**CLERC SUMMARY**

* Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) are consolidating our 2023 Commercial plans under DMHC (Department of Managed Health Care) regulation for filing, operation and administration for simplicity and efficiency.
* We’re streamlining our 2023 Commercial portfolios: Reduced size with focus on products which have attracted membership growth and are likely to be successful in 2023 and beyond.
* With that change will come discontinued and newly offered products.
* We’re focusing efforts on member satisfaction, minimizing both plan and member disruption through outreach, broker communication and education.
* Health Net Small Group PPO plans will no longer be offered in the Covered California for Small Business (CCSB) marketplace beginning on January, 2023.
* Existing Groups members will keep their CCSB Health Net PPO plan until the end of their plan year in 2023. At renewal in 2023, they will need to pick a new CCSB plan with another carrier or the group may consider other Health Net options off Exchange.

**FAQs broker:**

* Why is Health Net closing these plans?
  + Health Net is consolidating our 2023 Commercial plans under DMHC regulation for filing, operational, and administration purposes for simplicity and efficiency.   Streamlining our 2023 Commercial portfolio allows us to focus on our most popular products and improve the ease and efficiency of doing business with Health Net.
* When is this effective?
  + Upon annual renewal beginning with January 1, 2023, renewal effective dates.
* How can I best help my clients with this change?
  + For the vast majority of your Employer Group Clients there will be limited, if any, impact to coverage, plans, benefits and network. For those Clients for which plan mapping is necessary, your dedicated Account Manager will provide you with all the information you need to effectively communicate available options to your client during annual renewal conversations.
* Who do I contact should I have any additional questions?
  + Your dedicated Account Manager is available to provide you with all the information you need to effectively communicate available options to your client during annual renewal conversations and/or assist with connecting you with the appropriate Account Executive for any New Sale Questions/Concerns.
* How can I obtain a list of clients that are affected by this change?
  + Your dedicated Account Manager is available to provide you with Employer Group impact information.
* Can I receive a plan on where my clients will be mapped upon renewal?
  + Your dedicated Account Manager is available to provide you with Employer Group impact information.   Although preliminary plan mapping information will be available from your dedicated Account Manager in initial conversations, Employer Group specific renewal plan change information will be available when standard Employer Group Renewal information is generated.
* If there is no mapping plan available, is there an opportunity to continue coverage?
  + A mapping plan option will be available for all Employer Groups. With the vast majority of your Employer Group Clients there will be limited, if any, impact to coverage, plans, benefits and network. For those Clients for which plan mapping is necessary, your dedicated Account Manager will provide you with all the information you need to effectively communicate available options to your client during annual renewal conversations.
* Do my clients have to renew on the plans they are mapped to?
  + No, and again for the vast majority of your Employer Group Clients there will be limited, if any, impact to coverage, plans, benefits and network.   For those Clients for which plan mapping is necessary, your dedicated Account Manager will provide you with all the information you need to effectively communicate available options to your client during annual renewal conversations.
* Is there a provider network access disruption?
  + Provider Network changes to specific plans are not anticipated, however, for those Clients for which plan mapping across available provider networks is necessary, your dedicated Account Manager will provide you with all the information you need to effectively communicate available options to your client during annual renewal conversations.
* Will Health Net continue to offer Covered California for Small Business Plans?
  + No, Health Net will no longer be offering PPO plans through CCSB in 2023.
* Why is Health Net closing its CCSB plans?
  + The CCSB plan closures are part of a broader effort to consolidate plan offerings under Health Net of California. Health Net of California is not currently an issuer in CCSB.
* Will Health Net still offer SBG PPO plans off Exchange?
  + Yes, Health Net of California PPO plans will be available to Small Groups in 2023. Contact your Group Health Insurance Broker or a Health Net Account Executive for details.

**FAQs Employer:**

* Why is Health Net closing these plans?
  + Health Net is consolidating our 2023 Commercial plans under DMHC regulation for filing, operational, and administration purposes for simplicity and efficiency. Streamlining our 2023 Commercial portfolios allows us to focus on our most popular products and improve the ease and efficiency of doing business with Health Net.
* When is this effective?
  + Upon annual renewal beginning with January 1, 2023, renewal effective dates.
* Who do I contact should I have any additional questions?
  + Your Broker and/or your dedicated Account Manager are available to provide you with impact information.
* Will my employees need to change plans or change doctors?
  + Provider Network changes to specific plans are not anticipated, however, for those Clients for which plan mapping across available provider networks is necessary, your Broker and/or dedicated Account Manager will provide you with all the information you need to effectively communicate available options during annual renewal conversations.
* Is there anything I need to do?
  + For the vast majority of our Employer Group Clients there will be limited, if any, impact to coverage, plans, benefits and network. For those Clients for which plan mapping is necessary, your Broker and/or dedicated Account Manager will provide you with all the information you need to effectively communicate available options during annual renewal conversations.
* If my employees are receiving treatments or services, will there be continuity of care?
  + Disruption to Continuity of Care is not anticipated as there are no expected changes to existing Provider Networks resulting from this mapping. Any assistance with continuity of care issues can be requested by the Member by contacting Health Net Member Services Team for assistance.
* Do I have to renew on the 2023 plan(s) Health Net is offering myself and my employees?
  + No, and again for the vast majority of our Employer Group Clients there will be limited, if any, impact to coverage, plans, benefits and network. For those Clients for which plan mapping is necessary, your Broker and/or dedicated Account Manager will provide you with all the information you need to effectively communicate available options to your client during annual renewal conversations.
* Will Health Net continue to offer Covered California for Small Business Plans?
  + No, Health Net will no longer be offering PPO plans through CCSB in 2023.
* Why is Health Net closing its CCSB plans?
  + The CCSB plan closures are part of a broader effort to consolidate plan offerings under Health Net of California, Inc. Health Net of California, Inc. is not currently an issuer in CCSB.
* Will Health Net still offer SBG PPO plans off Exchange?
  + Yes, Health Net of California, Inc. PPO plans will be available to Small Groups in 2023. Contact your Group Health Insurance Broker or a Health Net Account Executive for details.