



health net™

# News Now

AUGUST, 2025

## 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



### Upcoming Health Net Clinical Documentation 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 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](#).

## TALKING TREND

### Rising Breast Cancer Risk in Younger Women – 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

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.

#### 7. Emotional and Long-Term Impact

A diagnosis at a young age brings unique challenges: fertility concerns, career disruptions, body image, and long-term treatment effects. Mental health support and fertility preservation options are essential.

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.



## WELLNESS

### August is National Wellness Month

Celebrate National Wellness Month during the entire month of August. It's time to 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 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 yourself to a new yoga pose or try a different spa treatment, make a small change and impact your health in positive ways.

#### 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.

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## JUST FOR FUN

### West Coast Family Vacation Destinations

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](#):



#### 1. San Francisco, California

From the iconic Golden Gate Bridge to cable cars and Fisherman’s Wharf, San Francisco shines in August. Explore museums, catch a Giants game, or relax in the city’s many parks and beaches.

#### 2. Cannon Beach, Oregon

Known for its sandy shoreline and Haystack Rock, Cannon Beach offers tide pools, kayaking, and charming art galleries. Mild weather makes it perfect for leisurely coastal days.

#### 3. Lake Tahoe, California

A haven for outdoor lovers: hike mountain trails, swim or kayak in crystal-clear water, or camp under the stars. By night, enjoy lively dining and entertainment.

#### 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