MAY, 2025

## **HEALTH NET NEWS**

# Everything You Need to Sell and Renew Small Business in Q3 2025



Here are the highlights of what's happening in Q3 2025:

- Q3 2025 Rates Release
- · Teladoc telehealth services • Underwriting guidelines
- 2025 tools: portfolio guide, rate guide, ancillary product guide and more!

- ullet Medical: Q3 2025 small business rates will have a 2.3% increase for HMO plans, and a 1.5% change for PPO plans. • Dental: No rate or plan changes at this time.
- Vision: No rate or plan changes at this time.
- Optional chiro: All 2025 plans have the chiro rider option. The chiro rider is an additional \$3.00 PMPM for all HMO and
- PPO plans. Get information, documents and materials here.

### Rates quoted are pending completion of regulatory review.

Please call your Account Manager for Grandfathered rates at 800-447-8812, option 2.

- The above rates represent statewide averages. Actual plan rates vary by rating region. Percentages shown compare Q3 2025 rates to Q2 2025

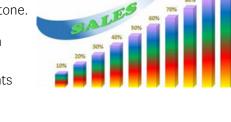
## Industry Insights to Enhance Your Business

MORE HEALTH NET NEWS

## We're pleased to invite you to the June session of our quarterly

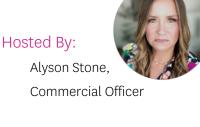
Health Net Market Insights Webinar Series - hosted by Commercial Officer, Alyson Stone. Join Alyson and her special guests for a discussion packed with priceless information

straight from the experts. Glean valued strategies in thought leadership and explore the latest healthcare trends. All designed to help you to gain new and dynamic insights and stay informed about current industry developments. In this webinar you'll learn about the latest:

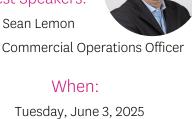


· Product and Pricing Landscape

- Regulatory and Legislative Updates









#### 10:00 a.m. to 11:00 a.m. Pacific Time SIGN UP TODAY

Health Net Receives Corporate Citizenship Award

IN THE COMMUNITY

# Each year, the Sacramento Business Journal honors companies and individuals that give back to

the community through volunteerism, philanthropy, or by other means. A judging panel of business and nonprofit professionals, along with Sacramento Business Journal staff, selected this year's honorees for their focus on specific areas of giving, such as basic needs,

youth enrichment, neighborhoods and communities, and more. This year, Health Net was honored with the Corporate Champion award for Health and Wellness.



Health Net Attendees left to right:



Lutisha Knott, Amber Kemp, Christina Narayan, and Annesha Land

### Action & investment to Strengthen California's Physician Workforce

TALKING TREND

# According to the Association of American Medical Colleges the U.S. could be short 86,000 physicians by 2036.1

system to be able to deliver culturally competent care to every community. Health Net has convened multiple CA partners, organizations & stakeholders

The latest development:

people – starting as early as pre-K – to become doctors.

There's urgent need to address the shortage – and to develop the healthcare

Health Net & the Centene Foundation recently announced investment of \$9 million+ to expand & strengthen California's

## physician workforce in collaboration with multiple not-for-profit organizations. Our investments will:

in this discussion - and the search for solutions.

• Address barriers to medical school, from youth through college. This includes:

• \$3 million in seed funding to Physicians for a Healthy California for a physician pathway project that supports young

- o A \$5.5 million grant to the Charles R. Drew University of Medicine & Science to provide full-tuition scholarships & other resources to recruit & retain future doctors. • Support today's practicing physicians. Their input is essential to create sound healthcare policies. Investment in their
- Our support includes:

leadership & advocacy skills will help ensure they're heard in developing a strong CA healthcare future.

 A \$1 million grant to the National Hispanic Health Foundation to enhance leadership capabilities in advocacy & policymaking.

As Dorothy Seleski, Health Net Medi-Cal president, notes:

impact, and we thank all who have matched our enthusiasm and action." Association of American Medical Colleges

"No one company, organization, or non-profit can tackle this alone. It takes a community of partners to achieve positive

May National Health Observances: Physical Fitness, Mental Health, Older Adults, and More

### In May, the Office of Disease Prevention and Health Promotion (ODPHP) is focusing on physical fitness, older adults, mental health, and women's health.

WELLNESS

### Celebrate the benefits of physical activity with the Office on Disease Prevention and Health Promotion. Use Move Your Way® resources and the Activity Planner to encourage movement, support youth sports with the National Youth Sports Strategy, and explore Healthy People 2030 activity resources. Older Americans Month

campaign materials. Learn about Healthy People 2030 objectives for older adult health.

#### • Mental Health Awareness Month The Substance Abuse and Mental Health Services Administration (SAMHSA) promotes mental health awareness. Share the 988 Suicide & Crisis Lifeline and other SAMHSA resources for crisis support. Healthy People 2030 offers evidence-based

National Physical Fitness and Sports Month

mental health resources for program development. National Women's Health Week The Office on Women's Health encourages women and girls to prioritize their health. Share resources on well-woman visits, stress management, physical activity, and healthy eating, particularly for pregnant or postpartum women. Explore Healthy

Every May, the Administration for Community Living celebrates Older Americans Month, with the theme Aging Unbound. Share

resources for older adults on health, safety, vaccines, and oral health, and encourage activity through Move Your Way

and a health coach can make all the difference. Health Net members can register or log-in at Sharecare or Teladoc Health for assistance in managing their mental and physical health.

People 2030 objectives for women's health.

We hope you'll share these resources and take steps to improve national health! JUST FOR FUN

> Memorial Day, observed on the last Monday of May, honors U.S. military personnel who died in service. In 2025, it falls on May 26. Originally called Decoration Day, it

Check out Health Coaching - changing lifestyle habits can be challenging, so don't do it alone. Support with family, friends,

began after the Civil War and became a federal holiday in 1971. Many observe the day MEMORIAL DAY by visiting cemeteries, participating in parades, and gathering with family, while it also REMEMBER AND HONOR unofficially marks the start of summer.

From History.com

Memorial Day Facts and Traditions

The Birth of Memorial Day After the Civil War, which ended in 1865, Americans began decorating soldiers' graves with flowers and prayers. While the exact origin is unclear, some believe a commemoration in Charleston, South Carolina, organized by formerly enslaved people in 1865, was one of the first. In 1966, the federal government declared Waterloo, New York, the official birthplace of Memorial Day, as it hosted a community-wide event in 1866.

Memorial Day Today Originally dedicated to Civil War soldiers, Memorial Day now honors those who died in all U.S. wars. In 1968, the Uniform Monday Holiday Act moved Memorial Day to the last Monday in May, creating a three-day weekend. It became an official

also unofficially signals the start of summer, with many celebrating with barbecues or trips.

Have a Safe and Pleasant Memorial Day Weekend!

**Decoration Day** 

On May 5, 1868, General John A. Logan called for a nationwide day to decorate soldiers' graves. The first Decoration Day took place on May 30, 1868, with a ceremony at Arlington National Cemetery. By 1890, every Northern state had made the day a state holiday, while Southern states continued honoring the dead on separate days until after World War I.

federal holiday in 1971. **Traditions** 

Memorial Day is marked by parades, especially in Chicago, New York, and Washington, D.C., and by visits to cemeteries and memorials. Some people wear a red poppy in remembrance, a tradition originating from a World War I poem. The weekend