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News Now

NOVEMBER, 2025

HEALTH NET NEWS

Small Group Renewals Will No Longer be Mailed to Brokers Starting with 2/1/26 Renewal Dates



Learn the process to pull your renewals online.

Good news! We've heard your suggestions and as part of our push to "go green", Health Net will no longer mail renewals to brokers starting with February 2026 renewals. This decision will also help you and your business become more efficient and less bogged down with paperwork.

As a reminder, you can quickly and easily pull your own renewals when you follow these detailed [step-by-step instructions](#).

Note: Groups will continue to receive their renewals by mail as required by law.

We're here to help

If you have questions about your renewals, or how to pull them online, please contact your Health Net Account Manager or our Account Management Team at [1-800-447-8812 Option 2](#).

If you aren't able to access the portal, please contact our Broker Support Team at [1-800-909-3447 Option 3](#).

INDUSTRY NEWS

EOC Amendments for Groups with Non-Calendar Year Renewal Dates

Effective January 1, 2026 for [HNCA IFP](#), [Small and Large Group Plans](#), to comply with updated federal Mental Health Parity and Addiction Equity Act (MHPAEA) regulations, individual and group EOCs will include language that expands on the types of services covered under the Mental Health and Substance Use Disorder (MH/SUD) benefit.

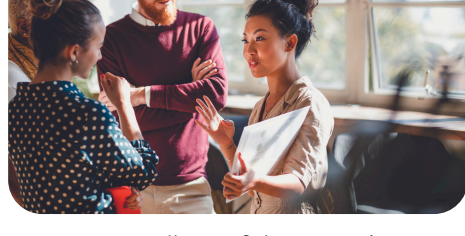
These changes are intended to ensure MH/SUD services are treated equitably with medical/surgical services in accordance with the MHPAEA final rule.

These benefit updates will be put in place for Ambetter/IFP and group plans on January 1, 2026, regardless of the group's renewal effective date.

It is necessary to send an amendment to all Employer Groups and subscribers enrolled in groups with non-calendar year renewal dates, as the Plan will apply the MH/SUD cost share when a service is billed with a behavioral health diagnosis code, which may be different than the member cost share, if that service was billed with a medical diagnosis code.

- New language reflecting the updated MHPAEA final rule **will be included in all 2026 EOCs for Ambetter/IFP and new and renewing groups effective January 1, 2026**.
- Amendments will be sent to all Large and Small Employer Groups and Subscribers with non-calendar year renewal dates (February through December). Mailing began on the following dates:
 - Employer groups:** October 6, 2025
 - Subscribers:** October 10, 2025

In addition, the amendment will be included as part of the EOC for groups effective October through December.



MORE INDUSTRY NEWS

Pharmacy Creditable Coverage - Employer Required Notice to Employees



Under federal Centers for Medicare & Medicaid Services (CMS) requirements, employers who offer prescription drug coverage through a group-sponsored health plan must notify Medicare-eligible employees by October 15 each year whether their pharmacy coverage is considered Creditable Coverage or Non-Creditable Coverage.

To support our employer groups in meeting this requirement, we are mailing letters that outline the notice obligation and reference the CMS model notices employers may use. For your convenience, we've also recapped the requirement below, so you have the details at hand when meeting with your clients.

2025-2026 Health Net Pharmacy Plans

- All Health Net Commercial Small and Large Group pharmacy plans available for the 2026 plan year (in place as of 09/15/2025) provide Creditable Coverage."
- If an employer group changes its pharmacy coverage at renewal and selects a plan built or modified after September 15, 2025, the group must contact its Health Net representative to confirm whether the new plan provides Creditable Coverage.

Employer Action Required

- Employers must ensure Medicare-eligible employees receive this notice no later than October 15, 2025. CMS provides model notices that may be used to satisfy this requirement.

Resources

- [Broker & Employer Portals](#) – Notifications are available under the Brokers or Employers tab. Navigate to Pharmacy Plan Information → Pharmacy Resources → [Non-Creditable Pharmacy Plans](#) for easy reference.
- [CMS Website](#) – Employers can access additional details on Creditable Coverage, including the CMS Model Beneficiary Creditable Coverage Disclosure Notice and the CMS Online Disclosure Form.

Please note:

Members enrolled in Individual & Family (IFP) plans will be notified directly by Health Net regarding their plan's creditable coverage status.

The list of Non-Creditable Pharmacy Plans will also be posted and available under: [Pharmacy Information](#) → Creditable Coverage Notification.

IN THE COMMUNITY

More Unhoused Seniors in Los Angeles County to Gain Housing and Healthcare Through \$7 Million Partnership with Health Net and Centene Foundation



Health Net, one of California's most experienced Medi-Cal managed care health plans, and the Centene Foundation, the philanthropic arm of Centene Corporation (NYSE: CNC), announced a \$7 million investment to support The Wesley Azusa Housing & Health Program—a 96-bed residential care facility providing comprehensive wraparound services for unhoused adults over 55 with ongoing medical needs.

"Health begins with dignity," said Dorothy Seleski, Medi-Cal president at Health Net. "True wellness means more than access to medical care—it's having a safe place to sleep, nourishing food, and the comfort of being seen and valued."

Located at 204 W. Paramount Street in Azusa, the 27,300-square-foot facility will open in 2026, offering on-site primary care, behavioral health, substance use counseling, meals, case management, and daily activities such as gardening and art therapy.

"Health Net's support ensures vulnerable community members—especially seniors and those with disabilities—have stable housing, food, and access to care," said Al Ballesteros, president and CEO of Wesley Health Centers.

Los Angeles County Chair Pro Tem Hilda L. Solis added, "This partnership shows what's possible when we unite for our most vulnerable neighbors. Safe housing and healthcare are essential to helping older adults find stability and hope."

Since 2017, Health Net has invested more than \$158 million in community-based programs, including major housing initiatives. Learn more at Health Net's [Bridging the Divide](#).

WELLNESS

Movember: Men's Health Starts with a Checkup

Each November, millions of men around the world grow mustaches as part of Movember, a global movement to raise awareness of men's health issues. What began as a simple campaign in Australia has become a call to action for men everywhere to take charge of their health—both physical and mental.

At Health Net, we join this movement by encouraging men to take proactive steps toward better health. Many serious conditions—like prostate cancer, testicular cancer, and mental health challenges—can be successfully treated when caught early.

Yet far too often, men put off regular checkups or ignore early warning signs.

Members can begin their wellness journey from the comfort of their own homes with Health Net and [Sharecare](#).

Articles:

- 4 embarrassing men's health questions, answered
- 3 ways can protect their long-term health
- Melanoma diagnosis more deadly for men than women

Slideshows:

- The 10 deadliest men's health conditions
- Essential health tests for men at any age
- 8 health mistakes men often make and what to do about them

Topics/Content:

- Men's Health
- Prostate Cancer
- Sexual Health and Relationships

Videos:

- What you need to know about men's health
- 4 Subtle health symptoms men shouldn't ignore
- 1 hour yoga for men's health

This month, take time to remind the men in your life—fathers, brothers, partners, friends, and colleagues—to schedule their annual wellness visit. A simple checkup or screening could make all the difference.

By working together to raise awareness and promote preventive care, we can help more men live longer, healthier lives.

For more information about Movember and associated events and fundraising activities, visit the [Movember Foundation website](#).

Because behind every mustache is a powerful message: **early action saves lives**.



JUST FOR FUN

The Great Stuffing Debate - Inside or Outside the Bird?



We don't know when it was first brought to the attention of the public that cooking stuffing inside the turkey was a bad idea, but this debate has been dividing Thanksgiving tables for years.

According to The Fact Site, [Why Isn't Stuffing Put Inside the Thanksgiving Turkey? - The Fact Site](#):

As much as we love Thanksgiving stuffing, health experts warn that we shouldn't put the stuffing inside the turkey because sometimes, raw turkey can contain potentially harmful germs like salmonella.

Contaminated animal juices containing these germs may seep into the stuffing, where they might survive the cooking process. Poorly cooked poultry and stuffing could make you sick.

However,

the arguments for cooking the stuffing inside the bird are simple.

Stuffing involves a flavor exchange which improves the flavor of the food. For example, in stuffed poultry, the meat juices seep into the stuffing, while the herbs, veggies, and spices infuse the meat with a richer flavor.

Stuffing meat also helps prevent it from drying out. It acts like a barrier that stops moisture from evaporating too quickly, which can be a real help when you're cooking something large like the Thanksgiving turkey.

So, how can you **safely cook Thanksgiving stuffing inside the turkey**? The United States Department of Agriculture has shared some tips to minimize contamination.

1. Precook ingredients that will be going into the stuffing. Then, prepare your stuffing as usual and store it in your refrigerator if you're not ready to use it immediately.
2. While stuffing your turkey, don't overfill its cavity. Instead, you want to leave room for heat to circulate better.
3. Use a meat thermometer. Remember the magic number 165 °F (73.9 °C). That's how hot you want the turkey's internal temperature to be.
4. Once your Thanksgiving turkey is cooked, let it rest a bit before carving. If you want to be extra careful, you can take out the stuffing and allow it to sit in the oven a bit longer.

So ultimately, the choice is yours. You can either cook the stuffing separately or monitor the internal temperature of the turkey.

But whichever you decide, we wish you all a:

Happy, Healthy and Delicious Thanksgiving!