

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.¹



PDX - Mult, Clark & Washington Counties

Rating Area 1	Q2 2024 Average Savings with HNOR PPO			
Carrier	Platinum	Gold	Silver	Bronze
Regence	-22%	-18%	-12%	-12%
Providence	-22%	-20%	-9%	-14%
United	-10%	-9%	-11%	-19%
Moda	-19%	-11%	-5%	-6%
PacificSource	-17%	-14%	-9%	-10%

Eugene - Lane, Linn & Benton Counties

Rating Area 2	Q2 2024 Average Savings with HNOR PPO			
Carrier	Platinum	Gold	Silver	Bronze
Regence	-15%	-11%	-3%	-4%
Providence	-20%	-18%	-6%	-12%
United	-4%	-9%	-6%	-13%
Moda	-18%	-4%	-4%	-4%
PacificSource	-20%	-17%	-12%	-13%

Salem - Marion & Polk Counties

Rating Area 3	Q2 2024 Average Savings with HNOR PPO			
Carrier	Platinum	Gold	Silver	Bronze
Regence	-22%	-18%	-11%	-12%
Providence	-23%	-21%	-10%	-15%
United	-8%	-8%	-10%	-17%
Moda	-22%	-14%	-8%	-9%
PacificSource	-17%	-15%	-10%	-11%

Southern Oregon - Douglas, Jackson, and Josephine Counties

Rating Area 7	Q2 2024 Average Savings with HNOR PPO			
Carrier	Platinum	Gold	Silver	Bronze
Regence	-23%	-19%	-12%	-13%
Providence	-19%	-17%	-5%	-11%
United	-11%	-11%	-13%	-20%
Moda	-18%	-10%	-4%	-4%
PacificSource	-9%	-6%	-1%	-2%

- Medical: Q2 2025 small business rates remain competitive with no filed rate revisions. Health Net commercial 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.

¹ The above rates represent statewide averages. Actual plan rates vary by rating region. Percentages shown compare DFR filed Q2 2025 rates.

MORE HEALTH NET NEWS

Association Enrollments via Wired Enroll

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.



Health Net has recently engaged with Wired Quote/Wired Enroll to enable Wired Enroll functions for new Health Net Association groups. Stay tuned for updates in the coming months on updated Association enrollment functions via Wired Enroll.

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

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

Thank you for your partnership in helping our members stay healthy. If you have any questions, please contact your assigned Provider Engagement Representative.

INDUSTRY NEWS

Contract Challenges and Network Access



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

- [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.

The Alcohol and Drug Policy Commission (ADPC), Oregon Health Authority 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 cause of preventable death in Oregon. It can cause liver disease, injuries, heart disease and several types of cancer.



“Thousands of lives are lost each year in Oregon from excessive drinking, including deaths from alcohol-related diseases, alcohol-related motor vehicle accidents and violence caused by excessive drinking. We are committed to working together on solutions to save lives,” said Naomi Adeline-Biggs, OHA public health director. “We aren’t telling people not to drink. We’re asking them to think about the cues and pressure that may lead to excessive drinking, and we’re helping create spaces in Oregon that are safer for everyone.”

In Oregon, about 1 in 5 adults drinks excessively. Most people who drink excessively are not addicted to alcohol. People in their 30s and 40s binge drink at close to the same rates as younger people. The number of older adults who drink excessively is also a concern because it can lead to serious harms that include falls, cognitive decline and other health problems.

“Relationships with parents, caregivers, and other trusted adults are crucial for positive youth development and resilience,” said Annaliese Dolph, ADPC director. “Parents should know that drinking with parental permission during adolescence has been associated with later alcohol use, alcohol use disorders and alcohol-related harms for young adults. Additionally, youth are also four times more likely to drink alcohol if the parents in their lives binge drink. As we head into spring and summer, let’s think about our habits and the messages we send to our youth.”

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.

“Protecting public health and safety is central to our mission,” said OLCC Commission Chair Dennis Doherty. “That’s why we 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 severe and potentially life-long harms.”

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 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.
- 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.

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.

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](#)

JUST FOR FUN

Memorial Day Facts and Traditions



Memorial Day, observed on the last Monday of May, honors U.S. military personnel 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 unofficially marks the start of summer.

From [History.com](#)

The Birth of Memorial Day

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 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.

Decoration Day

On May 5, 1868, General John A. Logan called for a nationwide day to decorate soldiers' graves. The first Decoration Day took 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 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!