

SHARP Health Plan

Health Net transition: Small group underwriting guidelines

Effective for new business Oct. 1, 2026 through
March 1, 2027.



If you and your clients were impacted by Health Net's market exit, we're offering underwriting flexibility designed to simplify enrollment, support continuity of care, and make the transition to Sharp Health Plan as seamless as possible.

1. Streamlined underwriting for Health Net groups

Health Net groups transitioning to Sharp Health Plan may qualify for simplified underwriting for groups with **1+ enrolled subscribers**.

Documentation requirements:

- A **recent, reconciled Health Net invoice** may be submitted in place of standard D9C documentation.
- If an enrolling employee/subscriber does not appear on the invoice, a **current pay stub** will be accepted.
- If an enrolling owner does not appear on the invoice, an **SOI** will be accepted.

Eligible effective dates: Oct. 1, 2026 through March 1, 2027.

2. Early renewals and short plan years

Sharp Health Plan will allow additional flexibility for Health Net groups that need to transition mid-plan year or coordinate renewal dates with another medical carrier.

Early renewals and short contract periods may be allowed when:

- The group is currently with **Health Net**; and
- The group maintains a **dual-carrier medical arrangement** and needs to align its Sharp Health Plan renewal date with the other carrier.

When these conditions are met, the group will only need to provide a **letter requesting the short contract period**, including:

- Requested early renewal date; and
- Reason for the request.

3. Continuity of prior authorizations

Sharp Health Plan will support continuity of care for members transitioning from Health Net who remain with the same Sharp medical group and providers.

For members transitioning to a Sharp Health Plan HMO product **without a change in medical group**, existing authorizations that were previously reviewed and approved through Health Net/Sharp providers will be honored and will **not require an additional medical review solely because of the transition to Sharp Health Plan**.

This approach is intended to minimize disruption for members already receiving care within the Sharp system.

4. Special Open Enrollment (SOE) due to loss of Health Net coverage

Health Net coverage terminates on Feb. 28, 2027.

A Special Open Enrollment period is available when members lose Health Net coverage due to the carrier's market exit.

Additional transition support

Our goal is to make the Health Net transition as simple as possible for brokers, employers and members.

For questions regarding these underwriting accommodations, including cases involving **wrap arrangements or POS participation**, please contact Cheryl Cote via email or at 1- 617-821-3709 for assistance.

These temporary guidelines apply specifically to eligible Health Net transition business through March 1, 2027.



Ready to enroll or want more information?

Scan the QR code for more information.