HEALTH NET NEWS

Health Net's 2026 Initial Rate Filings Look Great!

The Oregon DFR released 2026 initial small group rate filings, HN of Oregon will start 2026 with extremely favorable small group rates relevant to other carriers in market and is positioned for price advantaged and price stable growth in the small group market and on all lines of business.

SMALL GROUP MARKET		
Company	Average rate request	Requested Portland silver 40-year-old rate
Health Net Health Plan of Oregon, Inc	9.3%	\$479
Kaiser Foundation Health Plan of the Northwest	6.6%	\$450
Moda Health Plan, Inc.	11.7%	\$491
PacificSource Health Plans	5.1%	\$502
Providence Health Plan	21.5%	\$598
Regence BlueCross BlueShield of Oregon	7.3%	\$495
UnitedHealthcare Insurance Company	16.8%	\$613
UnitedHealthcare of Oregon, Inc.	19.8%	\$613
Average	11.5%	

Connect with your Health Net Account Manager to learn more about our price advantaged health plan offerings in your area.

INDUSTRY NEWS

Third Quarter 2025 Drug List Changes Released Prior Authorization Changes to Specialized Medications Given in Office

View the Third Quarter 2025 Drug List Changes (PDF). for the list of new HCPC codes.

These codes now require prior authorization for coverage of Health Net members. Additional Information

To learn more about Health Net Preferred Drug List Changes, download the Third Quarter 2025 Drug List Changes (PDF).

For questions regarding the information contained in this update, please contact the Health Net Pharmacy Department at:

1-888-802-7001.

TOOLS YOU CAN USE



Improvement Webinars Trillium, Health Net and Wellcare providers are invited to join us for discussions that include an overview of risk adjustment and how it impacts you; tips to improve

Upcoming Health Net Clinical Documentation

documentation and coding; and tips to stay compliant with regulatory requirements. Webinars are open to providers, non-physician providers, coders, billers and administrative staff.

To review the webinar schedule and sign up, please visit our websites: Health Net &

Wellcare By Health Net CDI Webinar Schedule.

Rising Breast Cancer Risk in Younger Women -

TALKING TREND

7 Key Facts You Should Know According to MSN's Newsable, Women's Health Guide, breast cancer has long been linked to older age, but recent data show a troubling increase among women

in their 20s and 30s. This trend calls for greater awareness, smarter screening, and lifestyle shifts. Here are seven important aspects to consider: 1. Steady Increase in Younger Women

Medical reports worldwide show breast cancer rates rising by about 1-2% annually among women under 40.

Although numbers remain lower than in older women, the growth is significant and concerning.

2. More Aggressive Forms Breast cancers in younger women are often more aggressive types, like triple-negative and HER2-positive cancers, which

grow faster and are harder to treat—making early detection vital.

3. Genetic Risks Inherited mutations, such as BRCA1 and BRCA2, greatly increase risk. Women with strong family histories, especially relatives

diagnosed before 50, should consider genetic counseling and testing.

4. Lifestyle and Environmental Factors

Sedentary habits, processed food, alcohol use, and exposure to hormone-disrupting chemicals may all raise risk—especially

as these habits become more common among younger women.

5. Changing Reproductive Patterns Delaying childbirth, having fewer children, and shorter breastfeeding periods can all raise risk. Earlier puberty and later

menopause also increase lifetime estrogen exposure. 6. Limited Screening for Young Women

7. Emotional and Long-Term Impact

Routine mammograms typically begin at 40, leading to later-stage diagnoses in younger women. Experts are urging more personalized screening based on individual risk rather than age alone.

A diagnosis at a young age brings unique challenges: fertility concerns, career disruptions, body image, and long-term

Breast cancer risk in younger women is a growing public health concern. Knowing your family history, adopting healthier habits, and pushing for risk-based screening can help with earlier detection and better outcomes. Knowledge, access, and

proactive care empower young women to face this challenge with strength and resilience. Members can get access to more wellness tips and programs by visiting our healthnetoregon.com Wellness page, or from our **Sharecare** website.

August is National Wellness Month

prioritize your self-care, reduce stress, and create healthier habits to feel like your best self! National Wellness Month was born out of the idea that if we are going to do big things in

impact your health in positive ways.

WELLNESS

the world, in between building our careers, raising a family, furthering our education, creating new ideas, and nurturing our bodies, we need to take care of ourselves, too.

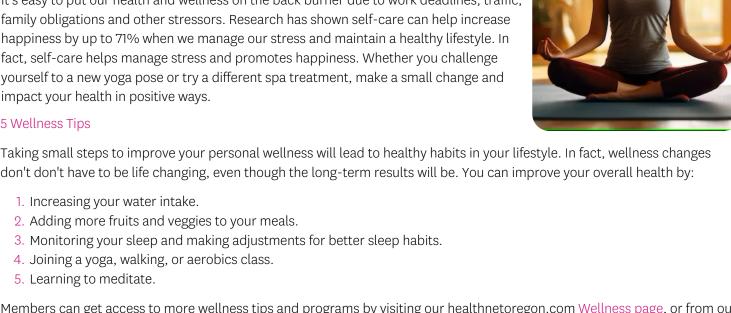
It's easy to put our health and wellness on the back burner due to work deadlines, traffic, family obligations and other stressors. Research has shown self-care can help increase happiness by up to 71% when we manage our stress and maintain a healthy lifestyle. In fact, self-care helps manage stress and promotes happiness. Whether you challenge

Celebrate National Wellness Month during the entire month of August. It's time to

treatment effects. Mental health support and fertility preservation options are essential.

5 Wellness Tips Taking small steps to improve your personal wellness will lead to healthy habits in your lifestyle. In fact, wellness changes don't don't have to be life changing, even though the long-term results will be. You can improve your overall health by: 1. Increasing your water intake. 2. Adding more fruits and veggies to your meals.

3. Monitoring your sleep and making adjustments for better sleep habits.



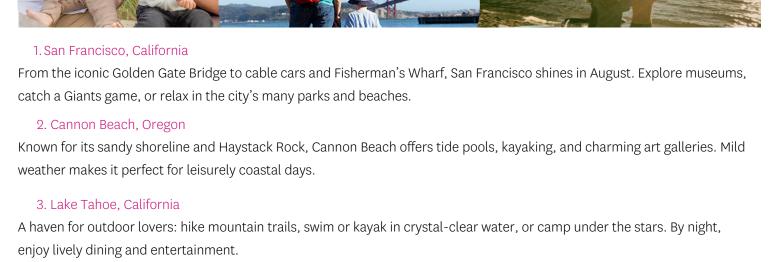
4. Joining a yoga, walking, or aerobics class. 5. Learning to meditate.

JUST FOR FUN

Members can get access to more wellness tips and programs by visiting our healthnetoregon.com Wellness page, or from our Sharecare website.

School will be back in session before you know it - so why not squeeze in a family getaway now? Whether a day trip or an extended vacation, here are some top West Coast vacation spots, according to Destinations USA:

West Coast Family Vacation Destinations



4. Bend, Oregon An outdoor paradise with hiking, biking, fishing, and river rafting. After your adventure, explore the Old Mill District's shops

and breweries, or check out local music festivals.

5. Portland, Oregon From food trucks and craft breweries to scenic hikes in the Columbia River Gorge, Portland balances urban excitement with natural beauty — perfect for an August escape.

6. San Diego, California Enjoy sunny beaches, sailing, and surfing by day; discover vibrant restaurants, bars, and museums by night. Warm weather and a laid-back vibe make it ideal for summer fun.

7. Half Moon Bay, California A picturesque coastal town where you can hike among redwoods, relax on sandy beaches, or explore seaside restaurants and shops — perfect for a peaceful getaway.

Make the Most of These Last Summer Days With a Trip Your Whole Family will Enjoy