



Health Net of California, Inc. and  
Health Net Life Insurance Company (Health Net)

SMALL BUSINESS GROUP

# Top Reasons to Sell Health Net



BROKER COMMUNICATIONS

Coverage for  
every stage of life™

# Small Group Business-boosting Solutions



Expand and simplify your sales and renewals with our competitive **underwriting promotions**. Check out our [current offerings and details](#) today!



Our plans + networks are **winning combinations** of **cost savings, competitive rates, and care access**. We have **optimal HMO** and **PPO solutions** for each small business client.

Contact your Health Net sales representative today to:

- Review comparative quotes
- Pinpoint competitive savings
- Find the lowest prices throughout the Southern and Northern California markets



**Mix-and-match HMOs and PPOs** make us an all-inclusive, one-carrier solution! Your clients can have the flexibility of picking their favorite plan design and pairing it with any of the networks we offer in their location.



We offer [telehealth options](#), such as **Babylon Health**, to ensure our members have convenient access to care when they need it.

***And that's not all!***



# Small Group Portfolio

## A RANGE OF PLAN OPTIONS TO SATISFY ALL SMALL GROUP CUSTOMER NEEDS

**Pick your plan, pick your network!** Pair our most popular HMO plan designs with our Full Network HMO, or any of our high-performance tailored networks: WholeCare HMO, SmartCare HMO, or Salud HMO y Más.

**Full Network PPOs, including via Covered California™, in every metal level offering a wide variety of coverage and pricing choices,** including PPO Value Plans in Gold and Silver for a more affordable PPO option.

**CommunityCare HMO plans** achieve affordable pricing while providing the familiar HMO experience in the Silver and Bronze metal tiers.



**One-stop shopping with ancillary products** for a well-rounded, total health benefits package when you quote dental, vision, chiropractic, life, and AD&D products alongside medical.





# More Than an ID Card



## We invest in whole health and simplicity

- We address the needs of the whole person through integrated resources and support that span the entire spectrum of care with our **Decision Power®: Health & Wellness** program.
- **Focus on early access and prevention:** We want our members to use their preventive benefits! We connect them to the care and resources they need to help them be their healthiest.
- **Support online and on the go:** HealthNet.com makes it easy for our members to build healthy habits and get things done! Plus, everything you need to easily sell Health Net is available at [www.healthnet.com/broker](http://www.healthnet.com/broker).



## Local personal service

- We leverage our **long-standing presence in California** and work with you to champion the best solutions for your clients.
- Your **account executive** can help answer your questions, address your concerns and fast-track your Health Net sales. Plus, you can call for an in-person consult anytime!
- **Onsite open enrollment support:** Simplify open enrollment for your clients by having our retention specialists provide onsite renewal and meeting assistance.
- Our **expert account management team** ensures a smooth and positive experience beyond the initial sale, and at renewal.



## Performance as promised

- **Fast claims processing** is a key to happy clients for you. 99.1% of group plan claims are processed within 30 calendar days, and 93.1% are processed within 10 business days.<sup>1</sup>
- Health Net remains the **only health plan in California** to earn the **NCQA Multicultural Health Care Distinction** simultaneously for its Commercial, Marketplace, Medicare and Medi-Cal lines of business.<sup>2</sup>
- Health Net of California's Commercial, Marketplace, Medicare and Medi-Cal lines of business have earned the Health Plan **Accredited** status from NCQA.<sup>3</sup>

<sup>1</sup>Data reported for January 2020–December 2020.

<sup>2</sup>Expires November 2021.

<sup>3</sup>Expires June 2022.



# Strength and Stability You Can Count on

*Health Net is a wholly owned subsidiary of Centene Corporation, a company that ranks **#42 on the 2020 Fortune 500 list**. We power our commitment to your business with our local expertise, and amplify it with the financial strength of our parent company Centene Corporation.*





- Centene offers affordable and high-quality products to nearly 1 in 15 individuals across all 50 US states.
- Overall membership as of December 2020 is 25.5 million members, up 67% from one year ago.<sup>4</sup>
- Total assets of approximately \$69 billion as of 12/31/2020.
- 2021 expected revenues of \$114.1 to \$116.1 billion.
- \$26.3 billion in cash and investments as of 12/31/2020.

<sup>4</sup>Membership data includes 2.9 million TRICARE eligibles and 231,600 non-risk members.



## There's never been a better time to make Health Net your go-to for health coverage solutions that work for business!

### YOU HAVE OPTIONS:

-  Visit our Broker Hub at [www.healthnet.com/broker](http://www.healthnet.com/broker) for everything you need to sell.
-  Contact your **Health Net account executive**, who is standing by to consult and answer questions.
-  Get personal support from your Broker Services team at **800-448-4411, option 4**.
-  **Check our COVID-19 FAQ pages** for the latest on industry news and Health Net actions.

- [Group brokers](#)
- [Employers](#)
- [Group members](#)
- [Commercial providers](#)

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