

# Live a Healthy and Productive Life

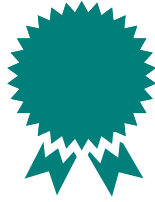




# Table of Contents

- Commitment to Quality ..... 2
- How We Make Coverage Decisions ..... 3
- Looking at New Technologies ..... 3
- Connect with Health Net Online ..... 4
- Welcome to myStrength ..... 5
- Healthy Aging, Healthy Woman ..... 6
- Feta Garbanzo Bean Salad Recipe ..... 7
- My Wellness and Prevention Checklist ..... 8
- Everything from A to V for Preventive Health ..... 9
- General Adult Immunizations ..... 11
- Case Management Means Real Help for Serious Illnesses ..... 12
- Make a Change! ..... 13
- Have You Been Told You Are Prediabetic? ..... 14
- Using Statins to Keep Your Heart Healthy ..... 15
- DMARDs for Treating Rheumatoid Arthritis: Pain-Free Living ..... 17
- Our Pharmacists Are at Your Service ..... 18
- Emotional Health and Wellness ..... 20
- Tobacco Cessation ..... 21
- When Is the Emergency Room the Right Choice? ..... 22
- Your Experience Matters ..... 23
- What Do Our Members Think? ..... 24
- We Have a Language Assistance Program for You ..... 25
- Your Language Preference ..... 26
- Know Your Rights and Responsibilities ..... 27
- How We Protect Your Privacy ..... 28
- Contact Information and Phone Numbers ..... Back cover





# Commitment to Quality

## Improving health care

*Health Net's primary goal is to provide the services our members need to stay healthy and participate in all the activities they enjoy. Medicare Advantage plans are rated on a scale of 1-5 Stars (with 5 being best) based on their performance in a variety of areas. The table below has the Star ratings Health Net received in 2018 on a selection of health outcomes important to help you feel your best.*



### 4-5 Stars

- Good blood sugar control for diabetics
- Annual eye exam for diabetics
- Good control of high blood pressure
- Taking cardiac medications as ordered
- Taking diabetes medications as ordered

Thank you for taking an active role in your health and achieving the goal of 4 and 5 Stars! If you haven't already, make this the year to take action – schedule cancer screening tests, get a flu vaccine, complete a health assessment, and take more walks. One of the most important steps you can take is to complete an annual physical and inform your doctor of any health issues.

If you have suggestions, or if you would like more information about our Quality Improvement Program, please contact Member Services at the toll-free number on the back of your ID card.

# How We Make Coverage Decisions

*At Health Net, we want to help you and your family be healthy, secure and comfortable. There should be no barriers between you and the care you need to get – and stay – healthy.*

We believe that all decisions about the care you get should be based on your medical needs, medical appropriateness, safety, and current coverage. Health Net in no way encourages or offers financial incentives to its contracted doctors or any person to deny any type of care or treatment to our members. Health Net does not give money to decision makers in a way that encourages

them to make choices that could prevent you from using needed services. Doctors who do not give proper services to our members will be investigated and we may choose to end our contracts with them. Health Net will not use information, such as your race, ethnicity or language preference, to make decisions about coverage or benefits.

## Questions?

Call the toll-free or TTY Member Services number on the back of your member ID card. From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends and on federal holidays. Please ask for the Utilization Management Department.

## Looking at New Technologies

Health Net always looks at new procedures, drugs and devices used to treat diseases and conditions. These are called new technologies. Health Net has steps in place to review new technologies and decide if they will be covered benefits. New technologies are experimental and are reviewed at various stages of clinical studies. During this time, health professionals study

their safety and how well they work.

Health Net reviews the studies in the medical literature and gets input from experts to decide if they are safe, effective, and medically necessary and appropriate.



# Connect with Health Net Online

With your no-cost online account you can save time, manage your plan information and build healthy habits.

Go to California:

**ca.healthnetadvantage.com**, or

Oregon: **or.healthnetadvantage.com**.

Here are some of the options available when you log in:



To access all this and more, go to California: **ca.healthnetadvantage.com**, or Oregon: **or.healthnetadvantage.com**, and log in.

You can also track your claims and get pharmacy information by calling the Member Services number on the back of your member ID card.

## Under my health plan

- View and print a copy of your coverage documents, including your plan's:
  - Certificate of Insurance, located under *Evidence of Coverage* (which includes your Member Rights & Responsibilities)
  - Schedule of Benefits (such as copayments, coinsurance and deductibles)
  - Benefit restrictions and out-of-area services

## Under my account

- Request a second opinion with an online authorization form
- Print or order ID cards
- Manage your account information (such as changing your contact details – home address, email address or password)
- File an appeal or complaint

## Under pharmacy coverage

- See your pharmacy benefits
- Manage your prescriptions
- Get mail order forms
- Research medication information
- Find a pharmacy

## Under my plan activity

- Submit and track the status of medical claims (**Note:** You can also track your claims by phone. Call the Member Services number on the back of your Health Net ID card.)
- View prescription history
- View or begin a reimbursement request

## Under providersearch

- Find doctors, specialists, hospitals, medical groups, urgent care centers, or other facilities
- Locate a supplemental plan provider (these are doctors who offer services like behavioral health, dental, vision, or alternative care)

# Welcome to myStrength™



*At times, we all struggle with our moods. Anxious or depressive thoughts can weigh us down. Seeking help when you need it and focusing on your mental health are important. Now you can use web and mobile tools to help you feel better and stay mentally strong.*

## Strengthen your mind, body and spirit

myStrength is a confidential online resource, personalized to help improve your mood. These self-help resources are designed to help empower you to become – and stay – mentally and physically healthy. This valuable resource offers in-the-moment mood tracking, and it offers you immediate stress-relief activities that can help you achieve lasting, healthy change.

## Why myStrength? Here are just a few reasons:

- A variety of mood-improving resources
- Step-by-step eLearning modules
- Interactive tools
- Weekly action plans
- Daily inspiration
- A site that's highly confidential and HIPAA-compliant<sup>1</sup> – for your privacy!

- All this is included with your Health Net of California, Inc. and Health Net Medicare Advantage (Health Net) coverage – at no additional cost!



Personal support – on demand!

- 1 SIGN UP TODAY**  
Log in to **California: [ca.healthnetadvantage.com](http://ca.healthnetadvantage.com), or Oregon: [or.healthnetadvantage.com](http://or.healthnetadvantage.com)**, and click on the *Wellness Center* tab to find myStrength; then click *Discover myStrength > Go to Health Net myStrength*.
- 2** On the Health Net myStrength portal, click *Sign Up*.
- 3** Complete the myStrength sign-up process with a brief wellness assessment and personal profile.
- 4** Go mobile! After setting up an online account, download the myStrength app for iOS and Android devices, and register using the same email and password.

<sup>1</sup>Health Insurance Portability and Accountability Act, a 1996 federal law that restricts access to individuals' private medical information.

Members have access to myStrength through their current enrollment with Health Net of California, Inc., Health Net Health Plan of Oregon, Inc. or Health Net Life Insurance Company.



# Healthy Aging, Healthy Woman

Healthy aging begins with prevention, by taking control of your health through regular wellness visits, screening tests and immunizations. Less than half of adults ages 65 and older are up to date on recommended screenings and immunizations. More details can be found on page 11.



## Mammography

- Women over 65 should have a mammogram every one to two years, depending on their risk factors, to check for breast cancer. A screening mammogram takes about 20 minutes, while a diagnostic mammogram generally takes more time.
- Talk to your provider if additional screening is needed.

## Osteoporosis Screening

- Have a bone density scan (DEXA) to screen for osteoporosis every two years for women ages 65 and older. Early osteoporosis screening can reduce fall risk and prevent fractures.
- Ask your provider which exercises can help prevent osteoporosis.



## Cholesterol Screening and Heart Disease Prevention

- If cholesterol level is normal, then have it checked every five years.
- If cholesterol level is high and you have other conditions, such as diabetes, heart disease, or kidney issues, then talk to your doctor about frequency of screening.

## Colorectal Cancer Screening

- Several tests are available for colorectal cancer screening, including fecal occult blood testing, Cologuard,<sup>®</sup> sigmoidoscopy, or colonoscopy.
- Talk to your doctor about the type and frequency of screening needed.



## Eye Exam

- Have an eye exam every one to two years.
- If you have diabetes, get an eye exam at least every year.

## Diabetes Screening

- Screen for diabetes every three years if you are in good health.
- Being overweight and having other risk factors for diabetes requires more frequent screenings.



## Oral Health

- Get a dental exam at least once a year and more often if your dentist says you need one.
- Talk with your dentist about any problems or changes you've noticed with your teeth, gums or the inside of your mouth.



# Feta Garbanzo Bean Salad

## Ingredients

- **1 can** (15 ounces) garbanzo beans, rinsed and drained
- **1-1/2 cups** coarsely chopped English cucumber (about 1/2 medium)
- **1 can** (2-1/4 ounces) sliced ripe olives, drained
- **1 medium tomato**, seeded and chopped
- **1/4 cup** thinly sliced red onion
- **1/4 cup** chopped fresh parsley
- **3 tablespoons** olive oil
- **1 tablespoon** lemon juice
- **1/4 teaspoon** salt
- **1/8 teaspoon** pepper
- **5 cups** torn mixed salad greens
- **1/2 cup** crumbled feta cheese

## Directions

Place the first **11 ingredients** in a large bowl; toss to combine. Sprinkle with cheese.

## Nutrition facts

2 cups: 268 calories, 16g fat (3g saturated fat), 8mg cholesterol, 586mg sodium, 24g carbohydrate (4g sugars, 7g fiber), 9g protein.



<https://www.tasteofhome.com/recipes/feta-garbanzo-bean-salad/>

# My Wellness and Prevention Checklist

ARE YOU MAKING THE MOST OF YOUR OFFICE VISITS?  
GETTING PREVENTIVE CARE IS KEY TO KEEPING HEALTHY.



*Please take this health checklist to your doctor visit. Your doctor will review the list and provide advice on care or tests. There is space for you or your doctor to write notes on what was discussed. We hope this will be a useful tool for your health care and make the most of your visit.*

## My next appointment

Physician name: \_\_\_\_\_

Phone number: \_\_\_\_\_

Patient's name: \_\_\_\_\_ Age: \_\_\_\_\_ Today's date: \_\_\_\_\_

## Topics discussed with my doctor today

- Today's physical exam and lab results: \_\_\_\_\_  
\_\_\_\_\_
- Medication review and issues: \_\_\_\_\_  
\_\_\_\_\_
- Any pain and how to manage it: \_\_\_\_\_  
\_\_\_\_\_
- Emotional well-being and memory issues: \_\_\_\_\_  
\_\_\_\_\_
- Problems with physical or daily activities and exercise plan: \_\_\_\_\_  
\_\_\_\_\_
- Fall or balance issues and how to prevent them: \_\_\_\_\_  
\_\_\_\_\_
- Bladder control: \_\_\_\_\_  
\_\_\_\_\_

## Schedule these tests/shots:

**Mammogram**  
Date: \_\_\_\_\_

**Colorectal cancer screening**  
Date: \_\_\_\_\_

**Bone density test**  
Date: \_\_\_\_\_



**Eye exam**  
Date: \_\_\_\_\_



**A1c test**  
Date: \_\_\_\_\_

**Other**  
Date: \_\_\_\_\_

**Flu shot**  
Date: \_\_\_\_\_



**Pneumonia shot**  
Date: \_\_\_\_\_

**Shingles shot**  
Date: \_\_\_\_\_

# Everything from A to V for Preventive Health

Review the preventive health screenings, tests and services below to understand why your doctor is ordering certain services. Medicare covers preventive care services that your doctor may recommend for you. Review your Evidence of Coverage for more coverage details.



Test/Screening	When and Why it is Important
<b>Abdominal Aortic Aneurysm</b>	This is a weakness in a large blood vessel in the abdomen. The one-time-only ultrasound may be ordered for persons at risk: family history, age (65–75), male, smoker.
<b>Annual Wellness Visit</b>	During this annual visit, your doctor can review your individual health needs, including medications, and advise you on steps to take to stay healthy.
<b>Cardiovascular Health</b>	These are blood tests important for the health of your heart: cholesterol, lipids and/or triglyceride levels every five years.
<b>Cervical Cancer Screening</b>	These are tests/exams to detect cancers of female reproductive organs: <ul style="list-style-type: none"> <li>• Pap test and pelvic exam every two years if average risk and annual if high risk.</li> <li>• Human papillomavirus (HPV) test: once every five years if not high risk.</li> </ul>
<b>Colon Cancer Screening</b>	These screening tests are performed to detect cancers of the lower gastrointestinal tract (colon and rectum). They are recommended from ages 50–85 and the frequency varies according to the type of test and your level of risk. Persons with close family or personal history of colon cancer, polyps and inflammatory bowel disease, such as ulcerative colitis and Crohn’s disease are considered at higher risk. Your doctor will advise the type and frequency of testing for you. For low risk: <ul style="list-style-type: none"> <li>• Colonoscopy – inspection of the entire colon by inserting a tube through the rectum every ten years.</li> <li>• Sigmoidoscopy – inspection of the lower colon by inserting a tube through the rectum every four years.</li> <li>• Taking a sample of stool to test for cancer cell markers (DNA based) every three years.</li> <li>• Taking a sample of stool to test for blood cells (FIT or FOBT) every year.</li> </ul>

(continued)

Test/Screening	When and Why it is Important
<b>Diabetes Screening Tests</b>	These blood tests measure how well your body is metabolizing or using sugar (glucose). Screening tests for diabetes are usually recommended every year for adults at risk without diabetes and every six months for those diagnosed with prediabetes.
<b>Glaucoma Screening</b>	This is a test of your eye pressure. If it is too high it can cause vision damage. It is covered annually for those at high risk: diabetes, family history, African-Americans starting at age 50, and Hispanic-Americans starting at age 65.
<b>Human Immunodeficiency Virus (HIV)</b>	This is a blood test to detect evidence of HIV infection that can progress to serious illness if untreated. It is covered: <ul style="list-style-type: none"> <li>• One screening test every 12 months.</li> <li>• Up to three times during pregnancy.</li> </ul>
<b>Lung Cancer Screening</b>	Low-dose computed tomography (LDCT) for persons at risk for lung cancer every year: <ul style="list-style-type: none"> <li>• Doctor provides lung cancer counseling.</li> <li>• For ages 55 through 77.</li> <li>• No signs or symptoms of lung cancer.</li> <li>• History of 30 pack-years of smoking.</li> <li>• Current smoker or one who has quit smoking within the last 15 years.</li> </ul>
<b>Mammography</b>	This is an X-ray of the breasts to detect breast cancer. Covered if recommended by your doctor: <ul style="list-style-type: none"> <li>• First or “baseline” test between age 35–39</li> <li>• Every year for those 40 and older.</li> </ul>
<b>Osteoporosis Screening</b>	This is a test that measures bone density or strength to see if you have osteoporosis or weakened bones. Generally covered every two years for those at risk: <ul style="list-style-type: none"> <li>• Doctor determines risk based on medical history and other findings.</li> </ul>
<b>Prostate Cancer Screening</b>	This screening is for cancer of the male reproductive organ for age 50 and older. It usually includes a physical exam and a prostate-specific antigen (PSA) test (annually) based on your symptoms and your doctor’s recommendation.
<b>Vaccinations for Adults</b>	These vaccines are specifically recommended for older adults to prevent infections because they are at higher risk: <ul style="list-style-type: none"> <li>• Flu (influenza) 1 vaccine every year</li> <li>• Pneumonia vaccine for those 65 and over.</li> <li>• Shingles (herpes zoster) vaccine for ages 50 and older depending on vaccine.</li> </ul> Additional vaccines may be covered if you are at risk based on your medical history and ordered by your doctor. Some vaccines may require two doses.

# In-Network Pharmacies Can Save You Time

*You have two choices of where to get your covered Part D immunizations (such as for shingles): your doctor's office or an in-network pharmacy.*

Health Net has thousands of pharmacies in our national network. Our in-network pharmacies bill us directly for your Part D vaccines. You simply pay your share of the cost (copay or coinsurance) when you receive your vaccine. If you choose your doctor's office you may need to pay an out-of-pocket cost up front, and then submit a claim to Health Net to get reimbursed for our share of the cost.

Getting your Part D immunizations at the pharmacy is easy. Just bring in your prescription or ask your doctor to send it electronically. In most cases, your pharmacist will administer the vaccine and bill us directly. Check with your pharmacy first and ask if you need an appointment.

Talk with your doctor before you get your immunizations to decide which approach is best for you.





# Case Management Means Real Help for Serious Illnesses

*Finding your way through the health care system can be a challenge. This is more true if you or a loved one is facing a serious illness. Health Net has a team of nurses, social workers and other health care professionals who can help. They work with you and your doctors to develop a plan to help you manage your illness and regain your health.*



Health Net has a team of health care professionals who can help you navigate the complicated world of health care.

## A case manager can:

- Help find community resources to support your care.
- Help all your doctors and providers to better share information about your care with one another.
- Guide you to make the most of your health care benefits.
- Help you fully understand:
  - Your health condition.
  - Your treatment options.
  - The actions you can take to improve your health.

It is your decision whether to take part in case management. Your choice will not affect the status of your health care benefits.

## Case management may help if you or a loved one:

- Has a complex illness, such as:
  - Diabetes
  - Coronary artery disease
  - Asthma
  - Congestive heart failure
  - A Transplant
  - End-stage renal disease
  - Cancer
- Has had many hospital stays.
- Needs advanced or extensive home care.
- Has had a traumatic injury.
- Has a terminal illness.

You can learn more about how your caregiver or doctor can refer you to the case management program. You can also ask for an evaluation to find out if case management can help you. Call us toll free at the number on the back of your member ID card.

# Make a Change!

*Urinary incontinence (UI) is urine leakage that cannot be controlled. This is more common than you may think, but the good news is your doctor can help!*

Many people with urine leakage wait years before asking for help and often give up things they enjoy for fear of leakage in public.<sup>1</sup> This can change! There are treatments and options available that can help. If urine leakage is a problem for you, talk to your doctor.

If you find it hard to bring up the topic, you can say something like:

**There are times when I cannot control my bladder.<sup>2</sup>**

This will let your doctor know you want to talk about it. Your doctor can help by learning more about what caused your bladder leakage and suggest the best ways to treat it.

If you have an issue with bladder leakage, talk with your doctor so he or she can help. That is the best way you can make a change and get back to doing the activities you enjoy!



## **Did you know?**

**Millions of Americans have urine leakage. Over one in four men and one in two women are affected.<sup>1</sup> Urine leakage can have a negative effect on many aspects of your life.**



<sup>1</sup>Urology Care Foundation: The Official Foundation of the American Urological Association. Retrieved from: <https://www.urologyhealth.org/urologic-conditions/urinary-incontinence>. March 5, 2018.

<sup>2</sup>National Institute on Aging. Talking with Your Older Patient: Talking with Older Patients about Sensitive Subjects. Retrieved from: <https://www.nia.nih.gov/health/publication/talking-your-older-patient/talking-about-sensitive-subjects#incontinence>. March 5, 2018.



# Have You Been Told You Are Prediabetic?

*We're excited to tell you about a great benefit that's available to Health Net Medicare members who meet the requirements.*

**MDPP is available at no cost to qualified members.**

The Medicare Diabetes Prevention Program (MDPP) is a lifestyle change program that can help you lose weight, adopt healthy habits and reduce your risk of developing diabetes. Prediabetes is when blood glucose (sugar) levels are higher than normal but not yet high enough to be diagnosed as diabetes. Many times people

have prediabetes before developing type 2 diabetes. The Centers for Disease Control and Prevention (CDC) estimates that up to 50 percent of seniors are at risk for developing type 2 diabetes.<sup>1</sup> The MDPP is a preventive service for Medicare patients at risk for type 2 diabetes.

**The following elements are included in the program to help you succeed:**



A focus on healthier food choices and increased activity levels.



16 weekly lessons over the span of six months, followed by monthly maintenance sessions.



One-on-one interactions with a lifestyle health coach.



Small group, in-person classes for encouragement and support.

Health Net has partnered with a vendor, Solera Health, to provide this service and match qualified members with a program that best meets their needs and preferences.

Visit <https://www.solera4me.com/healthnet> or call 1-877-790-4520 (TTY: 711), Monday–Friday, 9:00 a.m. to 9:00 p.m. Eastern time (ET) to see if you pre-qualify.

We hope you'll use this opportunity to make a lasting impact on your health.

<sup>1</sup>[www.cdc.gov/diabetes/prevention/prediabetes-type2/preventing.html](http://www.cdc.gov/diabetes/prevention/prediabetes-type2/preventing.html).

# Using Statins to Keep Your Heart Healthy

*Why deal with challenges in taking heart-healthy medication? Talk with your doctor or pharmacist soon about your choices and their outcomes.*

Heart disease has been the leading cause of death and disability in the United States among adults with high cholesterol, high blood pressure and uncontrolled diabetes.

Your body makes and needs cholesterol. But having too much can raise your risk of heart disease. Controlling your cholesterol is one way to help prevent problems with your heart. In addition to a healthy diet and exercise, taking statin medications and ACE inhibitors with aspirin, which help reduce heart attack and stroke<sup>1</sup>, is important in treating high cholesterol. These drugs have become the gold standard for treatment.

Chances are this isn't the first time that you are reading about statins, which include atorvastatin (Lipitor<sup>®</sup>), simvastatin (Zocor<sup>®</sup>) and many others. These drugs, which have been around for a long time, reduce the risk of heart attack, stroke and even death from heart disease by about 25% in some people.<sup>2</sup>

Because statins are one of the most widely used and prescribed drugs, we have more knowledge about the long-term effects. Statins work by decreasing the amount of LDL or "bad" cholesterol in your bloodstream. Before prescribing, your doctor takes your medication history into account, making sure the benefits outweigh any risk of taking the medication.

*(continued)*



**Taking prescription medications as prescribed is a major part of staying healthy and avoiding complications from these serious conditions.**

<sup>1</sup> Dudl, JR et al. Preventing myocardial infarction and stroke with a simplified bundle of cardio protective medications. *American Journal of Managed Healthcare*. 2009. 15(10): e88-e94.

<sup>2</sup> Reimond S, Khera A, Hill J. 10 truths about statins and high cholesterol. *UTSouthwestern Medical Center*. <https://utswmed.org/medblog/statins-answers>. Accessed March 12, 2019.

<sup>3</sup> Banach M, Rizzo M, Toth PP, et al. Statin intolerance - an attempt at a unified definition. Position paper from an International Lipid Expert Panel. *Arch Med Sci*. 2015;11(1):1-23.



One side effect of statins is that they can cause muscle pain.

But less than five percent of people who have muscle pain while taking a statin truly have trouble taking a statin.<sup>3</sup>

If this happens to you, don't stop taking the statin!

Sometimes your muscle pain can be caused by something else, such as heavy exercise, other disease conditions or low levels of vitamin D. Check with your doctor to see if you need a lab test to help learn the

true cause of the muscle pain. Also, talk with your doctor about adjusting the dose or trying a different statin. Simply changing to another statin can make the symptoms go away.

While medications can reduce cholesterol levels to lower your risk of heart disease and stroke, making diet and lifestyle changes are just as important for keeping your heart healthy.

### Medication tips:

- Know the brand, generic and over-the-counter names of your medications. Keep a current list of all medications and any herbal products that you take.
- Work with your doctor to find the right mix of diet, exercise and medication.
- Talk to your pharmacist about your medications and what to expect when you take them.
- If you become ill, let your doctor know. Some medications that you can take without a prescription, such as for a cold, have a lot of sugar or may react with your current medications. Ask your doctor or pharmacist what the best choices are to avoid serious drug reactions.
- Alcohol has calories and can affect medications. Ask your doctor or pharmacist if it is safe to drink alcohol with your medications.
- If poor memory, side effects or cost are a few of the reasons you stop taking your medication, talk with your doctor or pharmacist for help.

# DMARDs for Treating Rheumatoid Arthritis: Pain-Free Living

*People with rheumatoid arthritis (RA) are living full, active lives thanks to disease-modifying antirheumatic drugs, or DMARDs.*

- Rheumatoid arthritis is a disease that causes your immune system to attack your joints. Unfortunately, there is no cure. If left untreated, it can cause serious joint damage and pain.
- Some medications are prescribed to help with pain, but not to treat the underlying cause of the pain. DMARDs are a group of medications that block the immune system to prevent inflammation and joint damage, which is responsible for the pain.
- The U.S. Food & Drug Administration (FDA) has approved all DMARDs. Many people take them without ever having problems. Due to these medications blocking the immune system, there are important side effects to discuss with your doctor first.
- DMARDs affect everybody differently and could take up to a couple months to see and feel the benefits.
- It is important not to stop taking these medications once pain and swelling is gone. This is usually an ongoing treatment unless you are advised to stop by your doctor.
- There are many DMARDs and not all are the same. If you have tried one in the past there may be a better option available to start.
- Common DMARD generic medications include: methotrexate, hydroxychloroquine, leflunomide, sulfasalazine, and more. Ask your doctor about these medications and if they will be appropriate for you.

What are disease-modifying antirheumatic drugs?

What should I expect from DMARDs?

How do DMARDs treat RA?

How soon can I start taking DMARDs?

What are the different types of DMARDs for my RA?

Are there any side effects to taking DMARDs and are DMARDs safe for me?

Notes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Learn more about DMARDs.** Visit <https://www.arthritis.org/living-with-arthritis/treatments/medication/drug-types/disease-modifying-drugs/drug-guide-dmards.php>.

# Our Pharmacists Are at Your Service



## Did you know?

Our Pharmacy Benefit Manager (PBM) has dozens of pharmacists and pharmacy technicians ready to help with any drug or pharmacy issue.

*Our pharmacists provide a wealth of support and information, whether you contact them or they reach out to you to offer advice and answer questions. Each day, our clinical pharmacists review our members' prescription drug histories. They look for ways to improve our members' drug therapies.*

These pharmacists help our members get the most from their Health Net pharmacy benefit. They're very good at what they do. As more than a few members have said, "I never knew my insurance company cared about me so much!"

Members who have difficulty taking their diabetes, high blood pressure and high cholesterol drugs get telephone calls and letters from our pharmacists offering ways to help with their long-term conditions.

## Our experienced pharmacists take their time to explain:

- The reasons for taking new and long-term prescription medicines.
- How taking the medicines should affect the body.
- How and when conditions should stabilize or improve while taking the medicines.



For members who take multiple drugs for chronic conditions or other illnesses, our pharmacists use an automated process to check drug histories four times a year. They can see:

- Prescribed medicines and amounts.
- When doctors prescribed medicines and for how long.
- Any drug interaction concerns.

They also can see if and when prescriptions were filled at local pharmacies or sent by Health Net's mail order pharmacy. Our pharmacists also work with members' doctors, when needed, on ways to improve their treatment plans.

After each review, these members get letters that explain what was found and how to get a full medication review with a pharmacist.

For information about any of our pharmacy services, visit our websites at: California: **ca.healthnetadvantage.com**, or Oregon: **or.healthnetadvantage.com**, or call Member Services at the toll-free number on the back of your member ID card. We are here to assist you seven days a week, between 8:00 a.m. and 8:00 p.m. (automated telephone service is used some weekends and holidays).

### Talk with your Health Net pharmacist about:

- Taking your medicines exactly as your doctor prescribes.
- Clearly understanding what your medicines can do when taken correctly.
- Staying organized by listing all of your prescription medicines and over-the-counter drugs, supplements and medical supplies (visit [www.scriptyourfuture.org](http://www.scriptyourfuture.org) for a wallet-size checklist).
- Taking your medicines regularly by using a seven-day pillbox and setting an alarm.
- Marking your calendar as a reminder to call in refills so you won't run out.
- Getting automated refills by signing up at your local pharmacy.
- Picking up all of your refills at your local pharmacy on the same day each month.
- Lowering your copayment costs by asking for generics and 90-day supplies.
- Using our mail order pharmacy to reduce trips to your local pharmacy and save money.
- Talking with your doctor after any lab work and after you are admitted to and discharged from a hospital.



# Emotional Health and Wellness

*We are committed to providing access to the highest quality medical care. We also want to be sure that each member's emotional health is also considered. Overall wellness includes both physical health and emotional health – as the mind and body are connected.*



Members who need hearing- and speech-impaired assistance can reach the TTY line by calling 711.

You don't have to go through it alone.

As a Health Net member, in addition to your medical benefits you have access to behavioral health resources that can help you stay emotionally healthy. Stressful life events like an illness, loss of a loved one or financial problems can have a serious effect on your emotional well-being.

If you have been diagnosed with anxiety or depression or think you may be having symptoms, it is important to understand that these conditions are not a sign of weakness.

These are treatable conditions, and talking with your doctor is an important first step to feeling better.

## Effective treatments can include:

- Medications
- Supportive counseling (psychotherapy)
- A combination of medication and counseling

Besides anxiety and depression, Health Net can provide help with a number of other behavioral health issues. Health Net has free resources available online that can help you learn more

about multiple aspects of many behavioral health conditions. Log in to our websites at: California: **ca.healthnetadvantage.com**, or Oregon: **or.healthnetadvantage.com**, and select *Wellness Center > Get Healthy > Symptom Checker*.

Health Net also provides members with access to the Nurse Advice Line. If your doctor is not available and you need advice on the level of care your condition might need, you can call the Nurse Advice Line and speak to a clinician 24 hours a day at no cost. Call 1-800-893-5597 TTY: 711

Managed Health Network, LLC (MHN) is Health Net's behavioral health subsidiary, which may be available to help support you and your primary care physician with your emotional health. To see if you have behavioral health coverage provided by MHN, refer to your plan documents or check for the MHN phone number on the back of your member ID card.

Remember, seeking help is not a sign of personal weakness. You can always talk to your doctor about any concerns you have. Identifying your, or your loved one's, emotional condition and getting help can be the first step toward a healthier and happier life.



# Tobacco Cessation

*Are you ready to set a clear path to quitting? About 20 minutes after you quit tobacco, your body begins an amazing healing transformation that reduces your risk for cancer and many other health problems associated with tobacco. The Quit For Life® Program is here to help you every step of the way – beginning with a one-on-one phone conversation with a highly trained Quit Coach®. Together, you'll map out a personalized plan to help you overcome the triggers and barriers that make it hard to quit. Plus, your coach will give you tried-and-true strategies to manage cravings, handle social situations and avoid triggers that can derail you.*

The Quit for Life Program will give you the heart to quit! Trained Quit Coaches are ready to help people just like you overcome nicotine addiction for any type of tobacco use. Every one-on-one coaching session gives you the know-how and positive encouragement you need to quit for good.

Along with phone coaching, you'll have access to other tools designed to help you stay tobacco free 24/7, including:

- A copy of the step-by-step Quit Guide to help you throughout your quit process.
- Advice about nicotine substitutes and medication that may be right for you.

- Dedicated web platform with eLearning modules, community chat room and access to a quit coach by email.
- Discover the benefits of quitting tobacco and live tobacco free!



**Enroll in the Quit for Life Program today!**

Call 1-866-QUIT-4-LIFE (1-866-784-8454), or visit [www.quitnow.net](http://www.quitnow.net) and enroll online.

# When Is the Emergency Room the Right Choice?

*When you or a loved one is hurt, you want the best care possible. Deciding where to go isn't always easy. Sometimes you need care fast, but a trip to the emergency room (ER) may not be needed. Many people do not realize that other treatment options are available for many illnesses. Urgent care centers (UCCs) can treat many conditions and minor illnesses. Most UCCs are open after normal business hours, and chances are you won't wait as long as at the ER.*



Please refer to your *Evidence of Coverage* document for benefit and coverage information about urgent care and emergency services.

## Emergency care vs. urgent care

### EMERGENCY CARE

In general, a medical emergency is when your life, body parts or bodily functions are at risk of damage or loss unless you get medical care within a few hours. It can also be a sudden, extremely painful condition that you believe needs immediate medical attention.

If you think you have an emergency situation, call 911 or go to the nearest hospital.

### URGENT CARE

In general, urgent care is for a situation that is not life-threatening and can be cared for in the next 24 hours. UCCs can also be useful if you need care after normal business hours or when you are out of your plan's service area. Research the closest UCC by talking to your doctor or visiting: California: [ca.healthnetadvantage.com](http://ca.healthnetadvantage.com), or Oregon: [or.healthnetadvantage.com](http://or.healthnetadvantage.com).

You can also call your doctor. He or she may book an appointment for you or recommend a UCC in Health Net's provider network. If your doctor is not available, you can call the Nurse Advice Line and speak to a clinician 24 hours a day at no cost. **Call 1-800-893-5597 (TTY: 711).**

## Tips to remember!

- You can also call your medical group if you cannot see your doctor.
- Call your primary care physician as soon as possible after leaving a UCC or ER. Then he or she can coordinate any necessary follow-up care.



# Your Experience Matters

WE WANT TO HEAR FROM YOU.

*At Health Net, your voice matters. If you receive a survey about your health care experience, we want to hear from you. It's how we make sure you're getting the quality of care and the level of service you deserve. We want you to be healthy and happy!*



You may soon be selected to complete a Member Experience survey. This is known as the CAHPS® Survey. CAHPS stands for Consumer Assessment of Healthcare Providers and Systems.

This CAHPS Survey is a questionnaire that collects your feedback on experiences with your providers and your health plan.

## Here is why it is important:



The CAHPS survey is required by Medicare. If you are one of the few selected to complete the survey, the Centers for Medicare & Medicaid Services (CMS) will send you a letter and a survey a couple weeks later. This usually happens in spring of each year.



You may be asked questions about whether the call center treated you with courtesy and respect, how your doctor communicated with you and the overall rating of your health plan. Your feedback on different aspects of your health care is important.



Survey responses can help us understand what needs improvement or what is working well.

# What Do Our Members Think?

Medicare members embrace technology trends.

**73%** use cell or mobile

**61%** utilize text messaging

**59%** use cell or mobile

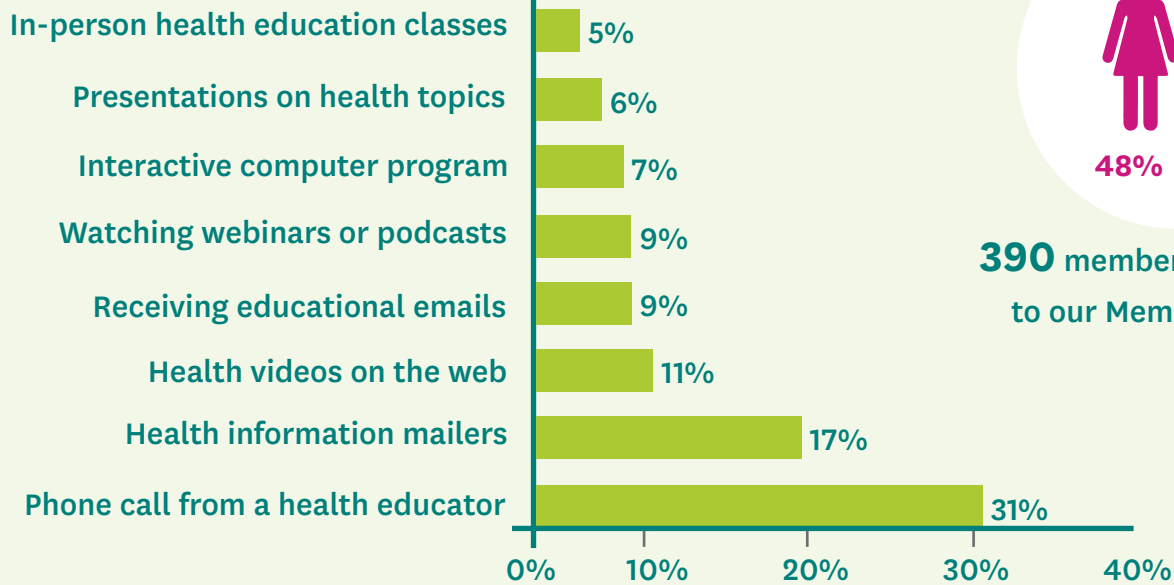


**52%** found reminder screening calls prompted them to get the screening



**53%** thought flu vaccine reminders were effective (via the mail, email, with prescriptions, or by a phone call)

## METHODS THAT WORK BEST FOR LEARNING ABOUT HEALTH TOPICS AND IMPROVING YOUR HEALTH



**390** members responded to our Member Survey



Only **23%** of members are registered with Health Net's member portal

As a result of education received through Health Net over the past year:



**43%** improved how often they took medication as ordered



**42%** increased level of activity

# We Have a Language Assistance Program for You

*Is it easier for you to read and speak in a language other than English? Health Net has a no-cost Language Assistance Program to help us talk to each other. Health Net's Language Assistance Program offers interpreters, translations and alternate formats of print materials.*



Interpreter assistance helps you talk with your doctor, other health care providers and Health Net staff.



**Oral translation** allows you to have documents you get from Health Net read to you in your language. To request an interpreter, please call the number on the back of your member ID card. You should call at least five days in advance if you would like to request an in-person interpreter. 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 over 150 languages. Interpreters are available during call center business hours.



**Written translation** allows you to get some documents in some languages. Alternate formats of print materials are available upon request. Alternate formats include large print and accessible PDFs. To request a translation or alternate format, call the Member Services number on the back of your member ID card.

## Interpreters are available for you:

- You cannot be required to bring your own interpreter to a medical appointment.
- You do not need to use family or friends as interpreters.
- You cannot use a minor as an interpreter, unless there is an emergency and no other interpreter is available.
- You can get an interpreter at no cost for all of your medical appointments.
- You have a right to file a grievance if your language needs are not met.
- Sign language services are available upon request.



# Your Language Preference



*Please call us at the number on the back of your member ID card to let us know your preferred spoken and written language. We may also ask your race and ethnicity. We use this information to improve the quality of services that you receive. You have the option to decline to answer if you prefer.*

Health Net will protect your race and ethnicity information. Individual language, race and ethnicity information will only be shared with health care providers for quality improvement purposes.

Health Net will not use your race, ethnicity or language information to determine coverage eligibility.

**If you need help with the enclosed information, please call Member Services using the phone numbers on the back cover. Interpreter services are available Monday through Friday during the hours listed on the back cover.**



# Know Your Rights and Responsibilities

*Health Net is committed to treating you in a manner that respects your rights, recognizes your specific needs and maintains a mutually respectful relationship. To demonstrate our commitment, Health Net has adopted a set of member rights and responsibilities.*

*These rights and responsibilities apply to your relationship with Health Net, our contracting practitioners and providers, and all other health care professionals.*



## You have the right to:

- Receive information about Health Net, its services, its practitioners and providers, and members' rights and responsibilities.
- Be treated with respect and recognition of your dignity and right to privacy.
- Participate with practitioners in making decisions about your health care.
- Have a candid discussion about appropriate or medically necessary treatment options for your condition(s), regardless of cost or benefit coverage.
- Voice complaints or appeals about the organization or the care it provides.
- Make recommendations regarding Health Net's member rights and responsibilities policies.

## You have the responsibility to:

- Supply information (to the extent possible) that Health Net and its practitioners and providers need to provide care.
- Follow plans and instructions for care that you have agreed on with your practitioners.
- Understand your health problems and participate in developing mutually agreed upon treatment goals to the highest degree possible.



# How We Protect Your Privacy

*Protecting your privacy is a top priority at Health Net. We have strict policies about how we may collect, use or disclose your protected health information (PHI). In addition, you have certain rights regarding the information we maintain about you.*

## PHI includes information about:

You, including demographic information, such as your race, ethnicity or language spoken, or any information that can reasonably be used to identify you.

- Your past, present or future physical or mental health or condition.
- The provision of health care to you.
- The payment for that care.

## Health Net’s Notice of Privacy Practices explains:

- How your PHI may be used or disclosed.
- Your rights as a member to access PHI and to request amendments, restrictions or an accounting of disclosures of PHI.
- The procedures for filing a complaint.

For a copy of Health Net’s privacy policies, please log in to our websites at: California: **ca.healthnetadvantage.com**, or Oregon: **or.healthnetadvantage.com**; then, scroll down to the bottom of the page and click *Notice of Privacy Practices*. You may also request a copy by calling the toll-free Member Services number on the back of your member ID card.

For questions about the Notice of Privacy Practices, please email:

California: [Privacy@healthnet.com](mailto:Privacy@healthnet.com)

Oregon: [PrivacyOregon@centene.com](mailto:PrivacyOregon@centene.com)

Health Net is required by federal and state laws to notify you about your rights and our legal duties and privacy practices with respect to your PHI.



Health Net is contracted with Medicare for HMO, HMO SNP and PPO plans, and with some state Medicaid programs. Enrollment in Health Net depends on contract renewal.

This plan is available to anyone who has both medical assistance from the state and Medicare.

Section 1557 Non-Discrimination Language  
Notice of Non-Discrimination

---

Health Net complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Net does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Health Net:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need these services, contact Health Net's Customer Contact Center at California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. A messaging system is used after hours, weekends, and on federal holidays.

If you believe that Health Net has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by calling the number above and telling them you need help filing a grievance; Health Net's Customer Contact Center is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019 (TDD: 1-800-537-7697).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Section 1557 Non-Discrimination Language  
Multi-Language Interpreter Services

SPANISH	<p>ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al California: 1-800-431-9007 (Jade, Sapphire, Amber and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>
CHINESE	<p>注意：如果您說中文，您可以免費獲得語言援助服務。請致電 California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711)。</p>
VIETNAMESE	<p>CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi sẵn có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Xin gọi California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY:711).</p>
TAGALOG	<p>PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711).</p>
KOREAN	<p>주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711) 번으로 전화해 주십시오.</p>
ARMENIAN	<p>ՈՒՇԱԴՐՈՒԹՅՈՒՆ՝ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցության ծառայություններ Զանգահարեք: California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711).</p>
PERSIAN	<p>وجه: اگر زبان شما فارسی است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفاً با شماره California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) تماس بگیرید. (TTY:711)</p>
RUSSIAN	<p>ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>
JAPANESE	<p>注意事項：日本語を話される場合、無料の言語支援サービスをご利用いただけます。California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY:711) にお電話ください。</p>

PUNJABI	<p>ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਬਿਲਕੁਲ ਮੁਫਤ ਉਪਲਬਧ ਹਨ। ਵਿਰਧਾ ਵਰਕੇ California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711)</p> <p>ਤੇ ਕਾਲ ਕਰੋ।</p>
MON-KHMER CAMBODIAN	<p>ចណាបអារម្មណ៍: បេសនអ្នកនយាយភាសាខ្មែរ សេវាជំនួយភាសាដោយឥតគិតថ្លៃ គមានសវាបអ្នក។ សូម ទូរស័ព្ទទៅលេខ California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711) ។</p>
HMONG	<p>LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711).</p>
HINDI	<p>ध्यान दें: यदि आप हिंदी बोलते हैं, आपको भाषा सहायता सेवाएं, निःशुल्क उपलब्ध हैं। कृपया California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO) (TTY: 711). पर कॉल करें।</p>
THAI	<p>เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร California: 1-800-431-9007 (Jade, Sapphire, Amber, and HMO SNP), 1-800-275-4737 (all other HMO); Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>
UKRAINIAN	<p><b>УВАГА!</b> Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>
ROMANIAN	<p>ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>
CUSHITE	<p>XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>
GERMAN	<p>ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>
FRENCH	<p>ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le Oregon: 1-888-445-8913 (HMO and PPO) (TTY: 711).</p>







## For more information, please contact:

Health Net Medicare Advantage  
PO Box 10420  
Van Nuys, CA 91410

Visit our websites at: **California:** [ca.healthnetadvantage.com](http://ca.healthnetadvantage.com), or  
**Oregon:** [or.healthnetadvantage.com](http://or.healthnetadvantage.com).

### **CALIFORNIA**

- HMO members call 1-800-275-4737
- Amber, Jade and Sapphire members call 1-800-431-9007
- TTY users should call 711

### **OREGON**

- HMO and PPO members call 1-888-445-8913
- TTY users should call 711

If you have any questions, please contact Health Net at the numbers above. From October 1 through March 31, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m. From April 1 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m. A messaging system is used after hours, weekends and on federal holidays.

Si tiene preguntas, comuníquese con Health Net al número que se indica más arriba. Desde el 1 de octubre hasta el 31 de marzo, puede llamarnos los 7 días de la semana, de 8:00 a.m. a 8:00 p.m. Desde el 1 de abril hasta el 30 de septiembre, puede llamarnos de lunes a viernes, de 8:00 a.m. a 8:00 p.m. Después del horario de atención, los fines de semana y los días feriados federales, se utiliza un sistema de mensajería.

如果您有任何疑問，請撥打以上電話與 Health Net 聯絡。從 10 月 1 日至 3 月 31 日期間，您每週 7 天，每天上午 8:00 至下午 8:00 均可撥打我們的電話。從 4 月 1 日至 9 月 30 日期間，您可於週一至週五，上午 8:00 至下午 8:00 撥打我們的電話。非營業時間、週末及國定假日請使用語音系統。

Health Net has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until December 2018 based on a review of Health Net's Model of Care.

Health Net of California's Medicare HMO plan is currently accredited by NCQA. This accreditation is valid until June 2022. Health Net has a contract with Medicare to offer HMO, PPO and HMO SNP plans. Health Net has a contract with Medicare and Medicaid to offer HMO SNP plans. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal.

Health Net of California, Inc., Health Net Health Plan of Oregon, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC. Health Net is a registered service mark of Health Net, LLC. All rights reserved.

NWS029416E000 (5/19)