



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

See Page 4 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
We 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

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.** We will enroll you and your covered dependents in an Ambetter PPO plan that starts January 1, 2023. **See the Ambetter PPO Plan Overview insert which highlights some of the changes that will be effective January 1, 2023.**
- Ambetter PPO plans offer the same **in-network** benefits as your current plan. **Note:** Some coverage and cost-share updates for the new plan year may apply.
- 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 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.**
Note: Your 2023 monthly rate includes adult dental and vision coverage if you purchased this option. Adult dental and vision coverage includes all family members ages 19 and older.
- 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 800-839-2172 (TTY: 711).

Making a change is simple

Covered California™ offers low monthly premium payments for people who qualify based on their income. There is also help to lower your:

- Copayments
- Coinsurance
- Deductibles

Visit www.CoveredCA.com/health-net/ to learn more. If you qualify, be sure to enroll in a health plan through Covered California.

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

(continued)

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

Sincerely,

A handwritten signature in black ink, appearing to read "Colin Havert", with a stylized flourish at the end.

Colin Havert
Commercial Officer

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

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October 1, 2022

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

Health Net Subscriber ID:
«SUBSCRIBER_ID»

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

Important: Your plan will no longer be offered. Take action by December 31, 2022, or you'll be automatically enrolled in a different 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. The last day of your current coverage is December 31, 2022. Read this letter carefully and review your options.

Your new plan for 2023

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

Important: This isn't a Covered California plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance) if you enroll in this plan. To see if you qualify for these savings and to enroll in a Covered Californian plan, visit CoveredCA.com by January 31, 2023. If you don't enroll in a Covered California plan by January 31, 2023, you may not be able to switch to one for 2023, even if your finances change.

Your new premium

- Your current monthly premium is \$«CURRENTLY_PAYING».
- **Starting in January, your estimated monthly premium will be \$«NEW_RATE».**
Important: This is only an estimate based on current information we have. It doesn't reflect any changes to your enrollment, such as adding additional members to your coverage. You'll see your new monthly payment amount when you get your January bill.

¹ The data in this letter is based on the information we have in our system as of this date. Premium amounts are subject to change if your information changes.

(continued)

Other changes

- Your Plan Contract and Evidence of Coverage contains a complete description of your benefits. See the Ambetter PPO 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 your 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

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 December 31, 2022, 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:

- Check with Health Net to see what other plans may be available.
- Visit CoveredCA.com to see 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.

We're here to help

- If you have questions about your current plan, call 800-839-2172 (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.
- 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.
- 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 877-609-8711 for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.

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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 Off-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. Are there benefit or provider changes to the optional Adult Dental and Vision Plus I purchased with my plan?

A. Your Adult Dental will change to a dental PPO plan. You can see any licensed dentist and receive benefits for covered services. If you use an in-network provider, your out-of-pocket costs may be lower. Covered services through an in-network provider are based on Health Net's contracted amount. To find an in-network provider, go to Health Net dental member website at www.yourdentalplan.com/healthnet. Select the *Health Net PPO Commercial* network.

Your Adult Vision plan is the same as your current one.