q3 2023 Rate Update for Small Group

Quarterly Rate Change	
HMO	1.80%
PPO	0.40%

Annual/Renewal Rate Change Average	
HMO	1.15%
PPO	0.40%





## Simplifying our 2023 portfolio with our best and brightest HMO & PPO plans



To simplify and streamline our portfolio offerings, we are transitioning our PPO plans currently filed with the California Department of Insurance (CDI), to same or similar products under the Department of Managed Health Care (DMHC).

Required regulatory notification letters are being sent to Employer Groups to inform them of the CDI product closures, as well as supplemental notices to provide assurance that comparable PPO products will be available upon renewal.

We will continue to provide high-quality service and Employer Groups will continue to have comparable PPO plan choices to fit their needs available through Health Net of California, Inc.





# Simplified UW Programs!

## Two packages give your clients flexibility and choice

Min  
5 / 25%

### Enhanced Choice Promotion

#### 5 Active Subscribers Minimum

- Groups of **5-100** eligible employees

#### Highlights

- **No** DE9C is required
- **No** prior carrier bill is required
- All eligible employees declining coverage must provide a waiver including those enrolling with another carrier.

### Sell HMO with 6 Promotion

#### 6 Active Subscribers

- Mix and match any plans from the HMO networks

#### Highlights

- **No** DE9C is required
- **No** waivers are required (when **not** paired with Life or Employer Paid Dental/Vision.)
- **No** participation attestation
- **No** prior carrier bill is required

**NEW! Employees enrolled on another carrier through the same employer are now considered valid waivers.**

For groups with a minimum of 5 enrolling employees.

*Promotion Conditions: Qualifying groups must meet the state and federal definition of a small employer. Prior health coverage is not required. Excludes ancillary-only groups. Groups with employees age 70 and older are not eligible for this promo and must submit a DE9C.*

Health Net of California, Inc. (Health Net)  
SMALL BUSINESS GROUP



## Health Net Underwriting Simplified

TWO PACKAGES GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Enhanced Choice Promo	Sell HMO with 6
<p><b>How it works:</b> Groups with a minimum of 5 enrolling employees - mix and match any plans from the HMO and PPO networks:</p> <ul style="list-style-type: none"> <li>• NO DE9C, payroll or ownership documents</li> <li>• NO Prior carrier bill</li> <li>• All eligible employees declining coverage must provide a waiver including those enrolling with another carrier</li> </ul> <p><b>Minimum participation:</b></p> <ul style="list-style-type: none"> <li>• 5-100 enrolling employees</li> <li>• 25% participation is required</li> </ul> <p>Standard contributions apply to promo</p>	<p><b>How it works:</b> Groups with a minimum of 6 enrolling employees - Mix and match any plans from the HMO networks:</p> <ul style="list-style-type: none"> <li>• NO DE9C, payroll or ownership documents</li> <li>• NO Participation attestation</li> <li>• NO Prior carrier bill</li> <li>• NO Waivers (when not paired with Life or Employer Paid Dental/Vision.)</li> <li>• NO Participation requirement</li> </ul> <p>Standard contributions apply to promo</p>
<p><b>Available networks:</b></p> <ul style="list-style-type: none"> <li>• Full Network HMO</li> <li>• WholeCare HMO</li> <li>• SmartCare HMO</li> <li>• Salud HMO y Más</li> <li>• CommunityCare HMO</li> <li>• Full Network PPO</li> </ul> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental &amp; Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p>Or groups can add voluntary dental and/or vision coverage with just 5 enrolling employees.</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• Qualifying groups must meet the state and federal definition of a small employer.</li> <li>• Groups with employees aged 70 or older must submit a DE9C.</li> <li>• Excludes SEP and ancillary-only groups.</li> <li>• Groups enrolling less than 5 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 5 enrolling.</li> <li>• Prior health coverage is not required.</li> <li>• Groups may write Health Net alongside any carrier as long as the minimum participation and enrollment requirements are met.</li> </ul> <p>Expires September 30, 2023</p>	<p><b>Available networks:</b></p> <ul style="list-style-type: none"> <li>• Full Network HMO</li> <li>• WholeCare HMO</li> <li>• SmartCare HMO</li> <li>• Salud HMO y Más</li> <li>• CommunityCare HMO</li> </ul> <p>Life, Employer Paid Dental, and Employer Paid Vision, are now available. Please see Life and Dental &amp; Vision guidelines for minimum enrollment, participation and contribution requirements.</p> <p>Or groups can add voluntary dental and/or vision coverage with just 6 enrolling employees with no waivers required.</p> <p>Proof of eligibility is required for COBRA enrollees.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"> <li>• Qualifying groups must meet the state and federal definition of a small employer.</li> <li>• Groups with employees aged 70 or older must submit a DE9C.</li> <li>• Excludes SEP and ancillary-only groups.</li> <li>• Groups enrolling less than 6 eligible employees are not eligible for this promo. Note: COBRA enrollees do not count toward the minimum of 5 enrolling.</li> <li>• Prior health coverage is not required.</li> <li>• Groups may write Health Net alongside any carrier as long as the minimum participation and enrollment requirements are met.</li> </ul> <p>Expires September 30, 2023</p>

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For groups with a minimum of 6 enrolling employees.

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