HEALTH NET NEWS

Direct Access to Employer Portals is Now Available

Brokers now have easy access to Employer portals! This update ensures that you can make changes on behalf of your employer groups quickly and easily. Once the Employer has registered, you will have direct account access and control making employer account maintenance a breeze.

New employer groups can now grant you access through the updated 2025 Application for Group Service Agreement (GSA). Once the employer registers online, Health Net will provide you with the ability to make changes on the employer group's behalf. A new section has been added to the GSA to highlight this feature.



Employers have the choice to opt out of this process. (Please note the opt-out section at the bottom of the GSA). If they do not opt out, Health Net will grant you access to your Employer Group's portal.

Important: Even if the employer authorizes your access, they will still need to register for the portal for Broker access to be granted.

What you can do in the portal

Once access is granted, available actions include:

- Membership
 - Enroll and delete members on the group's behalf Perform enrollment tasks
 - Run enrollment reports, request rosters and more
- More details

Billing

Research payment history

View full invoices

• Find balance details and more

- Complete details are available in our **Employer Permission Process Flyer**.
- For step-by-step account access instructions, download the Let Your Broker Help You Manage Your Account flyer. • The GSA forms are available under Forms and Brochures on the Broker page at Healthnet.com.
- Questions?

If you have questions about the new Employer Permission Process, contact your Health Net Account Representative.

TALKING TREND

Rising Breast Cancer Risk in Younger Women -7 Key Facts You Should Know According to MSN's Newsable, Women's Health Guide, breast cancer

has long been linked to older age, but recent data show a troubling increase among women in their 20s and 30s. This trend calls for greater awareness, smarter screening, and lifestyle shifts. Here are seven important aspects to consider:

diagnosed before 50, should consider genetic counseling and testing.

1. Steady Increase in Younger Women

Medical reports worldwide show breast cancer rates rising by about 1-2% annually among women under 40.

Although numbers remain lower than in older women, the growth is significant and concerning. 2. More Aggressive Forms

Breast cancers in younger women are often more aggressive types, like triple-negative and HER2-positive cancers, which grow faster and are harder to treat—making early detection vital.

Inherited mutations, such as BRCA1 and BRCA2, greatly increase risk. Women with strong family histories, especially relatives

4. Lifestyle and Environmental Factors Sedentary habits, processed food, alcohol use, and exposure to hormone-disrupting chemicals may all raise risk—especially

as these habits become more common among younger women. 5. Changing Reproductive Patterns

Delaying childbirth, having fewer children, and shorter breastfeeding periods can all raise risk. Earlier puberty and later menopause also increase lifetime estrogen exposure.

6. Limited Screening for Young Women

Routine mammograms typically begin at 40, leading to later-stage diagnoses in younger women. Experts are urging more

personalized screening based on individual risk rather than age alone. 7. Emotional and Long-Term Impact

A diagnosis at a young age brings unique challenges: fertility concerns, career disruptions, body image, and long-term treatment effects. Mental health support and fertility preservation options are essential.

habits, and pushing for risk-based screening can help with earlier detection and better outcomes. Knowledge, access, and proactive care empower young women to face this challenge with strength and resilience. Members can get access to more wellness tips and programs by visiting our Healthnet.com Cancer Screening, Prevention

Breast cancer risk in younger women is a growing public health concern. Knowing your family history, adopting healthier

and Treatment Webpage, or from our Sharecare website.

\$2.6M Health Net Grant Helps Justice-Involved Individuals Find

IN THE COMMUNITY

a Fresh Start in Sacramento County Health Net has awarded a \$2.6 million grant to <u>Hope Cooperative</u> to support



use care, job coaching, and other essential services. Research shows that 66% of people exiting incarceration are re-arrested within three years. By funding comprehensive, community-based support, Health Net aims to help break this cycle and promote long-term reintegration.

people exiting the criminal justice system in Sacramento County. The funding helps connect individuals to interim housing, behavioral health and substance

neighborhoods." Hope Cooperative has purchased a 59-room motel to serve as an interim shelter. Through California's CalAIM program, residents will also receive Enhanced Care Management and Community Supports that go beyond traditional healthcare.

Behavioral Health Services, and the Behavioral Health Bridge Housing grant." Since 2017, Health Net has invested over \$158 million in local community-based initiatives, including recent support for

"This project creates more than housing—it offers hope, healing, and a path to stability," said April Ludwig, CEO of Hope Cooperative. "It's made possible through partnerships with Anthem, Health Net, Kaiser, Molina, Sacramento County

WELLNESS

August is National Wellness Month Celebrate National Wellness Month during the entire month of August. It's time to

Learn more at Health Net's **Bridging the Divide**.

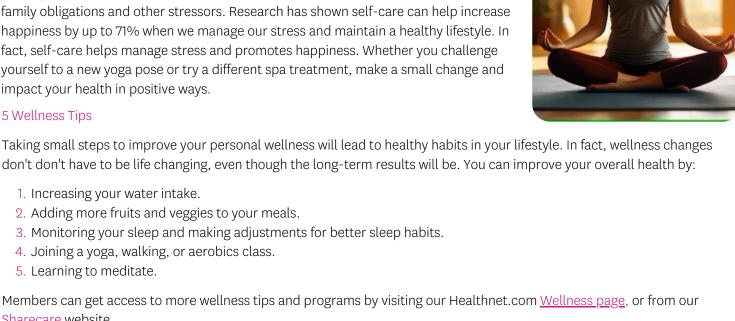
prioritize your self-care, reduce stress, and create healthier habits to feel like your best self!

National Wellness Month was born out of the idea that if we are going to do big things in the world, in between building our careers, raising a family, furthering our education, creating new ideas, and nurturing our bodies, we need to take care of ourselves, too.

Saint John's Program for Real Change to help women and children in crisis.

It's easy to put our health and wellness on the back burner due to work deadlines, traffic, family obligations and other stressors. Research has shown self-care can help increase happiness by up to 71% when we manage our stress and maintain a healthy lifestyle. In fact, self-care helps manage stress and promotes happiness. Whether you challenge

5 Wellness Tips Taking small steps to improve your personal wellness will lead to healthy habits in your lifestyle. In fact, wellness changes don't don't have to be life changing, even though the long-term results will be. You can improve your overall health by: 1. Increasing your water intake. 2. Adding more fruits and veggies to your meals. 3. Monitoring your sleep and making adjustments for better sleep habits.



4. Joining a yoga, walking, or aerobics class. 5. Learning to meditate.

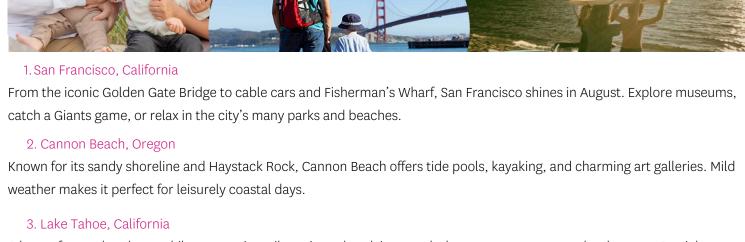
JUST FOR FUN

<u>Sharecare</u> website.

impact your health in positive ways.

School will be back in session before you know it - so why not squeeze in a family getaway now? Whether a day trip or an extended vacation, here are some top West Coast vacation spots, according to Destinations USA:

West Coast Family Vacation Destinations



A haven for outdoor lovers: hike mountain trails, swim or kayak in crystal-clear water, or camp under the stars. By night, enjoy lively dining and entertainment.

4. Bend, Oregon An outdoor paradise with hiking, biking, fishing, and river rafting. After your adventure, explore the Old Mill District's shops

5. Portland, Oregon From food trucks and craft breweries to scenic hikes in the Columbia River Gorge, Portland balances urban excitement with

and breweries, or check out local music festivals.

natural beauty — perfect for an August escape. 6. San Diego, California

Enjoy sunny beaches, sailing, and surfing by day; discover vibrant restaurants, bars, and museums by night. Warm weather

and a laid-back vibe make it ideal for summer fun. 7. Half Moon Bay, California

A picturesque coastal town where you can hike among redwoods, relax on sandy beaches, or explore seaside restaurants and shops — perfect for a peaceful getaway.

Make the Most of These Last Summer Days With a Trip Your Whole Family will Enjoy