

WHOLE you

2025 Bulletin



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We want to hear from you!

This is your way to let us know what we're doing well or what needs improvement. Go to the last two pages to learn more.

Welcome to Whole You

This is your yearly benefits and services newsletter from Health Net. It's a good source for information to help you make the most of your Health Net coverage.

New to Health Net? Find out about your health plan online.

Visit healthnet.com.

Topics covered include:

- Take Charge of Your Health
- Where to Go When You Need to See a Doctor Right Away
- Integrated Care Management: Real Help for Your Serious Condition
- Connect Online for Useful Tools to Manage Your Health Care Coverage
- Get Support to Stay Healthy with Health Net's Wellness Solutions
- How We Make Sure New Technologies are Safe
- Connect with Quality Health Services for a Healthier Lifestyle
- Make an Informed Choice: Compare Hospitals by Quality Ratings
- Learn What Common Health Coverage Terms Mean
- Coverage Decisions
- Healthy Life Begins with a Strong Heart and Good Blood Pressure
- Checkups and Vaccines for Children and Teens
- Help Your Child Have a Beautiful Smile
- Diabetes Distress
- Digital Mental Health Tools to Help You Stay Mentally Fit
- Take Your Prescribed Medications to Stay Healthy
- Learn to Coordinate Your Care
- Steps to Take After an Emergency Room Visit (ER) or Hospital Stay
- Check Ratings Before Choosing a Hospital For Delivery

(continued)

Welcome to Whole You

Topics covered include: (continued)

- C-Section Overuse and Informed Choice for Expecting Families
- Doula Support
- Kick the Habit with Programs and Support from Health Net
- Better Care Can Be Yours When You're Health Literate
- Your Input Matters – Share It!
- Find Support Quickly and Easily with Findhelp
- Your Privacy is Protected with Health Net
- How Soon Can I see a Doctor
- Talk to Us – We Speak Your Language



WHOLE you

Live Better When You Take Charge of Your Health

Preventive care and yearly wellness checkups are important to help you stay healthy. When you practice healthy behaviors as part of your normal, they can play a big role in your quality of life.

Small health habits can lead to big health changes

Eat well. Healthy eating is all about balance. Balance your diet with nutritious options such as fruits, vegetables, and whole grains. Avoid skipping meals. You'll want to keep snacks on hand that contain protein, so you don't get hungry. Have a diet low in fat, high in fiber and rich in vitamins.

Keep moving. Get some cardio in your day. Take the stairs, jump rope, or step outside to walk during a break from work. Engage in physical activity that you enjoy at **least three times a week for 30 minutes**. Exercise with a friend or family member. Do what you can to stay inspired.

Stay safe in the sun. Prevent skin damage and aging. Protect yourself from harmful UV rays. The best ways are to use sunscreen and wear hats or other lightweight clothing with good coverage that reduces your exposure to the sun.

Be smoke-free. Tobacco use is one main risk factor for certain cancers and other chronic illnesses.

Focus on your mental health.

Be sure to take care of **both your body and your mind**. Put self-care at the top of your list. Practice breathing exercises to manage stress. They can also help your emotional health.

Also, set aside your electronic devices and be sure to get enough sleep (adults need seven or more hours per night). Plus, find other ways to relax when you can. Know that positive mental health can help lead to improved total health.

Visit a behavioral health provider. Call the behavioral health benefits number on the back of your Health Net Member ID card if you:

- Need support
- Want help to find a behavioral health provider
- Have questions about your behavioral health benefits

Stay hydrated.

Adults should drink six to eight, 8-ounce glasses of water each day. Your body uses water to maintain its temperature.

Screenings and other types of preventive care

Preventive care helps ensure your good health.

Health problems are easier to treat when caught early. Regular screenings may help detect health issues early. Plus, screenings can help doctors check for illness before symptoms appear. Ask your doctor for the tests that are best for you—given your age, health history and family medical history.

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Suggested screenings and services:

- **Yearly checkup.** Visit your doctor at least once each year to get your current health status checked. Your PCP can suggest next steps to keep you at your best health.
- **Flu shot.** Get your flu shot! Children six months through eight years old **may need two doses** during the flu season. For everyone else, it's important to get a flu shot every year. A flu shot can help protect you, your loved ones and others from the flu. And help you stay healthy.
- **Depression and anxiety screening.** Talk to your doctor during your yearly check-up if you feel depressed, testy or anxious. Your doctor will ask about your symptoms and can tell you if you need more tests to be done. Don't forget, **mental health benefits are part of your health plan coverage.** Talk to your doctor before you feel worse.
- **Breast cancer screening (Mammogram¹).** Women aged 40 to 74 years should ask their doctor about a yearly breast cancer screening. If you have a family history or have dense breasts you may need to start screening earlier. It's important to find breast cancer early when it is easier to treat. Talk to your doctor to learn about your risk and when you should get screened.

If you've had a mastectomy and are unsure if you need a mammogram, be sure to speak with your doctor.

- **Colorectal cancer screening.** Routine screening **should begin at age 45 for adults at average risk.** There are different tests available. The easiest is a stool test. Or, your

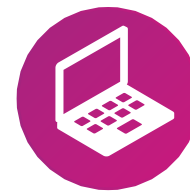
doctor may suggest a colonoscopy to directly view your colon. Talk to your doctor about the tests, your risk and when you should get screened if you:

- Have a family history of colon cancer
- Smoke
- Are overweight
- Have diabetes
- Drink an abundance of alcohol

- **Cervical cancer screening (Pap test).** Women aged 21-29 years should get a cervical cancer screening (PAP smear) every three years. At age 30-65, there are three screening options:
 - Screen by PAP smear every three years.
 - Screen every five years with high-risk human papillomavirus (HPV) test.
 - Screen every five years with PAP smear and HPV test, as your doctor suggests.

If you had a hysterectomy and you are unsure if you need a Pap test, be sure to speak with your doctor.

- **Sexual health screenings.** All sexually active women, younger or older than age 24, should be screened for chlamydia and gonorrhea. Your doctor may ask for a urine sample, or he may perform an **endocervix swab**. The test is used to diagnose both chlamydia and gonorrhea. With any positive result, your doctor will talk to you about best treatment options.
- **HIV Screening.** Teens and adults, aged 15 years to 65 years should be screened for HIV infection. Younger or older people can be tested based on their health risk.



For more information about our health and wellness programs, visit <https://healthnet.sharecare.com> or www.healthnet.com or www.myhealthnetca.com

If you are pregnant, you should also be tested. This includes women in labor or giving birth if your HIV status is not known.

HIV Prevention and Preexposure Prophylaxis (PrEP). PrEP is a medication to help decrease the risk of getting HIV if you are at higher risk for HIV infection.

Health Net covers HIV PrEP medication. It also covers related doctor services and lab testing linked to PrEP as part of your preventive care benefits. **There is no cost-share for PrEP services when using an in-network provider.¹**

Preventive coverage for services related to PrEP includes:

- » Provider office and telehealth visits
- » HIV testing
- » Testing for kidney function
- » Testing for hepatitis B and C viruses
- » Testing for other STDs
- » Pregnancy testing
- » Follow-up and tracking every three months
- » Behavioral adherence counseling

¹You may have a cost share if you are covered under a grandfathered health plan. For more information about our health and wellness programs, visit www.healthnet.sharecare.com or www.healthnet.com or www.myhealthnetca.com.

WHOLE you

Where to Go When You Need to See a Doctor Right Away

Sometimes you need care urgently when you or a loved one is ill or hurt.

An Urgent Care Center (UCC) can treat minor ailments. Most UCCs are open after normal business hours. Chances are you won't wait as long at an UCC than you would at the ER. Plus, the out-of-pocket costs **are usually lower** at the UCC than for an ER visit.

Of course, go straight to the nearest emergency room or call 911 if you have an emergency.

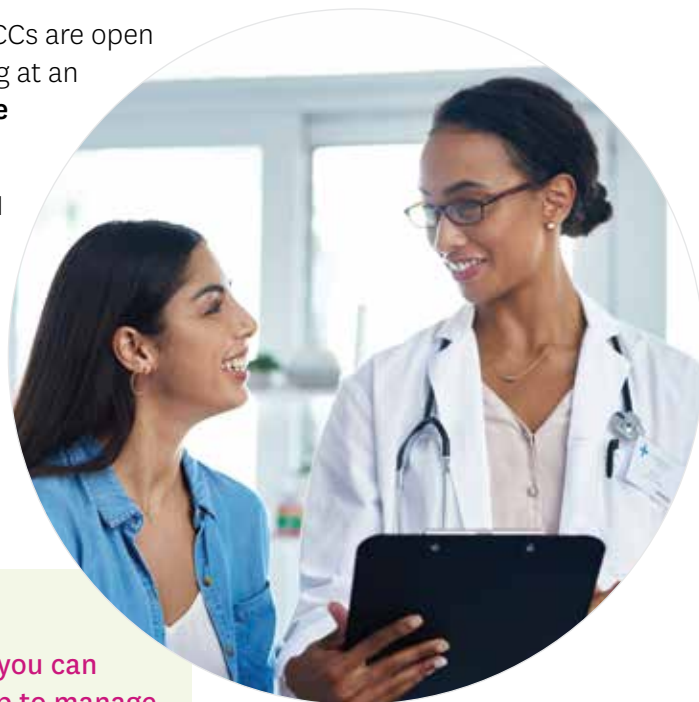
For a UCC list, visit:

Group members:

healthnet.com > *ProviderSearch*.

Individual & Family Plan members:

myhealthnetca.com > *Find a Doctor*.



Tip to remember

Call your primary care doctor as soon as you can after you leave a UCC or ER. They can help to manage any needed follow-up care. **Note:** You may incur an out-of-pocket cost. Check your plan coverage.

Integrated Care Management: Real Help for Your Serious Condition

Finding your way through the health care system can be a challenge. This becomes more clear if you or a loved one is facing a severe illness.

Health Net has a team of nurses, social workers and other healthcare experts who can help. They'll work with you and your doctors to build a plan to manage your illness. They can also inspire you to reach your peak level of health. A care manager can help:

- You understand:
 - Your health conditions
 - Our treatment options
 - Your health care benefits
 - Actions you can take to improve your health
- Find local resources to support your care.

Your choice to take part in care management **will not affect the status of your health care benefits.**

Care management may be able to help if you or a loved one:

- Has a complex condition, such as:
 - Diabetes
 - Coronary artery disease
 - Asthma
 - Congestive heart failure
 - Transplant
 - End-stage renal disease
 - Cancer
- Has had several hospital stays
- Has community health care needs
- Has had a very painful injury
- Has a terminal illness



Call Health Net's Care Center

Learn more about how your caregiver or doctor can refer you to the Integrated Care Management Program. Or ask for a review to find out if Care Management can help you. Call the Customer Contact Center number on the back of your Health Net Member ID card.





Connect Online for Useful Health Tools

When you create an online account at **healthnet.com** (Group members) or **myhealthnetca.com** (Individual & Family Plan members), you have access to dynamic health care tools at your fingertips. These tools can help you:

- Save time
- Manage your plan information
- Build healthy habits

Our online tools are streamlined to help you manage your healthcare quickly and easily. These valuable tools include:

My Health Plan

- Access and print a copy of your coverage documents. This includes your plan's:
 - Evidence of Coverage (EOC) that contains:
 - » Plan benefits and exclusions
 - » How to access care outside of service area and hours
 - » Member rights and responsibilities
- Learn how to request an independent review of coverage decisions.
 - Summary of Benefits and Coverage (SBC) which includes plan information about:
 - » Copayments
 - » Coinsurance
 - » Deductibles
 - » Out-of-pocket maximum

My Account

- View, print or order your Health Net Member ID card
- Manage your account information such as password change
- File an appeal or complaint
- Update your communication preference and more

Pharmacy

- Access your pharmacy benefits
- Manage your prescriptions
- Get mail-order forms
- Check the formulary for your medications and more

Medical Claims and Authorizations

- Access and track medical claims status
- Access and download your medical claim's Explanation of Benefits (EOB) and claim reimbursement forms
- Access and track your medical approval status (**Note:** In some cases, your approvals are managed and processed by your Medical Group. These approvals will not be available to view.)

ProviderSearch

Through the ProviderSearch, you can find:

- Doctors
- Specialists
- Hospitals

- Physician groups
- Urgent care centers and more

You can also locate other plan providers who offer services like:

- Behavioral health
- Dental and vision
- Alternative care

To access all this and more, visit **healthnet.com** (Group members) or **myhealthnetca.com** (Individual & Family Plan members) and log in. If you don't have online access, call the Member Services phone number listed on your Health Net Member ID card.

Don't have an account?

Have your Health Net Member ID card ready, and follow these simple steps:

1. Group members –

Visit **healthnet.com**, select Members, and then choose Log in/Register from the drop-down menu. Select the plan you have by going to the *Employer Plans Member Registration* link under *Plan through Employer (including Medicare)*.

- **Individual & Family Plan members** – Visit **myhealthnetca.com** and choose *Member Registration* at the top of the page.

2. Select *Create New Account* and follow the steps to complete your registration – and you're done!

Get Support to Help You Stay Healthy with Health Net's Wellness Solutions

Health Net has online tools to help you stay healthy and reduce your health risks.

Here's what we offer:

Take the RealAge Test

The RealAge Test is like a health quiz. It's a way to find how your habits affect your health. It asks you questions about your lifestyle and medical history. It also examines other things like your relationships and stress. You'll get a snapshot of your current risk for health problems. Plus, you'll get tips and a report that details ways to live healthier.

Try online RealAge programs

These are interactive programs that help you work on things like stress, sleep, eating, and being active. They set small goals to make it easier to change your habits. The lessons also help you decide what changes to make and give you tools to make them stick.

Meet a health coach

A health coach is like a personal guide to being healthy. They talk to you one-on-one and help you make changes in your life. You can chat about what's motivating you and how to deal with habits that could be bad for your health.

Learn from lessons

There are digital lessons that cover different topics like how to deal with stress, how to quit smoking, how to stay active and more. You can go through these lessons on your own, they take about 2-3 weeks each.

Eat right with the "Eat Right Now" program

This program helps you understand why you eat when you're not really hungry. It uses videos and exercises to teach you how to listen to your body

and offers help to stop emotional eating. It lasts for 28 days and can help you eat better.

Relax with "Unwinding"

"Unwinding" is a program that is designed to help you relax and handle stress. Its goal is to make your sleep, mental health and overall life better. You can use it to do breathing exercises, meditations, watch relaxing videos, and more.

Customized programs just for you

All of these programs can be adjusted to fit your needs. After all, everyone is different, and we all want to improve in our own way.

Ready to get started? You can access these wellness programs and resources online by visiting <https://healthnet.sharecare.com>. Stay healthy and take care of yourself!

How we make sure new technologies are safe

Health Net often reviews new methods, drugs and devices used to treat certain ailments. We have a process to study new technologies and find whether or not they should become part of our health plans.

New technologies are often thought of as untried during certain steps of clinical studies. During this time, healthcare experts study how safe and useful they are.

Health Net reviews these studies and makes decisions based on medical standards.





Connect with Quality Health Services for a Healthier Lifestyle

Health Net works with your doctor and other providers to improve quality of care. We also work to help ensure that you get timely access to health care services.

Health Net's Quality Improvement Program works to make sure health care services and products:

- **Meet** your health needs
- **Promote** your well-being
- **Support** you to lead a healthy lifestyle

Program benefits

Our Quality Improvement program:

- Helps you learn how to manage your health
- Helps you access the care you need

- Offers support as you make health decisions with your doctor
- Reminds you to get yearly wellness visits for you and your family
- Shares information to help improve care for chronic conditions
- Works to make it easier to get mental health services
- Promotes safe and quality care
- Helps make sure you get the correct therapy and/or medication schedule
- Supports you through health changes that come with your life

The program also creates new ways to support you with several access-to-care options. These options help you to get the care you need, when you need it. And they can help to improve your health outcomes. You can learn how to better manage your health on a range of health topics through:

- Educational emails
- Interactive text-messages
- Wellness programs
- The online health library

Telehealth is also offered if members are not able to see their doctor in-person.

Clinical performance

In 2024, Health Net tracked performance in many clinical areas. Here are some examples that highlight the work done over the year.



Testing for strep throat when the symptom is Pharyngitis (sore throat): Health Net worked with providers to ensure the correct use of antibiotics. Before antibiotics were given for strep throat, a test was performed to check the diagnosis. **Note:** When antibiotics are used correctly, they can help you avoid harmful side effects.



Blood pressure control: Health Net supported members diagnosed with high blood pressure – also called hypertension. Controlling blood pressure helps to lower the risks of cardiovascular disease.



Retinal eye exams for members diagnosed with diabetes: For members with diabetes, yearly eye exams can support early diagnosis and treatment of an eye disease called diabetic retinopathy. Eye exams can help lower the risk of vision loss. Health Net helped members diagnosed with diabetes get this important yearly screening.

Compare Hospitals and Make an Informed Choice by Using Quality Ratings

How do you choose a hospital when you or a loved one needs care? Health Net makes it easy to compare options based on patient care ratings and Hospital Safety Grades. Here are some key things to know:

Why you should compare hospitals

Hospitals can differ in how well they provide care, based on official rating systems. Hospitals that meet safety and quality standards are more likely to keep patients safe and avoid preventable problems.

Whether you are planning for surgery, the birth of a baby or you just want to stay informed, check how your local hospitals rate on quality and safety.

Where to look up hospital quality and safety scores

Government and nonprofit sources publish reports on how hospitals perform on quality and safety. Ratings are provided for many areas of care, which include:

- Patient safety and complication rates.
- Experience with specific services. (More experience is usually better.)
- Maternity care, which includes C-section rates.
- Care experience, based on patients who rated how well they were cared for.

Use our guide and free online tools to find these ratings:

[Health Net's step-by-step guide](#) (also at bit.ly/HNhospitalratings). Instructs you how to look up hospitals in your plan and compare your options. Consider ratings on overall care and the services that matter to you.

[Cal Hospital Compare](#). Displays ratings for California hospitals along with the state average. An icon will display if the hospital was named to an [Honor Roll](#) for patient safety, maternity care or opioid care.

[The Leapfrog Group](#). Provides [Hospital Safety Grades](#) from A to F, and [quality ratings](#) on specific areas of care for hospitals across the U.S.

[CMS Care Compare](#). A government source that publishes ratings for hospitals and other facilities.

Learn What Common Health Coverage Terms Mean

We've defined some common terms used by your doctor and by your health plan. This guide can help. By knowing these terms, you can make better choices about your health.



Coverage and services

Covered benefit (also called covered services or benefit)

The healthcare services that are covered by your health care plan.

Preventive services

Healthcare services that you get on a regular basis. These services, like screenings checkups, and counseling, will help to keep you from getting sick or having health problems.

Explanation of Benefits (EOB)

After you see your doctor or get a healthcare service and your health plan processes the claim for your care, your health plan will send you a list of the services you received. Your plan will also include how much the services cost and how much it will pay your doctor or medial provider. The EOB is not a bill.

Evidence of Coverage (EOC)

The EOC describes the terms and conditions of your coverage.

Excluded services

Health care services that are not covered by your health plan.

Costs and payments

Premium (monthly payment)

The amount you pay to maintain your health coverage. It is not a part of your:

- Deductible
- Copayments
- Coinsurance

Cost-sharing

The amount of money you pay out of your own pocket for services covered by your health plan. Deductibles, coinsurance and copayments are examples of cost-sharing. Your payment to maintain coverage is not an example of cost-sharing.

Deductible

The amount you owe for some covered health care services before your health plan begins to pay for certain services. After you pay your deductible, covered services are still subject to other cost-sharing like copayments and coinsurance. The deductible may not apply to all services.

Copayment or Copay

Your share of the costs of a covered healthcare service, set at a fixed amount. Copayments vary by plan.

Co-insurance

Your share of the costs of a covered healthcare service. It is calculated as a percentage.

Out-of-pocket maximum (OOPM)

The most you pay during a policy period (usually a calendar year). After you pay the OOPM, your health plan will begin to pay 100% of the allowed amount for covered services. This limit never includes your premium payment or healthcare charges for services your health plan doesn't cover.

Allowed amount

The most that your health plan will pay for a covered health service.

Coverage Decisions

Health Net strives to help you and your family stay healthy.

We do not reward doctors who deny medical care or treatment. We will review any report of a doctor who does not give medically needed care to our members. Any doctor found to have acted wrongly may have their contract terminated through Health Net.



If you have questions, you can talk with us in your preferred language.

Just call the Customer Contact number or TTY number on the back of your Health Net ID card.



Healthy Life Begins With a Strong Heart and Excellent Blood Pressure

High blood pressure can happen at any time

Most people don't notice when their blood pressure is high as it often occurs without symptoms. That's why it's important to visit your doctor regularly and have your blood pressure checked. If not controlled, high blood pressure can increase the risk for heart attack or stroke. It can also potentially lead to kidney disease and eye problems.^{1,2}

Help change your health in just a few steps

Take your medication (if prescribed)

- Medications play an important role in high blood pressure control. Sometimes it takes time to find the right and most effective medication for you. Please discuss your options with your doctor before you change how you take your medication, especially if:

1 You experience what could be side effects

2 Your blood pressure gets too low or too high

- Take all blood pressure medication as prescribed by your doctor. Learn about programs to help you stay on track with refills: 90-day refills, mail order options and auto renewals. Call the Health Net Customer Contact at the number on the back of your Health Net Member ID card to discover your options.

Know and track your numbers

- A good goal is a blood pressure of less than 120/80 mmHg. If you have been diagnosed with high blood pressure or diabetes, a good goal would be less than 130/80 mmHg. Your own goal may differ from this. Ask your doctor what your target blood pressure should be. And regularly self-monitor your blood pressure to stay aware of your blood pressure readings.
- **Learn the right way to take your blood pressure at home**
 - 30 minutes before taking your measurement, avoid smoking, alcohol caffeine and exercise.
 - Empty your bladder.
 - Sit calmly, in a chair, without talking. Rest your arm on a flat surface at heart level.
 - Sit with good back support and your feet flat on the floor with legs uncrossed.
 - Place the cuff directly above the bend in your elbow, on your bare arm.
 - Do not talk while taking the measurement.
 - » Wait at least one minute and sit still between measurements.
- You can buy a blood pressure monitor at most retail pharmacies or online. Some plans might cover it. Call the Health Net Customer Contact Center at the number on the back of your Health Net Member ID card to find out. You do not need a prescription.



- When you take your blood pressure regularly at home (or at a local pharmacy), you will know if your treatment plan is working. Keep track of your readings and share them with your doctor. Your doctor may also suggest you make important lifestyle changes to help manage high blood pressure. Know that lifestyle changes may lower your blood pressure as much as a single blood pressure drug!³

(continued)

¹www.heart.org/en/health-topics/high-blood-pressure/health-threats-from-high-blood-pressure

²<https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-with-medical-conditions.html>

³<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2991739>

Know the signs of a heart attack

Having high blood pressure can put you at risk for heart disease, kidney problems or stroke. High blood pressure can also lead to a heart attack. Some people may have all the signs of a heart attack, while others may have some or none. Heart attack symptoms can differ for men and women.¹¹



Common for men and women

- Chest pain or discomfort
- Pain in the jaw, neck, back, arm or shoulder
- Nausea or vomiting
- Shortness of breath



More common for women

- Pain or pressure in the lower chest or upper abdomen
- Heartburn or indigestion
- Feeling lightheaded or dizzy; fainting
- Extreme fatigue



Think you're having a heart attack?
Call 911 or go to the nearest emergency room right away

Eat a heart-healthy diet

- A healthy diet low in saturated fat, sodium and sugar can help lower high blood pressure.⁴
- Even cutting a bit of sodium from the diet can bring blood pressure down.⁵
- Talk to your doctor or nutritionist about what diet is best for you.

Move and get daily exercise to make your heart strong

- Regular physical activity or exercise can help lower blood pressure and manage stress. A stronger heart can pump blood with less effort. Always check with your physician before starting any exercise routine.
- Start small. Set a goal to just be more active. Every bit helps, even for 10 minutes.

Keep a healthy weight

- Blood pressure may begin to drop with a few pounds of weight loss if you are overweight or obese.⁶
- Remember to consult with your doctor if you plan to lose weight or start a diet.

Sleep well

- During normal sleep, your blood pressure goes down. Keeping a regular sleep schedule or consistent sleep routines are associated with lower blood pressure.⁷
- Sleeping less than 7 hours and poor-quality sleep can increase blood pressure.⁸

Quit tobacco and limit alcohol intake

- Tobacco and alcohol can make your arteries stiffer, which increases blood pressure. They also increase your blood fat levels. Tobacco inflames your arteries, causing damage. High blood pressure, damaged arteries, and high levels of blood fat increase your risk for a blocked artery, heart attack, or stroke.^{9,10}
- Avoid alcohol, or drink in moderation. Alcohol also adds extra calories and may interact with certain blood pressure medications.

Start your health journey with help from Health Net

Health Net has several care-management programs available to support you. Call the Customer Contact Center at the number on your Health Net Member ID card to learn if you qualify for one of Health Net's programs.

For further information about controlling blood pressure, please visit www.healthnet.com/content/healthnet/en_us/health-and-wellness/controlling-your-blood-pressure.html

⁴www.nhlbi.nih.gov/education/dash/research

⁵pubmed.ncbi.nlm.nih.gov/26997359/

⁶hyper.ahajournals.org/content/42/5/878.long#ref-35

⁷www.heart.org/en/news/2023/03/28/irregular-sleep-schedule-linked-to-high-blood-pressure

⁸www.heart.org/en/healthy-living/healthy-lifestyle/life-essential-8/how-to-manage-blood-pressure-fact-sheet

⁹www.ncbi.nlm.nih.gov/pmc/articles/PMC3576744/#:~:text=The%20nicotine%20in%20tobacco%20causes,lipids%20in%20the%20arterial%20wall

¹⁰pubmed.ncbi.nlm.nih.gov/35195845/

¹¹www.goredforwomen.org/en/about-heart-disease-in-women/signs-and-symptoms-in-women/symptoms-of-a-heart-attack

Ensure Your Child's Health and Well-Being with Routine Well-Child Visits

Routine checkups for children are important for their health and well-being. These visits are commonly called well-child visits and give your child's doctor the chance to do a detailed review of their health.

What to expect during a well-child visit

During a well-child visit, your child's doctor will likely:

- Do a health history and physical exam.
- Provide scheduled shots (vaccinations) and complete any screenings.
- Check your child's weight, height or length depending on their age and head circumference.
- Provide guidance and education about nutrition and eating habits.
- Ask if they are meeting developmental milestones.
- Ask questions about how active your child is and how they play.
- Discuss:
 - Routine care
 - Safety
 - Harm prevention

Older children and teens have other topics that should be discussed such as:

- Diet
- Exercise
- Mood
- Mental health
- Screen time for TV, computer, phone and tablet
- School problems that can include stress and bullying

Suggested well-child visits

The American Academy of Pediatrics – Bright Futures recommends that children have well-child visits at these times:

- 3 to 5 days old
- 1 month old
- 2 months old
- 4 months old
- 6 months old
- 9 months old
- 12 months old
- 15 months old
- 18 months old
- 2 years old (24 months)
- 2 ½ years old (30 months)
- Every year from 3 to 21 years old



Well-child visits are a good time for you to ask questions or raise concerns about your child's health.

Vaccines

In the first two years of life, most well-child checkups will include vaccines (shots). These scheduled shots are the best way to help protect your child from serious diseases that can spread easily.

It's important to keep to the well-child checkup schedule, so that your child also stays up to date on vaccines. And **don't forget the flu shot** starting at six months of age!

Shots are needed again when your child is 4 to 6 years old, usually before your child starts kindergarten.

HPV virus

Starting at age nine, your child can get their first dose of the Human Papillomavirus (HPV) vaccine. HPV is a common virus that can cause **six types of cancer**.

While there is no treatment for HPV, there is a two-dose vaccine that can prevent it. Before your child turns 13 years old, there are two other vaccines they will need. When you vaccinate your child at the suggested ages it can help keep them healthy well into adulthood.

Ask questions

Remember that the well-child visit is a great time to ask questions and get answers. You should share any concerns you have about your child's health with their doctor. Here is a [list of questions you can ask your child's doctor](#) at their next well-child visit.

More resources just a click away:

- American Academy of Pediatrics (AAP): [AAP Schedule of Well-Child Care Visits – HealthyChildren.org](#)
- AAP: [Well-Child Visits: Parent and Patient Education](#)
- Centers for Disease Control and Prevention (CDC): [Vaccines for Your Children | Childhood Vaccines CDC](#)
- U.S. Department of Health & Human Services: [Birth to 5: Watch Me Thrive Resources | The Administration for Children and Families](#)



¹[https://Prevent 6 Cancers with the HPV Vaccine. American Cancer Society. \(n.d.\). Retrieve November 6, 2023, from www.cancer.org/cancer/risk-prevention/hpv/hpv-vaccine.html](https://Prevent6CancerswiththeHPVvaccine.AmericanCancerSociety.(n.d.).RetrieveNovember6,2023,fromwww.cancer.org/cancer/risk-prevention/hpv/hpv-vaccine.html)

WHOLE you

Your Child Can Have a Beautiful Smile with Regular Checkups

Healthy gums and teeth are also important to your child's overall health. Your child should visit the dentist as soon as their teeth have started to come in and every six months afterwards. These dental checkups can help stop cavities and prevent gum disease.

You can also ask your dentist about topical fluoride varnish. It's a safe and easy way to help prevent tooth decay in children.

To learn more about dental health, visit the Krames Health Library at www.healthnet.com >Your Wellness Section.



Learn How to Cope with Diabetes Distress with Proven Tips

Diabetes is a chronic disease that occurs when the body can't regulate blood sugar levels. Over time, high blood sugar levels can lead to serious health problems, which include:

- Heart disease
- Vision loss
- Kidney disease
- Nerve damage
- Some types of cancer

When you've been diagnosed with diabetes, chances are your level of stress and anxiety has risen as well. Though the condition can be dangerous if not treated and managed correctly, there are ways to control it and live healthy.

Health Net has compiled a list of suggestions to help calm your nerves and move forward with an eye on living well with diabetes.

1. Pay attention to your feelings.

When you're diagnosed with diabetes it can amplify feelings of stress and anxiety. And it can make you feel overwhelmed. Having these feelings for more than a week or two may signal that you need help to cope with your diabetes so that you can feel better.

2. Talk with your healthcare providers about your feelings.

Let them know how your feeling! This includes your:

- Doctor
- Nurse

- Pharmacist
- Diabetes educator
- Psychologist
- Social worker

They can help to problem-solve your concerns about diabetes. Also, ask your doctor to refer you to a mental health counselor who specializes in chronic health conditions.

3. Ask if help is available for the costs of diabetes medicines and supplies.

If you are worried about the cost of your medicines, talk with your pharmacist and other health care providers. They may know about local programs or patient support groups that offer help with diabetes medications and supplies.

You can also check with community health centers to see if they know about programs that help people get:

- Insulin
- Medication
- Supplies (e.g. test strips, syringes etc.)

4. Talk with your family and friends.

Tell those closest to you how you feel about having diabetes. Be honest about the problems you're having as you try to cope with the condition. When you talk to others about how you feel it can help to relieve some of the stress. Let them know how and when you need them to help you.

5. Talk to other people that have diabetes.

Other people with diabetes know some of the things you are going through. Ask them how they deal with their diabetes and what works for them. They can help you feel less lonely and upset. Ask your health care providers about diabetes support groups in your community or online.

6. Pace yourself.

When you think about all you need to do to manage your diabetes, it can be overwhelming. To deal with diabetes distress, make a list of all the tasks you have to do to take care of yourself each day. Try to work on each task separately, one at a time. Focus on one or two small diabetes management goals rather than everything all at once.

7. Take time to do things you enjoy.

Give yourself a break! Set aside time in your day to do something you really love; it could be calling a friend or working on a fun project. Find out about activities near you that you can do online or with a friend.

Resource: Adapted from "10 Tips for Coping with Diabetes Distress", CDC 2019, <https://www.cdc.gov/diabetes/managing/diabetesdistress/ten-tips-coping-diabetes-distress.html>

WHOLE you

Digital Mental Health Tools to Help You Stay Mentally Fit

Health Net's Teladoc Mental Health Digital Program is an online self-help tool designed to help you live your best life. Available 24/7 online and via mobile app, this program can help support you to be happier and healthier. It is safe, secure and personalized – just for you! Start your journey today! You will find help on the topics below and much more.

- Relieve stress
- Improve sleep
- Manage depression
- Reduce anxiety
- Help with chronic pain
- Mend your relationships
- Pregnancy and parenting
- Mindfulness and meditations
- Move beyond trauma
- Recover from alcohol or drug abuse



Sign up for Health Net's Teladoc Mental Health Digital Program and get:

- Easy learning modules
- Self-paced workbooks
- Helpful action plans
- Tracking journals

These useful self-help tools can help you start a journey to find peace and stay mentally healthy. Explore the program, enjoy activities and live well!

To sign up for Health Net's Teladoc Mental Health Digital Program, visit www.teladochealth.com.

Take Your Prescribed Medication to Help You Live a Healthier Life

Chronic health conditions can have dramatic effects on the lives we lead. Some may prefer to use lifestyle changes to help control their chronic conditions. This is a good thing. But truth be told, lifestyle changes may not be enough to keep chronic conditions in check. And sometimes lifestyle changes can even present quite a challenge to maintain.

Prescribed medication

While you work to make lifestyle changes to improve your health, it is very important that you take your medication as prescribed by your doctor. And if you've had success in the changes you've made, talk to your doctor about how to adjust your medication to better meet your needs.

When you take the correct dose, on time, it will help you to keep a proper amount of the drug in your body to feel better. **Always take your medication as suggested by your doctor.**

Medication can help you prevent and manage health problems, like:

- Asthma
- Diabetes
- High blood pressure
- Heart attack
- Depression

How medication helps

- Asthma – breathe better and control your symptoms. Asthma medications help to reduce swelling in your airways. Always use inhaled corticosteroids as prescribed. Don't stop using them even when you are symptom-free and appear to be well. When you use your asthma medications as prescribed they can help control symptoms such as:
 - Shortness of breath
 - Coughing
 - Wheezing
 - Severe flare-ups
- Diabetes – control your blood sugar. When you take diabetes medications¹ the way your doctor prescribes they can keep your blood sugar at a healthy level. The medications can help lower your risk of:
 - Kidney damage
 - Blindness
 - Nerve pain (prevent/reduce)
 - Infections

(continued)



- **High blood pressure – keep it under control.** Lowering your blood pressure is one of the important things you can do to reduce your risk of stroke, kidney damage and eye damage. Plus, it may help to lower your risk of having a heart attack
- **Heart attack – give your heart a break.** If you have had a heart attack, and were prescribed a beta-blocker medicine², it is advised to **take this medication as prescribed by your doctor.** And quit smoking! Beta-blockers can help your heart rest while it's healing and lower your chance of having another heart attack
- **Depression – manage your mental health.** Take antidepressants on a routine basis to help you feel more like yourself. They can also prevent other bouts of depression. Also note that they don't work right away. This type of medication can take **2 to 6 weeks to start feeling the benefits of the medication.**

Tips for taking medicine

- **Stay with it!** Don't stop taking your medication because your symptoms are better, or you do not feel any different
- **Keep your doctor up to date.** Tell your doctor if any side effects bother you or cause you problems. Always talk to your doctor before you stop taking, or change the way you take, any medication
- **Know what you take and why.** Keep a current list of your medications and review it every year with your doctor and/or clinical health professional. Also share any herbal supplements you take. To download and print a wallet-size medication checklist, visit <https://www.scriptyourfuture.org/tools>. Under Tools, select **Get Text Reminders** to get reminders by text on your phone
- **Share your concerns and learn about your options.** Talk to your pharmacist or doctor if you have stopped taking your medication because you have:
 - Forgotten
 - Side effects
 - Trouble paying – There may be other options you can try

- Ask what you can expect. When you pick up your medication, talk to your pharmacist about what to expect when you take it
- Use tools for success. Use a pillbox, calendar or alarm to help remind you to take your medication on schedule
- Give yourself refill reminders. Mark your calendar each month to remind yourself to refill your maintenance medications on time. You can also ask your doctor for a three-month supply or ask your pharmacist to sign you up for auto renewals

More resources

- You can view our most current drug list, at the [Employer Group Pharmacy](#) link. For Pharmacy questions, call the phone number on the back of your Member ID card. Our Customer Contact Center can help you with questions about:
- Mail-order pharmacy services and other pharmacy questions
- How to find a generic or lower-cost medication

Note: Talk to your doctor or pharmacist if you have problems taking your medication. They can review options with you



Doctors, nurses, specialists and care managers – it can take a whole care team to help you manage your health.

Your primary doctor plays an important role in managing all the care you receive from different providers – whether it is a certain type of treatment or referral to a specialist (a doctor who has an advanced focus on a certain area of medicine or disease).

Your doctor will talk with you and all your providers and specialists to help create the best care plan for you. These choices affect your overall well-being. You may see multiple providers or specialists during the year (in-person or through a telehealth/online appointment).

Use the tips below to help your overall care plan and stay healthy.



Health Net cares about your overall health. We can help your doctor manage your care and ensure they have all the information from other providers.

Helpful tips on managing your care across health care providers

Topics for your next visit with your doctor	<ul style="list-style-type: none"> • Care you received from other providers or specialists. Include telehealth appointments. It's important that your doctor has all your health information. • Results from blood tests, x-rays or tests ordered by other providers or specialists. • Help to manage your care and services among all your providers. • Medications or prescriptions from other providers.
How to search for an in-network specialist	<ul style="list-style-type: none"> • Use Health Net's online Provider Search Tool. • Call the Customer Contact Center at the number on the back of your Health Net Member ID card. A Call Center Rep will help you find a specialist that fits all your needs. Some plans require a referral from your primary doctor for you to see a specialist. Refer to your plan coverage documents.
How to search for an in-network Behavioral Health provider	<ul style="list-style-type: none"> • Call the mental health benefits number on the back of your Health Net Member ID card.
Learn more about telehealth/online appointment services	<ul style="list-style-type: none"> • You may be able to connect with your provider through a convenient telehealth visit. However, it might not be right for every situation. Call your provider's office or the Health Net Customer Contact Center at the number on the back of your Health Net Member ID card. A representative can help determine next steps.
Get back test results	<ul style="list-style-type: none"> • Let your health care provider know how you would like to receive your test results (phone call, mail or online portal if available).
Make an appointment	<ul style="list-style-type: none"> • The front office staff at your providers office can help schedule future appointments, or appointments with other doctors. • Call the Health Net Customer Contact Center at the number on the back of your Health Net Member ID card. A Call Center Rep can help you schedule an appointment with any type of provider.

Steps to Take After an Emergency Room (ER) Visit or Hospital Stay

A visit to the emergency room (ER) or a hospital stay can be stressful. That's why it's important that you do certain things after your visit to either. Timely follow-up with the right provider, after your ER visit or hospital stay, is important to your long-term health and wellness.

Talk with all your doctors

Before you leave the ER or hospital, have an appointment scheduled with your primary care physician (PCP) to follow-up on your care. You can also ask the hospital staff to make the appointment for you. This helps ensure that you have a healthy recovery. It can also help to prevent another ER visit or re-admission to the hospital.

For mental health or substance use conditions, schedule an appointment with your behavioral health provider. Follow-up with a mental health care provider within 7 days after an ER visit or hospital stay can keep you on track with your treatment plan and help ensure any medications are working well.¹

It's important to let all your doctors and health care providers know about your recent ER visit or hospital stay. You should tell them about things like:

- Lab tests
- New medications or changes to your current prescriptions
- Any instructions during your discharge

You can help all your doctors work better together for your care when you:

- Give each of your doctors a list of the names, phone numbers and addresses of all the healthcare providers you see. This includes specialists, behavioral health providers and your PCP.
- Ask all of your doctors to talk to and update each other on your treatment.
- Let your PCP know about any ER visits and hospital stays you've had.
- Give each of your doctors a list of all your current medications.

Don't forget these three important tips when you're ready to leave the hospital.

1 Ask questions. Find out what your care will be after you leave the hospital, such as:

- Your medications
- Your recovery plan
- Whom to call if you have a problem

Make sure all of your questions and concerns are addressed before you leave.

2 Bring a loved one with you. Another person present can help make the transition smooth after your discharge. They can:

- Help listen to your discharge instructions.
- Ask questions about care that a family member or friend may need to give you.
- Help make sure you understand and follow through on your care instructions.

3 Contact the appropriate medical or behavioral health provider. If you do not have an assigned provider, please call the number on the back of your Health Net Member ID card. Do this to get help finding a medical or behavioral health provider.

¹<https://psychiatryonline.org/doi/10.1176/appi.ps.202200047>

Check Ratings Before Choosing a Hospital For Delivery

Where you choose to give birth is a key decision you'll make during pregnancy. It is important to check hospital ratings for quality and safety. Be sure to find out whether a hospital reports a high number of Cesarean sections (C-sections) compared to the national standard.

What to consider

Here are a few things to think about when you do your research:

1 When you choose a place for delivery, consider if it meets C-section and patient safety standards.

Experts say that hospital C-section rates should be low (23.6% or less).¹ Patient safety overall is important as well.

2 Look up a hospital's C-section rate on [CalHospitalCompare.org](https://www.calhospitalcompare.org).

Search for a local hospital in your plan. Then check the hospital's "Mother and Baby" section.

- Look for [Maternity Care Honor Roll hospitals](#) or those with a C-section rate of 23% or lower.
- If not available, look for a hospital with the lowest C-section rate that meets your needs.



3 Check safety grades at [HospitalSafetyGrade.org](https://www.hospitalgrade.org), from The Leapfrog Group.

Leapfrog designed these grades to capture total hospital performance in patient safety.



Overuse of C-sections can lead to needless health risks for moms and babies.

(continued)

And, wherever you decide to have your baby:

4 Talk to your care team about your delivery and plan ahead for the labor support you'll need.

Discuss labor support options with your care team. This can include your:

- Doctor or other provider
- Doula
- Family

Work together to prepare for delivery and include labor support in your birth plan.

- If your doctor or other provider suggests that you have a C-section, make sure you understand why. Visit [My Birth Matters](#) to learn more.

Above all, talk to your care team about what is important to you for your delivery.

And **most of all**, congratulations!

Doula Support is Available at No Cost to You

Health Net offers Doula support

Health Net is here to support you throughout pregnancy, labor, delivery and postpartum. This includes members who have suffered a stillbirth, miscarriage or abortion. These services are free for pregnant members..

What is a Doula?

A doula is someone trained to provide support during pregnancy, childbirth and postpartum. Their personal care can often help to improve health outcomes for parents and babies.

Doula programs to fit your needs

1. **Individual Doula Program** – Work with a Doula in-person or online during pregnancy, labor and postpartum.
2. **Mahmee with Wrap Around Services** – Access online and in-person Doula support via the Mahmee app, available 7 days a week. In-person services are available in select counties.² This program also includes:
 - Maternity services from nurses
 - Mental health coaches
 - Nutritionists and more



Important:

- You may enroll in either Mahmee with wrap-around services or the Individual Doula Program, but **not both**.
- Doulas **do not replace medical providers or offer medical advice**.

For more information, please visit our website or call the Member Services number on your Health Net Member ID card.

¹ C-section rates are measured among low-risk, first births, or NTSV births. NTSV stands for nulliparous (first birth), term (37 weeks or later), singleton (not twins or more), vertex (not breech) deliveries.

² In-person visits are available in Alameda, Contra Costa, Los Angeles, Orange, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Tuolumne, and Tulare counties. Members may work with one or more Doulas during virtual and in-person visits.

More sources:

1. Main EK, Morton CH, Melsop K, et al. Creating a public agenda for maternity safety and quality in cesarean delivery. *Obstet Gynecol*. 2012;120(5): 1194-1198. Online here.

2. Smith H, Peterson N, Lagrew D, Main E. 2022. Toolkit to Support Vaginal Birth and Reduce Primary Cesareans: A Quality Improvement Toolkit (with Addendum Part V). Stanford, CA: California Maternal Quality Care Collaborative. Online here.

Kick Tobacco Habits with Programs and Support from Health Net



Get Started!
Please visit
healthnet.sharecare.com,
healthnet.com or
myhealthnetca.com to begin
your journey.

If you have ever tried to quit smoking or using tobacco, you know that simply choosing to quit does not usually work.

If you want to quit smoking, **START** by taking the following steps:

Set a quit date.

Tell family, friends and coworkers that you plan to quit.

Anticipate and plan for the challenges you'll face.

Remove cigarettes and other tobacco products from your home, car, and work.

Talk to your doctor about getting help to quit, such as signing up for a program custom designed to help you.

Success can be yours with help from your doctor

The "T" for "Talk to your doctor" is very important. Many people try to quit on their own. Your doctor can offer tools to improve your chances of success. Using nicotine replacement therapy or one of many prescription medications can double your chances of quitting.

Nicotine skin patches, chewing gum and lozenges are available over the counter. However, you can also get other forms of the therapy, like nasal sprays and inhalers, through your doctor.

Other prescription medications that can help include Zyban® (Bupropion) and Chantix® (Varenicline). Talk to your doctor about whether one of these options is right for you.

Craving to Quit (Tobacco Cessation Program)

To enroll in the Craving to Quit Tobacco Cessation Program, call **800-893-5597 (TTY: 711)**. Select the tobacco cessation menu option.



Better Care Can Be Yours When You're Health Literate

Most adults in the United States have limited health literacy skills. This means that many of us struggle at some point to understand healthcare and health coverage information.

What is health literacy?

Health literacy is the ability to find, understand and use health information to make decisions about your health. This means understanding things such as:

- What your health plan covers
- Where to go for your care
- What your doctor is saying
- Instructions on how to take your prescription drugs
- Health literacy is not based on your education. Anyone can struggle to understand healthcare and health coverage information. At Health Net, we want to make healthcare and health coverage less stressful for you. That's why we work hard to make the healthcare and health coverage information we provide clear and easy. It is our job to provide you with information that helps you to make informed health decisions.

What does Health Net do to help?

We:

- Create easy-to-use member materials.
- Develop easy-to-understand disease education materials.
- Provide plain language training to Health Net employees, medical staff and doctors.
- Share best practices across the company.

We continue to learn about our member communication needs by following guidelines from several public health agencies. We also strive to use clear and plain language in all the information we provide you.

Every October during National Health Literacy Month, we have new trainings and learning activities for our Health Net staff and doctors. We even have a Health Literacy-Plain Language training that all staff must complete every year. We even got more social this year during National Health Literacy Month – visit our **Instagram**, **Twitter** and **Facebook** posts. Health Net's social channels show our commitment to the principles of health literacy.



You can learn more about health literacy by clicking on the links below.

www.cdc.gov/healthliteracy/learn/Understanding.html

www.ahrq.gov/health-literacy/improve/precautions/index.html

Your Input Matters – Share It!



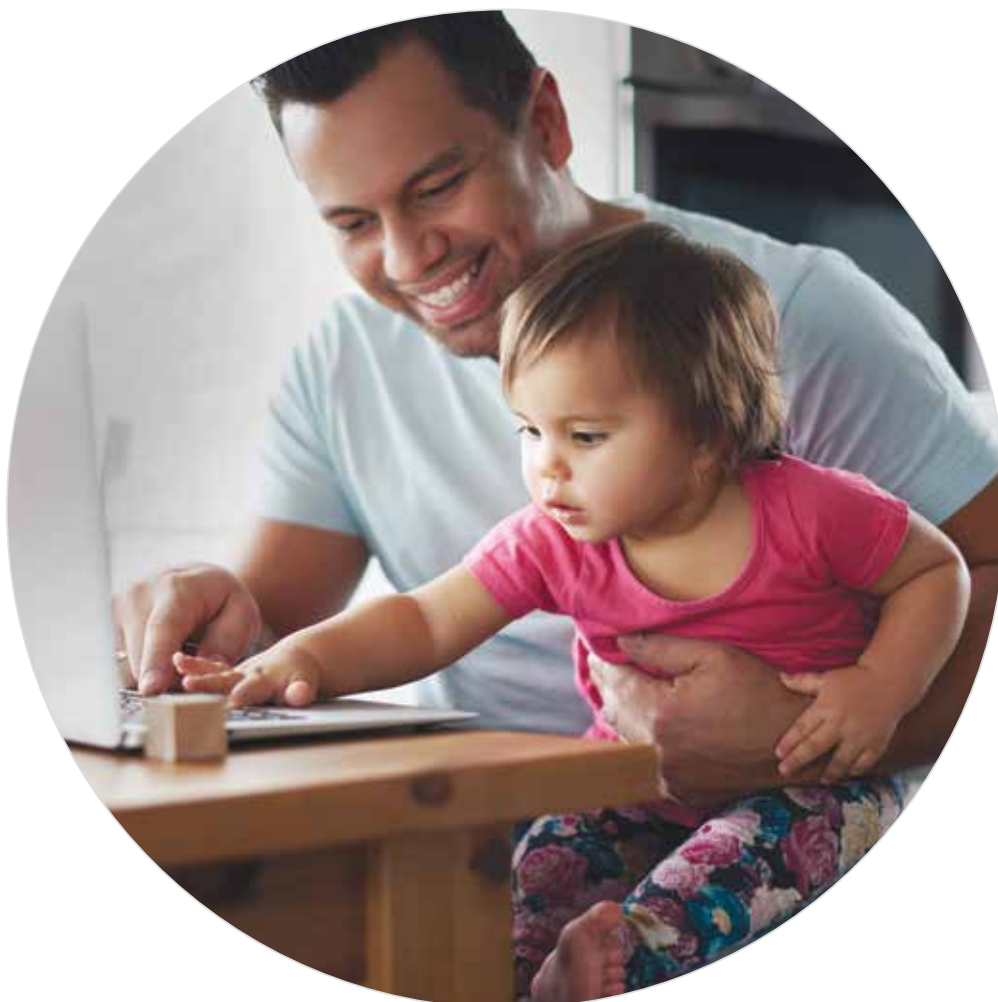
*This spring, you may get the chance to take the **CAHPS member experience survey**.*

We'll mail the survey to select members. It asks questions about your experience with your providers and health plan.

Not all people will get the survey. If you are one of the lucky few chosen to take the survey, please respond. Give us your honest input and let us know how we can do better.

Happy with your care? We want to know that, too! Your feedback lets us understand what works and what doesn't. We look forward to hearing from you.

We want to hear from you! Your feedback is anonymous and will represent the voice of thousands of members. Let us know what you think!



WHOLE you

Find Support Quickly and Easily with findhelp

Health Net Community Connect, powered by **findhelp** is a free, online search service that helps you find low-cost or no-cost programs and social services in your area. Search and connect to services like:

- Medical care
- Food
- Housing financial help and more—all in one place

Social needs assessment

Health Net offers members a Social Needs Self-Assessment form and then uses the results to help connect members to social services when needed. Members can self-refer to these programs and keep track of the referrals. Members can also update the status of a referral to:

1. Got help
2. Couldn't get help
3. No longer interested and more



Note: Your social needs are protected. The searches you make on Community Connect are private. No one will contact you and we will not share your information without your consent.



You can connect in three easy steps!

- 1 Go to healthnet.findhelp.com/
- 2 Complete a Social Needs Self-Assessment
- 3 Enter a ZIP code and click *search*

Once you click search, you can choose from **one of ten categories**. Or you can select a subcategory, which will contain a list of services that vary based on the ZIP code entered. You can also view results in more than **100 languages**.



Your Privacy is Protected with Health Net



PHI includes information about:

- Your past or present physical or mental health – or condition
- The health care you've gotten
- The payment for that care
- Your social needs
- Race, ethnicity, and language
- Sexual orientation and gender identity and more

Health Net is required by federal and state laws to alert you about your rights and of our legal duties and privacy practices regarding your PHI. Our notice of Privacy Practices explains:

- How we protect your data
- How your PHI may be used or disclosed
- Your rights to access PHI
- How to request changes
- How to communicate your data sharing preferences
- Steps to file a complaint

Protecting your privacy is a main focus at Health Net. We have strict rules about how we collect, use or disclose your personal health information (PHI). PHI is information about you including name, address, phone number, health information and demographic information. Health Net will not use your race, ethnicity, language, social needs, sexual orientation and gender identity information to make the decision if you can get coverage or benefits.

You also have certain rights with respect to the information we maintain about you.

For a copy of Health Net's privacy policies, please visit **healthnet.com**. Scroll to the bottom of the page and click *Legal Notices > Privacy Practices* to reach the Notice of Privacy Practices. You may also request a copy by calling the toll-free Member Services number on your Health Net Member ID card. For questions about the Notice of Privacy Practices, please email **Privacy@healthnet.com**.

How Soon Can I See the Doctor?

The amount of time you have to wait before your doctor appointment depends on your health issue. It also depends on the type of care you need.

The table below shows how soon you should be able to see a doctor. It may be OK to wait longer if it does not harm your health. It's a good idea to make a routine doctor visit if you are a new patient and/or have just obtained health coverage.

Appointment type	Wait Time from Request
Urgent care	
Urgent care visit with primary care physician (PCP) (doctor).	Within 48 hours (2 days)
Urgent care appointment with specialist (prior approval needed).	Within 96 hours (4 days)
Urgent care appointment with specialist (no prior approval needed).	Within 48 hours (2 days)
Non-urgent appointments	
Non-urgent care appointment with PCP.	Within 10 business days
Non-urgent care appointment with specialist.	Within 15 business days
Appointment for ancillary services (lab work, diagnostic testing, such as mammogram or MRI, and treatment such as physical therapy are examples).	Within 15 business days
Behavioral health appointments (also known as mental health visits)	
Urgent care visits with non-medical doctor behavioral health provider or a medical doctor (psychiatrist) that does not need prior approval.	Within 48 hours (2 days)
Urgent care visit with non-medical doctor behavioral health provider or a medical doctor (psychiatrist) that needs prior approval.	Within 96 hours (4 days)
Non-urgent care visit with non-medical doctor behavioral health provider. ¹	Within 10 business days
Non-urgent visit with behavioral health doctor (psychiatrist).	Within 15 business days
Non-urgent care follow-up visit with non-medical doctor behavioral health provider. ¹	Within 10 business days

¹Examples of non-medical doctor behavioral health providers are counseling professionals, substance abuse professionals and qualified autism providers.



If you need help making an appointment, call Member Services at 800-522-0088.

You can get an interpreter (a person who translates speech orally) at no cost to help you at your medical visit.

Talk to Us – We Speak Your Language

Health Net's Language Assistance Program (LAP) helps you talk with your doctor, other health care providers and Health Net staff in your own language!

Benefits of the LAP include:

- There is no cost to get an interpreter for all your medical appointments.
- You don't have to bring your own interpreter to a medical appointment.
- You don't need to use family or friends as interpreters.
- You have a right to file a grievance if your language needs are not met.

- Sign language services are also available when you need them.

Note: You're **not allowed to use a child as an interpreter**, unless there is an emergency, and no other interpreter is available.

Translations

Through the LAP you can ask for an oral translation for **any document you get from Health Net**. Written translations are available for some documents in Spanish, Korean or Chinese traditional characters.

You can ask for a translation or alternate format for any of these:

- Summary of benefit information
- Form letters or letters letting you know about a:
 - Reduction of service
 - Denial of service
 - Change or end of service
- Notices with important health information
- Right to appeal
- Notice of language assistance
- Medical care reminders

Member Services

Call the Member Services number on your Health Net Member ID card when you need:

- An interpreter for a medical visit
- A document translated or read to you in your language
- A document in an alternate format
- To tell us your preferred written and spoken language

Please call the number on your Health Net Member ID card **at least five days before your appointment** if you would like to request an in-person or video interpreter. Please allow **10 days** for sign language interpreters.



We will do our best to find you an in-person interpreter. Sometimes a telephone interpreter may be the only option available. **No-cost telephone interpreter services are available in more than 150 languages**, 24 hours a day, 7 days a week.

Your health profile

Please call us at the number on your Member ID card to let us know your preferred spoken and written language. We may also ask your:

- Race
- Ethnicity
- Gender identity
- Sexual orientation

We use this information to improve the quality of services that you receive. You can decline to answer if you prefer.

Note: Health Net **will protect your information**. Your language, race, ethnic background, gender identity and sexual orientation information may **only be shared with healthcare providers** for quality improvement purposes. This information **is not used to make decisions** about whether you are able to receive coverage or services. You can also update your information on the member portal.

Easy info

Healthcare and health insurance can be hard to understand at times. Below are some simple tips to help you know what is happening with your healthcare.

- **Ask your doctor** three important questions about your health:
 1. What is my main problem?
 2. What do I need to do?
 3. Why is it important for me to do this?
- **Take a notebook** to your doctor appointments. Here are some simple ways to use your notebook:
 - **Write down the plan that you and your doctor make together**

Be sure to note: Please **call us** at the number on your Member ID card to let us know your preferred spoken and written language. We may also ask your:

- Questions you have for the doctor
- Instructions you need to follow
- Your test results
- Any medication prescribed
- Ask your doctor to write any important information you need to know in your notebook.

For more information, read our guide that explains insurance terms. View the guide in the online newsletter by logging in as a member at **www.healthnet.com**.

Call if you have health coverage through your employer:

- **800-522-0088 (TTY: 711)**, Monday through Friday, 8 a.m. to 6 p.m. Pacific time (PT).
- **800-546-4570 (TTY: 711)**, Language assistance services between the hours of 6 p.m. to 8 a.m. PT.

Call if you have health coverage through Individual & Family Plan (IFP) Off Exchange:

- **800-839-2172** Monday through Friday 8 a.m. to 8 p.m. PT. And on Saturdays, we're available from 8 a.m. to 6 p.m. These hours apply to Covered California as well:

Call if you have health coverage through the Covered California marketplace:

- **888-926-4988**, Monday through Friday, 8 a.m. to 8 p.m. and Saturday, 8 a.m. to 6 p.m. PT.
- **800-546-4570**, Language assistance services between the hours of 6 p.m. to 8 a.m. PT.

Call if you have health coverage through Medicare Advantage:

- HMO members call **800-275-4737 (TTY: 711)**.
- Amber, Jade, and Sapphire members call **800-431-9007 (TTY: 711)**.
- Individual & Family Plans (Ambetter PPO)
- **844-463-8188** Monday through Friday, 8 a.m. to 6 p.m. PT (after hours 5 p.m. to 8 a.m.)

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