

# Health Net PPO Fast Facts

## DELIVERING CONVENIENCE AND PERFORMANCE AS PROMISED

We know that consumers who choose a PPO plan are looking for **flexibility** and **choice** in their health care benefits. We offer a wide range of PPO plans: traditional and high deductible health plans (HDHP), which may be paired with HSAs and HRAs – all supported by one of the largest medical and pharmacy networks in California.



### One of the largest PPO networks in California<sup>1</sup>

- 83,460 Physicians, specialists and health professionals
- 318 Hospitals
- 5,997 Pharmacies statewide
- 64,378 Pharmacies nationwide
- 66 CVS MinuteClinics across California
- 14,711 Behavioral health providers

### The strength of Centene Corporation<sup>3</sup>



Centene is the **3rd largest health insurer** in the United States and offers affordable and high-quality products to nearly 1 in 15 individuals across all 50 US states, with 2021 reported revenue of over **\$117 billion**.



**Rated Ba1** with Moody's Investor Service, Inc. (as of April 2022).

**Rated BB+** with Fitch, Inc. (as of February 2022).



**#26** 2022 Fortune 500.



Total assets of approximately **\$78 billion**.

Centene's subsidiaries had aggregate statutory capital and surplus of **14.0 billion as of 12/31/2021**.

**\$29.8 billion** in cash and investments.

### Timely claims processing



**99%** of group claims are processed within **30 calendar days**.<sup>4</sup>



**96%** of group plan claims are processed within **10 business days**.<sup>4</sup>



More than **99%** of pharmacy claims are submitted by pharmacists **online** via Caremark's point-of-service electronic network system, available **24/7/365** – meeting the industry standard.<sup>5</sup>



**No claims** to file for prescriptions obtained from a network pharmacy.

See the next page for more advantages of choosing a Health Net PPO plan!



# More Health Net PPO Plan Advantages

Our PPOs give Californians more ways to make the most of their health. Here's how:

## Easy access to care

**Retail clinics** – like **MinuteClinics** found in select CVS stores – make it easy for our members to get care for common illnesses, minor injuries and vaccines.

**Telehealth** services through Babylon.

## HSA/HRA: important product offerings for large business 101+

Our PPO products are offered with HSA/HRA account options in two ways:

1. Employer groups can enroll in our **HSA/HRA plans** and can choose their own account administrator.
2. They can enroll in our **integrated HSA/HRA** plans with accounts that are administered by **HealthEquity**, a proven expert in financial arrangement, integration and administration.

## Travel program

Wherever our PPO members go, we have them covered. Health Net PPO members and their covered dependents have access to quality health care while traveling. Members are covered for urgent care and

emergency services received from licensed providers or treatment centers anywhere in the world.

Our **Travel Guide** provides instructions about how to seek appropriate care while traveling. A direct call service helps our members contact us from whatever country they are visiting.

For California members traveling outside of California and within the United States, Health Net offers the First Health Network, a nationally recognized independent PPO network. Our out-of-state members can also utilize the First Health Network within the United States.<sup>6</sup>

Health Net PPO members are able to access non-emergent care at participating PPO providers at the same benefit levels as if they were visiting their neighborhood physician.

## Decision Power®

Health Net provides an integrated clinical management program known as **Decision Power**. Through Decision Power, members have access to well-established online tools and resources – like wellness coaching, behavioral health and our award-winning website.

## Coverage outside California

The out-of-state **First Health Network** – a nationally recognized PPO – is available in the United States for out-of-state members. California members can utilize the First Health Network while traveling outside of California, within the United States.<sup>2</sup>

**116,219** Primary care physicians (internal medicine and family practice)

**31,731** Pediatricians

**43,263** OB/GYNs

**833,466** Other specialists

**5,280** Hospitals (General acute care) and **1,109** other

<sup>1</sup>Network data current as of February 2022.

<sup>2</sup>Data reported as of March 2022. The Health Net PPO service area is the continental United States. This does not include U.S. territories or Hawaii. However, if a member is a California resident and they travel to Hawaii, they can access a First Health provider at in-network benefits.

<sup>3</sup>2021 10-K, earnings release, and Annual Statement. <https://investors.centene.com/financial-info/financial-results>.

<sup>4</sup>Based on Health Net's review of PPO claims processed between January 2021 and December 2021 for group PPO plan claims, reporting on average.

<sup>5</sup>Data reported for May 2020.

<sup>6</sup>The Health Net PPO service area is the continental United States. This does not include U.S. territories or Hawaii. However, if a member is a California resident and they travel to Hawaii, they can access a First Health provider at in-network benefits.

<sup>7</sup>Data as of 4/30/20, with an increase for time period 4/30/19–4/30/20.

Members have access to Decision Power through current enrollment with Health Net of California, Inc. (Health Net). Decision Power is not part of Health Net's commercial medical benefit plans. It is not affiliated with Health Net's provider network, and it may be revised or withdrawn without notice. Decision Power services, including clinicians, are additional resources that Health Net makes available to enrollees.

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