



WHOLE you



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We want to hear
from you!

This is your way to let us
know what we're doing
well or what needs
improvement. Go to the
last page to learn more.

Welcome to Whole You

THIS IS YOUR YEARLY BENEFITS AND SERVICES NEWSLETTER FROM HEALTH NET. THIS IS A GOOD SOURCE FOR INFORMATION TO HELP YOU MAKE THE MOST OF YOUR HEALTH NET COVERAGE.

New to Health Net? Find out about your health plan online.

Visit www.healthnet.com.

Here are some of the articles you will find in this issue:

- Make the Most of Your Health with Wellness Resources
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Preventive care and yearly wellness checkups are important to help you stay healthy.

Practicing healthy behaviors as part of your normal routine can play a big role in your quality of life.

Small health habits can help lead to big health changes

Eat well. Healthy eating is all about balance. Balance your diet with nutritious options, such as fruits, vegetables and whole grains. Avoid skipping meals. You'll want to keep snacks on hand that contain protein, so you don't get hungry. Have a diet low in fat, high in fiber and rich in vitamins.

Keep moving. Get some cardio in your day. Take the stairs, jump rope, or step outside to walk during a break from work. Engage in physical activity that you enjoy at least three times a week for 30 minutes. Exercise with a friend or family member. Do what you can to stay inspired and hydrated.

Stay safe in the sun. Prevent skin damage and aging. Protect yourself from harmful UV rays. The best ways are to use sunscreen and wear hats or other lightweight clothing every day.

Be smoke-free. Tobacco use is one main risk factor for certain cancers and other chronic illnesses.



Focus on your mental health. Be sure to take care of both your body and your mind. Put self-care at the top of your list. Practice breathing exercises to manage stress. They can also help your emotional health.

Set aside your electronic device and be sure to get enough sleep (adults need seven to eight hours per night). Plus, find other ways to relax when you can. Know that positive mental health can help lead to improved total health.

Visit a mental health provider. Your behavioral health benefits are administered by MHN Services. Please call the number on the back of your Health Net ID card to contact MHN Services. Reach MHN Services 24 hours a day, 7 days a week.

Screenings and other types of preventive care

The right preventive care at every phase of your life helps ensure your good health.

Health problems are easier to treat when caught during an early stage. Regular screenings may help detect cancer early. Screenings can check for illness before symptoms appear or progress.

It is vital to get cancer treatment in its early stages. This is when treatment can be most effective. Always check with your doctor for the tests that are best for you given your age, health history, and immediate family's medical history.

Suggested screenings/ services:

- **Annual checkup.** Visit your primary care provider (PCP) at least once each year so they can assess your current health status. Your PCP can suggest next steps to keep you at your best health.
- **Flu shot.** Get your flu shot each year to protect yourself, your loved ones and others.
- **Depression and anxiety screening.** Ask your doctor for this screening during your annual checkup. Remember that mental health benefits are part of your health plan coverage.
- **Breast cancer screening (Mammogram¹).** From age 21 on, ask your doctor about including a clinical breast exam during your yearly checkup to screen for breast cancer early.
Once you turn 40, talk to your doctor to find out when to get your first mammogram. After that, get your mammogram every one to two years, or as often as your doctor suggests.
- **Prostate cancer screening.** At age 40, talk to a doctor about testing.
- **Colorectal cancer screening.** Routine screening should begin at age 45. But, you can talk to your doctor from age 40 to learn more about your risk. There are several screening options available, including a colonoscopy or in-home options.

- **Cervical cancer screening (Pap test¹).** Routine screening should take place every three years starting at age 21. If you have a teen at home, urge good choices and inquire about cancer prevention with the HPV vaccine.

- **Sexual health screenings.** If you are sexually active, make sure to get an annual test to check for:
 - Chlamydia
 - Gonorrhea
 - HIV

With any positive result, your doctor can talk to you about your best options for treatment.

- **HIV Preexposure Prophylaxis (PrEP).** Preexposure prophylaxis (PrEP) is medicine to help prevent HIV. Health Net covers HIV PrEP medication. It also covers related doctor services and lab testing linked to PrEP as part of your preventive care benefits. There is no cost-share for PrEP services, when using an in-network provider.² **Preventive coverage for services related to PrEP includes:**

- Provider office and telehealth visits
- HIV testing
- Testing for kidney function
- Testing for hepatitis B and C viruses
- Testing for other STDs
- Pregnancy testing
- Follow-up and tracking every three months
- Behavioral adherence counseling



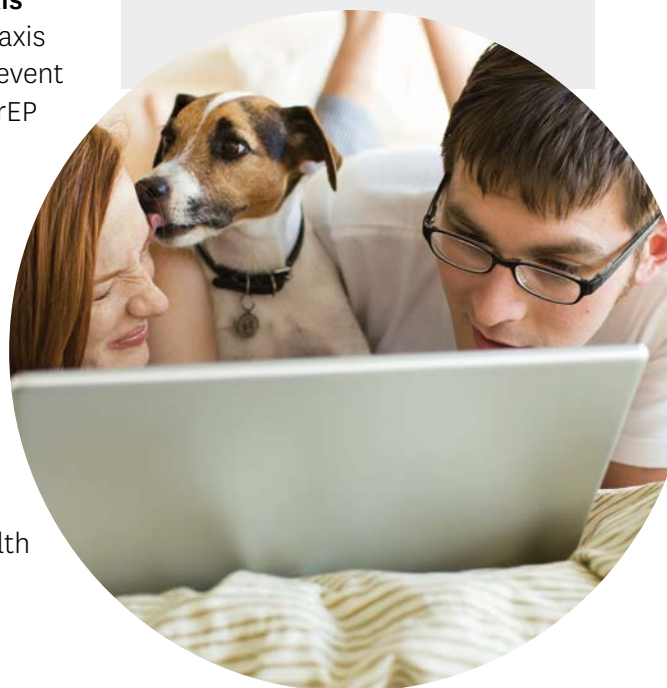
For more information about our health and wellness programs, visit <https://healthnet.sharecare.com>

or

www.healthnet.com

or

www.myhealthnetca.com



¹If you have had either a mastectomy or hysterectomy, and you are unsure if you need these types of preventive screenings, be sure to speak with your doctor.

²You may have a cost share if you are covered under a grandfathered health plan.

WHOLE you

Make the Most of Your Health with Wellness Resources

Health Net offers many health and wellness resources that include tools and personal support. These resources can help you make better health choices.

Health Net's wellness features are designed to help you:

- Focus on staying fit.
- Make health care choices.
- Manage a chronic illness.

The best part is that you choose how and when to use these wellness resources. You can go online to access the resources, or you can call and speak with a telephonic health coach.

More resources for you

Health Net offers web-based solutions designed to improve your health and reduce your health risks. The online RealAge programs focus on:

- Stress
- Sleep
- Nutrition
- Activity

When you log in to <https://healthnet.sharecare.com>, you can:

- Take the RealAge Test (health assessment). It's a fast and easy way to rate your health and learn how to improve it. Share the results with your doctor the next time you have a checkup.
- Set up your Personal Health Profile. This gives you a medical snapshot where you can enter:
 - Biometrics
 - Allergies

- Vaccines
- Lab results and more

- Try a step-by-step progress plan to manage weight, stop smoking or boost nutrition. You can use online coaching to focus on a certain goal.
- Learn more about health topics with the article library. Plus, get access to videos and audio resources.
- Try online tools to learn about the pros and cons of many treatment and surgery options.

Get started today!

Log in at <https://healthnet.sharecare.com>. Or call toll-free at 800-893-5597 (TTY: 711). Language assistance services are available.

Where to Go When You Need to See a Doctor Right Away

Sometimes you need care urgently when you or a loved one is ill or hurt.

Urgent care centers (UCCs) can treat minor ailments. Most UCCs are open after normal business hours. Chances are you may not wait as long at an UCC than you would at the ER. Plus, the out-of-pocket costs are usually **lower** at the UCC than for an ER visit.

Of course, go straight to the nearest emergency room or call 911 if you have an emergency.

For a list of Urgent Care Centers, visit: **Group members:** www.healthnet.com > *ProviderSearch*.

Individual & Family Plan members: www.myhealthnetca.com > *Find a Doctor*.



Tip to remember

Call your PCP as soon as you can after leaving a UCC or ER. They can help to manage any needed follow-up care.

Depending on your coverage, you may incur an out-of-pocket expense.

Integrated Care Management: Real Help for Your Serious Condition

Finding your way through the health care system can be a challenge. This becomes clearer if you or a loved one is facing severe illness.

Health Net has a team of nurses, social workers and other health care experts who can help. They'll work with you and your doctors to build a plan to help you manage your illness. They can also help you reach your peak level of health. A care manager can help:

- Find local resources to support your care.
- Doctors and providers share information about your medical care.
- You understand:
 - Your health conditions
 - Your treatment options
 - Your health care benefits
 - Actions you can take to improve your health

Your choice to take part in care management will not affect the status of your health care benefits.

Care management may be able to help if you or a loved one:

- Has a complex condition, such as:
 - Diabetes
 - Coronary artery disease
 - Asthma
 - Congestive heart failure
 - Transplant
 - End-stage renal disease
 - Cancer
- Has had several hospital stays
- Has Community health care needs
- Has had a very painful injury
- Has a terminal illness



Call Health Net's Care Center

Learn more about how your caregiver or doctor can refer you to the Integrated Care Management Program. Or ask for a review to find out if Care Management can help you. Call the Customer Contact Center number on the back of your Health Net ID card.



Connect Online for Useful Tools to Manage Your Health Care Coverage

When you create an online account at **www.healthnet.com** (Group members) or **www.myhealthnetca.com** (Individual & Family Plan members), you have access to dynamic health care tools at your fingertips. These tools can help you:

- Save time.
- Manage your plan information.
- Build healthy habits.

All at your fingertips!

My health plan

- View your benefits at a glance
- View and print a copy of your coverage documents. This includes your plan's:
 - Certificate of Insurance or Policy or Evidence of Coverage, including:
 - » Member Rights and Responsibilities
 - » Benefit restrictions
 - » How to get urgent care, emergency care, out-of-area services and care after business hours
 - Schedule of Benefits which includes:
 - » Copayments
 - » Coinsurance
 - » Deductibles

My account

- Request a second opinion with an online request form.
- Print or order ID cards.
- Manage your account information, such as changing your contact details online password.
- File an appeal or complaint.

Pharmacy coverage

- See your pharmacy benefits.
- Manage your prescriptions.
- Get mail-order forms.
- Research medication information.
- Find a pharmacy.

My plan activity

- Submit and track the status of medical claims. (**Note:** You can also track your claims by phone. Call the Customer Contact Center number on the back of your Health Net ID card.)
- View prescription history.
- View or begin a Reimbursement Request.

ProviderSearch

- Through the ProviderSearch you can find:
 - Doctors
 - Specialists
 - Hospitals
 - Physician groups
 - Urgent care centers and more

You can also locate other plan providers. These are doctors who offer services like:

- Behavioral health
- Dental
- Vision
- Alternative care

To access all this and more, go to **www.healthnet.com** (Group members) or **www.myhealthnetca.com** (Individual & Family Plan members) and log in.

If you don't have online access, call the Customer Contact Center number listed on your Health Net ID card.

Don't have an account?

Have your Health Net ID card ready, and follow these simple steps:

1. Visit **www.healthnet.com** (Group members) or **www.myhealthnetca.com** (Individual & Family Plan members) and choose *Register* at the top right of the home page.
2. Read and complete the forms – and you're done!

Most users can begin using the site right away.

WHOLE you

Help Reduce Health Risks through Wellness Solutions

Health Net has online wellness solutions to help you reduce your health risks and start living a healthy lifestyle.

RealAge Test (Health Assessment)

Start off by taking the RealAge Test. It will guide you through a series of questions designed to gauge how fast you are aging based on your lifestyle and medical history. It also asks you about some often-overlooked risk factors, like relationships and stress. RealAge is your first step to help you understand which of your good and bad habits impact your health. From there, the wellness portal provides you with content and programs to help you improve your overall health and obtain a younger RealAge score. As part of the on-board process to the platform, and after you complete the RealAge Test, you will receive a RealAge score, RealAge tips and a RealAge report.

Online RealAge Programs

These programs are a highly interactive way for you to address and work to help improve risk factors, such as stress, sleep, nutrition and activity. The RealAge Programs offer achievable goals and encourage you to take small action steps. This helps you make tiny habits and build confidence that help lead to goal success. The lessons help you prioritize the changes to your lifestyle. They also give you the tools and support to help you make lasting change.

Lifestyle management (Telephonic Health Coaching Program)

With one-on-one, personalized support, you and your Health Coach will discuss what to expect when trying to make lifestyle changes. You'll explore what motivates you to improve your health. You can address specific health behaviors that might affect short-term health risks and long-term goals.

Lessons (Digital Health Coaching Program)

These lessons consist of multiple programs related to stress, smoking or tobacco use cessation, exercise, weight management, gaps in care and more! Working on your own, it will take 14–21 days to complete depending on which lesson you do.

Eat Right Now Program

The Eat Right Now Program helps you identify eating triggers and ride out cravings to change your eating patterns for good. With help from videos, exercises and on-demand tools, you will learn to listen to your body's hunger signals to help you differentiate between real hunger and emotional cravings. This progressive 28-day program helps you reshape how you eat.

Programs tailored for you

Each program offers tailored information for your unique needs. After all, everyone has different interests and things to improve!

Get started!

To access any online wellness program and resource, visit <https://healthnet.sharecare.com>.



How we make sure new technologies are safe

Health Net often reviews new methods, drugs and devices used to treat certain ailments. We have a process to study new technologies and find whether or not they should become part of our health plans.

New technologies are often thought of as untried during certain steps of clinical studies. During this time, health care experts study how safe and useful they are.

Health Net reviews these studies and makes decisions based on medical standards.

WHOLE you

Connect with Quality Health Services for a Healthier Lifestyle

Health Net works with your doctor and other providers to enhance care quality and ensure you get timely access to health care services.

Health Net's Quality Improvement Program keeps you in mind, to make sure healthcare services and products:

- **Meet** your health needs
- **Promote** your well-being
- **Support** you to lead a healthy lifestyle

Our Quality Improvement Program's work can:

- Help you learn how to manage your health and access the care you need.
- Support you as you make health decisions with your doctor.

- Promote access to preventive care and yearly wellness visits for you and your family.
- Provide resources to manage disease and improve care for chronic conditions.
- Streamline access to mental health services.
- Ensure high standards of care and promote health safety.
- Help make sure you receive the correct therapy and/or medication schedule.
- Support you through changes that span across your life.

Health Net's Quality Improvement program continues to create new ways to support members with access to care. The program helps to improve health outcomes, despite

continued impacts of the COVID-19 pandemic.

Members can learn about how to manage their health on a wide range of health topics through:

- Educational emails
- Letters
- Interactive text-messages
- Social media outreach

Telehealth is also available if members aren't able to have in-person doctor visits.

In 2022, Health Net improved performance in many clinical areas, which the plan tracks on a yearly basis.

The following points include year-over-year highlights



Appropriate antibiotic use for individuals with acute bronchitis/bronchiolitis: Health Net partners with its providers and educates members to ensure appropriate use of antibiotics for individuals with acute bronchitis/bronchiolitis. Monitoring appropriate use of antibiotics can help avoid harmful side effects for those who have acute bronchitis/bronchiolitis, and have no other conditions. It also helps prevent possible resistance to antibiotics over time. Health Net has improved its performance in helping more members diagnosed with acute bronchitis/bronchiolitis receive appropriate antibiotics when clinically recommended.



Blood pressure control: Health Net supports members diagnosed with high blood pressure, also known as hypertension. Through outreach programs, Health Net encourages members to control their blood pressure levels. Controlling blood pressure levels helps reduce the risks of cardiovascular disease. Health Net's efforts support more members in controlling their blood pressure levels.



Retinal eye exams for members diagnosed with diabetes: For those diagnosed with diabetes, annual eye exams can support early diagnosis and treatment of an eye disease called diabetic retinopathy. Eye exams can help reduce the risk of vision loss. Health Net helped more members diagnosed with diabetes get this necessary annual screening.



Well-child visits in the first 15 months of life: Health Net makes sure more pediatric members receive the recommended six or more well-child visits during the first 15 months of life. This is important because of a child's changes in physical growth, motor skills, and social and emotional growth. The well-child visits are opportunities for preventive care, like screenings and immunizations. Through outreach programs, Health Net was able to help even more pediatric members to receive the recommended number of well-child visits.

Make an Informed Choice: Compare Hospital Quality Ratings

Health Net wants to make it easy for you to compare your options when choosing where to get care.

You can use online tools to compare hospitals. Find out about a hospital's ratings on quality and safety of care.

Hospital advisor tool

Find information on hospitals based on:

- Where you live.
- Health condition.
- Your specific needs.

Explore this tool, sourced from WebMD,[®] to find the best options for you and your loved ones.

Look up your local hospitals to compare:

- How patients rate their hospital stay.
- How often a hospital performs the service you need. Note that results are typically better at hospitals that perform a service more often.
- How well a hospital keeps patients safe. For example, how the hospital scores on the nonprofit Leapfrog Group's Hospital Safety Grade, ranging from grade A to F.

Log into www.healthnet.com and find the Hospital Advisor tool. Go to the *My Account* tab and look under the Next Steps box, on the right, to find the link.

Quality results

Health Net supports programs that report on the quality and safety of care among health care providers.

Health Net urges our network hospitals to take part in surveys on their quality performance. These surveys, like those from The Leapfrog Group and from the Centers for Medicare and Medicaid Services (CMS), publish their findings online.

This information shows how well hospitals are doing on meeting health care and safety standards. Hospitals that meet key standards often have fewer complications and prevent patient harm.

When possible, use this information to help you decide where to get care. Use the Hospital Advisor tool and public websites like:

- **Cal Hospital Compare**, with a California focus, at CalHospitalCompare.org.
- **The Leapfrog Group's hospital ratings and Safety Grades** at ratings.leapfroggroup.org. Check nearby hospitals and learn how to make your hospital stay as safe as possible.
- **CMS Care Compare** for details on hospitals and other sites of care at medicare.gov/care-compare/.



Learn What Common Health Coverage Terms Mean

This guide can help. We've defined some common terms used by your doctor and by your health plan. By knowing these terms, you can make better choices about your health.



Coverage and services

Covered benefit (also called covered services or benefit)

The health care services that are covered by your health care plan.

Preventive services

Health care services that you get on a regular basis. These services, like screenings, checkups and counseling, will help to keep you from getting sick or having health problems.

Explanation of benefits

After you see your doctor or get a health care service, your health plan will send you a list of the services you got. It will also include how much the services cost and how much it will pay your health plan is not a bill.

Evidence of Coverage (EOC), Policy or Certificate of Insurance

Depending on your health plan, this document describes the terms and conditions of your coverage.

Excluded services

Health care services that are not covered by your health plan.



Costs and payments

Premium (monthly payment)

The amount you pay to maintain your health coverage. It is not a part of your:

- Deductible
- Copayments
- Coinsurance

Cost-sharing

The amount of money you pay out of your own pocket for services covered by your health plan. Deductibles, coinsurance and copayments are examples of cost-sharing. Your payment to maintain coverage is not an example of cost-sharing.

Deductible

The amount you owe for some covered health care services before your health plan begins to pay for certain services. After you pay your deductible, covered services are still subject to other cost sharing like copayments and coinsurance. The deductible may not apply to all services.

Copayment or Copay

Your share of the costs of a covered health care service, set at a fixed amount. Copayments vary by plan.

Co-insurance

Your share of the costs of a covered health care service. It is calculated as a percentage.

Out-of-pocket maximum (OOPM)

The most you pay during a policy period (usually a calendar year). After you pay the OOPM, your health plan will begin to pay 100% of the allowed amount for covered services. This limit never includes your premium payment or health care charges for services your health plan doesn't cover.

Allowed amount

The most that your health plan will pay for a covered health service.

Coverage Choices

Health Net strives to help you and your family stay healthy

We do not reward doctors who deny medical care or treatment. We will review any report of a doctor who does not give medically needed care to our members. Any doctor found to have acted wrongly may have their contract terminated by Health Net.



If you have questions, you can talk with us in your preferred language.

Just call the Customer Contact number or TTY number on the back of your Health Net ID card, 24 hours a day, 7 days a week. Please ask for the Utilization Management Department.



Healthy Life Begins With a Strong Heart and Good Blood Pressure

High blood pressure can happen at any time.

It is important to see your doctor regularly. Have your blood pressure checked to know if it is high. Most people may not notice when their blood pressure is high. If not controlled, high blood pressure could potentially lead to a heart attack or stroke.

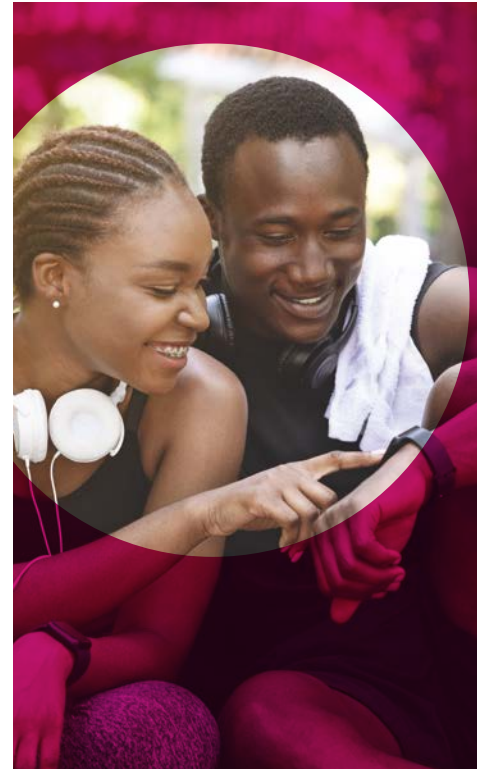
Help change your health in just a few steps.

Take Your Medication (if prescribed)

- Medications play an important role in high blood pressure control. Sometimes it takes time to find the right and most effective medication for you. Please discuss your options with your doctor before changing how you take meds, especially if:
 - 1 You experience what could be side effects, or
 - 2 Your blood pressure gets too low or too high.
- Take all blood pressure medication as prescribed by your doctor. Learn about programs to help you stay on track with refills: 90-day refills, mail order options, auto refills. Call the Health Net Customer Contact Center at the number on the back of your Health Net ID card to discover your options.

Know & track your numbers

- A good goal is a blood pressure of less than 120/80 mmHg. If you have been diagnosed with high blood pressure or diabetes, a good goal would be less than 130/80 mmHg. Your own goal may differ from this. Ask your doctor what your target blood pressure should be.
- Learn the right way to take your blood pressure at home.
 - 30 minutes before taking your measurement, avoid smoking, alcohol caffeine and exercise.
 - Empty your bladder.
 - Sit calmly, in a chair, without talking. Rest your arm on a flat surface at heart level.
 - Sit with good back support and your feet flat on the floor with legs uncrossed.
 - Place the cuff directly above the bend in your elbow, on your bare arm.
 - Do not talk while taking the measurement.
 - Wait at least one minute and sit still between measurements.
- You can buy a blood pressure monitor at most retail pharmacies or online. Some plans might cover it; call the Health Net Customer Contact Center at the number on the back of your Health Net ID card to find out. You do not need a prescription.



- When you take your blood pressure at home (or at a local pharmacy), you will know if your treatment plan is working. Keep track of your readings and share them with your doctor.

Your doctor may also suggest you make **important lifestyle changes** to help manage high blood pressure. It is important to know that lifestyle changes may lower your blood pressure as much as a single blood pressure drug!¹

Eat a heart-healthy diet

- A healthy diet low in saturated fat, sodium and sugar can help lower high blood pressure.²

¹<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2991739/>

²<https://www.nhlbi.nih.gov/education/dash/research>

- Even cutting a bit of sodium from the diet can bring blood pressure down.³
- Talk to your doctor or nutritionist about what diet is best for you.

Move and get daily exercise to make your heart strong

- Regular physical activity or exercise can help lower high blood pressure. A stronger heart can pump blood with less effort.⁴ Always check with your physician before starting any exercise routine.
- Start small. Set a goal to just be more active. Every bit helps, even for 10 minutes.

Keep a healthy weight

- Blood pressure may begin to drop with a few pounds of weight loss if you are overweight or obese.⁵
- Remember to consult with your doctor if you plan to lose weight or start a diet.

Quit tobacco & limit alcohol intake

- Tobacco and alcohol make your arteries stiffer, which increases blood pressure. They also increase your blood fat levels. Tobacco inflames your arteries, causing damage. High blood pressure, damaged arteries and high levels of blood fat increase your risk for a blocked artery, heart attack or stroke.^{6,7}
- Avoid alcohol, or drink in moderation. Alcohol also adds extra calories and may interact with certain blood pressure medications.

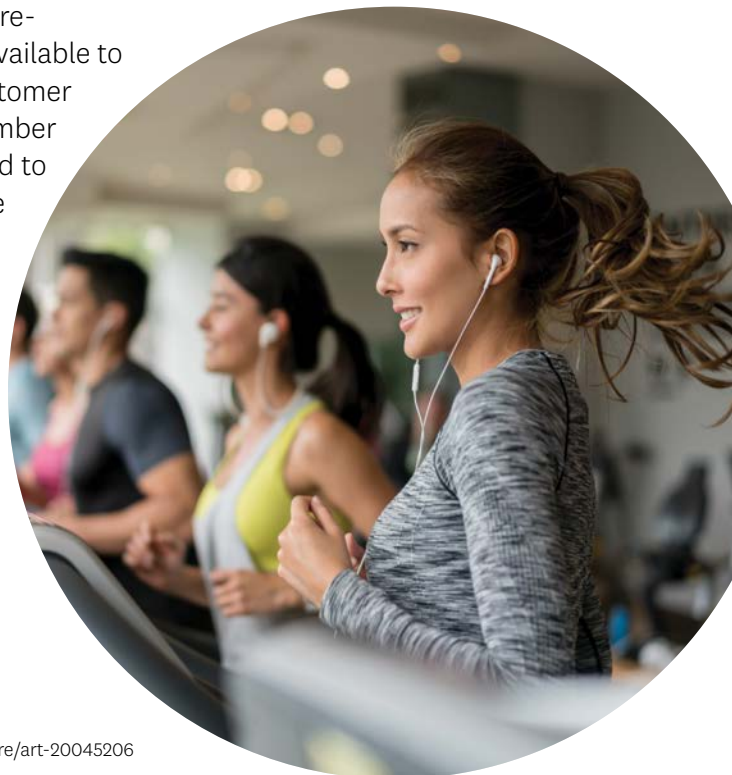
Know the signs of a heart attack

Having high blood pressure can put you at risk for heart disease, kidney problems or stroke. High blood pressure can also lead to a heart attack. Some people may have all the signs of a heart attack, while others may have some or none. Heart attack symptoms can differ for men and women.⁸

Common for men and women	More common for women
<ul style="list-style-type: none"> • Chest pain or discomfort • Pain in the jaw, neck, back, arm or shoulder • Nausea or vomiting • Shortness of breath 	<ul style="list-style-type: none"> • Pain or pressure in the lower chest or upper abdomen • Heartburn or indigestion • Feeling lightheaded or dizzy; fainting • Extreme fatigue

Start your health journey with help from Health Net

Health Net has several care-management programs available to support you. Call the Customer Contact Center at the number on your Health Net ID card to learn if you qualify for one of Health Net's programs.



Think you're having a heart attack?

Call 911 or go to the nearest emergency room right away.

³<https://pubmed.ncbi.nlm.nih.gov/26997359/>

⁴<https://www.mayoclinic.org/diseases-conditions/high-blood-pressure/in-depth/high-blood-pressure/art-20045206>

⁵<http://hyper.ahajournals.org/content/42/5/878.long#ref-35>

⁶<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3576744/#:~:text=The%20nicotine%20in%20tobacco%20causes,lipids%20in%20the%20arterial%20wall>

⁷<https://pubmed.ncbi.nlm.nih.gov/35195845/>

⁸<https://www.goredforwomen.org/en/about-heart-disease-in-women/signs-and-symptoms-in-women/symptoms-of-a-heart-attack>

Protect Your Teen's Health with the Human Papillomavirus (HPV) Vaccine

As children age and enter their preteen years (9-12 years old), it is important that they become more aware of their health. If you're a parent, guardian or caring adult, you can play an important role in helping to teach children about health issues. You can also discuss what it takes to create and maintain a healthy lifestyle.

HPV vaccine

HPV is short for Human Papillomavirus – a family of over 150 viruses.¹ These viruses spread easily through skin-to-skin contact and can cause six types of cancer in people.

HPV shots can prevent 9 of 10 HPV cancers when given at the recommended ages.²

- The Centers for Disease Control and Prevention and the American Cancer Society recommend that preteens get the HPV vaccine between ages 9 and 12.

- When a preteen gets the first HPV dose on time, then they only need 2 doses. Children who begin vaccinating later may need an extra dose.
- Younger immune systems give a stronger, more-lasting protection against HPV. Older children (over 12) need more shots to create the same response. It's best to start the HPV vaccine series earlier so your child gets the best protection.³



Children who start the HPV shot series at an older age may have less protection. Vaccinating your child at the recommended ages can help keep them healthy well into adulthood. This is the best way to prevent HPV cancers later in life.

Talk to your child's doctor about getting them vaccinated at your next visit.

¹HPV and HPV Testing. American Cancer Society. (n.d.). Retrieved October 19, 2022, from <https://www.cancer.org/healthy/cancer-causes/infectious-agents/hpv/hpv-and-hpv-testing.html>

²Centers for Disease Control and Prevention. (2021, November 16). HPV vaccination: What everyone should know. Centers for Disease Control and Prevention. Retrieved October 19, 2022, from <https://www.cdc.gov/vaccines/vpd/hpv/public/index.html#:~:text=HPV%20vaccination%20works%20extremely%20well,81%25%20among%20young%20adult%20women.>

³Here's why your preteen needs the HPV vaccine. HealthyChildren.org. (n.d.). Retrieved October 19, 2022, from <https://www.healthychildren.org/English/safety-prevention/immunizations/Pages/How-to-Talk-to-Your-Preteen-About-HPV-Vaccine.aspx>



Recommended (highly advised) vaccines (shots)

Schedule for persons aged 0 through 6 years^{1,2}

Vaccine	At birth	Age (in months)										Age (in years)			
		1	2	4	6	9	12	15	18	19-23	2-3	4	5	6	
Hepatitis B (HepB)	✓	✓		Catch up if needed		✓						Catch up if needed			
Rotavirus (RV)			✓	✓	✓										
Diphtheria, tetanus, pertussis (DTaP)			✓	✓	✓	Catch up if needed		✓		Catch up if needed		✓			
Haemophilus influenzae type b (Hib)			✓	✓	✓	Catch up if needed	✓	Catch up if needed			High-risk groups				
Pneumococcal			✓	✓	✓	Catch up if needed	✓	Catch up if needed			High-risk groups				
Inactivated poliovirus (IPV)			✓	✓		✓			Catch up if needed		✓				
Influenza (flu)						✓ Yearly									
Measles, mumps, rubella (MMR)					High-risk groups		✓	Catch up if needed		✓					
Varicella (VAR)							✓	Catch up if needed		✓					
Hepatitis A (HepA)							✓ 2 doses			✓ Per your doctor's advice; high-risk groups					
Meningococcal						✓ High-risk groups									

Catch up if needed: If you have missed your shot(s) in the past, you can talk to your doctor about getting this shot at this time.

High-risk groups: Check with your doctor to see if you need this shot.



Recommended vaccines (shots)

Schedule for persons aged 7 through 18 years^{1,2}

Vaccine	Age (in years)		
	7-10	11-12	13-18
Tetanus, diphtheria, pertussis (Tdap)	Catch up if needed	✓ 1 dose	Catch up if needed
Human papillomavirus (HPV)	HPV vaccination can be started from age 9		Catch up if needed
Influenza (flu)	✓ Yearly		
Pneumococcal	High-risk groups		
Hepatitis A (HepA)	Per your doctor's advice; high-risk groups		
Hepatitis B (HepB)	Catch up if needed		
Inactivated poliovirus (IPV)	Catch up if needed		
Measles, mumps, rubella (MMR)	Catch up if needed		
Varicella (VAR)	Catch up if needed		
Haemophilus influenzae type b (Hib)	High-risk groups		
Meningococcal	High-risk groups	✓ 1 dose	✓ Catch-up if needed booster at age 16
Meningococcal B	High-risk groups, ages 10-18 years		

Catch up if needed: If you have missed your shot(s) in the past, you can talk to your doctor about getting this shot at this time.

High-risk groups: Check with your doctor to see if you need this shot.





Recommended screenings (tests)

Schedule for persons aged 0 through 18 years^{1,2,3}

Service	Age (in months)						Age (in years)		
	Birth–6	9	12	15	18	19–36	3–10	11–12	13–18
Routine health exam	At birth, 3–5 days, and at 1, 2, 4, and 6 months	Every 3 months				Every 6 months	Every year		
Lead testing	Starting at 6 months, check during routine health exams. Test at 12 months and 24 months or per your doctor’s advice								
Dental visit		Every 6–12 months, or as your dentist suggests							
		First dental visit within six months of baby’s first tooth, no later than the first birthday							
Blood test	Once between 0–2 months	Every 6–12 months, or per your doctor’s advice							
Body mass index (BMI)						Starting at age 2, check BMI during routine health exam			



Recommended vaccines (shots)

Schedule for adults^{1,2}

Vaccine	Age (in years)				
	19–26	27–49	50–59	60–64	65 and over
Tetanus, diphtheria, pertussis (Td/Tdap)	✓ 1 dose Tdap, then boost with Td every 10 years				
Human papillomavirus (HPV)	✓ Per your doctor’s advice	If high risk or per your doctor’s advice			
Varicella (VAR)	✓ 2 doses				
Zoster			✓ 2 doses RZV starting at age 50 or 1 dose ZVL starting at age 60		
Measles, mumps, rubella (MMR)	✓ 1 or 2 doses or per your doctor’s advice				
Influenza (flu)	✓ Every year				
Pneumococcal (PPSV 23 or PCV 13)	If high risk or per your doctor’s advice				✓ 1 dose
Hepatitis A (HepA)	2 or 3 doses if high risk or per your doctor’s advice				
Hepatitis B (HepB)	3 doses if high risk or per your doctor’s advice				
Haemophilus influenzae type b (Hib)	1 or 3 doses if high risk or per your doctor’s advice				
Meningococcal	1 or more doses if high risk or per your doctor’s advice				
Meningococcal B	2 or 3 doses if high risk or per your doctor’s advice				

High-risk groups: Check with your doctor to see if you need this shot.



Recommended health screenings (tests)

Schedule for adults^{1,2,4}

Service	Age (in years)		
	19–39	40–64	65 and over
Routine health exam	Every year		
Hearing screening to check for hearing loss		Per your doctor’s advice	
Vision screening to check for eye problems	Every 5–10 years	Every 2–4 years for ages 40–54; every 1–3 years for ages 55–64	Every 1–2 years
Aspirin therapy to prevent heart disease		Discuss with your doctor in routine health exam	
Blood pressure to check for high blood pressure	Every 1–2 years		
Body mass index (BMI) to check for obesity	Check during routine health exams		
Cholesterol screening to check for blood fats	Per your doctor’s advice	If at increased risk, check every 5 years starting at age 35 for men and age 45 for women	
Colorectal cancer screening to check for colorectal cancer		For ages 40–45, Per your doctor’s advice. Beginning at age 45, talk to your doctor about how often and what test to be done.	
Glucose screening to check for blood sugar	Check if high risk	Every 3 years or per your doctor’s advice	
Human immunodeficiency virus (HIV)	One-time screening, repeat screening if at high risk		Per your doctor’s advice
Dental	Every 6 months		
Hepatitis C and hepatitis B	Screen if high risk or per your doctor’s advice		
Request for HIV Pre-exposure prophylaxis (PrEP) medication	Discuss with your doctor if high-risk		





Recommended health screenings (tests)

Schedule for women^{1,2}

Service	Age (in years)		
	19–39	40–64	65 and older
Pelvic exam with Pap test to check for cervical cancer	For sexually active non-pregnant people, starting at age 21, screen every 3 years; starting at age 30, screen every 3–5 years or per your doctor’s advice		Per your doctor’s advice
Mammogram to check for breast cancer	Check every year starting at age 35 if high risk	Every 1–2 years or per your doctor’s advice	
Breast exam by doctor	Every 1–3 years	Every year	
Self breast exam/breast self-awareness to check for breast changes	Monthly		
Screening to check for Chlamydia and/or Gonorrhea, sexually transmitted illnesses (STIs)	Every year through age 24 for sexually active non-pregnant people; every year beginning at age 24 if high risk		
Bone density test to check for bone loss		Screening based on risk	Every 2 years



Recommended health screenings (tests)

Schedule for men^{1,2}

Service	Age (in years)		
	19–39	40–64	65 and older
Prostate-specific antigen (PSA/DRE) to check for prostate cancer		Per your doctor’s advice	
Abdominal ultrasound to check for abdominal aortic aneurysm (swelling of a large blood vessel around the stomach area)			Once, for those ages 65–75 who have ever smoked or have risks
Testicular self-exam	As your doctor suggests		
Screening to check for sexually transmitted illnesses (STIs), such as Chlamydia and/or Gonorrhea	Discuss with your doctor if high-risk		



¹These guidelines may change. Please speak with your doctor.

²Doctor should follow proper series and current guidelines by the Centers for Disease Control and Prevention (CDC), US Preventive Services Task Force (USPSTF), and American Academy of Pediatrics (AAP).

³Routine health exams, counseling and education for children and adolescents should include measuring the patient's height, weight and blood pressure. Exams should also include body mass index (BMI), along with vision and hearing tests. Counseling and education could include, but are not limited to:

- Contraception/family planning
- Critical congenital heart defect, heart health
- Dental health
- Developmental/behavioral assessment
- Injury/violence prevention
- Mental health, e.g., depression/eating disorders
- Nutrition/exercise
- Sexually transmitted infections (STIs) and HIV screening
- Substance abuse, e.g., alcohol and drug abuse prevention
- Tobacco use and smoking cessation
- Tuberculosis (TB) screening
- Weight management

⁴Routine health exams, counseling and education for adults should include measuring the patient's height, weight, blood pressure, body mass index (BMI), vision and hearing tests, depression, and screening for alcohol or drug use. Recommendations vary based on history and risk factors. Counseling and education could include:

- Cancer screenings, e.g., lung cancer screening and BRCA risk assessment
- Contraception/prepregnancy
- Dental health
- Drug prevention/Cessation
- Family planning
- Heart health, electrocardiogram (ECG) screening
- Injury/violence prevention
- Maternity planning
- Menopause
- Mental health, e.g., depression/eating disorders
- Nutrition/exercise
- Sexual practices, sexually transmitted infections (STIs) and HIV screening
- Substance abuse, e.g., alcohol and drug abuse prevention
- Tobacco use and smoking cessation
- Tuberculosis (TB) screening
- Weight management

myStrength Tools to Help You Stay Mentally Fit

myStrength is an online self-help tool and app. It offers wellness resources that can help reduce stress, anxiety, depression or substance abuse.

Choose from any of the topics below to help with your health. These programs may help you get inspired, find peace and tap into being more positive.

- Manage anxiety
- Balance intense emotions
- Help with chronic pain
- Manage depression
- Improve sleep
- Learn mindfulness techniques and meditation
- Reduce stress
- Engage with a pregnancy and early parenting program

Sign up with myStrength and get:

- Step-by-step eLearning modules
- Interactive tools
- Weekly action plans
- Self-help workbooks
- Daily inspirations

These self-help resources can help inspire you to be fully engaged in your journey to become – and stay – mentally and physically healthy. Track your health, enjoy activities, and become inspired!



Sign up today

1. Go to www.mystrength.com/hnwell.
2. Click *Sign Up*.
3. Complete the myStrength sign-up process with a brief wellness review and user profile.
4. Go mobile! After setting up an online account, download the myStrength app for your iOS and Android™ device. Sign up using the same email and password.

Android is a trademark of Google LLC.



Take Your Prescribed Medications to Stay Healthy

While some of us may prefer to use lifestyle changes to help control our chronic conditions, **it's often the case that:**

- 1 Lifestyle changes may not be enough to keep our condition in check, and
- 2 Sometimes lifestyle changes can be challenging.

While you work to make lifestyle changes to improve your chronic condition, it is **very** important that you take your medication the way your doctor suggests. If you have success with other changes you make, talk to your doctor to see if your medication can be adjusted to meet your needs.

When you take the correct dose, on time, it will help you to keep an effective amount of the drug in your body. Take the drug as recommended, otherwise it may take longer to feel better.

Medication can help you prevent and manage health problems, like:

- Chronic obstructive pulmonary disease (COPD)
- Asthma
- Diabetes
- High blood pressure
- High cholesterol
- Depression

What to know about medication

- **Control your blood sugar.** Taking diabetes medications¹ the way your doctor prescribes can keep your blood sugar at a healthy level. The medications can help lower your risk of kidney damage, nerve pain or blindness.
- **Control your blood pressure.** Lowering your blood pressure is one of the important things you can do to reduce your risk of stroke. Plus, it may lower your risk of having a heart attack.
- **Give your heart a break.** If you have had a heart attack, taking your beta-blocker medicine² as advised by your doctor can help your heart rest while it's healing and lower your chance of having another heart attack.
- **Reduce your chances of having a heart attack.** If you have diabetes and heart disease and/or high blood pressure, being on an ACE-inhibitor³ and a statin⁴ can help reduce your risk of a heart attack. Check with your doctor. If you have diabetes (with no history of heart disease) and you are over age 40, statins can reduce your risk of a heart attack.

- **Breathe better and control your symptoms.** Using your asthma or COPD medications as prescribed can help control symptoms such as:
 - shortness of breath;
 - coughing;
 - wheezing;
 - and life-threatening flare-ups.



Take antidepressants as prescribed on a routine basis. They can help you feel more like yourself. They can also prevent other bouts of depression. **Understand that antidepressants don't work right away.** It can take 2 to 6 weeks to start feeling the benefits of medication.

¹Diabetes medications: <https://www.niddk.nih.gov/health-information/diabetes/overview/insulin-medicines-treatments>

²Heart Disease and Beta-Blocker Therapy <https://www.webmd.com/heart-disease/guide/beta-blocker-therapy>

³Benefit of Ace inhibitor in reducing MI, Stroke or Cardiovascular death in people with diabetes & cardio risk factor: <https://pubmed.ncbi.nlm.nih.gov/10675071/>

⁴Statin: <https://www.niddk.nih.gov/health-information/diabetes/overview/preventing-problems/heart-disease-stroke>

Tips for taking medicine

- **Stay with it!** Don't stop taking your medication because your symptoms are better, or you do not feel any different.
- **Keep your doctor up to date.** Tell your doctor if any side effects bother you or cause you problems. Always talk to your doctor before you stop taking, or change the way you take, any medication.
- **Know what you take and why.** Keep a current list of your medications and review it every year with your doctor. Also share any herbal supplements you take. To download and print a wallet-size medication checklist, visit <https://www.scriptyourfuture.org/tools/>. Under Tools, select GET A WALLET CARD. Or select GET TEXT REMINDERS to get reminders by text on your phone.
- **Share your concerns and learn about your options.** Talk to your pharmacist or doctor if you have stopped taking your medication because you:
 - Forget.
 - Have side effects.
 - Have trouble paying.
There may be other options you can try.
- **Ask what you can expect.** When you pick up your medication, talk to your pharmacist about what to expect when you take them.
- **Use tools for success.** Use a pillbox, calendar or alarm to help remind you to take your medication on schedule.
 - [Sign up for text reminders](#)



- **Give yourself refill reminders.** Mark your calendar each month to remind yourself to refill your maintenance medications on time. You can also ask your doctor for a three-month supply or ask your pharmacist to sign you up for auto refills.

Other resources

To view our most current drug list, visit our website at www.healthnet.com (**keyword: formulary**).

Our Customer Contact Center is here to help you. The phone number is on your Health Net ID card. We can offer help with:

- Questions on mail-order pharmacy services and other pharmacy questions.
- How to find a generic or lower-cost medication.

Talk to your doctor or pharmacist if you have problems taking your medication. They can review options with you.

Learn to Coordinate Your Care

Doctors, nurses, specialists, care managers – it can take a whole care team to help you manage your health.

Your primary doctor plays an important role in managing all the care you receive from different providers – whether it is a certain type of treatment or a specialist referral (a doctor who has an advanced focus on a certain area of medicine or disease).

Your doctor will talk with you and all your providers and specialists to

help create the best care plan for you. These choices affect your overall well-being. You may see multiple providers or specialists during the year (in-person or through a telehealth/online appointment).

Use the tips below to help manage your care and stay healthy.



Health Net cares about your overall health. We help your doctor manage your care and ensure they have the information from other providers.

Helpful tips on managing your care across health care providers

Topics for your next visit with your doctor	<ul style="list-style-type: none"> • Care you received from other providers or specialists. Include telehealth appointments. It is important that your doctor has all your health information. • Results from blood tests, x-rays or tests ordered by other providers or specialists. • Help to manage your care and services among all your providers. • Medications or prescriptions from other providers.
How to search for an in-network specialist	<ul style="list-style-type: none"> • Use Health Net’s online Provider Search Tool. • Call the Customer Contact Center at the number on the back of your Health Net ID card. A Call Center Rep will help you find a specialist that fits all your needs. Some plans require a referral from your primary doctor for you to see a specialist. Refer to your plan coverage documents.
How to search for an in-network Behavioral Health provider	<ul style="list-style-type: none"> • MHN Services administers behavioral health benefits for Health Net. • Call the number on the back of your Health Net ID card to contact MHN Services 24 hours a day, 7 days a week.
Learn more about telehealth/online appointment services	<ul style="list-style-type: none"> • You may be able to connect with your provider through a convenient Telehealth visit. However, it might not be right for every situation. Call your provider’s office or the Health Net Customer Contact Center at the number on the back of your Health Net ID card. A representative can help determine next steps.
Get back test results	<ul style="list-style-type: none"> • Let your health care provider know how you would like to receive your test results (phone call, mail, online portal, if available).
Make an appointment	<ul style="list-style-type: none"> • The front office staff at your providers office can help schedule future appointments, or appointments with other doctors. • Call the Health Net Customer Contact Center at the number on the back of your Health Net ID card. A Call Center Rep can help you schedule an appointment with any type of provider.

How to Choose a Hospital When You're Going to Have a Baby

Selecting a hospital is an important choice you'll make during your pregnancy.

Cesarean section (C-Section) rates are considered too high at many hospitals. This problem can lead to needless health problems for those giving birth and their babies.

Talk to your doctor about making sure you have the right labor support for your delivery. And when you choose a hospital, try to select one that meets the national C-Section target.

California's Maternity Care Honor Roll recognizes hospitals that meet this C-Section standard. Experts say that for low-risk, first births, hospital C-Section rates should be low (23.6% or less). You can check to see which hospitals in your area are on the 2022 Honor Roll at <https://bit.ly/MaternityHonorRoll>.



Many hospitals still need to improve to meet this goal. Even if there aren't local Honor Roll hospitals in your plan, there are steps every family can take to make sure you receive the best care.

- 1 **Check C-Section rates at CalHospitalCompare.org.**
 - Find local hospitals covered by your plan on www.healthnet.com.
 - Visit CalHospitalCompare.org and use the Mother & Baby tab to compare hospitals by "Cesarean Birth Rate (NTSV¹)."
 - Consider choosing a hospital with 23% or below if possible. Otherwise, choose a hospital with the lowest rate that meets your needs.

- 2 **Talk to your doctor about how to plan for a typical (vaginal) birth.** If your doctor suggests that you have a C-Section, make sure you understand why. Visit www.MyBirthMatters.org to learn more.

- 3 **Discuss the support you will need for labor.** Talk to your doctor, caregivers, and your family about your options. Make this part of your birth plan.

Above all, talk to your doctor about what is important to you for your delivery. And congratulations!

¹NTSV stands for nulliparous (first birth), term (37 weeks or later), singleton (not twins or more), vertex (not breech) deliveries.

More sources:

1) Main EK, Morton CH, Melsop K, et al. Creating a public agenda for maternity safety and quality in cesarean delivery. *Obstet Gynecol.* 2012;120(5): 1194-1198.
 2) Smith H, Peterson N, Lagrew D, Main E. 2016. Toolkit to Support Vaginal Birth and Reduce Primary Cesareans: A Quality Improvement Toolkit. Stanford, CA: California Maternal Quality Care Collaborative.
 3) California Health and Human Services Agency Press Release. Cal Hospital Compare Announces Honor Roll Hospitals. August 23, 2022

Steps to Take After an Emergency Room (ER) Visit or Hospital Stay

A visit to the Emergency Room (ER) or a hospital stay can be stressful. That's why it's important that you do certain things after your visit to either. Timely follow-up with the right provider, after your ER visit or hospital stay, is important to your long-term health and wellness.

Talk with all your doctors

Before you leave the ER or hospital, have an appointment scheduled with your primary care physician (PCP) to follow-up on your care. You can also ask the hospital staff to make the appointment for you. This helps ensure that you have a healthy recovery. It can also help to prevent another ER visit or re-admission to the hospital.

For mental health or substance use conditions, schedule an appointment with your behavioral health provider. It is best that you see your behavioral health provider within seven days after discharge from the hospital.¹ Doing this can keep you on track with your treatment plan and help ensure any medications are working well.

¹<https://www.ncqa.org/hedis/measures/follow-up-after-hospitalization-for-mental-illness/>

It's important to let all your doctors and health care providers know about your recent ER visit or hospital stay. You should tell them about things like:

- Lab tests
- New medications or changes to your current prescriptions
- Any instructions during your discharge

You can help all your doctors work better together for your care when you:

- Give each of your doctors a list of the names, phone numbers and addresses of all the health care providers you see. This includes specialists, behavioral health providers, and your PCP.
- Ask all of your doctors to talk to and update each other on your treatment.
- Let your PCP know about any ER visits and hospital stays you've had.
- Give each of your doctors a list of all your current medications.

Don't forget these three important tips when you're ready to leave the hospital

- 1 **Ask questions.** Find out what your care will be after you leave the hospital, such as:
 - Your medications
 - Your recovery plan
 - Whom to call if you have a problem

Make sure all of your questions and concerns are addressed before you leave.

- 2 **Bring a loved one with you.** Another person present can help make the transition smooth after your discharge. They can:
 - Help listen to your discharge instructions
 - Ask questions about care that a family member or friend may need to give you.
 - Help make sure you understand and follow through on your care instructions

- 3 **Contact the appropriate medical or behavioral health provider.** If you do not have an assigned provider, please call the number on the back of your Health Net ID card. Do this to get help finding a medical or behavioral health provider.

WHOLE you

Kick the Habit with Programs and Support from Health Net

If you have ever tried to quit smoking or using tobacco, you know that simply choosing to quit does not usually work.

If you want to quit smoking, **START** by taking the following steps:

- **Set** a quit date.
- **Tell** family, friends and coworkers that you plan to quit.
- **Anticipate** and plan for the challenges you'll face.
- **Remove** cigarettes and other tobacco products from your home, car and work.
- **Talk** to your doctor about getting help to quit, such as signing up for a program designed to help you.

Success can be yours with help from your doctor

The “T” for “Talk to your doctor” is very important. Many people try to quit on their own. Your doctor can offer tools to improve your chances of success. Using nicotine replacement therapy or one of many prescription medications can double your chances of quitting.

Nicotine skin patches, chewing gum and lozenges are available over the counter. However, you can also get other forms of the therapy, like nasal sprays and inhalers, through your doctor.

Other prescription medications that can help include Zyban® (Bupropion) and Chantix® (Varenicline). Talk to your doctor about whether one of these options may be right for you.



Craving to Quit (Tobacco Cessation Program)

To enroll in the Craving to Quit Tobacco Cessation Program, call **800-893-5597 (TTY: 711)**. Select the tobacco cessation menu option.

Get Started!

Please visit <https://healthnet.sharecare.com>, www.healthnet.com or www.myhealthnetca.com to begin your journey.



Most adults in the United States have limited health literacy skills. This means that many of us struggle at some point to understand health care information.

What is health literacy?

Health literacy is the ability to find, understand and use health information to make decisions about your health. This means understanding things such as:

- What your health plan covers.
- Where to go for your care.
- What your doctor is saying.
- Instructions on how to take your prescription drugs.

Health literacy is not based on your education. Anyone can struggle to understand health care information. At Health Net, we want to make health coverage less stressful for you. That's why we work hard to make your health coverage information clear and easy. It is our job to provide you with information to help you to make informed health decisions.

What does Health Net do to help?

We:

- Create easy-to-use member materials.
- Develop easy-to-understand disease education materials.
- Provide plain language training to Health Net employees and contracted medical staff and doctors.
- Share best practices across the company.

We continue to learn about our member communication needs by following guidelines from several public health agencies. We also strive to use clear and plain language in all the information we provide you.

You can learn more about health literacy by clicking on the links below.

<https://www.cdc.gov/healthliteracy/learn/Understanding.html>

<https://www.ahrq.gov/health-literacy/improve/precautions/index.html>



Every October during National Health Literacy Month, we have new trainings and learning activities for our Health Net staff and doctors. We even have a Health Literacy-Plain Language training that all staff must complete every year.



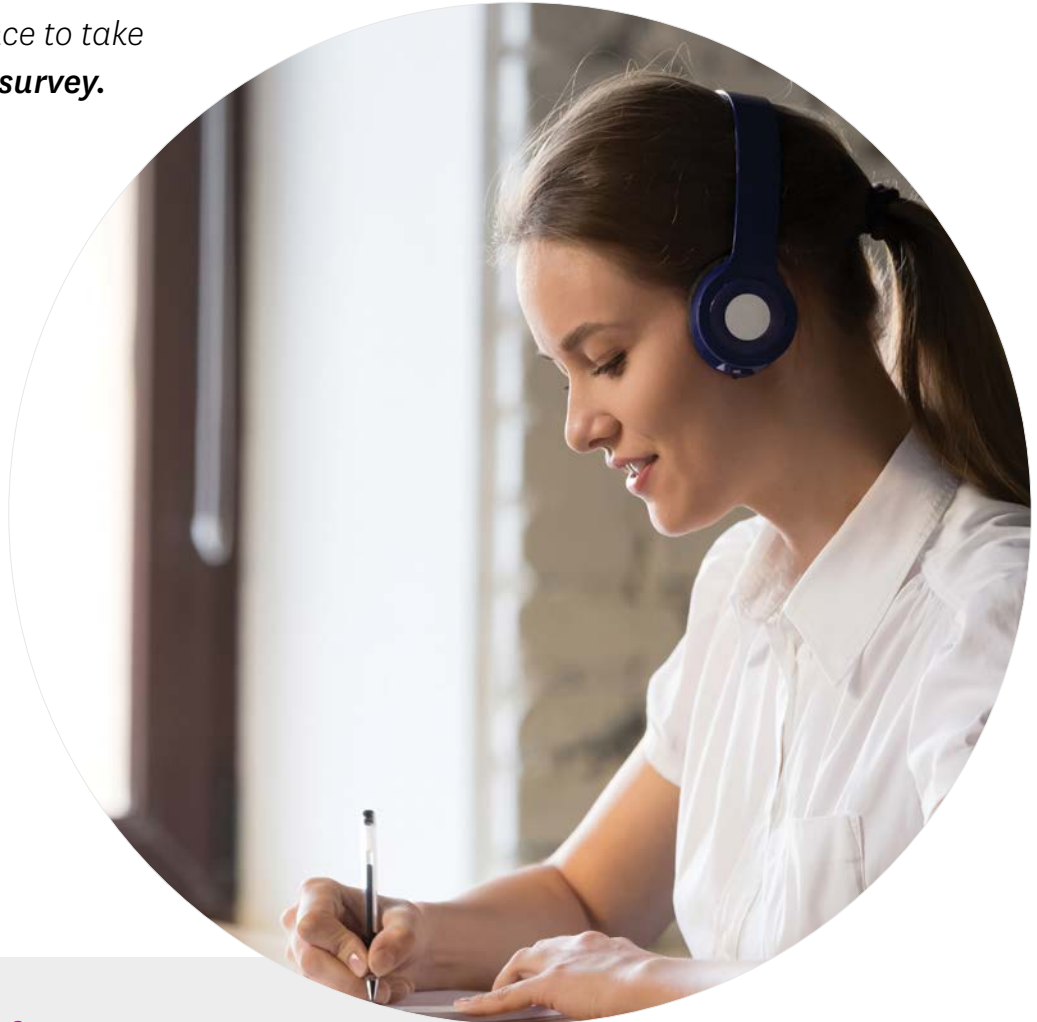
Your Input Matters – Share It!

*This spring, you may get the chance to take the **CAHPS member experience survey**.*

We'll mail the survey to select members. It'll ask questions about your experience with your providers and health plan.

Not all people will get the survey. If you are one of the lucky few selected to take the survey, please respond. Give us your honest input and let us know how we can do better.

Happy with your care? We want to know that, too! Your feedback lets us understand what works and what doesn't. We look forward to hearing from you.



We want to hear from you!

Your feedback is anonymous and will represent the voice of thousands of members. Let us know what you think!

WHOLE you

Talk to Us – We Speak Your Language

Is it better for you to read and speak in a language other than English?

Health Net has a no-cost Language Assistance Program (LAP) to help us talk to each other.

Interpreter assistance helps you talk with your doctor, other health care providers and Health Net staff.

Interpreters are available for you

- You don't have to bring your own interpreter to a medical appointment.
- You do not need to use family or friends as interpreters.

- Please know that you cannot use a child as an interpreter, unless there is an emergency, and no other interpreter is available.
- There is no cost to get an interpreter for all your medical appointments.
- You have a right to file a grievance if you have trouble getting help with your language needs.
- Sign language services are available upon request.

Note:

1. You can also ask for an oral translation for any document you get from Health Net.

2. Written translations are available in some documents in Spanish, Korean, Chinese traditional characters or Vietnamese.

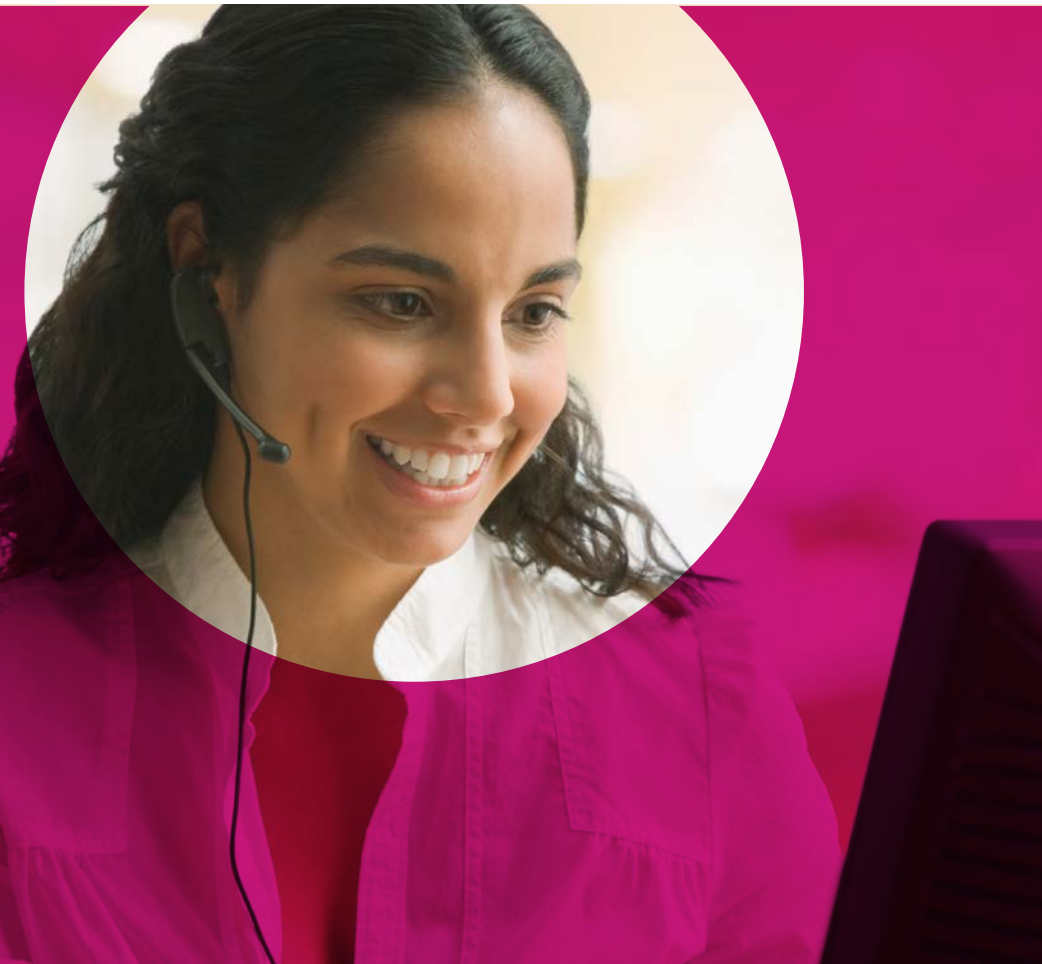
You can ask for a written translation or alternate format for any of these letters

- Summary of benefit information
- Form letters or letters letting you know about a:
 - Reduction of service
 - Denial of service
 - Change or end of service
- Notices with important health information
- Right to appeal
- Notice of language assistance
- Medical care reminders

Call the Member Services number on your ID card when you need:

- An interpreter for a medical visit
- A document translated or read to you in your language
- A document in an alternate format
- To tell us your preferred written and spoken language

Please call the number on your ID card at least five days before your appointment if you would like to request an in-person or video interpreter. Please allow 10 days for sign language interpreters.



We will do our best to find you an in-person interpreter. Sometimes a telephone interpreter may be the only option available. No-cost telephone interpreter services are available in over 150 languages, 24 hours a day, 7 days a week.

Your preferred language, race, ethnicity and gender identity

When you call us to let us know your preferred spoken and written language, we may also ask your:

- Race
- Ethnicity
- Gender identity
- Sexual orientation

We use this information to improve the quality of services that you receive. You have the option to decline to answer if you prefer.

Health Net will protect your information. Your language, race, ethnic background, gender identity and sexual orientation information may only be shared with health care providers for quality improvement purposes. This information is not used for underwriting purposes or to make decisions about whether you are able to receive coverage or services.

How to get your health care information in an easy-to-understand way

Health care and health insurance can be hard to understand at times. We know that for most people health care is complex. Here are some tips you can use when you see your doctors. They can help you know what is happening with your health care.

Ask your doctor three important questions about your health:

1. What is my main problem?
2. What do I need to do?
3. Why is it important for me to do this?

Take a notebook to your doctor appointments. Here are some simple ways to use your notebook:

- Questions you have for the doctor
- Instructions you need to follow
- Your test results
- Any medication prescribed

Ask your doctor to write any important information you need to know in your notebook.

Read our guide that explains difficult insurance terms. View the guide in the online newsletter by logging in as a member at www.healthnet.com.



Call if you have health coverage through your employer:

- **800-522-0088 (TTY: 711)**, Monday through Friday, 8 a.m. to 6 p.m.
- **800-546-4570 (TTY: 711)**, Monday through Friday, 8 a.m. to 6 p.m., and weekends and holidays.

Call if you have health coverage through Individual & Family Plan (IFP) Off Exchange:

- **800-839-2172**, 8 a.m. to 8 p.m., Monday through Friday. And on Saturdays, we're available from 8 a.m. to 6 p.m.

Call if you have health coverage through the Covered California marketplace:

- **888-926-4988**, Monday through Friday, 8 a.m. to 8 p.m. Saturday, 8 a.m. to 6 p.m.
- **800-546-4570**, Monday through Friday, 8 a.m. to 6 p.m., and weekends and holidays.

Call if you have health coverage through Medicare Advantage:

- HMO members call **800-275-4737 (TTY: 711)**
- Amber, Jade and Sapphire members call **800-431-9007 (TTY: 711)**

WHOLE you

Find Support Quick and Easy with Findhelp

Health Net Community Connect, powered by **Findhelp** (formally known as Aunt Bertha) is a free, online search service that helps you find programs and social services

in your area. Search and connect to such services as financial assistance, food pantries and other free or reduced-cost help.



Your social needs are protected. The searches you make on Community Connect are private. No one will contact you and we will not share your information without your consent.

Health Net will use the social needs assessments results to effectively connect members to social services when needed. Members can self-refer to these programs, keep track of the referral, as well as update them. Members can update the status of a referral to *got help, couldn't get help, no longer interested, and more.*



Connect in three easy steps.

- 1 Go to <https://healthnet.findhelp.com/>
- 2 Complete a Social Needs Self-Assessment
- 3 Enter a ZIP code and click *search*

Once you click search, you can choose from one of ten categories or select a subcategory, which will contain a list of services that vary based on the ZIP code entered. You can view results in more than 100 languages.

How We Protect Your Privacy

PHI includes information about:

- Your past or present physical or mental health – or condition;
- The health care you've gotten;
- The payment for that care;
- Race, ethnicity, and language;
- Sexual orientation and gender identity;
- or social needs.

Health Net is required by federal and state laws to alert you about your rights. And we are required to alert you of our legal duties and privacy practices with respect to your PHI.

Health Net's Notice of Privacy Practices explains:

- How your PHI may be used or disclosed;
- Your rights as a member to access PHI;
- How you can request changes, limits, or an account of where and to whom your PHI was disclosed;
- and the steps for filing a complaint.

For a copy of Health Net's privacy policies, please visit www.healthnet.com. Scroll to the bottom of the page and click *Legal Notices > Privacy Practices* to reach the Notice of Privacy Practices.

You may also request a copy by calling the toll-free Member Services number on your identification (ID) card. For questions about the Notice of Privacy Practices, please email Privacy@healthnet.com.



Protecting your privacy is a main focus at Health Net. We have strict rules about how we collect, use or disclose your personal health information (PHI). PHI is information about you including name, address, phone number, health information, and demographic information. Health Net will not use your race, ethnicity, language, social needs, sexual orientation, and gender identity information for underwriting purposes or to make the decision if you can get coverage or benefits.

You also have certain rights with respect to the information we maintain about you.







Health Net Life Insurance Company
Health Net of California, Inc.
PO Box 9103
Van Nuys, CA 91409-9103

The information provided is not intended as medical advice or as a substitute for professional medical care. Always seek and follow the advice of your physician or other health provider for any questions you have regarding your general medical condition.

Members have access to myStrength, Sharecare and other wellness programs through current enrollment with Health Net of California, Inc. myStrength and Sharecare are not part of Health Net's commercial medical benefit plans. They are not affiliated with Health Net's provider network, and may be revised or withdrawn without notice. myStrength services, including clinicians, are additional resources that Health Net makes available to its enrollees. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC and Centene Corporation. Managed Health Network, Inc. (MHN) is a subsidiary of Health Net, LLC. The MHN family of companies includes Managed Health Network, MHN Services and MHN Government Services. Health Net and Managed Health Network are a registered service mark of Health Net, LLC. All other identified trademarks/service marks remain the property of their respective companies. All rights reserved.