

# 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 your clients' 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 – for you and your clients.



### 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 client.



### 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 five networks: Full Network HMO, WholeCare HMO, SmartCare HMO, Salud HMO y Más, and Community Care.

Your clients also have a choice with our PPO network in the state of California. With our First Health out-of-state PPO network, your clients can rest assured that they have access to a national network of doctors and hospitals in all 50 states, Washington, D.C, and Puerto Rico.



### 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, or you can sell HMO only with just 6 enrolling employees.



(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.



## Access to video appointments 24/7<sup>1</sup> with Babylon<sup>2</sup>

Health Net members can speak to a doctor 24/7<sup>1</sup> and a therapist weekdays 7a.m.–7p.m. (Pacific Time) through the Babylon app at no additional cost (for most plans). The Babylon app (available in English and Spanish) is a convenient way for Health Net members to discuss non-emergent health issues like cough and sore throat, anxiety, and depression, cold and flu and more! During the video visit, members can get answers about urgent prescription refills,<sup>3</sup> and labs and X-rays.<sup>4</sup> Members can check and monitor symptoms through the Babylon app.

<sup>1</sup>Behavioral health services are available Monday–Friday 7a.m. to 7p.m. (Pacific time).

<sup>2</sup>You may receive services on an in-person basis or via telehealth, if available, from your primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Babylon will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Babylon, you consent to receive services via telehealth through Babylon. 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 Babylon. Unless you choose otherwise, any services provided through Babylon shall be shared with your primary care provider.

<sup>3</sup>Access to telehealth services does not guarantee that a prescription will be written.

<sup>4</sup>Labs and X-rays may be ordered by Babylon providers if medically necessary.