

We met or exceeded all required MLR thresholds

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MLR Results for CA Commercial Business exceeded all thresholds

We're pleased to share that Health Net of California Inc (Health Net) has finalized its 2025 Medical Loss Ratio (MLR) results for California Commercial business, and no rebates will be issued for the 2025 plan year.

As required by the Affordable Care Act (ACA), health plans must meet the following MLR standards:

- 80% for Individual and Small Group plans
- 85% for Large Group plans

This requirement, often referred to as the "80/20" or "85/15" rule, ensures that a significant portion of premium dollars is spent on health care services and quality improvement.

2025 MLR Results – California Plans:

Health Net met or exceeded all required MLR thresholds for the 2025 plan year:

- **Individual & Family Plans (IFP):** HMO and PPO plans met MLR standards
- **Small Group (SBG):** HMO and PPO plans met MLR standards

- **Large Group (LRG):** HMO and PPO plans met MLR standards

As a result, subscribers and employer groups will not receive MLR rebates for these market segments.

2025 MLR results were filed with Centers for Medicare & Medicaid Services (CMS) and the Department of Managed Health Care (DMHC) before the July 31, 2026 regulatory deadline.

Questions

We appreciate your continued partnership. If you have any questions about MLR or would like to discuss these results in more detail, please reach out to your Account Executive.

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