



## 2016 California Individual & Family (IFP) Portfolio

Health Net of California, Inc. and Health Net Life Insurance Company (Health Net) will offer a simplified line-up of IFP products for 2016.

There are differences in the plans we offer through Covered California and those available direct from Health Net. As such, the changes and what members have to do, if anything, depend on how they enrolled.

### Plan closures

Covered California:

- EPO insurance plans are closing in Santa Clara and Kern counties
- Platinum 90 and Gold 80 HMO plan versions for American Indians-Alaska Natives (AI-AN)

Direct from Health Net — all PPO insurance plans in:

- Monterey, San Benito and Mariposa counties;
- ZIP codes in Kern County, including: 93527, 93528, 93536, 93555, 93556 and 93558;
- ZIP codes in Riverside and San Bernardino counties, including: 92225, 92226, 92239, 92324, 92373, 92399, 91759, 91766, 92242, 92267, 92280, 92304, 92323, 92326, 92332, 92338, 92363, 92364, 92366, 92412, 92880, 93516, 93555, 93562 and 93592;
- Region 16 (Los Angeles West).

## 2016 portfolio

### Plans available through Covered California

Health Net of California, Inc.	Regions <sup>1</sup>	Health Net Life Insurance Company	Regions <sup>1</sup>
Health Net Platinum 90 HMO	14-19	Health Net Platinum 90 EPO	2, 4, 5, 8-10
Health Net Gold 80 HMO		Health Net Gold 80 EPO	
Health Net Silver 70 HMO		Health Net Silver 70 EPO	
Health Net Silver 94 HMO		Health Net Silver 94 EPO	
Health Net Silver 87 HMO		Health Net Silver 87 EPO	
Health Net Silver 73 HMO		Health Net Silver 73 EPO	
Health Net Platinum 90 HSP	1, 3, 7, 11	Health Net Bronze 60 EPO	
Health Net Gold 80 HSP		Health Net Minimum Coverage EPO	
Health Net Silver 70 HSP			
Health Net Silver 94 HSP			
Health Net Silver 87 HSP			
Health Net Silver 73 HSP			
Health Net Bronze 60 HSP	1, 3, 7,		
Health Net Minimum Coverage HSP	11, 14-19		

Limited cost share and \$0 cost share plan versions for American Indian-Alaska Natives (AI-AN) are available through Covered California.

**Plans available direct through Health Net**

<b>Health Net of California, Inc.</b>	<b>Regions<sup>1</sup></b>	<b>Health Net Life Insurance Company</b>	<b>Regions<sup>1</sup></b>
Health Net Platinum 90 HMO	14-19	Health Net Platinum 90 EPO	2, 4, 5, 7, 8, 9, 10, 14, 15, 17, 18, 19
Health Net Gold 80 HMO		Health Net Gold 80 EPO	
Health Net Silver 70 HMO		Health Net Silver 70 EPO	
Health Net Platinum 90 HSP	1, 3, 7, 11, 14-19	Health Net Bronze 60 EPO	
Health Net Gold 80 HSP		Health Net Minimum Coverage EPO	
Health Net Silver 70 HSP		Health Net Silver 70 PPO	
Health Net Bronze 60 HSP		Health Net Bronze 60 PPO	
Health Net Minimum Coverage HSP		Health Net Minimum Coverage PPO	

<sup>1</sup>Counties by region

Region	County	Region	County	Region	County
1	Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Sierra, Shasta, Siskiyou, Sutter, Tehama, Trinity, Tuolumne and Yuba	6	Alameda	13	Imperial, Inyo and Mono
		7	Santa Clara	14	Kern
		8	San Mateo	15	Los Angeles (ZIP codes starting with 906-912, 915, 917-918, and 935)
2	Marin, Napa, Solano and Sonoma	9	Monterey, San Benito and Santa Cruz,	16	Los Angeles (ZIP codes not including ZIP codes in region 15)
3	El Dorado, Placer, Sacramento and Yolo	10	Mariposa, Merced, San Joaquin, Stanislaus, and Tulare	17	San Bernardino
4	San Francisco	11	Fresno, Kings and Madera	18	Orange
5	Contra Costa	12	San Luis Obispo, Santa Barbara and Ventura	19	San Diego

**Member notification schedule**

- 90-day closure notices mail on September 30, 2015, and reassure members that they don't have to take action until open enrollment starts on November 1, 2015.
- 80-day renewal letters mail by October 8, 2015, to our Covered California letters. We've accelerated the schedule to align with Covered California's early renewal period, which begins on October 12, 2015.
- 60-day renewal letters to members with off-exchange plans will mail by November 1, 2015. Like the 80-day versions, these letters tell members that they can keep the plan they have now and explain the options for making a change.
- 30-day reminder letters to all members remind them what, if anything, they need to do for 2016.

You will receive a letter from Health Net, along with a list of impacted clients, if you have IFP business with us in California.

Questions? Please contact your Account Executive or call Broker Services at 1-800-909-3447, option 1, or email to [Brokers@healthnet.com](mailto:Brokers@healthnet.com).