CaliforniaChoice · Health Net's exit · Q4 2026 to Q1 2027

What changes, month by month

Page 2: groups moving from Health Net. Page 3: every other group, including first-time coverage.

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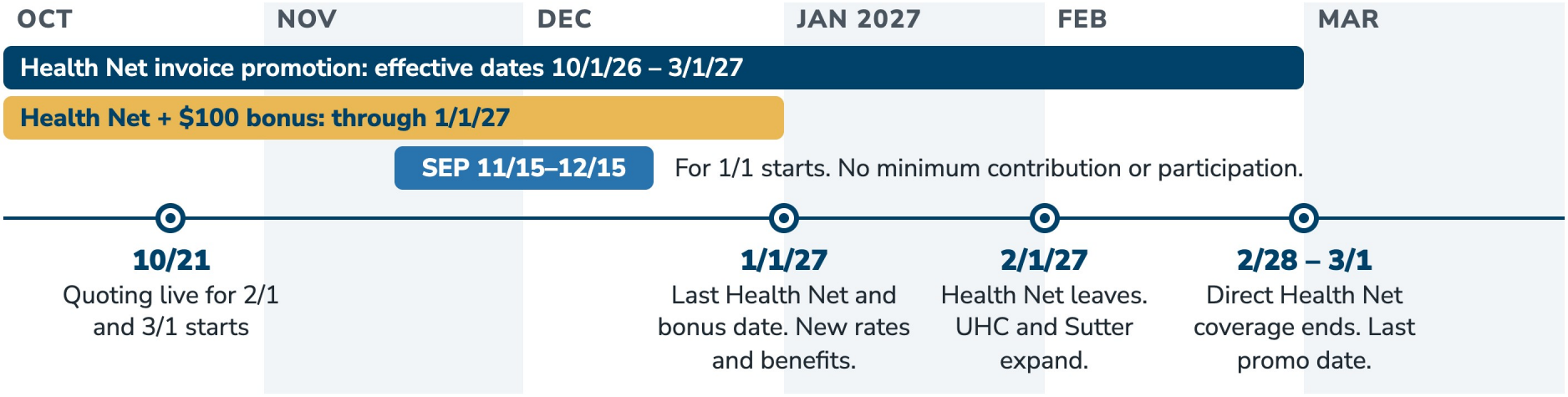
Key dates at a glance



Carrier lineup

Through 1/1/27 effective dates

7 carriers

Anthem, Kaiser, Sharp, Sutter Health Plan, UnitedHealthcare, Western Health Advantage and Health Net.

2/1 and 3/1 effective dates

6 carriers

The same list without Health Net. 100 benefit designs, 14 networks.

Ready to quote?

Quoting is live through 3/1, and your Claremont team is here to guide you. Contact your RSM or:

PHONE 800.696.4543

EMAIL quotes@claremontcompanies.com

Source: CaliforniaChoice broker webinar, 10/21/26. Plans, rates and dates may change.

1 Health Net groups moving to CalChoice

Clients on a direct Health Net group plan. Direct coverage ends 2/28/27.

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Q4 2026

Oct, Nov, Dec effective dates

- **7 carriers,** Health Net included. No plan, rate or zip code changes.
- **Health Net is open** to new groups. Members keep it for a full 12 months.
- **Simplified underwriting:** latest Health Net invoice in place of a DE 9C.
- **$100 per enrolled member** broker bonus, no cap.

KEY DATE Bonus needs a 1/1/27 or earlier start.

January 2027

1/1 effective date

- **Last chance** for Health Net and the bonus. Use the 1/1 census template.
- **New rates and benefits** on all plans. No zip code changes.
- **Health Net drops 4 Platinum plans:** HMO F (WholeCare), G (Salud y Mas), H (Full), I (SmartCare).

KEY DATE SEP: submit and get approved 11/15–12/15. No minimum contribution or participation.

February – March 2027

2/1 and 3/1 effective dates

- **Health Net leaves CalChoice:** all 12 remaining plans are removed. 6 carriers remain.
- **Bonus ends.** The invoice promotion continues for 2/1 and 3/1 starts.
- **100 benefit designs,** 14 networks. UnitedHealthcare adds 3 Platinum plans.
- **Use the 2/1 census template.**

KEY DATE Direct coverage ends 2/28. 3/1 is the last promo date.

Invoice promotion: what to submit

New business effective 10/1/26 – 3/1/27. Groups with 1+ medically enrolled subscriber send their latest Health Net invoice in lieu of a DE 9C.

- Fully reconciled Health Net invoice
- Current pay stub for anyone not on the invoice
- Signed statement for owners or partners not on the invoice
- At least 51% of eligible employees live in California

Owner-only groups are not eligible. Standard CalChoice criteria apply.

$100 broker bonus: the rules

- **$100 per enrolled member,** no cap, for Health Net direct groups moved to CalChoice.
- **Eligibility** is verified with the prior Health Net bill.
- **Disclosure:** give the group written disclosure of your compensation before it signs.

2 All other groups

Groups moving from another carrier, and groups buying medical coverage for the first time.

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Q4 2026

Oct, Nov, Dec effective dates

- **7 carriers:** Anthem, Kaiser, Sharp, Sutter Health Plan, UnitedHealthcare, Western Health Advantage and Health Net. No plan, rate or zip code changes.
- **Standard underwriting** and CalChoice eligibility criteria apply. The Health Net invoice promotion and the bonus are for Health Net groups only.
- **Health Net** is still open to new groups through 1/1/27 effective dates. Members keep it for a full 12 months.

NEXT UP The 11/15–12/15 SEP window for 1/1 starts.

January 2027

1/1 effective date

- **New rates and benefits** on all plans. No zip code changes. Use the 1/1 census template.
- **UnitedHealthcare** adds Gold HMO C (SignatureValue), D (Alliance) and E (Harmony). Removes Gold HMO O (Alliance), P (Harmony) and Q (SignatureValue).
- **Western Health Advantage** adds Platinum HMO D and Silver HMO D (Full). Removes Platinum HMO A and Silver HMO A (Full).
- **Health Net:** 1/1 is its last start date on CalChoice. It drops 4 Platinum plans: HMO F (WholeCare), G (Salud y Mas), H (Full) and I (SmartCare).

KEY DATE SEP: submit and get approved 11/15–12/15. No minimum contribution or participation.

February – March 2027

2/1 and 3/1 effective dates

- **6 carriers:** Anthem, Kaiser, Sharp, Sutter Health Plan, UnitedHealthcare and Western Health Advantage. 100 benefit designs, 14 networks, no minimum participation requirements between carriers.
- **UnitedHealthcare adds 3 Platinum plans:** HMO D (SignatureValue), F (Alliance) and O (Harmony). Rates are released for these plans only. No benefit changes.
- **Sutter Health Plan adds 32 zip codes:** Amador (10), Sutter (12) and Yuba (10) counties.

NOW Quoting is live for 2/1 and 3/1. Use the 2/1 census template.