



# Health Net

## California Small Group Business

Q3 2024 Updates

# RATING UPDATES

2024 - Q3 Updates for Small Group

## QUARTERLY AVERAGE RATE CHANGE

HMO Average Quarterly Change: 2.2%\*

2.2%  
HMO

PPO Average Quarterly Change: 2.2%\*

2.2%  
PPO

## ANNUAL / RENEWAL AVERAGE RATE CHANGE

9.5%  
HMO

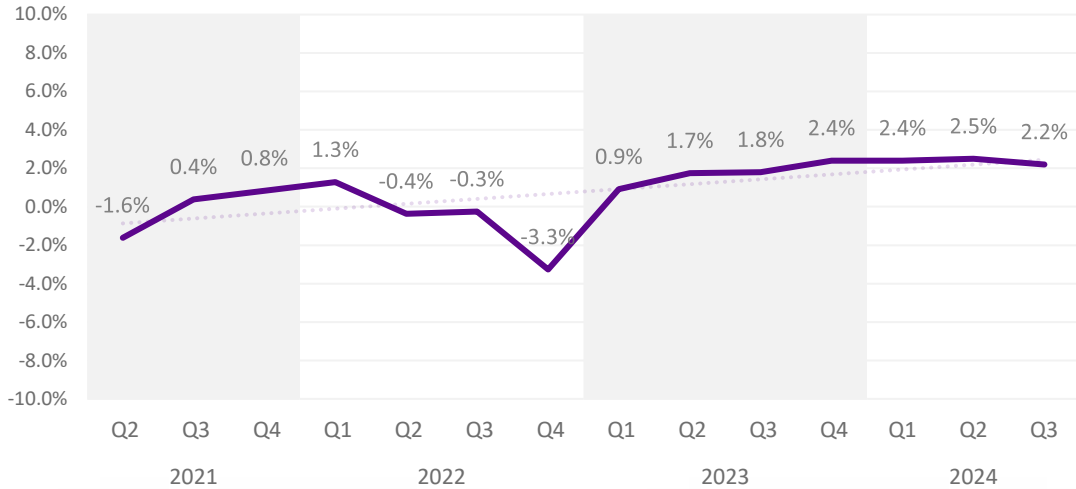
3.6%  
PPO

\*Average Rate Change across all regions, plans & metal tiers

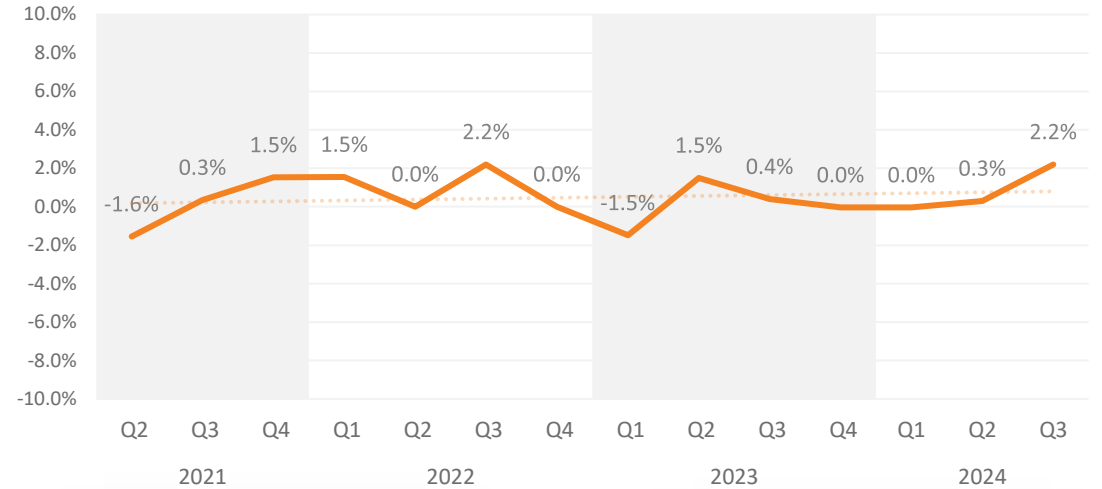
# HISTORICAL RATING STABILITY

2024 - Q3 Updates for Small Group

HMO – Rate Stability



PPO – Rate Stability



**0.8%**  
HMO 2024 Average  
Quarterly Rate  
Change

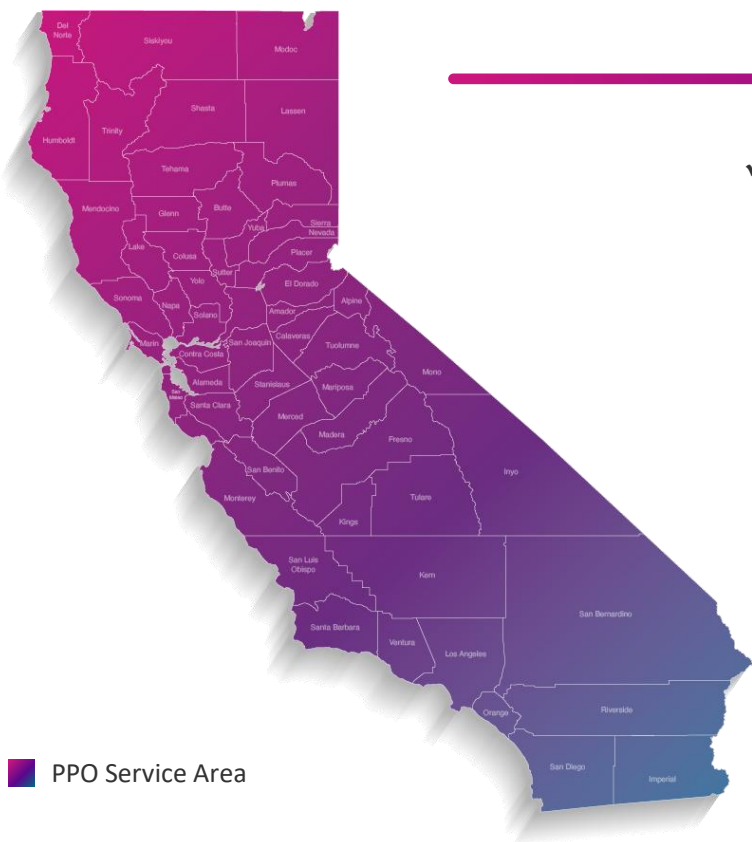
**10.7%**  
HMO Total Increase  
(2021 - 2024)

**0.6%**  
PPO 2024 Average  
Quarterly Rate  
Change

**8.0%**  
PPO Total Increase  
(2021 - 2024)

# PPO FOR CALIFORNIA'S SMALL BUSINESS

## Network Choice



### Full Network PPO

- ✓ Our **Full PPO network** is one of the **largest in California**, with a provider network that spans all 58 California counties.

### Cigna Healthcare<sup>SM</sup> PPO Network\* for *Out-of-State* PPO

- ✓ National network of doctors and hospitals throughout the U.S.
- ✓ Cigna Healthcare<sup>SM</sup> PPO Network has a wide national network that includes more than **6,300 hospitals**, **over 1 million physicians** and multiple ancillary providers across the country.
- ✓ \*The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

*Cigna Healthcare is an independent company and not affiliated with Health Net of California. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Health Net of California. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other marks are owned by Cigna Intellectual Property, Inc.*

# Tools: Why Health Net?

## Broker and Employer Flyers

Health Net of California, Inc. (Health Net)



### Why Health Net?

#### SMALL BUSINESS GROUP

At Health Net, we offer an array of small business benefit solutions. We're committed to offering the right-size plans and networks that are designed to suit small businesses needs, and their budgets. And with concierge-style service, behavioral health available to all plans, wellness programs, and other extras, we believe our plans offer value beyond benefits. The net result is satisfaction.



#### Access to quality care paired with affordable rates (in HMO and PPO)

Our plans + networks are winning combinations of affordable, competitive rates, and access to quality care. We offer HMO and PPO solutions for each small business.

#### Robust provider network options

We offer a robust number of options to meet your benefit/coverage, provider access and budget needs. Your clients have choice and flexibility with our six networks: Full Network HMO, WholeCare HMO, SmartCare HMO, Salud HMO y Más, CommunityCare HMO and Full Network PPO.



#### NEW! National PPO Provider Network Outside Of California Is Changing<sup>1</sup>

For Small employer groups based in California, effective November 1, 2023, the Cigna Healthcare<sup>SM</sup> PPO Network<sup>2</sup> will replace the First Health network as the provider network outside of California for Health Net PPO plans with out-of-state coverage. With over one million providers and 6,300 facilities, the national Cigna Healthcare<sup>SM</sup> PPO Network offers a wide selection of doctors and hospitals, competitive discounts, and flexibility to support value-driven plan designs.

#### More flexible underwriting

Enjoy simpler selling and flexible choices with Health Net's Underwriting Guidelines and two promotions.



#### For groups enrolling 5 or more eligible employees with Health Net, employees enrolled on another carrier through the same employer are now considered valid waivers.

Participation guidelines have been reduced to 25% for groups with 5 or more enrolling employees within our Enhanced Choice program. There's no participation requirement for groups with 6 or more enrolling employees within our Sell HMO with 6 promotion.

(continued)



#### Concierge-style service for ALL brokers

Health Net has a dedicated Account Manager assigned to ALL brokers. Our **expert account management team is here to make sure that you and your clients have a positive experience.** Need help right away? You can also just call **800-447-8812, Option 2** during business hours to speak to someone on our team!



#### More network choices

**Mix-and-match HMOs and PPO** so your clients can have the flexibility of picking their favorite plan design and pairing it with any of the networks we offer in their location.



#### Telehealth Services

Health Net's select telehealth services provider offers an easy option when you need non-urgent care.<sup>3</sup> Use your smartphone or computer to consult with a U.S. board-certified doctor, 24/7.<sup>4</sup> What could be easier? The telehealth doctors can diagnose and treat cold and flu symptoms, allergies, upper respiratory infections, and skin problems, as well as send prescriptions to your local pharmacy, in some cases.<sup>5</sup>

Your select telehealth services provider contact information is listed on the back of your member ID card.



#### Health Net Wellness and Value Add Programs

Health Net is focused on giving members the tools needed to help live a healthier, more productive life. Our valuable programs help empower members to make healthy lifestyle. [Learn more about the way Health Net supports members.](#)

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<sup>2</sup>The Cigna Healthcare<sup>SM</sup> PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

<sup>3</sup>Any cost share for services received through Health Net's select telehealth services provider will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Health Net's select telehealth services provider, you consent to receive services via telehealth through Health Net's select telehealth services provider. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Health Net's select telehealth services provider. Unless you choose otherwise, any services provided through Health Net's select telehealth services provider shall be shared with your primary care provider.

<sup>4</sup>Behavioral health services are available Monday-Friday 7 a.m. to 7 p.m. (Pacific time).

<sup>5</sup>Access to telehealth services does not guarantee that a prescription will be written.

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Access to quality care paired  
with Affordable rates  
(in HMO and PPO)

Robust provider  
network options

More flexible  
Underwriting

Concierge-style service  
for ALL brokers

More network choices with  
Mix-and-match  
HMOs and PPOs

Access to video  
appointments 24/7

With Teladoc

HealthNet.com



# Online Tools Webinar

Join us May 15th at 10am for our next  
Online Tools Webinar!

If you'd like the invite, please contact  
your Account Executive.

## Topics:

- How to quote alternate renewal options & rate comparisons
- How to obtain access to your group's eligibility and billing functions to perform activities on their behalf
- How to add/remove employees on or off anniversary
- How to pull and review billing for your groups

Join us!

# Broker Portal

Wondering what you can do on the portal without your group giving you eligibility access?

Here is all you can do:

- Check enrollment status
- Pull plan information
- View alerts (Delinquent payment, pending renewal & group termination)
- View group details (Contacts, Important Dates, Billing information, Subscriber list etc.)
- Pull commission statements

And much more!

# KEY TAKE-AWAYS

Announcement and important reminders

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**Census Updates:** We are pleased to share that we have heard your feedback!



**Cal Choice:** Health Net continues to be one of the strongest HMO players in Cal Choice.



**Competitive Position:** Health Net's PPO and HMO position continues to strengthen statewide as we head into Q3.



**Bundling:** Health Net can be written alongside any carrier, with no limit to the number of carriers so long as participation is met



**Online Trainings:** Please be on the lookout for a variety of topics that we will be hosting digitally over the coming months!



**New Providers:** We've added Hoag based on your requests for both our full network HMO & PPO plans



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Thank You!

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