

HEALTH NET NEWS

Important Updates about Health Net Commercial Group Plans



Health Net to discontinue offering commercial group health plans in Oregon.

After careful consideration, it has been decided that Health Net will discontinue offering commercial group health plans in Oregon as of February 28, 2027.

This includes the closure of all Oregon group plans through Health Net, including:

- Oregon Large Group Medical Plans
- Oregon Small Business Group Medical Plans;
- Association Health Plans; and all
- Supplemental Group Dental and Vision plans.

Employers have received official notice via postal mail including additional important information and required notices.

What this means for groups

Health Net will no longer accept new Commercial group business. Existing group coverage will continue through February 28, 2027. We are providing this notice more than 180 days in advance of the coverage end date, in accordance with applicable regulatory requirements.

Eligible employees may continue to enroll in current Health Net coverage through Feb. 28, 2027.

What groups need to do next

Please assist your clients to begin planning now to avoid a gap in coverage.

- Review replacement coverage options.
- Confirm renewal timing and transition steps.

Please contact your Health Net Account Representative for more information.

We appreciate the opportunity to have served as your valued partner in business and remain committed to supporting you and your clients through this transition.

TALKING TREND

1 in 4 Workers Stay in Unwanted Jobs for Health Coverage, Survey Finds



Nearly 1 in 4 U.S. workers say they're staying in a job they would otherwise leave because they're worried about losing their health insurance, according to a new [West Health-Gallup survey](#). Five years ago, about 1 in 6 workers reported experiencing this type of "job lock."

Rising premiums, prescription drug costs and out-of-pocket expenses may be making workers more reluctant to give up employer-sponsored coverage.

The survey of more than 2,300 people with employer health insurance found the concern was especially common among those facing greater healthcare costs:

- 44% of workers with medical debt said they were staying in a job for health coverage, compared with 21% without medical debt.
- More than 40% of workers with three or more chronic conditions reported job lock.
- Women were more likely than men to say health coverage was keeping them in a job they wanted to leave.

The findings come as healthcare spending continues to rise and some employers consider shifting more healthcare costs to employees. At the same time, higher costs for coverage purchased outside the workplace may make employer-sponsored insurance even more valuable to workers.

For employers and brokers, the findings reinforce the role health benefits can play in employee recruitment, retention and overall financial well-being.

WELLNESS

October is Breast Cancer Awareness Month



October is about more than pink ribbons. Breast Cancer Awareness Month is a global campaign focused on increasing awareness, encouraging screening, supporting people affected by breast cancer and raising funds for research.

Breast cancer affects about 2.4 million women worldwide each year, making education and early detection especially important.<sup>1</sup> People are encouraged to understand their personal risk and talk with their healthcare provider about appropriate screening.

Metastatic Breast Cancer Awareness Day – October 13

Metastatic breast cancer occurs when cancer spreads beyond the breast to other parts of the body. An estimated 155,000 women in the U.S. are living with metastatic breast cancer, a number researchers project could rise substantially by 2030.<sup>2 3</sup> October 13 highlights the need for continued research, treatment advances and support for people living with metastatic disease.

Men’s Breast Cancer Awareness Week – October 17–23

Breast cancer can also affect men. The American Cancer Society estimates that approximately 2,670 men in the U.S. will be diagnosed with breast cancer in 2026, and about 530 will die from the disease.<sup>4</sup> Greater awareness can help encourage earlier detection and care.

Breast Cancer Awareness Month is an opportunity to learn about risk factors, stay current with recommended screenings and support those whose lives have been affected by breast cancer.

Sources:

1. [Breast cancer fact sheet](#). World Health Organization
2. [MBC Facts](#). Metastatic Breast Cancer Alliance
3. Gogate A et al. [Projecting the Prevalence and Costs of Metastatic Breast Cancer From 2015 through 2030](#).
4. [Key Statistics for Breast Cancer in Men](#). American Cancer Society.

JUST FOR FUN

Love It or Hate It, It’s Pumpkin Spice Season

Why are American’s so obsessed with Pumpkin Spice?

It’s become an American tradition. Today, pumpkin spice can be found in everything from lattes, cookies and cereal to candles, soaps—and even pet treats.

The flavor itself usually contains little or no pumpkin. Instead, it’s the familiar blend of cinnamon, nutmeg, ginger and cloves traditionally used in pumpkin pie. For many people, that combination has become shorthand for everything we love about fall: cooler weather, colorful leaves, cozy sweaters and the start of the holiday season.



So why are Americans so obsessed? Part of the appeal may simply be nostalgia. The scent and taste of those warm spices can remind us of family gatherings, holidays and favorite autumn traditions. Add the fact that pumpkin spice products are available for only a limited time, and suddenly that latte feels a little more special.

Love it or roll your eyes at it, pumpkin spice has earned its place as the unofficial flavor of fall.

Here are some real pumpkin-spice products that have actually existed.

- **Pumpkin Spice SPAM** — Hormel released it as a limited edition in 2019. It sold out in less than seven hours.
- **Pumpkin Spice Kraft Mac & Cheese** — Because apparently cinnamon, nutmeg and cheese needed to meet.
- **Pumpkin Spice Cup Noodles** — Instant ramen with an autumn twist nobody was asking for.
- **Pumpkin Spice Pringles** — Potato chips meet pumpkin pie.
- **Pumpkin Spice Hummus** — Chickpeas, pumpkin and pie spices all in one dip.
- **Pumpkin Spice Deodorant** — For people who want to smell like a latte from head to toe.
- **Pumpkin Spice Toothpaste** — Fall flavor apparently extends to dental hygiene, too.
- **Pumpkin Spice Dog Treats** — Because your dog clearly needs to celebrate sweater weather.
- **Pumpkin Spice-Scented Teddy Bears** — Build-A-Bear has offered pumpkin-spice scent inserts.
- **Pumpkin Spice Bone Broth Protein** — Possibly the moment pumpkin spice officially jumped the shark.
- **Pumpkin Spice Oreos** — Golden cookies with pumpkin-spice filling.
- **Pumpkin Spice Protein Shakes** — Little Debbie even has a Pumpkin Spice Rolls protein shake for fall 2026.

What’s the strangest pumpkin spice product you’ve ever seen?