



MSC CA4151-03-216
Health Net of California, Inc.
PO BOX 989883
WEST SACRAMENTO CA 95798-9883

See Page 3 for
Your NEW 2023 Monthly Premium!

«MBR_FIRST_NAME» «MBR_LAST_NAME»
«STREET» «STREET_2»
«CITY», «STATE» «ZIPCODE»

October 1, 2022

Subscriber ID:
«SUBSCRIBER_ID»

Your Ambetter HSP Health Plan Ends December 31, 2022
Covered California will enroll you onto a new Health Net of California, Inc. (Health Net)
Ambetter PPO plan for 2023!

Dear «MBR_FIRST_NAME» «MBR_LAST_NAME»,

Hello! Thank you for choosing Health Net for your health care needs. We're here to help you prepare for Open Enrollment. Please read this letter – it includes information about your new 2023 health plan.

What you need to know

You currently have a Minimum Coverage plan with us. You qualified for this plan in 2022 because you were under age 30. You are no longer eligible because you turned 30 in 2022. **In addition**, your Ambetter HSP plan will no longer be offered in 2023.

But, you will still have health coverage:

- **You will not need to take any action.** Covered California will enroll you and your covered dependents in an Ambetter PPO Bronze plan that starts January 1, 2023.
- The Bronze plan is most similar to your current Minimum Coverage plan. Your monthly premium payment will go up. See the enclosed notice for all the details about our Bronze health plan.
- You will get a new member ID card in December.
- Your primary care physician (PCP) is available in the Ambetter PPO network. You will be assigned to your PCP on your new plan.
- Your Plan Contract and Evidence of Coverage contains a complete description of your benefits. See the Ambetter PPO Bronze Plan Overview and the *What to Expect from Your New Ambetter PPO Plan* insert which highlights some of the changes that will be effective January 1, 2023.

(continued)

What you need to do

- The 2023 plan¹ you will renew in is: «NEW_PLAN_NAME».
- **See the enclosed required notice with information about your 2023 payment rate and other details.**
- To view, download or print a copy of the *Summary of Benefits and Coverage* (SBC) for your 2023 plan go to www.myhealthnetca.com/sbc during open enrollment that begins November 1.

If you prefer to get your SBC from us, you can call our Customer Contact Center at 888-926-4988 (TTY: 711).

Log in at www.CoveredCA.com

- Check your account information to make sure it's all up to date.
- Confirm your income if you receive premium assistance. This step is required to qualify for premium assistance again in 2023.

California's enrollment period for 2023 runs from November 1, 2022, through January 31, 2023. This is the time you can change your health plan for the new year.

Since your plan is closing and you are no longer eligible for your former plan, you can use the special enrollment period (SEP) to enroll in a new health plan. The SEP lasts 60 days from the date of the loss of health coverage. The SEP ends on March 1, 2023.

Contact your broker or let Health Net be your guide if you'd like to explore other options. To learn more about all our health plans, visit www.myhealthnetca.com during the enrollment period. You can also call us at 877-609-8711.

No need to change your automatic bill pay

If you use automatic bill pay to make your monthly Health Net premium payments, this feature will stay active. This is true even with your change to a new plan type.

To update your debit or credit card information, or to switch the bank account you use for your monthly premium payments, just log in to your account at www.myhealthnetca.com.

A health plan for yourself and your loved ones is always the right choice

Health coverage is important and can give you priceless peace of mind.

Thank you for choosing Health Net. We look forward to being your partner in health for 2023!

Sincerely,



Colin Havert
Commercial Officer

¹Ambetter HMO plans are pending California Department of Managed Health Care approval.

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Health Net Subscriber ID:
«SUBSCRIBER_ID»

**Your information is current
as of: «ASOF_DATE»¹**

Important: Your plan will no longer be offered through the Exchange. Take action by December 31, 2022, or you'll be automatically enrolled in a different Covered California plan. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Health Net of California, Inc. (Health Net) for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Beginning January 1, 2023, we won't offer your current health coverage in Covered California. The last day of your current Covered California coverage is December 31, 2022. Read this letter carefully and review your options. Also make sure to update your information with Covered California.

Your new plan for 2023

We found another Covered California plan that may meet your needs. Starting in January, you'll automatically be enrolled in Ambetter PPO.

Your new premium

- Your 2022 monthly premium is \$«CURRENTLY_PAYING». This reflects a monthly premium of \$«CURRENT_RATE» minus \$«APTC_PLUS_STATE_SUBSIDY» of financial help per month.
- **Your new monthly payment (starting in January) is estimated: \$«NEW_RATE_MINUS_FIN_HELP».** This reflects an estimated monthly premium of \$«NEW_RATE» minus the same amount of financial help you're getting now. **However, your financial help may be different next year.** You'll see your new monthly payment when you receive your January bill.

Important: This estimated monthly payment is based on current information we have for 2022. It doesn't account for changes that could impact your amount of financial help, like cost changes in your area for next year, or changes to your household income or family size. To find out the actual amount of financial help you qualify for in 2023 and your new premium amount, update your Covered California application. See below for more information.

(continued)

Other changes

- Your Plan Contract and Evidence of Coverage contains a complete description of your benefits. See the Ambetter PPO Bronze Plan Overview and the *What to Expect from Your New Ambetter PPO Plan* insert which highlights some of the changes that will be effective January 1, 2023.
- You can review more details about this plan at www.myhealthnetca.com and in your 2023 Summary of Benefits and Coverage.

If you want to pick another plan, enroll by December 31, 2022, to make sure you have the coverage you want. See below for more information.

What you need to do

1. Update your Covered California account by December 31, 2022.

Review your Covered California account to make sure the information is still current and correct, and to see if you may qualify for more or less financial help in 2023 than you're getting now. This may result in a lower monthly premium payment or lower out-of-pocket costs (like deductibles, copayments, and coinsurance). Plus, you can help avoid paying money back when you file your taxes.

2. Decide if you want to enroll in this plan or choose another one.

I want to enroll in this plan.

Pay the monthly premium by the date on your invoice and you'll be automatically enrolled.

I want to pick a different plan.

You can choose a different plan between November 1, 2022 - January 31, 2023. Enroll by December 31, 2022, for coverage to start January 1.

Here are some ways to look at other plans and enroll:

- Visit CoveredCA.com to see other Covered California plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.
- Check with Health Net to see what other plans may be available.

Note: If you got financial help in 2022 to lower your monthly premium, you'll have to "reconcile" using IRS Form 8962 when you file your federal taxes. This means you'll compare the amount of premium tax credit you received in advance during 2022 with the amount you actually qualify for based on your final 2022 household income and eligibility information. If the amounts are different, this will affect the amount of your refund or taxes owed.

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We're here to help

- Visit CoveredCA.com, or call 800-300-1506 or (TTY 888-889-4500) to learn more about Covered California and to see if you qualify for lower costs.
- If you have questions about your current plan, call 888-926-4988 (TTY: 711). If you want to explore plan options, call Health Net at 877-609-8711, Monday through Friday, between 8:00 a.m. and 6:00 p.m. PT, or visit us at www.myhealthnetca.com.
- Find in-person help from an assister, agent, or broker in your community at <http://www.coveredca.com/get-help/local/>
- Contact your agent or broker you've worked with before. «BRK_NAME» «BRK_PHONE»
- Call 888-926-4988 (TTY: 711) for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

Getting help in other languages

Para recibir ayuda en español, llame al 877-609-8711 y un intérprete le asistirá con este aviso sin ningún costo.

如需中文協助，請致電 877-609-8711，將有口譯員會免費協助您處理本通知相關事宜。

한국어 도움을 받기 원하시면 877-609-8711번으로 문의해 주십시오. 본 통지서에 대해 통역사가 무료로 도움을 드릴 것입니다.

Sincerely,



Colin Havert
Commercial Officer

PRA Disclosure Statement

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(HNCA On-exchange Closure)

What to Expect from Your New Ambetter PPO Plan

Important Questions and Answers

Starting January 1, 2023

Ambetter PPO plans

Q. What provider network will I use?

A. Starting January 1, 2023, you will be able to choose providers (doctors, specialists, hospitals, urgent care) from the Ambetter PPO provider network. To look for a provider in the network, go to www.myhealthnetca.com. Select *Find a Doctor*. Then select the Ambetter PPO network.

Q. Can I use out-of-network providers?

A. Yes, you will be able to use out-of-network providers. When your new plan starts, you'll have the option to use providers that are not in the Ambetter PPO network.

Note: Higher out-of-pocket costs apply when you use an out-of-network provider. And, you may have to pay the balance between what the out-of-network provider charges, and what Health Net pays. This is called balance billing. Balance billing amounts are not covered by your plan. And, they won't apply to your calendar year deductible or out-of-pocket maximum.

Q. Can I keep my primary care physician (PCP)?

A. Please refer to page one for information about your PCP.

Q. Will I need referrals from my PCP?

A. No, you can continue to visit specialists without a referral.

Q. Will I get my prescriptions from the same pharmacy I use now?

A. Starting January 1, 2023, you will use the Advanced Choice Pharmacy network. Please check to see if your current pharmacy is in the network. Visit <https://info.caremark.com/oe/advancedchoice>

Q. My child uses the pediatric dental benefits. Will there be any changes?

A. The pediatric dental benefits will change to a dental PPO plan. Also, the pediatric dental network will change to DBP PPO Dental network. You can check to see if your current dentist is in the new network. Go to www.yourdentalplan.com/healthnet. Choose *Health Net PPO Commercial*.

Q. Why can't I keep my Minimum Coverage plan?

A. Minimum Coverage plans are available to people who are under age 30. If you are age 30 or older, you must receive a hardship or income-related exemption from the Covered California in order to be able to purchase this type of plan.

You can apply for a hardship or income-related exemption for 2023. If you do, you have to reapply for health coverage **and** a hardship or income-related exemption.

To find out more about exemptions and how to apply, visit <https://www.coveredca.com/learning-center/tax-penalty-details-and-exemptions/exemptions/> or call Covered California at 800-300-1506.