

## HEALTH NET NEWS



### Health Net’s Enhanced Choice Portfolio Just Got Better

Beginning February 1, 2025, Health Net’s Enhanced Choice Solutions (ECS) program will no longer be offered to California Large Groups. However, our Enhanced Choice portfolio has been updated to include valued features that were provided in ECS.

The Enhanced Choice portfolio will now offer Large Groups a -choice of 220 plan design options from our robust HMO and PPO networks, with as low as 33% participation.

This update includes:

- Groups of 101-250 that have as low as 33% participation will be able to choose up to 3 plans.
- Groups of 101-250 with 50% or greater participation will be able to choose up to 6 plans.
- Groups of 251-500 will require participation at 50% and can offer up to 6 plans.
- Groups alongside Kaiser or without prior coverage will require 33% participation and can choose up to 3 plans.
- Required contributions at 50% of employee only.
- Rate caps available upon request.

Refer to the following documents for more details.

- [2025 Large Group Portfolio Book – English \(PDF\)](#)
- [2025 Enhanced Choice Medical Portfolio: January 1, 2025 effective – English \(PDF\)](#)
- [Top Reasons for Health Net: Broker version – English \(PDF\)](#)

If you have questions or want more information on the Enhanced Choice consolidation, contact your Health Net account representative.

## INDUSTRY NEWS

### Centene Named as One of America’s Greatest Workplaces For Black Americans 2025



[Newsweek \(2/5\)](#) reports that Newsweek and Plant-A Insights Group have announced America’s Greatest Workplaces for Black Americans 2025. This ranking highlights 500 U.S. companies committed to fostering environments where Black employees can thrive. The recognized organizations have shown exceptional dedication to creating equitable pathways for success, reflecting a growing commitment to workplace inclusivity. Centene appears on the list with a five-star rating.

## TALKING TREND

### 7 Healthcare Trends Transforming Medicine in 2025

2025 will be a pivotal year for healthcare. 2025 marks a turning point, where technological advancements promise to improve lives. Success depends on addressing ethical dilemmas, securing data, and bridging the skills gap to create a sustainable system that harmonizes innovation, security, and human expertise.



Here are the key trends shaping healthcare this year according to this [Forbes 11/24](#), article:

#### 1. Personalized Healthcare Revolution

AI and data analytics are enhancing precision medicine, delivering tailored wellness plans and targeted outreach to underserved populations. This shift from reactive to preventative care reduces costs and improves outcomes, benefiting both patients and healthcare systems.

#### 2. Future-Proofing Healthcare

AI will play a crucial role in addressing large-scale health challenges like pandemics, climate change, and aging populations. With advanced tools and data, decision-makers can better prepare for and respond to global health crises.

#### 3. Mental Wellness Tech

Innovative technologies like VR therapy and AI chatbots are expanding access to mental healthcare, breaking down barriers like stigma and resource shortages. These tools ensure timely support and greater accessibility for those in need.

#### 4. Next-Gen Wearables: BCIs and Implants

Brain-computer interfaces (BCIs) and implantable devices are revolutionizing health tech. From managing chronic pain to treating epilepsy and paralysis, these innovations hold promise but also raise ethical concerns, such as data ownership and privacy.

#### 5. Advances in Genomics

Gene-editing tools like CRISPR are moving into clinical applications, offering targeted treatments for conditions once thought incurable, such as Huntington’s disease and muscular dystrophy. In 2025, research will further explore its potential for cancer and cardiovascular disease.

#### 6. The Health Data Challenge

The explosion of health data from wearables, medical records, and genomics has fueled innovation but also increased cybersecurity risks. With healthcare being a prime target for cyberattacks, safeguarding sensitive information will be a top priority.

#### 7. Addressing the Tech Skills Gap

A shortage of skilled professionals threatens the potential of AI and biotechnology. In 2025, healthcare providers will invest in training, reskilling, and partnerships with tech firms to build a workforce capable of driving innovation.

Read how [Centene/Health Net](#) has always emphasized innovation and a technology strategy that prioritizes our members’ healthcare needs. By putting people at the center of all we do, we are able to use our information technology systems to provide insight into the behaviors of our members and providers and the challenges they face.

## IN THE COMMUNITY

### Housing Stability = Better Health Outcomes



Did you know?

Studies have shown that social factors – especially secure housing – play a greater role in a person’s health than their genes or access to healthcare services.

How Health Net’s helping:

Medi-Cal managed care plans like Health Net can provide [Enhanced Care Management](#), including [Community Supports](#) services, to help beneficiaries find and sustain affordable housing.

Recent examples:

- In Sacramento County, health insurers, including Health Net, have given thousands of dollars to help Medi-Cal members with the highest needs achieve and maintain housing stability. Health Net’s most recent contribution was highlighted by the Sacramento Bee:
- Health Net made a \$12,000 donation to help the United Way begin covering housing deposits because it can take a little while for nonprofits to get reimbursed by the plans. Nancy Kalev, the company’s senior director for Systems of Care, described housing as the most important social determinant of health, saying it can account for up to 80% of a person’s health outcomes.

“Housing interventions can result in both improved health outcomes and decreased health care costs,” Kalev said, “so addressing the housing needs of our members aligns with Health Net’s mission to transform the health of the communities we serve, one person at a time.”

[\(Read more. Subscription required.\)](#)

- Health Net also recently gave a \$40,000 grant to Saint John’s Program for Real Change to support housing assistance-related initiatives for Sacramento women and children in crisis.

[\(More details in this news release.\)](#)

## WELLNESS

### Unwinding By Sharecare Available to Health Net Members

Millions of Americans suffer from stress and stress-related illness.

Unwinding by Sharecare is a great tool to help our members stress less and feel better. Unwinding is a mindfulness program designed to manage stress and build resilience in the workplace and at home, while also improving sleep, mental health and quality of life.

Developed by psychiatrist and neuroscientist Dr. Jud Brewer, MD, PhD, and the Behavioral Health team at Sharecare, Unwinding offers on-demand stress reduction tools to help members deal with stress throughout the day.

Through the app, members can improve sleep, access breathing exercises, follow guided meditations, watch high-end relaxation video content, attend live virtual events, and more.

How it works:

Unwinding is an evidence-based digital program that uses mindfulness to help you build resilience. You’ll be able to use it throughout the day whenever you find yourself feeling stressed to get a quick dose of calm when you need it. Through breathing exercises, meditations, sleep support, visual relaxation and more, you’ll start living a less-stressed life with Unwinding.

How to get started:

1. Members sign into their [Sharecare](#) account
2. Select Achieve
3. Select Unwinding
4. Get started

Eligible Sharecare users can access Unwinding from within the Sharecare digital experience via the Achieve section, by selecting Programs and then selecting Unwinding.



## JUST FOR FUN

### How You and Your Kids Can Catch a Leprechaun



In Irish folklore, a leprechaun is a tiny, mischievous fairy-like creature, often depicted as a little old man with a beard, wearing a green coat and hat, who is said to be a cobbler by trade and hide a pot of gold at the end of a rainbow; the catch is that if you try to capture a leprechaun to find his gold, he will use cunning tricks to escape, making it nearly impossible to actually claim the treasure.

#### How to Make a Leprechaun Trap

Legend has it that leprechauns visit houses on St. Patrick’s Day in search of lost gold. If you catch a leprechaun, you get to keep his gold—a treasure monumental enough to buy all of the Robux in the world. With so much at stake, you can build a leprechaun trap with your kids and set them out on the night before St. Patrick’s Day to test their luck at catching the sneaky wee lads. In some cases, without catching an actual leprechaun, some leprechaun hunters have reported catching tiny green leprechaun footprints, gold glitter, and tufts of orange “leprechaun hair”.

To make your leprechaun trap, gather materials from your home that might attract a leprechaun. This could be anything green (representing Ireland), gold or yellow (because leprechauns love gold), or rainbow colors (because leprechauns hide their gold at the end of rainbows). Once you have your materials, decide how to trap your leprechaun. It could be a path leading to a ball of tape where the leprechaun gets stuck, a box that might fall on top of your leprechaun, or a trail of Legos where the leprechaun might stub his toe and sit down to rest until morning. The possibilities are as endless as your child’s creativity!

Good Luck, and Have a Happy St. Patrick’s Day!