

HEALTH NET NEWS

Health Net Announces New VP of Small Group Sales



We are delighted to welcome Stan Kim as the newest addition to the Health Net family, stepping into the role of Vice President of Commercial Small Group Sales on March 10.

Stan returns to Health Net as an accomplished healthcare industry leader with more than 26 years of experience in health and welfare consulting having previously worked at Health Net in account management & sales roles.

His proven track record includes driving strategic sales growth, client retention, and developing innovative healthcare solutions that support businesses and their employees. His expertise spans pricing strategy, carrier selection, network optimization, product development, and training.

Most recently, as Director of Field Consulting at Gallagher, Stan oversaw sales growth & retention across Southern California and Hawaii for ADP TotalSource. He led a team of Regional Executives with a customer-centric, consultative approach – and drove consistent revenue growth for 16 years.

Throughout his career, Stan has successfully partnered with brokers & businesses to develop creative health solutions. The goal: to help employers manage costs, attract and retain talent, and achieve their organizational goals. His commitment to ensuring access to high-quality, affordable healthcare has been a cornerstone of his career.

For inquiries or collaboration opportunities, please feel free to contact Stan at stan.kim@healthnet.com

Together, let's unlock new possibilities and elevate our collective success.

TALKING TREND

These Five Trends Will Force Changes in the Pharma Market

According to PricewaterhouseCoopers [Pharma industry trends: PwC](#), these four trends will force fundamental changes in the pharmaceutical market, along with expected policy and regulatory changes instituted by newly elected governments around the world. Leading innovative pharmaceutical companies can expect the future market to include:



1. A race to commercialize science

More medicines, more competitors and faster changes to standards of care mean speed will matter. While good news for patients, this has the potential to create more distance between those pharma players who execute with urgency and those who can't keep up.

2. A decline in the economics of the typical pharma business model

Pricing power falls as governments intervene directly (e.g., Inflation Reduction Act negotiations) and commercial payers use the increasing number of therapeutic choices as leverage to require more discounts. Meanwhile, precision health advances are likely to produce smaller patient populations.

3. New value pools are being created around the consumer

Consumer spending and demand related to health and wellness are expected to increase. This will vary by healthcare consumer, and segmentation will matter more than ever, as will navigating healthcare inequalities.

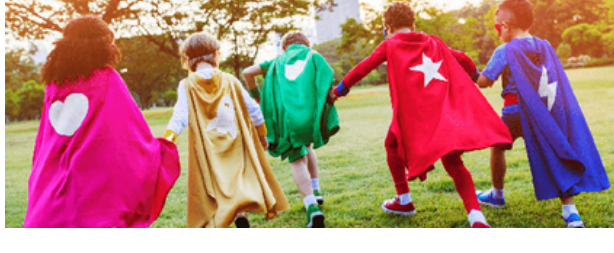
4. Organizational agility emerges as a differentiator

Going fast while still looking around the corners and fighting off threats will be more important, as will recovery from crisis — meaning those who can navigate, pivot and bounce back should have an edge.

We already see capital markets casting doubt on whether pharma's strategies will hold through these trends as the median enterprise-value-to-EBITDA multiple for our index of pharma companies has declined since 2018 (from 13.6X to 11.5X). This decline in outlook has appeared during a time of multiple expansion for the broader S&P index. Investors seem to recognize that many pharmaceutical business models are wearing thin.

IN THE COMMUNITY

No One Eats Alone Day



We achieve whole-person health in our communities in many ways.

One example: Health Net has joined Centene health plans to bring schools across California & the nation the tools to grow a culture of belonging & inclusion with [No One Eats Alone Day](#) (NOEAD).

This year, on February 7, we hosted NOEAD in Sacramento at Sam Brannan Middle School for the second year in a row.

The event is designed to:

- Bring awareness about social isolation that affects millions of students
- Equip educators & students to help reduce it
- Minimize the negative social & health impacts it can have

Watch one of the local [news interviews](#) with Health Net that explains why this event is so impactful.

WELLNESS

April is Defeat Diabetes Month

Defeat Diabetes Month is observed in April each year. It is the initiative of the [Defeat Diabetes Foundation \(D.D.F.\)](#). It is projected that around 643 million people worldwide will be living with diabetes by 2030. Through this observation, the D.D.F. raises awareness about the preventable nature of Type 2 diabetes and focuses on the multitude of lifestyle and dietary changes that can be implemented to minimize the chances of contracting the disease.



How to Observe Defeat Diabetes Month

1. Take a test

Since this isn't the mid-1800s, and you don't have to taste your urine to determine if you have diabetes, a simple and painless way of diagnosing the disease is readily available over the counter. This April, normalize testing for diabetes and understand your risk factors.

2. Skip the fries

A balanced diet is a proven way of minimizing your chances of diabetes. French fries and other carbohydrate-dense food groups blind our taste buds and load us up with unnecessary calories that can lead us to obesity.

3. Get active

Exercise has an immediate impact on our body by lowering our blood glucose and strengthening insulin sensitivity throughout our body. Taking a brisk walk after a meal triggers the uptake of glucose from our bloodstream and suppresses the elevated blood sugar level. By taking a pledge to get active, we can defeat diabetes.

Why Defeat Diabetes Month is Important

1. It supports the sufferers

Diabetes is a chronic disease, and control requires a lot of patience and persistence. From the regular monitoring of blood sugar to suppressing constant cravings, it takes a lot to live a life with diabetes. This April, offer a supporting hand to those in need and express your sympathy for their suffering.

2. It promotes a healthy lifestyle

The Defeat Diabetes Foundation promotes the prevention of diabetes by arming people with comprehensive knowledge about nutrition and exercise. Consuming fresh and unprocessed food and picking up a workout of your choice not only suppresses your risk factors but is also key to living a healthy lifestyle free from lethargy and unproductiveness.

3. It is preventable

The chances of contracting diabetes can be effectively minimized by pursuing a healthy and active lifestyle that includes having a balanced meal and 30 minutes of activity every day. The singular aim of Defeat Diabetes Month is to create awareness about the prevention and management of the disease.

Health Net offers multiple resources to help our members manage their diabetes. Visit our Health and Wellness/Diabetes page on Healthnet.com.

JUST FOR FUN

Celebrate Earth Day April 22



Senator Gaylord Nelson, the junior senator from Wisconsin, had long been concerned about the deteriorating environment in the United States. Then in January 1969, he and many others witnessed the ravages of a massive oil spill in Santa Barbara, California.

Inspired by the student anti-war movement, Senator Nelson wanted to infuse the energy of student anti-war protests with an emerging public consciousness about air and water pollution. Senator Nelson announced the idea for a teach-in on college campuses to the national media, and persuaded Pete McCloskey, a conservation-minded Republican Congressman, to serve as his co-chair.

Senator Gaylord Nelson recruited Denis Hayes, a young activist, to organize the campus teach-ins and to scale the idea to a broader public, and they chose April 22, a weekday falling between Spring Break and Final Exams, to maximize the greatest student participation.

Here are some ways to celebrate Earth Day: From [Wikihow](#)

1. Plant a tree or scatter native wildflower seeds to promote clean air and wildlife survival.
2. Host a clothing swap or repair party to recycle old garments.
3. Volunteer to pick up litter in a local park or run a recycling drive for glass and plastic containers.
4. Learn about environmental problems, volunteer at a community garden, and donate to environmental justice organizations.
5. Reduce, reuse, and recycle at home, conserve energy, and switch to LED bulbs.
6. Plan an eco-friendly picnic or participate in a yard sale to show appreciation for Mother Nature.

Have a Happy and Healthy Earth Day!