

HEALTH NET DEPARTURE CARRIER OFFERS

SUPPORTING YOUR CLIENTS. POWERING YOUR SUCCESS.

Health Net will no longer accept new business for **9/1/26 effective dates and beyond**, and existing commercial group contracts will terminate **2/28/27**, regardless of the group's current renewal date.

If you have Health Net groups on your books, now is the time to identify impacted clients, communicate the change, and begin evaluating alternatives.

Here are some current carrier promotions.



Anthem

- **Effective Dates:** 10/1/26 - 3/1/27
- **Group Size:** 2 - 100 lives
- **Participation:** 25% for all groups
- **Waivers:** Not required
- **Anthem is live for quoting Q1 2027**

WHAT IS REQUIRED?

- Employer application
- Enrollment application or census enrollment
- Premium payment
- Prior Health Net bill

ALREADY HAVE AN ANTHEM GROUP WRITTEN ALONGSIDE HEALTH NET?

- Members can move to Anthem through a special enrollment opportunity effective 10/1/26 through 3/1/27, or during the group's normal Anthem renewal month.

GROUPS THAT RECENTLY LEFT ANTHEM FOR HEALTH NET?

- Anthem will reinstate within 60 days, provided the group left in good standing.
- Premiums must be paid retroactively to the reinstatement date.

**If group is not meeting a minimum 25% participation from the eligible, standard underwriting guidelines apply.*



CaliforniaChoice
Your Health. Your Choice.®



Earn \$100 Per Member Bonus!

- **Effective Dates:** 10/1/26 - 1/1/27
- **Bonus Amount:** \$100 per enrolled Health Net member
- **Maximum Bonus:** No maximum limit
- **Minimum Qualifications:** None
- **Eligibility:** Health Net direct business written by brokers direct or through General Agencies
- **Payment Eligibility:** CaliforniaChoice Transition Bonus payments are based on enrolled member count at initial enrollment
- **New Sold Groups:** Must be active at the time of payment
- **Payment Timing:** One-time payment to be made 60 days after 1/1/27 for the 10/1/26 - 1/1/27 qualification period.

SPECIAL UNDERWRITING PROMOTION

- **Effective Dates:** 9/1/26 - 1/1/27
- Eligible groups with 1 or more medically enrolled subscribers may submit their most recent Health Net invoice instead of a DE 9C
- Health Net invoice must be fully reconciled
- A current pay stub is required for any subscriber not listed on the invoice
- Owners enrolling who are not listed on the invoice must provide a signed Owner/ Partner Statement
- At least 51% of eligible employees must be located in California.
- Owner-only groups are not eligible.

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Sutter Health Plan

- **Extended monthly enrollment deadline:** Submissions accepted from the 10th through the 15th effective dates 10/1/26 - 1/1/27
- **Existing PCP relationships:** Honored with contracted Sutter Health Plan providers
- Approved and pending prior authorizations for Sutter Health services honored
- **Deductible credits** applied toward applicable medical expenses for eligible members
- **Plan agreements extended to 13-14 months** for large groups transitioning in November or December 2026



KAISER
PERMANENTE®



Kaiser Permanente is making the move from Health Net an easy one with submission support, flexible options, and integrated care and coverage.

NEW-TO-KAISER HEALTH NET GROUPS FAST-TRACK PROCESSING:

- Include "Health Net" in your email subject
- Submit a Health Net carrier bill
- No DE 9C required for <5 subscribers
- For Kaiser Permanente PPO plans, include:
 - » DE 9C or payroll documentation
 - » Employer business documentation

EXISTING KAISER GROUPS AFFECTED BY HEALTH NET EXIT

- Anniversary alignment to Q1 2027
- Eligible groups may move to a 1/1, 2/1, or 3/1 effective date to align with another carrier renewal date.

MID-YEAR PLAN CHANGES AVAILABLE

- Plan upgrades or downgrades
- Additional plan offerings, including Kaiser Permanente Plus™, requests must be made within 60 days of losing Health Net coverage.
- When adding a Kaiser Permanente PPO, submit the Health Net bill, Plan Change Form, and DE 9C or payroll documentation.



Balance
by CCHP



PARTICIPATION REQUIREMENTS

- **Minimum Enrollment:** At least 1 W-2 employee (excludes owner, spouse or legal domestic partner)
- **Participation Threshold:** 20% of eligible employees required, across all group sizes

ELIGIBLE EMPLOYEE CALCULATION

- Count all eligible employees regardless of residential zip code, or
- Count only eligible employees residing within the Plan's Service Area

CARRIER OFFERS

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One-time additional compensation payment per enrolled employee

- **Effective Dates:** 11/1/26 - 6/30/27
- **Group Size:** Medical groups with up to 5,000 eligible employees in CA
- **\$60 Bonus:** For each Fully Insured and Level Funded enrolled employee
- **\$20 Bonus:** For each Self-Funded enrolled employee



**COVERED CALIFORNIA
SMALL BUSINESS**



- Prior Health Net bill accepted with at least 1 enrolling subscriber in lieu of DE-9 or payroll
- Employees not listed on the bill can be verified with a recent paystub or offer letter
- Submission deadline extended to the 15th of the month for 10/1/26 - 3/1/27 effective dates
- 70% of eligible employees must be enrolled in creditable coverage, regardless of where coverage is obtained
- BlueCard® provides nationwide access for out-of-state employees
- No administration fees

HEALTH NET TRANSITION SUPPORT

- Streamlined eligibility verification
- Flexible participation requirements
- Coverage for out-of-state employees



- **Effective Dates:** 10/1/26 - 3/1/27
- **Small Group Medical Bonus:**
 - » 1-50 members: \$100 per member
 - » 51-100 members: \$150 per member
 - » 101+ members: \$200 per member
- **Dental Bonus:** \$20 per member
- **Vision Bonus:** \$5 per member

HEALTH NET TRANSITION SUPPORT

- Prior Health Net bill may be used in lieu of DE-9C/payroll for groups with 3+ enrolling employees
- Simplified renewal date changes for eligible Health Net groups
- Loss of Health Net coverage is a qualifying event for existing Blue Shield groups
- Groups that previously left Blue Shield may reinstate coverage within 60 days

WHO IS ELIGIBLE?

- Independent brokers
- Brokers working within an agency
- Brokers working through a General Agent



- **Participation Requirements:** Case by case consideration on relaxed participation
- **Contract Terms:** Both short-term and long-term agreements can be considered depending on the circumstances
- **Transition Credits:** Transition credits will be considered based on the overall risk and group dynamics

What you need to know about Health Net exiting the commercial market in California:



- No new business after **9/1/26 effective dates**
- Contracts end **2/28/27** regardless of renewal date
- **Lines Affected:** Medical, Dental, Vision, EGWP*

*This does not impact Medi-Cal, Marketplace/Covered California or Medicare lines of business.