

## HEALTH NET NEWS



### GET READY TO SAVE! 2027 Ancillary Bundled Discounts Have Been Approved

Starting in January 2027, all groups with commercial group medical benefits will have the opportunity to bundle dental and vision benefits with their medical coverage and earn a 5% premium discount on ancillary premiums.

The commercial team will present specific detail and guidelines in the 2027 Product Update this fall.

## INDUSTRY NEWS

### Oregon Insurance Regulator Warns Consumers on Non-ACA Plans

The Oregon Division of Financial Regulation (DFR) has issued a cease-and-desist order to ClearShare Health and its affiliates after determining that the entities have been operating a program that, based on DFR’s investigation, functions as a business of insurance in Oregon without first obtaining a certificate of authority. The order also alleges they were providing services without first obtaining a third-party administrator license, which DFR found violated the Oregon Insurance Code.



ClearShare Health’s affiliates include Clearwater Benefits LLC, Clearwater Benefits Administrators LLC, and Clearwater Benefits Holdings LLC. The division also issued an order against Douglas Sherman, the co-founder of Clearwater Benefits LLC.

Under ClearShare’s cost-sharing program, which it refers to as “memberships,” consumers pay a monthly amount into a pool of money that is used to pay out members’ medical costs. According to information reviewed by DFR, which started its investigation in January 2026, ClearShare offers various tier levels consumers can choose that determine what medical expenses may be covered. People with pre-existing conditions or who are older than age 65 typically cannot participate in ClearShare’s program.

The order bars ClearShare Health and its affiliates from transacting insurance in Oregon, including but not limited to:

- Marketing, offering, or selling ClearShare Health memberships to Oregon residents
- Soliciting, collecting, or receiving any consideration, contribution, fee, or payment from Oregon residents for new ClearShare Health memberships or renewals of existing ClearShare Health memberships
- Representing that ClearShare Health memberships are not subject to regulation and oversight by DFR

The order allows these entities to continue to administer and pay medical expense submissions arising from ClearShare Health memberships that were in effect as of April 14, 2026, so that affected Oregon consumers can continue to have their medical expense submissions considered under their existing memberships.

This action is part of DFR’s ongoing efforts to pursue entities offering health insurance or marketing products that function as health insurance but are not properly licensed. DFR verifies that insurance companies are solvent (can pay their claims, make good on promises, etc.) and comply with Oregon law. ClearShare came under review after receiving multiple consumer complaints.

Consumers are often faced with health insurance choices, some of which may not be licensed by the state, or that claim to be in compliance with Affordable Care Act (ACA) plan requirements when in fact they do not offer ACA-level coverage. These unlicensed activities also weaken the licensed, commercial risk pool by removing members from that pool. DFR has previously warned consumers that the ever-changing dynamics of the health insurance market this year has caused a rise in fraudulent activity with a press release in January.

For more information visit the [DFR webpage](#).

## MORE INDUSTRY NEWS



### This Is a Time to Double Down: Major Insurers Expand Doula Coverage

[Becker’s Payer Issues](#) (5/5) reports, “Major insurers continue to expand access to doula care, citing worsening maternal health outcomes nationwide and a growing body of evidence that doula support improves clinical results and member experience.”

Centene and Heartland Forward “last year launched the Maternal and Child Health Center for Policy and Practice, with an initial focus on expanding midwifery and doula workforce pipelines in rural areas.” Alice Hm Chen, MD, executive vice president and chief health officer at Centene, said, “In 2024, we were responsible for more than 330,000 births, a third of whom are high risk. Community-based doula care has the greatest benefits in some of the most vulnerable populations, so it really does seem to have a mitigating effect on some of the structural barriers.”

For more information about [Health Net’s Doula program](#), contact your Health Net Account Representative.

## WELLNESS

### June is National Men’s Health Month

June marks National Men’s Health Month, with International Men’s Health Week observed June 15–21, 2026—a time to raise awareness and encourage healthier outcomes for men and boys at every stage of life.

This year’s theme, “Partners in Care: Advancing Men’s Health Through Connection, Education, and Advocacy,” highlights the important role relationships play in improving health. From families and caregivers to workplaces and communities, strong support systems help drive better outcomes.

Despite this, men continue to experience higher rates of preventable illness and premature death. In the U.S., men die an average of **six years earlier than women**, often from conditions that could be prevented or managed with early detection and regular care.

#### Key areas of focus include:

- Heart disease and stroke (leading causes of death)
- Prostate, testicular, colorectal, and lung cancers
- Diabetes and metabolic conditions
- Mental health challenges, including depression and suicide
- Substance use disorders
- Workplace safety and injury prevention
- Healthy aging and chronic disease management

Improving men’s health requires a comprehensive approach—encouraging preventive screenings, early intervention, and open conversations about physical and mental well-being. It also means recognizing men not just as patients, but as caregivers, partners, fathers, mentors, and community leaders.

As Jennifer Thompson, VP at Men’s Health Network, notes:

“Supporting men’s health strengthens families and communities. By recognizing care as a partnership, we can encourage earlier conversations, proactive health decisions, and better outcomes for everyone.”

By strengthening connection, education, and advocacy, we can help close the lifespan gap and support healthier, longer lives for men and boys.”

For more information visit [MHN Men’s Health Network.org](#).

Health Net offers multiple Health Support Programs to help members maintain healthier lifestyles. Virtual programs are also available through [Sharecare](#) and [Teladoc Health](#), making it easier to access support anytime, anywhere.



## JUST FOR FUN

### Celebrate the Start of Summer!



June in Oregon is the start of summer, offering perfect weather for outdoor adventure and vibrant festivals, including the famous Portland Rose Festival and the Sisters Rodeo.

Enjoy coastal whale watching in Depoe Bay, hiking in the Columbia River Gorge, local wine festivals, and berry picking as the state comes alive.

#### Here are top fun things to do in Oregon in June:

##### Festivals & Events

- [Portland Rose Festival](#): A month-long celebration (starts in May) with parades, fireworks, and city-wide events.
- [Sisters Rodeo](#): Known as the "biggest little show in the world," this event features professional bull riding, roping, and a parade, occurring June 11–15, 2026.
- [Pedalpalooza](#): A city-wide, months-long bike festival in Portland featuring themed rides.
- [Silverton Strawberry Festival](#): A community event typically held around June 15.
- [Juneteenth Celebrations](#): Multiple cities hold parades and celebrations to mark the holiday.