



Health Net of California, Inc. and
Health Net Life Insurance Company (Health Net)

SMALL BUSINESS GROUP

Top Reasons to Sell Health Net

October-December 2020



BROKER COMMUNICATIONS

Coverage for
every stage of life™

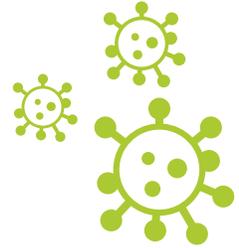
COVID-19: We're here for the people and businesses of California

At Health Net, we're committed now more than ever to the **health and well-being of the communities we serve.**

During this crisis, we're remaining at the **forefront of COVID-19** industry updates, impacts and activity. As information evolves, we will continue to keep you, our employer groups, and our members, quickly informed, educated and supported.

Our **COVID-19 FAQ web pages** are crucial sources for the latest on COVID-19 industry news, Health Net actions and coverage, underwriting, prescriptions, access to care, and more. **Bookmark them** and **check back often** to keep yourself and your clients informed.

- [Group brokers](#)
- [Employers](#)
- [Group members](#)
- [Commercial providers](#)



Small Group Business-boosting Solutions

TOOLS THAT HELP YOU SELL MORE AND EARN MORE!



We've expanded our telehealth offerings to our members to empower their choices for **COVID-19** health and wellbeing: Teladoc (\$0 cost share), **Babylon**, Nurse Advice line, Heal, myStrength, Aunt Bertha.

*Heal in-home doctor visits on HMO and HSP plans are limited to urgent care services only. PPO plans cover Heal in-home doctor visits related to urgent care, preventive, and primary care.



Relaxed underwriting with Enhanced Choice Package B. This package includes HMO, HSP, EnhancedCare PPO (in Los Angeles), and Bronze Full Network PPO plans with a 35% participation for groups with 6-100 eligible employees.



Our **Sell HMO With 6 Program** boosts and simplifies your new HMO sales opportunities with no required DE 9C, participation attestations, prior carrier bill, or waivers with a minimum of 6 active subscribers.



Sell Salud with Only 2! The participation requirements for Salud HMO y Más is 2 active subscribers! Plus, groups may mix and match any plans that come with the Salud network, and offer Salud alongside other carriers.



Platinum plans are the **most cost-effective metal tier** in our portfolio. **Quote Platinum** to help lower employees' out-of-pocket costs.



Take a look at Health Net's competitive **WholeCare and Full HMO networks** and see how they deliver both **affordability and high-value health** for small businesses. **Q4 rate reductions** in all our Southern California regions bring even more value to these networks!



Mix-and-match HMOs and PPOs make us a competitive, one-carrier solution! 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.



More HMO and PPO choices: Our new Gold \$50 HMO plan is now the lowest priced Gold in our portfolio with no medical deductible! We've added two new Gold PPO plans, providing richer coverage options with lower rates. There are also new Silver and Bronze CommunityCare HMO plans for groups looking for premium cost saving options.

And that's not all!

Small Group Portfolio

A RANGE OF PLAN OPTIONS TO SATISFY ALL SMALL GROUP CUSTOMER NEEDS

Pick your plan, pick your network! Pair our most popular HMO plan designs with our Full HMO network, or any of our high-performance tailored networks: WholeCare HMO, SmartCare HMO, or Salud HMO y Más.

Full Network PPOs in every metal level offering a wide variety of coverage and pricing choices, including PPO Value Plans in Gold and Silver for a more affordable PPO option.

EnhancedCare PPO combines the choice and flexibility of a PPO with the tailored network experience of an HMO for your Los Angeles clients.

Small business groups who want to buy via **Covered California™** have their choice of the following networks in all metal tiers:

- PPO
- EnhancedCare PPO

CommunityCare HMO plans achieve affordable pricing while providing the familiar HMO experience in the Silver and Bronze metal tiers.



One-stop shopping with ancillary products for a well-rounded, total health benefits package when you quote dental, vision, chiropractic, life, and AD&D products alongside medical.





More Than an ID Card



We invest in whole health and simplicity

- We address the needs of the whole person through integrated resources and support that span the entire spectrum of care with our **Decision Power®: Health & Wellness** program.
- **Focus on early access and prevention:** We want our members to use their preventive benefits! We connect them to the care and resources they need to help them be their healthiest.
- **Support online and on the go:** HealthNet.com makes it easy for our members to build healthy habits and get things done! Plus, everything you need to easily sell Health Net is available at www.healthnet.com/broker.



Local personal service

- We leverage our **long-standing presence in California** and work with you to champion the best solutions for your clients.
- Your **account executive** can help answer your questions, address your concerns and fast-track your Health Net sales. Plus, you can call for an in-person consult anytime!
- **Onsite open enrollment support:** Simplify open enrollment for your clients by having our retention specialists provide onsite renewal and meeting assistance.
- Our **expert account management team** ensures a smooth and positive experience beyond the initial sale, and at renewal.



Performance as promised

- **Fast claims processing** is a key to happy clients for you. 99.4% of group plan claims are processed within 30 calendar days, and 94.4% are processed within 10 business days.²
- Health Net remains the **only health plan in California** to earn the **NCQA Multicultural Health Care Distinction** simultaneously for its Commercial, Marketplace, Medicare and Medi-Cal lines of business.³
- Health Net of California's Commercial, Marketplace, Medicare and Medi-Cal lines of business have earned the Health Plan **Accredited** status from NCQA. ⁴

²Data reported for May 2019–April 2020.

³Expires November 2021.

⁴Expires June 2022.

Strength and Stability You Can Count On

*Health Net is a wholly owned subsidiary of Centene Corporation, a company that ranks **#42 on the 2020 Fortune 500 list**. We power our commitment to your business with our local expertise, and amplify it with the financial strength of our parent company Centene Corporation.*

- Centene offers affordable and high-quality products to nearly 1 in 15 individuals across all 50 US states.
- Overall membership as of March 2020 is 23.8 million members, up 61% from one year ago.⁴
- Total assets of approximately \$66 billion as of 3/31/2020.
- 2020 expected revenues of \$110 to \$112.4 billion.
- \$22.2 billion in cash and investments as of 3/31/2020.



⁴Membership data includes 2.9 million TRICARE eligibles and 216,200 non-risk members.

There's never been a better time to make Health Net your go-to for health coverage solutions that work for business!

YOU HAVE OPTIONS:

-  Visit our Broker Hub at www.healthnet.com/broker for everything you need to sell.
-  Contact your **Health Net account executive**, who is standing by to consult and answer questions.
-  Get personal support from your Broker Services team at **1-800-448-4411, option 4**.
-  **Check our COVID-19 FAQ pages** for the latest on industry news and Health Net actions.
 - [Group brokers](#)
 - [Employers](#)
 - [Group members](#)
 - [Commercial providers](#)

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