

Health Net Small Group Market Exit

CaliforniaChoice Employer FAQs

Health Net is not leaving CaliforniaChoice immediately.

CaliforniaChoice will continue offering Health Net plans at renewal for existing groups through **January 1, 2027 renewal effective dates.**

Understanding Health Net's Exit

1. Is Health Net leaving CaliforniaChoice?

Yes. Health Net has made the business decision to exit the commercial Group markets renewal, which ultimately includes Health Net Small Group plans offered through CaliforniaChoice.

However, **Health Net is not leaving CaliforniaChoice immediately.**

CaliforniaChoice groups that are renewing through January 1, 2027 effective dates, can continue offering Health Net as one of the seven health plans available through CaliforniaChoice for another 12-month plan year.

2. How long can our group continue offering Health Net?

That depends on your group's renewal date.

If your CaliforniaChoice group renews on or before January 1, 2027, eligible employees can continue to select Health Net for the 12-month plan year following that renewal.

For example, a CaliforniaChoice group renewing January 1, 2027 can continue offering Health Net through December 2027.

3. Do employees currently enrolled with Health Net need to select another health plan now?

No. Employees currently enrolled with Health Net can remain with Health Net based on your group's renewal effective date and coverage timeline. There is no need to make an immediate change.

When it is time to transition, affected employees will have the opportunity to select another health plan available through CaliforniaChoice.

What Happens When Health Net Is No Longer Available

4. What happens if our group renews after January 1, 2027?

Health Net will no longer be available as a health plan option at your renewal, but **your group does not need to leave CaliforniaChoice or start over.**

During your normal open enrollment, eligible employees enrolled with Health Net will have the opportunity to select another health plan available through CaliforniaChoice for the upcoming plan year.

The transition happens within the same CaliforniaChoice program your company and employees already know.

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5. What health plan options will our employees have after Health Net leaves?

Following Health Net's departure, CaliforniaChoice will continue to offer six health plans, providing employers and employees with multiple options within one program.

Anthem Blue Cross | Kaiser Permanente | Sharp Health Plan | Sutter Health Plan | UnitedHealthcare | Western Health Advantage



Your employees will continue to have access to a wide variety of health plans, benefit designs, provider networks, and price points — without your company having to find an entirely new benefits program.

6. What will the transition look like for employees currently enrolled with Health Net?

The transition for employees currently enrolled with Health Net will happen as part of your group's normal CaliforniaChoice open enrollment period.

When Health Net plans are no longer available to your group, eligible employees can review the other CaliforniaChoice health plans available to them and make a new selection for the upcoming plan year.

Same CaliforniaChoice program. Same open enrollment process. A new health plan selection.

Helping Employees Maintain Access to Their Providers

7. Will employees enrolled in Health Net be able to keep their doctors?

Most likely, yes. One of the advantages of CaliforniaChoice's multi-health plan program is that providers and facilities often participate in networks available through more than one health plan.

An employee's current doctor may participate in another health plan network available through CaliforniaChoice.

Our team can help employees evaluate the options available to them and identify health plans that may provide access to the doctors and hospitals that are important to them.

8. Could employees keep access to the same hospital or provider network even if their health plan changes?

Provider networks are unique to each health plan, and do have variances with contracted physicians, hospitals, and medical groups. However, many of those entities contract with multiple health plans and networks, and are available through more than one health plan.

Depending on an employee's current Health Net network and the CaliforniaChoice options available in their area, there is a great chance for members to select another health plan that provides access to their current providers.

Our customer service specialists can help employees explore their options before they make a new health plan selection.

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The CaliforniaChoice Advantage

9. Why does being with CaliforniaChoice make this transition easier?

This is exactly the kind of flexibility CaliforniaChoice was built to provide.

With a traditional single-carrier health plan, when that carrier leaves the market, an employer may need to find an entirely new benefits solution.

CaliforniaChoice works differently.

Because your company already participates in a multi-health plan program, the departure of one health plan doesn't mean your company or employees have to start over.

When Health Net is no longer available, affected employees can simply select another health plan within the CaliforniaChoice portfolio.

It's the value of choice when your employees want it — and the value of flexibility when your business needs it.

What You Should Do Now

10. Does our company need to take any action today?

No immediate action is required.

Continue managing your CaliforniaChoice benefits as usual. Health Net remains available based on your group's renewal and coverage timeline.

CaliforniaChoice will provide additional information and transition guidance well in advance of the time affected employees need to select another health plan.

11. What should we tell employees who have questions or concerns?

Let them know that they do not need to make an immediate change and that CaliforniaChoice is here to help.

If an employee is concerned about maintaining access to a particular doctor, hospital, medical group, or network, encourage them to contact us. Our team can help review the CaliforniaChoice options available to them.

We're Here to Help

Have questions about Health Net or what this change means for your CaliforniaChoice benefits?

Our Customer Service team is here to help you and your employees understand what comes next. You can contact **CaliforniaChoice Customer Service at 800.558.8003.**