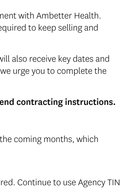
# News Now

OCTOBER, 2026

**Reminder! Open Enrollment Begins November 1!**

## HEALTH NET NEWS

### California Individual Business Will Migrate to the National Ambetter Health Platform



We are excited to share that we will soon begin a platform simplification initiative to migrate our California Individual business to the national Ambetter Health platform. This project is a huge investment in our California Individual business. It also strengthens our long-term commitment to support our members, brokers and agency partners.

By moving to a common national platform, we will be able to provide:

- A more streamlined and steady business model
- Enhanced broker tools
- Stronger framework for future upgrades and fresh ideas

On October 13, we provided you with advance notice of the first phase of the migration, which included broker recontracting actions.

#### Recontracting steps

As part of this transition, California brokers will be asked to complete a new Producer Agreement with Ambetter Health. Recontracting is the first step in the migration process. Completing your new agreement is required to keep selling and servicing our products after the move.

In the weeks to come, you will receive more alerts that outline the contracting process. You will also receive key dates and information needed to complete your new agreement. Once contracting becomes available, we urge you to complete the process promptly. This will help to avoid any delay for you to sell and service our products.

**No action is needed at this time. You can keep conducting business as usual until we send contracting instructions.**

#### What will change

As part of the migration platform, several upgrades and process changes will be added over the coming months, which include:

#### Broker IDs

Starting with business effective January 1, 2027, Health Net Broker IDs will no longer be required. Continue to use Agency TIN and Agent License number for submissions.

#### Enhanced Broker portal experience

As part of the move, brokers will receive access to a new broker portal – streamlined and better equipped for your needs! It will provide enhanced self-service tools and access to key business information.

More details about portal sign up, steps to access, training materials and support resources will be sent before launch.

#### Commission management

Information about commissions will be announced in future emails as transfer plans progress. These alerts will include information about:

- Payments
- Statements
- Past commission data
- Payment choices
- Portal access

#### What will stay the same

While big upgrades will be made behind the scenes, many important aspects of your partnership with Health Net will remain the same:

- Health Net remains committed to the California Individual market.
- Your current Health Net Account Executive will still support your business.
- Your current book of business is expected to transfer as part of the migration once you complete your new Producer Agreement.
- There are no urgent changes to your current sales and servicing actions.
- Health Net Broker Support will still serve as a key support resource throughout the transition.

#### What to expect next

During the next few months, Health Net will provide more alerts about:

- Producer Agreement follow-through and contract deadlines
- Agency and sub-producer conditions
- New broker portal sign up and training
- Commission management processes
- Past commission statement access
- Key transfer milestones and timelines
- Day-to-day and service changes, if they apply

Our goal is to make this transition as smooth as possible and to keep you informed every step of the way.

Thank you for your continued partnership and trust in Health Net. We're happy to support you throughout this move and maintain our success together.

## TOOLS YOU CAN USE

### New! IFP Enhanced Direct Enrollment Tool

As of October 1, 2026, brokers have access to our new Enhanced Direct Enrollment (EDE) Tool at Ambetter Enrollment Portal.

With this streamlined platform, you'll be able to:

- Quote and submit Off-Exchange Ambetter from Health Net applications quickly and efficiently
- Track and manage pending applications directly within the EDE
- Enjoy a simpler enrollment process with better tracking throughout

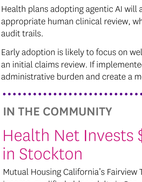
We're excited to bring you a more modern and user-friendly enrollment solution! We've designed it to help you serve your clients with greater ease and speed.

The new EDE Tool Guide is available here.

If you need help in locating your username or have any questions, please contact Broker Support at 1-800-909-3447, option 3. Or email Brokers@healthnet.com.

## TALKING TREND

### Agentic AI: The Next Step in Health Plan Automation



**Agentic AI is emerging as a way to coordinate information and tasks across multiple systems.**

Health plans have invested heavily in digital tools designed to improve efficiency and the member experience. Yet according to a recent J.D. Power study, only 30% of commercial health plan members view their insurer as a trusted partner in their health and wellness.

One challenge is that many automated systems operate independently. Member services, claims, prior authorization and compliance teams may each use different tools, creating gaps when information needs to move from one function to another.

The impact can be significant. An American Medical Association survey found that prior authorization consumes an average of 13 hours of physician and staff time each week, while 95% of physicians said it can delay access to necessary care.

#### Connecting the Workflow

Agentic AI is emerging as a way to coordinate information and tasks across multiple systems. Unlike traditional automation, which typically performs a single predefined task, AI agents can gather information from different sources, identify missing documentation and route cases for follow-up.

For member services, this could mean assembling eligibility, claims history and prior interactions before a representative receives a call. In prior authorization, AI could help identify missing information and prepare straightforward requests while escalating complex cases for clinical review.

The potential extends to claims and compliance as well. The American Hospital Association reported that hospitals spent approximately $43 billion in 2025 pursuing payment from insurers for care already delivered. Better coordination and documentation could help reduce some of the administrative friction that contributes to denials and payment delays.

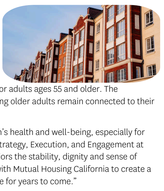
#### Human Oversight Still Matters

Health plans adopting agentic AI will also need strong governance. Clinical and coverage decisions must remain subject to appropriate human clinical review, while AI-supported processes should include clear escalation procedures, monitoring and audit trails.

Early adoption is likely to focus on well-defined processes such as gathering prior authorization documentation or performing an initial claims review. If implemented responsibly, agentic AI could help health plans connect existing technologies, reduce administrative burden and create a more seamless experience for members, providers and health plan teams.

## IN THE COMMUNITY

### Health Net Invests $3 Million to Expand Affordable Senior Housing in Stockton



Mutual Housing California's Fairview Terrace will provide 76 affordable homes for income-qualified older adults in San Joaquin County.

STOCKTON, Calif. (Sept. 17, 2026) – Health Net announced a $3 million grant to Mutual Housing California to support Fairview Terrace, a new affordable housing community for income-qualified seniors in Stockton.

Located at 2222 S. Airport Way, Fairview Terrace will provide 76 affordable homes for adults ages 55 and older. The development will transform a long-vacant parcel into much-needed housing, helping older adults remain connected to their community while addressing a growing need in San Joaquin County.

"A safe, affordable place to call home can make a meaningful difference in a person's health and well-being, especially for older adults living on fixed incomes," said Amber Kemp, Vice President, Medi-Cal Strategy, Execution, and Engagement at Health Net. "Fairview Terrace represents more than housing. It offers Stockton seniors the stability, dignity and sense of community that help people stay healthy and connected. We're proud to partner with Mutual Housing California to create a welcoming place where residents can build relationships, access support and thrive for years to come."

For more information about this investment, visit our Health Net Newsroom.

## WELLNESS

### November 14 is World Diabetes Day




Did you know that more than 40% of people living with diabetes across the globe are undiagnosed?

From the World Health Organization (WHO), without a diagnosis, people living with diabetes may not be able to access the care, treatment and support they need to manage their diabetes and live healthy lives.

Knowing the symptoms of diabetes can help people recognize when to seek support. Common symptoms of diabetes include increased thirst, frequent urination, tiredness and blurred vision.

Type 1 diabetes often develops rapidly, while type 2 diabetes typically develops gradually and may cause few or no noticeable symptoms.

The 2026 World Diabetes Day theme, "Early action on diabetes," highlights the importance of earlier diagnosis, access to comprehensive care and reducing diabetes stigma.

Managing diabetes is a lifelong journey, and Health Net is here to help. Members can explore our Diabetes Resources Page for educational tools, healthy living tips, and support resources, and download our Diabetes Pocket Guide for easy-to-reference care information.

## JUST FOR FUN

### Play Thanksgiving Day Parade Bingo!

Add some extra fun to your Thanksgiving celebration by playing Thanksgiving Parade Bingo.

Follow along during the parade, mark off the sights you spot, and see who gets bingo first.

Download and print your free bingo cards here, or create your own!




**All of us here at Health Net wish you and yours a happy and yummy Thanksgiving!**