



Health Net Life Insurance Company  
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## **Commercial Large Business Group and Grandfathered Small Business Group Plans** *Notice of Changes to Coverage Terms for Groups* *Effective on and after January 1, 2022*

The Health Net of California, Inc. (Health Net) Group Hospital and Professional Service Agreements (GSAs) and Evidences of Coverage (EOCs), and Health Net Life Insurance Company (HNL) Group Insurance Policies (Policies) and Certificates of Insurance (Certificates) issued in 2022 will include the changes to coverage terms as described in this notice for compliance with new laws, regulatory requirements and/or to address our administrative changes. The following modifications apply to California Commercial Large Business Group and Grandfathered Small Business Group plans and will appear (where applicable) in GSAs/EOCs and Policies/Certificates with the effective date on or after January 1, 2022.

Changes that appear on this notice are in addition to any other 2022 plan change materials that you may have received. This is only a summary of changes. Please refer to the EOC/Certificates for more details on the terms of coverage. Additional changes, not confirmed at the time of this notice distribution, may be required. Please ensure that enrollees in your groups are informed of the changes described in this notice.

Unless specifically noted otherwise, the following changes apply to all commercial products, including Flex Med, Flex Net, EPO, HMO, PPO, SELECT (POS), ELECT Open Access, HSP, and Salud HMO.

### **Global Changes**

1. **Health Net logo:** The Health Net logo has been updated to a new design.

### **Legislative/Regulatory Changes**

1. **COVID-19 Consolidated Appropriations Act, 2021 - Stimulus and Omnibus Legislation (NO SURPRISES ACT SECTION 104):** Federal law now prohibits balance billing to members for emergency services received from an out-of-network provider. Balance billing is the difference between an out-of-network providers' billed charge and the maximum allowable amount. Due to the new regulation, a new provision called "When Emergency Services are provided by an Out-of-Network Provider" has been added to the Certificate. (**Note:** Applies only to PPO)
2. **Preventive Care Services:** The "Preventive Care List of Services" section has been updated to align with the most recent U.S. Preventive Services Task Force (USPSTF) A/B recommendations for: Sexually transmitted infection prevention; healthy weight gain counseling for pregnant women; tobacco use screening, counseling and cessation advice for all adults and pregnant individuals; colorectal cancer screening for men and women age 45-75 (formerly 50-75); healthy diet and physical activity counseling to prevent Cardiovascular Disease (CVD); Hepatitis C screening for adults; lung cancer screenings for adults age 50-80 (formerly age 55-80); and unhealthy drug use screening. (**Note:** Applies only to PPO, Flex Net, Flex Med and EPO)

## Policy Changes

1. **Certification Requirements:** The list of services under “Outpatient procedures, services or equipment” that require certification has been updated as follows:
  - *Cardiac procedures, chiropractic care, continuous glucose monitoring, Ear Nose and Throat (ENT) procedures, and biosimilars are required in lieu of branded drugs have been added.*
  - “Custom orthotics” has been changed to read “Orthotics (custom made items)” (**Note:** Applies only to PPO, Flex Net, SELECT and HSP)
2. **Split-Fill Program:** A new split-fill prescription provision has been added that allows members to fill a free 14-day trial prescription of high cost orally administered anti-cancer medications.

## Language Clarification

1. **Hospital Stay:** A modification in the “Notes” section under "Inpatient Hospital Services" in the "Schedule of Benefits" or "Schedule of Benefits and Copayments" section clarifies when newborns are subject to a separate cost-share.

For more information regarding this Notice of Changes to Coverage Terms for 2022, please contact your Health Net sales representative.

Sincerely,

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

*Health Net HSP, HMO and Salud con Health Net HMO y Más plans are offered by Health Net of California, Inc. PPO and Life/AD&D insurance plans are underwritten by Health Net Life Insurance Company. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC. Health Net and Salud con Health Net are registered service marks of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.*