HEALTH NET NEWS

Sell and Renew Small Business with Competitive Small Group Rates in Q2 2025

Q2 Rates - small group regional comparisons:

Rate percentages noted in green in the grid represent the average price position by metal tier below each carrier noted in the matrix. PDX - Mult, Clark & Washington Counties

Rating Area 1 Q2 2024 Average Savings with HNOR PPO Gold Carrier Platinum Silver Bronze -22% -18% -12% -12% Regence -9% -14% Providence -22% -20% United -10% -9% -11% -19% -19% -11% -5% -6% Moda PacificSource

							,			
Rating Area 3	Q2 2024 Average Savings with HNOR PPO				Rating Are a	7 Q2 2024	Q2 2024 Average Savings with HNOR PP			
Carrier	Platinum	Gold	Silver	Bronze	Carrie	r Platinum	Gold	Silver	Bro nz	
Regence	-22%	-18%	-11%	-12%	Regence	-23%	-19%	-12%	-1	
Providence	-23%	-21%	-10%	-15%	Provide nce	-19%	-17%	-5%	-1	
United	-8%	-8%	-10%	-17%	United	-11%	-11%	-13%	-2	
Moda	-22%	-14%	-8%	-9%	Moda	-18%	-10%	-4%	-4	
PacificSource	-17%	-15%	-10%	-11%	PacificSource	te -9%	-6%	-1%	-;	
edical: Q2 202	5 small bus	iness rate	s remain c	ompetitiv	e with no filed rate	e revisions. H	ealth Ne	t comme	ercial	



O2 2024 A	Werama Sav	inge with U	NOD DOO		
Q2 2024 Average Savings with HNOR PPO					
Platinum	Gold	Silver	Bronze		
-23%	-19%	-12%	-139		
-19%	-17%	-5%	-119		
-11%	-11%	-13%	-209		
-18%	-10%	-4%	-49		
-9%	-6%	-1%	-29		
	-23% -19% -11% -18%	-23% -19% -19% -17% -11% -11% -18% -10%	-23% -19% -12% -19% -17% -5% -11% -11% -13% -18% -10% -4%		

- small group plans continue to show double digit rate advantages in most regions of the Oregon market. • Dental: No rate or plan changes at this time.
- Vision: No rate or plan changes at this time.
- Alt Care: No rate or plan changes at this time.

Salem - Marion & Polk Counties

 $^{
m 1}$ The above rates represent statewide averages. Actual plan rates vary by rating region. Percentages shown compare DFR filed

Q2 2025 rates.

Association Enrollments via Wired Enroll

Wired Enroll.

MORE HEALTH NET NEWS

Health Net new association business is growing in 2025. The listing of our Associations

on Wired Quote has increased association visibility across the Oregon market and enabled opportunities to quote our associations directly with the small group market in the Wired Quote tool.



Please connect with your account manager for additional detail or if your interested in earning an appointment to sell Health Net Associations.

Association groups. Stay tuned for updates in the coming months on updated Association enrollment functions via

Health Net Commercial Clinical Policies Update Effective July 1, 2025, Health Net Health Plan of Oregon, Inc. (Health Net) will be retiring the following Commercial clinical

below policies will no longer be posted on our website.) Policy Number & Title: CP.MP.26 Articular Cartilage Defect Repairs Justification: Policy retired by Centene Corporation 01/2025

policies. You can find all active Commercial clinical policies on our Policies and Criteria webpage. (Note: After July 1, the

- Thank you for your partnership in helping our members stay healthy. If you have any questions, please contact your

assigned Provider Engagement Representative.

Contract Challenges and Network Access

INDUSTRY NEWS



price pressures and operational costs have set the stage for challenging contract renewal cycles that have resulted in network gaps in the Oregon market. The Oregon DFR provides these resources for groups and members who are affected by contract changes in Oregon.

2025 marks a year filled with record high premium increases in Oregon, inflationary

What to do when your health network changes Health Plans and Provider Contracts

- -Salem Health remains in-network with Health Net for those Oregon groups who remain affected. We offer viable cost
- effective solutions with intact networks in Marion and Polk counties and throughout the state.

Please connect with your HN Account Executive for more details.

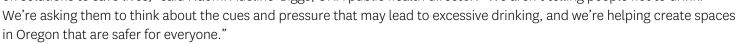
WELLNESS

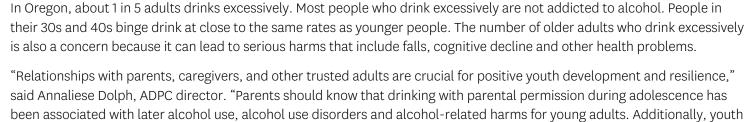
Alcohol Awareness Month Encourages Working Together to

Build Healthier Communities Across Oregon Three Oregon agencies are calling attention to the negative effects that excessive alcohol use has on our loved ones and communities as they recognized Alcohol Awareness Month in April.

and Oregon Liquor and Cannabis Commission (OLCC) are collaborating to prevent and reduce harm from excessive alcohol use. Excessive alcohol use, including heavy and binge drinking, is the third leading

The Alcohol and Drug Policy Commission (ADPC), Oregon Health Authority





Alcohol remains the substance most widely used by teenagers in Oregon. Stopping underage drinking has significant and proven public health benefits, including reducing traffic fatalities and decreasing rates of substance abuse by adults later in life. This is why the OLCC is stepping up its compliance verification efforts across Oregon.

want everyone who serves and sells alcohol—bars, restaurants, grocery stores, liquor stores—to remain vigilant and ensure their staff adequately verify IDs. Selling alcohol to minors is not just a legal violation, it also puts Oregon youth at risk of

Here are tips for drinking less during 2025: · Count your drinks. · Make small shifts to drink less, such as eating while you're drinking, or avoiding people, places or activities where you

Avoid asking people why they aren't drinking or pressuring them to drink more. • Talk with people in your community about excessive alcohol use and ways we can build healthier environments.

severe and potentially life-long harms."

- The OHA health initiative Rethink the Drink helps educate communities about the harms of excessive alcohol use. OHA funds partners in every county and Tribal community to prevent substance abuse and is committed to working with communities to find long-term, community-oriented solutions to public health dangers like excessive use of alcohol.

JUST FOR FUN

Memorial Day Facts and Traditions Memorial Day, observed on the last Monday of May, honors U.S. military personnel

unofficially marks the start of summer.

From History.com

who died in service. In 2025, it falls on May 26. Originally called Decoration Day, it began after the Civil War and became a federal holiday in 1971. Many observe the day by visiting cemeteries, participating in parades, and gathering with family, while it also

in 1865, was one of the first. In 1966, the federal government declared Waterloo, New York, the official birthplace of Memorial Day, as it hosted a community-wide event in 1866. On May 5, 1868, General John A. Logan called for a nationwide day to decorate soldiers' graves. The first Decoration Day took

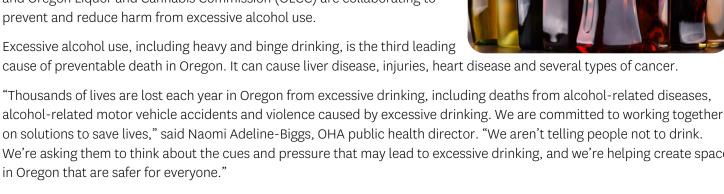
After the Civil War, which ended in 1865, Americans began decorating soldiers' graves with flowers and prayers. While the exact origin is unclear, some believe a commemoration in Charleston, South Carolina, organized by formerly enslaved people

Monday Holiday Act moved Memorial Day to the last Monday in May, creating a three-day weekend. It became an official

federal holiday in 1971.

Traditions Memorial Day is marked by parades, especially in Chicago, New York, and Washington, D.C., and by visits to cemeteries and memorials. Some people wear a red poppy in remembrance, a tradition originating from a World War I poem. The weekend also unofficially signals the start of summer, with many celebrating with barbecues or trips.

Have a Safe and Pleasant Memorial Day Weekend!



let's think about our habits and the messages we send to our youth." "Protecting public health and safety is central to our mission," said OLCC Commission Chair Dennis Doherty. "That's why we

are also four times more likely to drink alcohol if the parents in their lives binge drink. As we head into spring and summer,

are tempted to drink more than usual. • Talk with your health care provider about alcohol use and ways you can improve your health. When you host events, include non-alcoholic beverage options.

Note: If you or someone you care about is suffering from alcohol dependence or an alcohol use disorder, free confidential

resources and support are available online or by calling or 1-800-923-4357.

ORHA/bulletins



Decoration Day place on May 30, 1868, with a ceremony at Arlington National Cemetery. By 1890, every Northern state had made the day a state holiday, while Southern states continued honoring the dead on separate days until after World War I. Memorial Day Today Originally dedicated to Civil War soldiers, Memorial Day now honors those who died in all U.S. wars. In 1968, the Uniform