



Health Net Underwriting Simplified

GIVE YOUR CLIENTS FLEXIBILITY AND CHOICE

Enhanced Choice Promo

How it works:

Groups with a minimum of 4 enrolling employees - mix and match any plans from the HMO and PPO networks:

- **NO** DE 9C, payroll or ownership documents
- **NO** Prior carrier bill

Standard contributions apply to promo

Minimum enrollment and participation:

4-9 enrolling employees

- 25% minimum participation is required
- Health Net only requires **enough waivers to verify** that the group meets participation
- Employees enrolled on **another carrier** through the same employer are considered **valid waivers**

10+ enrolling employees

- **NO** participation requirement
- **NO** waivers (when not paired with Life or Employer paid Dental/Vision)
- **NO** participation attestation

Available networks:

Full Network HMO	Salud HMO y Más
WholeCare HMO	Full Network PPO
SmartCare HMO	

Add Ancillary to Enhanced Choice:

Voluntary Dental/Vision

- No DE-9C, payroll, or ownership docs required
- **No participation or waivers required**
- See Dental & Vision guidelines for minimum enrollment and contribution requirements.

Life and/or Employer Paid Dental/Vision

- No DE-9C, payroll, or ownership docs required
- Health Net requires **enough waivers to verify** that the group meets participation
- See Life and Dental & Vision guidelines for minimum enrollment, participation, and contribution requirements.

Conditions:

- Qualifying groups must meet the state and federal definition of a small employer.
- **2 weeks of payroll are required to verify the eligibility of any enrolling employee aged 75 or older.**
- Excludes SEP, ancillary-only groups and household employer groups.
- Groups enrolling less than 4 eligible employees are not eligible for this promo. **Note:** COBRA enrollees do not count toward the minimum of 4 enrolling.
- Prior health coverage is not required.
- Groups may write Health Net alongside any carrier as long as the minimum participation and enrollment requirements are met.
- For **census enrollment**, waiving employees may be listed on the census in lieu of providing waivers

Expires September 30, 2026