

The Value of Health Coverage

YOUR HEALTH COVERAGE INFORMATION RESOURCE

10 things Health Net can help you do

Investing in health coverage is more than just a good idea. It can make a difference in your physical and financial wellness. As a Health Net member, you already know how valuable it is to be covered. Maintaining your membership allows you to keep getting all those benefits!

With Health Net health coverage, you can...



- 1 Trust your good sense.** Keeping your health coverage is the smart thing to do.



- 2 Find coverage options to fit your budget.** Health Net health plans come in all shapes and sizes. We can help you find the best match for you.



- 3 Help cover yourself against financial surprises.** Health coverage is generally more affordable than the high price of serious injury or illness. From broken bones to hospital stays, health costs can go up fast.



- 4 Be prepared for the unexpected.** Nobody plans to get sick or injured, but it happens. Having health coverage can help give you priceless peace of mind and puts the Health Net team in your corner, just in case.



- 5 Use the ER for emergencies only.** People without health coverage often go to the emergency room for care. Sometimes, it's because they don't have a regular doctor. Other times, it's because a health condition has gone untreated and has become serious. Either way, the ER is an expensive and time-consuming way to get care for anything other than emergencies. Health coverage helps you manage health concerns so they're less likely to become emergencies. Plus, Health Net health plans offer more affordable and convenient ways to find care in non-emergency situations – like urgent care centers, the Nurse Advice Line and more!

Remember: You'll usually pay less out-of-pocket when you use options and providers that come with your health plan's network.

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6 Help maintain your long-term health. Health coverage can help you stay healthy over time. Preventive care, screenings, vaccinations, prescription drug benefits, emotional wellness, and “healthy habits” programs are built into every Health Net health plan. Plus, if you do develop health concerns, they’re more likely to be found and treated early when you’re getting regular checkups and screenings.



7 Stay connected with your health care providers. Having health coverage can help you start and maintain relationships with the doctors, nurses and other providers who make up your Health Net health care team. Studies show that people with health coverage are more likely to have a doctor they see regularly, which means a higher chance of getting care when it’s needed.¹ And the network that comes with your Health Net health coverage has a variety of providers you can connect with for primary and specialty care.



8 Get fit, lose weight and quit smoking. There are lots of extras that come with Health Net health plans – all designed to help you meet your health goals. You’ll have access to discounts on gym memberships, free weight-loss coaching, help kicking the smoking habit, and more.



9 Get all 10 essential health benefits. The law still says that every health plan for individuals and families must offer 10 essential health benefits. All Health Net options include these coverage categories:

- Ambulatory patient services (outpatient care)
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including dental and vision care



10 Stay in the family. Maintaining your membership with Health Net keeps you in the big, healthy Health Net family. And we are serious about taking care of each other. Contact us if you have questions about how to maintain your Health Net health coverage. **Call our Customer Contact Center at 1-800-839-2172** (if you enrolled directly with **Health Net**) or **1-888-926-4988** (if you enrolled through **Covered California™**)

¹<https://archive.ahrq.gov/consumer/insuranceqa/insuranceqa.htm>

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