

# Grow Your Business in the Retail Market

## NEW HEALTH NET GUIDELINES CAN OPEN THE DOOR

*U.S. retail is a 5.7 billion dollar industry with a wide range of categories! In fact, 25% of California jobs are in, or backed by, the retail market?*

*Take advantage now to grow your business! Health Net can help.*

In the past, sales in this market have been challenged by our participation requirements, but we are working to change that. Our revised guidelines help open the door for you to create a strong sales foothold in 2023!

Key selling points for our retail clients include:

- ✓ **Current rates nearly 33% lower** than our total book of business (BOB) average
- ✓ Yearly rate increases that average **below market trend**
- ✓ Offering second-year **rate caps for Retail Market**
- ✓ **Retention rate** is higher for retailers than our broader BOB

Our plans include **tailored networks** that feature:

- ✓ **Competitive terms** for initial groups
- ✓ **Relaxed membership rules**, compared to other carriers
- ✓ Opportunities for aggressive **slice strategies** and more

Plus, our seasoned Account Management team understands the unique needs of this market. They can provide you with know-how and insight to help fuel your success.



### Call us

If you have questions or would like more details about this unique market, contact your Health Net sales rep or account manager.

<sup>1</sup> <https://www.franchisedirect.com/businessopportunities/retailbusinessopportunities/36>

<sup>2</sup> <https://nrf.com/retails-impact/california>

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### How to get a Health Net Quote for your Retail Groups:

Submit the information below to us and we'll compile a quote based on their business needs:

- Employee census
- 3-year carrier history
- 3-year plan design history
- 3-year rate history
- Most recent available renewal

Submit information to [HNLargeGroupQuotes@healthnet.com](mailto:HNLargeGroupQuotes@healthnet.com)

Turn around time for complete quote requests is typically 5 days or less.