

Wish Clients a “Happy Renew Year”

Get small groups back on the January track



Geoffrey Gomez
Health Net



Silver bells are ringing!

The new Health Net HMO Silver \$40 is a new cost-effective option for small groups.



Health Net®

Discover offers worth celebrating from Health Net of California, Inc. and Health Net Life Insurance Company.

A few years back, some of our shared small business clients chose Q3 or Q4 renewal dates due to the timing of the ACA launch. Since then, they – and you – might have felt stuck in an end-of-the-year renewal rut that's not exactly champagne-worthy.

Good news for 2018! Health Net is giving small groups just what they need to shift back to January 1 start dates.

A hassle-free shift to 1/1 renewals

If clients want to move to a 1/1 renewal date, we'll make the process easy. We'll start by working with you to renew groups on their current Q4 renewal date. Then, we'll help them renew again for a 1/1/18 effective date – either using their existing plan type (if offered in 2018) or moving them to a new one. Groups that renewed in Q3 can also renew again for 1/1/18.

A calendar-friendly renewal schedule

Back in 2013, it made good business sense for some employers to shift to a Q3 or Q4 renewal schedule. Now, aligning health coverage with the calendar year can streamline your clients' fiscal operations. We'll help you make their crossover to Q1 renewals smooth and easy.

A collection of affordable plans

There's something here for everyone!

- New EnhancedCare PPO available in L.A. County starting 12/1/17
- Full Network PPO Silver HDHP available statewide 12/1/17
- New HMO Silver \$40, which comes with a choice of network (Full Network HMO, WholeCare, SmartCare, or Salud HMO y Más) available 1/1/18 – and priced 9% lower than our HMO Gold \$40 HMO!
- New CommunityCare HMO Bronze \$45 available in L.A. and Orange counties starting 1/1/18

A painless rate transition

Groups choosing a 1/1/18 effective date may actually pay less for their existing plans in Q1 than they did in Q4! And some plans' rates will increase only slightly. With Health Net's new plans, there's an affordable option for everyone!

Keep reading for all the ways Health Net is supporting your sales. →



Usher in 2018
with new sales!
Don't forget your
non-Health Net clients
currently on a Q3 or
Q4 renewal schedule.
Why not bring them
over to Health Net and
get them started with
1/1 effective dates?

Helping you wish your clients a "Happy Renew Year" is just one way we're here to boost your sales. **Don't forget about these other ways Health Net is in your corner:**

- **Generous new sales bonuses!** Sell 10 or more new group subscribers with effective dates through January 1, 2018, and you'll earn a bonus – up to \$150 per subscriber. This bonus includes groups who are returning to Health Net.
- **Relaxed participation requirements!** Match your clients with right-fit coverage while broadening your sales opportunities. Groups of six or more only need 35% of eligible employees to enroll when they choose the EnhancedCare PPO choice package. Plus, DE-9C requirements are softened and sometimes eliminated for certain groups!
- **ID Card Express!** Streamline your implementations with the help of ID Card Express. Your clients' employees will receive their Health Net ID cards within ten days of when we approve their applications – guaranteed, or we'll pay them \$250.
- **Reaching out to bring clients back!** We're appealing to former Health Net small group clients to return home to Health Net. It's good for their business *and* yours!
- **A portfolio with something for everyone!** Small Group 2.0 for 2018 coverage gives you lots of ways to fuel small group sales – like our Enhanced Choice packages that let clients offer multiple plans to employees.

Please contact your account executive, account manager or Broker Services at 1-800-909-3447, option 1, or email us at Brokers@healthnet.com with questions.

We look forward to working with you to celebrate the start of another productive year.