



 Health Net®  
**Monthly  
BROKER NEWS**

**JUNE 2010**

**Healthnet.com Highlights**

**Full Suite of Marketing Materials Now Available on the Healthnet.com Broker Portal**

Health Net has made our full portfolio of broker, employer and member marketing and sales materials for groups 51+ available online. Get the details!

[Read the full article here > >](#)

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**News You Can Use**

**Surf, Sun and Sand – Health Net’s 2011 Sales Leaders’ Trip**

After working hard all year, what could be better than a trip to the Grand Wailea, Maui? Learn about our 4th Annual Small Business Group Hawaiian Retreat.

[Read the full article here > >](#)

**Get Your Green Faster and Go Green with Direct Deposit!**

Health Net is doing our part to help in California’s Go Green effort by reducing paper use with Direct Deposit for brokers. Get your commission checks faster and easier by signing up for Health Net’s **Electronic Funds Transfer (EFT)**.

[Read the full article here > >](#)

**Latest Health Net News for Employers**

Read this month's Employer News for tips your clients can use to increase awareness of preventable health conditions and encourage early detection and treatment among men and boys during National Men's Health Week.

[Read the full article here > >](#)

**Health Net Provider Network – Partners for Better Health!**

Health Net has taken many positive steps by working with our provider partners to ensure that their patients – your clients – receive the best possible care from quality providers. See how we've grown and strengthened our provider network, giving our members even greater choice.

[Read the full article here >>](#)

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### **Products & Services**

## **Elect Open Access: Affordability Meets Flexibility in one Easy-to-Use Plan**

It's time to take a new look at Elect Open Access<sup>SM</sup> (EOA). Whether you're targeting new clients or focusing on renewals, EOA is your ticket to more sales. Get the A-B-Cs of this Health Net exclusive here.

[Read the full article here >>](#)

## **Selling is easier with Health Net's SLU Dental PPO Portfolio**

Health Net's Starting Line-Up (SLU) Dental PPO Portfolio gives your mid-size 51+ group clients more options!

[Read the full article here >>](#)

## **Sell Clients on the Advantages of Telephonic Consultations**

Counseling offered through MHN's EAP can boost employee productivity, engagement and morale. With telephonic consultations, MHN offers an effective option that addresses concerns employees might have about accessibility, convenience and confidentiality, making it more likely that they will use the EAP.

[Read the full article here >>](#)

## **Announcing our NEW Silver Network Expansion: More Counties and More Providers mean More Cost-Savings Opportunities!**

We're expanding our budget-friendly, popular Silver Network to serve an even greater customer base as of 7/1/10! Silver Network - the perfect fit for your small business and mid-size clients looking for economical coverage options in select areas.

[Read the full article here >>](#)

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### **Operational & Legislative Update**

## **Coverage for Adult Dependents**

Health Net is providing employers and those with "individual" policies the option of continuing coverage for adult dependents until their 26th birthday if they are currently enrolled on their parents' health care policies. Find out more.

[Read the full article here >>](#)

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## **Healthnet.com Highlights**

### **Full Suite of Marketing Materials Now Available on the Healthnet.com Broker Portal**

In order to best serve you, our valued broker and consultant partners, Health Net has made our full portfolio of broker, employer and member marketing and sales materials for groups 51+ available on the [www.healthnet.com](http://www.healthnet.com) Broker Portal Forms and Brochures Page.

Some of our new material category additions include the following, making our material access more robust to help you better serve your clients:

- wellness
- member open enrollment
- directories
- pharmacy
- out-of-state PPO
- applications and forms

In addition, we've created new Quick Guide PDFs to help with navigating our member materials:

- Building a new sale or renewal member open enrollment kit
- Directory county inclusions

You'll still have access to the same material information and functions:

- Material name
- Material order number (order materials through your Health Net sales representative)
- Thumbnail view
- PDF viewing/downloading

The Broker Portal Forms and Brochures page is easily accessible on [www.healthnet.com/broker](http://www.healthnet.com/broker). Follow the path outlined here, or click on the link provided.

1. Go to [www.healthnet.com/broker](http://www.healthnet.com/broker)
2. Select *California*
3. Choose *Forms and Brochures* under Quick Links
4. Click on *Mid-Market and Large Group Plans*

For further information or questions, please contact your Health Net sales representative, or call Broker Services at 1-800-448-4411, option 4.

Just another way Health Net is hard at work for you! Thank you for your continued partnership.

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### **Surf, Sun and Sand – Health Net’s 2011 Sales Leaders’ Trip**

After working hard all year, what could be better than a trip to the Grand Wailea, Maui for our 4th Annual Sales’ Leaders Trip, April 27th – May 1st 2011!

Sandy beaches, golf, relaxation, camaraderie – it’s all there and more.

Over the years, we’ve built up quite a reputation with this trip. In fact, Health Net brokers who’ve gone say it’s the best trip they’ve been on. You definitely don’t want to miss out on this one!

If you’re one of our top SBG brokers (based on new membership with effective dates of January 1, 2010 through December 1, 2010), then you qualify for our Hawaiian retreat!

Keep selling and read the program details below. Then get set for some serious fun in the sun.

#### **SBG Hawaii 2011 Qualifications**

- Top brokers based on new membership sales with effective dates of January 1, 2010 through December 1, 2010.
- A Small Group consists of 2-50 employees.
- Qualifying Small Groups are those with original effective dates of January 1, 2010 through December 1, 2010.
- Qualifying new members are those who become effective on the new group’s effective date.
- Credit is earned for medical members only. Dental, Vision, Life, Prescription Drug and COBRA members are ineligible.
- The program is designed to encourage new business. Current in-force Health Net groups and members will not qualify.
- New groups submitted through General Agents will qualify.
- General Agents are excluded from the program.

- Association business is ineligible for the program.
- New groups with split commission will also be split for membership totals.
- Participating brokers must be in good standing with a current, signed Health Net broker contract and valid license on file.
- To be credited, a broker must be the broker of record at the time of the new group sale.
- Trip value will be reported on 1099s and 5500s.
- Final results will be determined 30 to 40 days after the close of year-end.
- Any airline ticket changes will be the responsibility of the traveler.
- Trip is non-transferable; only the Broker/Agency Producer and Guest are eligible.
- Trip does not have a cash value.
- Health Net reserves the right to change or cancel this program at any time.

Good luck and keep selling Health Net! If you have any questions about the SBG 2011 Hawaiian Sales' Leaders Trip, please contact your Account Executive.

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- **Immediate access to funds** – Receive your commissions 3 - 4 days faster than waiting for the check to come in the mail.
- **Convenience** – Save a trip to the bank, and avoid long lines at the teller or ATM.
- **Security** – Deposits are made directly to your bank account, eliminating the risk of lost or stolen checks.
- **Reliability** – Deposits are made automatically, even when you're out of town or unable to get to the bank.
- **Environmentally Friendly** – A paperless solution, saving millions of pounds of paper and eliminating gas emissions from printing, processing and transporting checks.

Sign up in a few easy steps:

1. Click here for a copy of our Electronic Funds Transfer Form.

The form is also available online at [www.healthnet.com/broker](http://www.healthnet.com/broker) > *California* > Quick Links - *Forms and Brochures* > select Line of Business > *Electronic Funds Transfer Form*.

2. Complete and sign the EFT form as indicated.
3. Completed forms can be mailed or faxed to:



**Health Net California, Inc.  
Broker Commissions Department CA-100-04-02  
P. O. Box 9103  
Van Nuys, CA 91409-9103  
Fax # 818-676-5524**

*Please Note:* A minimum of two weeks is required to implement direct deposit of commission checks to your account.

Commission statements are still available to view or download online at [www.healthnet.com/broker](http://www.healthnet.com/broker) > *California* > Quick Links - *View Current Commissions*.

For questions, please contact your Health Net sales representative or Broker Services at 1-800-448-4411, option 4.

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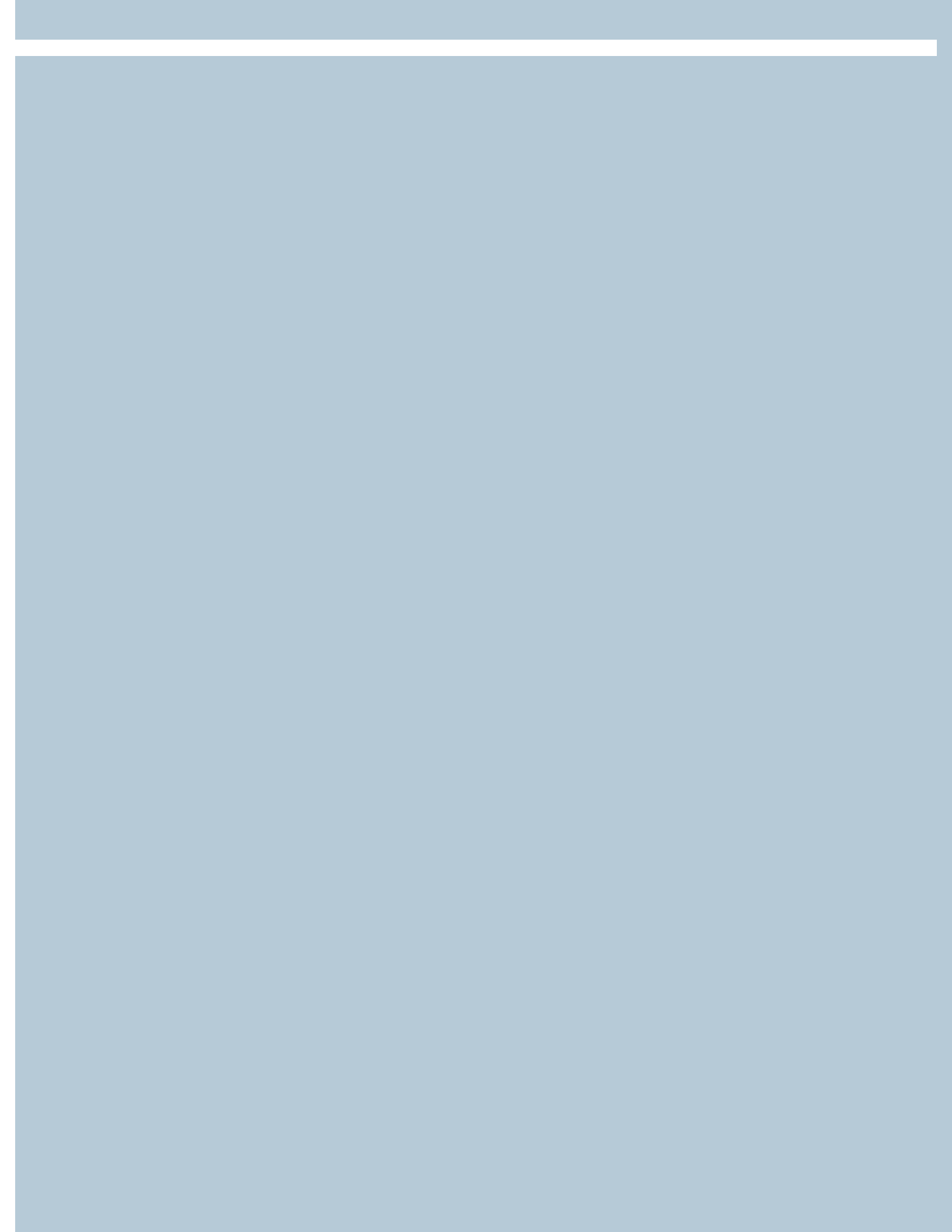
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### **Health Net Provider Network – Partners for Better Health!**

In the past two years, Health Net has grown and strengthened our provider network, giving our members even greater choice. We also took many positive steps by working with our provider partners to ensure that their patients – your clients – receive the best possible care from quality providers.

Here's a quick snapshot:

#### **Strength in Our Network Numbers**

- Health Net has one of the largest provider networks in California:<sup>1</sup>
  - HMO: 46,450 physicians/specialists, 250 hospitals
  - PPO: 62,950 physicians/specialists, 300 hospitals
  - Out-of-state PPO (network coverage through First Health®): 500,000 physicians/specialists, 4,900 hospitals
  - Silver (select subset of our full HMO network): 20,950 physicians/specialists, 140 hospitals
  - Salud (select network with Mexico cross-border access): 3,650 physicians/specialists, 30 hospitals
  - Pharmacies: more than 53,000
- New for 7/1/10 effective date: we're expanding our Silver Network and introducing our new HMO Bronze Network – see our article in this newsletter with all the details!
- Our PPO network was increased by more than 7,300 physicians in 2008 and 2009.
- We launched our new EOA Silver Network in 2009.
- We expanded Salud into San Diego County in 2009, and are working on more expansions for this network (watch for more details soon!).

## **Supporting Our Provider Partners**

The tools, information and resources we share with our providers clearly define our dedication to the continued growth of the doctor/patient relationship.

- Utilization patterns and cost of care data.
- Information exchange on “best practice” models for programs such as hospitalists, case management and prior authorization.
- Provider visits, tools and materials to help identify areas for clinical improvement and members with gaps in care, while also making recommendations for targeted initiatives.
- Encourage physician engagement through the Decision Power<sup>SM</sup> program, promoting enhanced physician/patient communication for better health outcomes.

## **Proven Network Quality Accolades**

- U.S. News and World Report’s 2009 annual evaluation of the nation’s health plans ranked Health Net of California, Inc. the number one HMO network model plan in California.
- Health Net Life Insurance Company (our PPO plan) was awarded three out of four stars - among the highest-ranked health plans - in the first-ever evaluation of PPO clinical quality and customer service in 2009 by the California Department of Insurance and the California Office of the Patient Advocate. (No plans received more than three stars.)

Feel free to call your Health Net sales representative for more details about building your business with Health Net products. If you’re new to Health Net, our dedicated Broker Services team can direct you to a sales representative in your area by calling 1-800-448-4411, option 4. Thank you for your continued partnership!

<sup>1</sup> Network numbers current as of April 2010. Silver and Salud networks available in selected counties.

Decision Power<sup>SM</sup> is not part of Health Net’s commercial medical benefit plans nor affiliated with Health Net’s provider network and it may be revised or withdrawn without notice. Decision Power services, including Health Coaches, are additional resources that Health Net makes available to enrollees of Health Net of California and Health Net Life Insurance Company. Health Net of California, Inc. is a subsidiary of Health Net, Inc. Health Net® and Salud con Health Net are registered service marks of Health Net, Inc. First Health® is a registered service mark of First Health Group Corp. All rights reserved.

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### **Elect Open Access: Affordability Meets Flexibility in one Easy-to-Use Plan**

The Health Net exclusive Elect Open Access<sup>SM</sup> (EOA) plan gives today's savvy small business owners the combination they crave: affordable flexibility. Not only that, EOA is as simple as A-B-C.

#### **A is for Access to two networks.**

EOA is an HMO, but with the added freedom to self-refer. Members can:

- Choose a primary care physician (PCP) and participating provider group (PPG) from our HMO network, with over 46,000 physicians to coordinate their care.
- Self-refer to one of our 61,000 PPO providers – if they want to – for office visits, preventive care, immunizations and more and pay a \$15 higher copayment.

#### **B means Benefit simplicity.**

The services eligible for self-referral are spelled out clearly, so there's no confusion about how or when this option can be used. Those who like things extra simple can have their primary care doctor coordinate all services, and pay the low HMO copayment.

#### **C equals Cost-savings.**

Even with the self-referral flexibility, our EOA rates are 5% less than our corresponding HMO plans in parts of Los Angeles County. In Orange County and East LA, the cost is the same even though your clients get more benefit flexibility!

Boosting affordability even further is our EOA Silver option. A select subset of our full HMO network, Silver saves small business groups an additional 8–10%. Exact savings vary by county.

#### **Client Match**

Our EOA plans are ideal for small business owners who want to offer their employees:



- Predictable costs with fixed copayments for most services.
- The choice to have one doctor coordinate all care for maximum convenience and lowest copayments.
- The option to self-refer to our statewide network of 61,000 PPO providers for exams, evaluations and other professional services for a slightly higher copayment.
- No claim form filing (except for emergency care out-of-network).

The UCLA Medical Group is the only medical group that participates in our HMO network but not in our EOA. If UCLA Medical Group is a must-have, your clients can use our Enhanced Choice option to offer both our HMO and EOA. That way, everybody has the opportunity to save with EOA, but also the option to enroll in our HMO for access to UCLA Medical Group.

### **EOA spells Sales Success**

Affordability with flexibility is just one of the ways we're hard at work with you to meet the needs of today's small businesses. When more groups can afford to buy, you can sell more. It's a win-win for everyone.

Plus, you've got a personal team of Health Net experts ready to help you with quoting, plan details and more. Call your Health Net Account Executive or Broker Services at 1-800-448-4411 and choose option 4. Please call your General Agent if you work through one.

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## **Selling is easier with Health Net's SLU Dental PPO Portfolio**

Health Net's portfolio of PPO plans gives your clients exactly what they're looking for – value, flexibility and simplicity. Our affordable dental plans offer comprehensive coverage and provide access to one of the largest dental networks in California and throughout the United States. What's more, we've aligned our plans with our small group dental portfolio, making it easier to sell across groups of any size!

- **Classic Plus plans** – are offered with MaxAdvantage (our new calendar year maximum roll-over program).
- **Classic and Essential Plans** – offer full coverage for preventive, general and major services plus a variety of coinsurance and orthodontia benefit options to choose from.
- **Basic 500 plan** – our lower-priced plan that offers basic preventive, diagnostic and restorative services (endodontics, periodontics, oral surgery, major services and orthodontia not covered).

### **Key Features**

- Extra services for pregnant women (additional prophylaxis and periodontal maintenance when medically necessary).
- Classic Plus 1 plan covers dental implants at 50% up to \$1,500 per calendar year.
- Members receive full amount of orthodontia lifetime maximum, even if treatment is under another carrier's dental PPO plan.
- Classic Plus and Classic plans reimburse out-of-network providers based on Usual, Customary and Reasonable amounts, while Essential and Basic plans reimburse out-of-network benefits on a limited fee schedule.
- Oral surgery, periodontics and endodontics are covered as general services under Classic Plus, Classic and Essential plans.
- Deductible waived for preventive and diagnostic services, in and out of-network.
- No waiting periods for any covered services.
- May be purchased separately or as a dual choice with dental HMO.

A collection of sales and marketing materials is available to view and download:

1. Go to [www.healthnet.com/broker](http://www.healthnet.com/broker)
2. Select *California*
3. Choose *Forms and Brochures* under Quick Links
4. Click on *Mid-Market and Large Group Plans*

You can order printed materials by calling your Health Net sales representative who can also answer any questions you may have about our plans. Thanks for selling Health Net!

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**JUNE 2010**

## **Products & Services**

### **Sell Clients on the Advantages of Telephonic Consultations**

Counseling offered through MHN's Employee Assistance Program (EAP) can boost employee productivity, engagement and morale. But how do employers know workers will take advantage of it? With **telephonic consultations**, MHN offers an effective option that addresses concerns employees might have about accessibility, convenience and confidentiality. This makes it more likely that they will use the EAP.

And, results of an MHN study published in the November 2008 issue of Behavioral Healthcare showed our telephonic consultations are as effective as face-to-face sessions when it comes to problem resolution and client satisfaction. This adds to other research that confirms the appeal of telephonic support.

Here are some of the services MHN offers telephonically:

**Clinical Consultations** – Assistance is available 24/7 to help members with emotional health issues, including:

- Marriage, relationship and family problems
- Domestic violence
- Alcohol and drug dependency
- Stress and anxiety
- Depression
- Grief and loss

**Work & Life Services** – Telephonic support can also help members solve routine life challenges that negatively impact work attendance and productivity. The areas covered include:

- *Financial services:* Telephonic consultation on subjects such as credit counseling, debt

and budgeting, financial planning for college, retirement planning and specialized tax assistance.

- *Legal services:* 30-minute sessions with a network attorney or mediator can address a variety of issues, including those related to legal matters such as civil, consumer and criminal law; family law, including adoption, divorce and custody issues; business law; real estate and estate planning.
- *Identity theft recovery:* Guidance on placing fraud alerts, freezing credit, filing a police report and other necessary steps.
- *Childcare, Eldercare and Daily Living:* Help finding solutions that are crucial to maintaining a healthy work-life balance.

To learn more, call (800) 327-7526 or visit [www.mhn.com](http://www.mhn.com).

## **ALSO IN THIS ISSUE:**

### **Healthnet.com Highlights**

**Full Suite of Marketing Materials Now Available on the Healthnet.com Broker Portal**

### **News You Can Use**

**Surf, Sun and Sand – Health Net’s 2011 Sales Leaders’ Trip**

**Get Your Green Faster and Go Green with Direct Deposit!**

**Latest Health Net News for Employers**

**Health Net Provider Network – Partners for Better Health!**

### **Products & Services**

**Elect Open Access: Affordability Meets Flexibility in one Easy-to-Use Plan**

**Selling is easier with Health Net’s SLU Dental PPO Portfolio**

**Announcing our NEW Silver Network Expansion: More Counties and More Providers mean More Cost-Savings Opportunities!**

### **Operational & Legislative Update**

**Coverage for Adult Dependents**

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## **Products & Services**

### **Announcing our NEW Silver Network Expansion: More Counties and More Providers mean More Cost-Savings Opportunities!**

We're excited to announce the expansion of our budget-friendly, popular Silver Network to serve an even greater customer base – as of effective date 7/1/10! Silver Network is the perfect fit for your small business and mid-size clients looking for economical coverage options in select areas.

Our Silver Network is **now available in Santa Clara and Stanislaus counties**. Plus, we **added more preferred provider groups in the Southern California area**. Now you have even more reasons to start talking up Silver Network to your small business 2-50 and mid-size 51+ clients!

#### **Silver Network Highlights**

- A select subset of quality providers from our full HMO network – with rate savings opportunities in select areas.
  - For small business groups 2-50, we've changed the rating region for Stanislaus county, giving your clients in this area added savings!
- Can be combined with our full array of HMO and Elect Open Access (EOA) plans – a choice of predictability and flexibility for employees.
- Available in all or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco, Santa Clara, Stanislaus and Ventura counties.
- Provides access to a quality network of more than 6,650 primary care physicians and 14,300 specialists (as of April 2010).

## **Network, Rate Savings and New Provider Details**

Our network and provider group details are right at your fingertips - just click on the links below!

## **New and Updated Sales Materials**

View or download our updated Silver Network sales materials by going online to [www.healthnet.com/broker](http://www.healthnet.com/broker) > *California* > *Forms and Brochures*. Then click on either *Small Business Group Plans* or *Mid-Market and Large Group Business Plans*.

## **Questions**

For questions regarding Silver Network, please contact your Health Net sales representative or Broker Services at 1-800-448-4411, option 4.

**It's never been a better time to sell Health Net products!**

**Click on the links below to access the necessary files:**

[Silver Network Groups 2-50 Rate Savings](#)

[Silver Network Groups 51+ Rate Savings](#)

[Silver Network New Northern CA Provider Groups](#)

[Silver Network New Southern CA Provider Groups](#)

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**JUNE 2010**

## **Operational & Legislative Update** **Coverage for Adult Dependents**

In advance of the September 23, 2010, implementation of certain provisions of federal health care reform, known as the Patient Protection and Affordable Care Act, Health Net is providing employers and those with “individual” policies the option of continuing coverage for adult dependents until their 26th birthday if they are currently enrolled on their parents’ health care policies.

Employers wishing to prevent a gap in coverage for qualifying dependents, or who have other questions, should contact their broker or Health Net Sales representative.

And individuals who have coverage with Health Net directly and not through an employer group or government program may call the following numbers to reach a Health Net Customer Service representative by calling (800) 909-3447, option 3, option 3.

For additional information, please refer to the Overage Dependents FAQs available on the link below or contact your Health Net Representative.

**Click on the links below to access the necessary files:**

[Overage Dependents FAQs](#)

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