



MHPAEA EOC Amendments for Groups with Non-Calendar Year Renewal Dates

Effective January 1, 2026 for HNCA IFP, Small and Large Group Plans to comply with updated federal Mental Health Parity and Addiction Equity Act (MHPAEA) regulations effective January 1, 2026, individual and group EOCs **will include language that expands on the types of services covered under the Mental Health and Substance Use Disorder (MH/SUD) benefit.**

These changes are intended to ensure MH/SUD services are treated equitably with medical/surgical services in accordance with the MHPAEA final rule. These benefit updates will be put in place for Ambetter/IFP and group plans on **January 1, 2026**, regardless of the group's renewal effective date.

It is necessary to send an amendment to all Employer Groups and subscribers enrolled in groups with non-calendar year renewal dates, as the Plan will apply the MH/SUD cost share when a service is billed with a behavioral health diagnosis code, which may be different than the member cost share, if that service was billed with a medical diagnosis code.

- New language reflecting the updated MHPAEA final rule **will be included in all 2026 EOCs for Ambetter/IFP and new and renewing groups effective January 1, 2026.**

- Amendments will be sent to **all** Large and Small Employer Groups and Subscribers with non-calendar year renewal dates (February through December). Mailing will begin on the following dates:
 - **Employer groups:** October 6, 2025
 - **Subscribers:** October 10, 2025

In addition, the amendment will be included as part of the EOC for groups effective October through December.

Questions

If you have any questions about this email, or would like more information, please contact your Health Net Account Representative.

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