

California Seniors Now Have More Medicare Advantage and Medicare Prescription Drug Plans to Choose from in 2026 Thanks to Health Net and Centene - Nov 6, 2025

*Health Net to offer health plans for seniors in 13 select California counties*

*Nationally, Centene's Wellcare health plan will be available to more than 51 million beneficiaries in 32 states across more than 1,850 counties, including 13 in California*

SACRAMENTO, Calif., Nov. 6, 2025 /PRNewswire/ -- [Wellcare](#), a company offering a comprehensive range of Medicare products and the Medicare brand of [Centene Corporation](#) (NYSE: CNC), will offer Medicare Advantage (MA) products in 32 states in 2026, including California. This includes 51 new counties across eight markets, with a focus on Dual Eligible Special Needs Plans (D-SNPs), enhancements to the Wellcare Spendables® card and improving member experience. The 2026 Medicare Annual Enrollment Period (AEP) begins Oct. 15, 2025, and runs through Dec. 7, 2025. Members who enroll by Dec. 7, 2025, will have coverage starting Jan. 1, 2026.

"Expanding our Medicare portfolio across California is about empowering seniors and their caregivers with clearer options and greater access to quality care," said Brian Ternan, Chief Executive Officer of Health Net. "Our Medicare Advantage plans and integrated D-SNP options are designed to make it easier for caregivers to coordinate care and for seniors to receive preventive services and essential benefits from providers they know and trust in their own communities."

Health Net's options include **Health Maintenance Organization (HMO) plans** for Medicare beneficiaries. These plans provide coordinated care through a network of providers and may include added benefits like vision, dental and wellness programs.

The company also offers specialized plans: **D-SNPs** for those with both Medicare and Medi-Cal, and the **Chronic Condition Special Needs Plan (C-SNP)** for individuals managing certain chronic conditions.

Additional plan information can be found on Health Net's [Wellcare by Health Net](#) website.

### Centene's Multi-year Journey

The company's multi-year journey to maximize Centene's unique market position focuses on creating a seamless integrated experience for D-SNP members, caregivers and their providers. Medicare provides coverage primarily based on a member being 65 and older or eligible through disability, while Medi-Cal typically offers coverage to individuals and families who meet specific income and financial eligibility requirements. Members eligible for both programs are referred to as "Dual Eligibles" or "Duals."

"We are deeply committed to offering a diverse range of plans that support our members' health and well-being," said Wellcare Chief Executive Officer, Michael Carson. "We're especially excited about the continued growth and integration of our Dual Eligible Special Needs Plans, in collaboration with our federal and state partners, which help us better serve individuals who are eligible for both Medicare and Medicaid. Supporting the health of our aging population isn't just a priority – it's a responsibility. These offerings reflect our dedication to delivering quality care, improving health outcomes and creating a seamless experience for some of the most vulnerable populations in our communities."

This shift aligns with the conclusion of the Medicare-Medicaid Financial Alignment Initiative (FAI), which phases out MMPs nationwide. Wellcare currently offers MMPs in five of the eight launch states (Illinois, Michigan, Ohio, South Carolina, and Texas) and will seamlessly transition members in those markets to new integrated D-SNPs that administer both Medicare and Medicaid benefits. The company currently offers integrated D-SNP products in California, Florida, Hawaii and New Jersey, and plans to expand this model to additional markets in the coming years, based on state-specific guidelines.

This transition is designed to improve the coordination of care and streamline services for individuals eligible for both Medicare and Medicaid. Existing Centene members will be automatically enrolled in their new integrated D-SNP and should review their Annual Notice of Change (ANOC) for important updates regarding their coverage and benefits.

The company also continues to invest in member experience with digital tools and resources for members and prospective members. This includes:

- Delivering a modernized, supportive and engaging onboarding experience to new and renewing members.
- Providing member [onboarding videos](#) in eight languages: Spanish, Vietnamese, Russian, Tagalog, Chinese Traditional, Chinese Taiwan, Chinese Hong Kong and Korean.
- Proactively engaging and communicating with members on understanding their benefits and access to services and providers.
- Leveraging data, analytics and technology to measure our operational performance and adjust to meet members' needs and improve overall experience.
- Conducting frequent member surveys to better understand what matters most to them and where we can improve to

make their experience better.

For more details about Wellcare's MA plans visit [WellcareNow.com](https://www.wellcarenow.com) and Medicare PDPs, visit [pdpwellcare.com](https://www.pdpwellcare.com).

### MAPD Highlights:

In 2026, a variety of plan offerings for value-conscious beneficiaries are available with predictable copays and extra benefits\*:

- The **Wellcare Spendables® card** continues to offer eligible members a single card with preloaded funds available at more than 66,000 nationwide retailers across Wellcare's 32-state footprint. Eligible members may use their Wellcare Spendables® card on multiple benefits. Depending on the plan, benefits may include an allowance for over-the-counter health items and covered out-of-pocket dental, vision and hearing costs. Members who are eligible may use the allowance for other benefits to support their overall well-being. Additionally, an integrated experience combines the Wellcare Spendables® card and Wellcare Rewards™ programs into one platform.
  - Members earn rewards for health actions, including annual preventive visits, using the member portal, flu shots and health screenings.
  - With the phase out of the Value-Based Insurance Design (VBID) program, extra benefits like assistance with groceries, gas, rent and utilities will only be available to members who meet specific health conditions under a different program, but we've made the process easier for members to check if they are eligible. Members who aren't eligible for additional benefits will be limited to certain types of care, like over-the-counter items or out-of-pocket medical costs.
- \$0 or low copay for primary care physician visits on all plans.
- **Dario's** digital mental health and social support resources (formerly Twill Therapeutics) provide online behavioral health support and is available 24/7 across all Medicare Advantage plans. Services include peer-to-peer support, self-guided behavioral health programs and access to Centene health plan resources.
- Monthly cost for insulin under Medicare plans will be capped at either \$35 or 25% of the drug's negotiated or maximum fair price, whichever is lower.
- \$0 cost-sharing for Part D vaccinations recommended for adults by the Advisory Committee on Immunization Practices (ACIP).
- The Part D benefit will continue to consist of three phases with members' out-of-pocket costs capped at no more than \$2,100 for the plan year.
- Preferred retail pharmacy networks will include Walgreens\*\*, CVS\*\* and select grocers\*\*. A robust network is expected with more than 60,000 total pharmacies.
- Express Scripts® Pharmacy home delivery will continue to be the preferred mail order (Home Delivery) pharmacy focusing on providing convenient and efficient service for prescriptions that are filled for more than 35 days.
- Benefits also include \$0 for: routine physical exams to support annual preventive visits; kidney evaluation and A1c labs; preventive and diagnostic mammograms; preventive and diagnostic colonoscopies; routine/medical eye exams for diabetics; and Tier 6 adherence meds at preferred pharmacies.

### Medicare Prescription Drug Plans (PDP) Highlights\*:

Wellcare's Prescription Drug Plans (PDP) will continue to be available nationwide with competitive benefits:

- Two products (Classic and Value Script) will be offered in all 34 regions across all 50 states and the District of Columbia; 68 PDPs nationwide.
- We continue to offer products to meet the unique needs of Medicare beneficiaries including:
  - Dual eligibles
  - Low premium "value" shoppers
- A competitive formulary design will be offered across both plans.
- The Value Script plan will continue to offer members a cost-effective option, with one of the lowest premiums in the nation.
- The Classic plan will be under the Centers for Medicare and Medicaid Services (CMS) benchmark in all regions making this plan a great option for members receiving a Low-Income Subsidy (LIS).
- Both plans feature a \$0 copay on Tier 1 (Preferred Generic) prescriptions when filled at a preferred pharmacy.

\*Plan benefits vary by county and by specific plan.

### About Health Net

Founded in California more than 45 years ago, Health Net, LLC ("Health Net"), a company of Centene Corporation, believes that every person deserves a safety net for their health, regardless of age, income, employment status or current state of health. Today, we provide health plans for individuals, families, businesses of every size and people who qualify for Medi-Cal or Medicare. With more than 117,000 of our network providers, Health Net serves more than three million members across the

state. We also offer access to substance abuse programs, behavioral health services and managed healthcare products related to prescription drugs. We make these health plans and services available through Health Net and its subsidiaries: Health Net of California, Inc., Health Net Life Insurance Company and Health Net Community Solutions, Inc. These entities are wholly owned subsidiaries of Centene Corporation (NYSE: CNC), a leading healthcare enterprise committed to transforming the health of the communities we serve, one person at a time. Health Net and Centene Corporation employ more than 5,700 people in California who work at one of five regional Talent Hub offices. For more information, visit [www.HealthNet.com](http://www.HealthNet.com).

### **About Wellcare**

[Wellcare](#) offers a range of Medicare products, including Medicare Advantage and Medicare Prescription Drug Plans (PDP), which offer affordable coverage beyond Original Medicare. Wellcare is the Medicare brand of [Centene Corporation](#), a leading healthcare enterprise committed to helping people live healthier lives. Beginning Jan. 1, 2022, Centene's Medicare brands, including Allwell, Health Net, Fidelis Care, Trillium Advantage, 'Ohana Health Plan and TexanPlus transitioned to the Wellcare brand. For more information about Wellcare, visit [www.wellcare.com](http://www.wellcare.com).

Benefits and allowance amounts vary by plan. Please call for more details. Allowance amounts cannot be combined with other benefit allowances which may be on the prepaid card. Limitations and restrictions may apply.

Wellcare is the Medicare brand for Centene Corporation, an HMO, PPO, PFFS, PDP plan with a Medicare contract and is an approved Part D Sponsor. Our D-SNP plans have a contract with the state Medicaid program. Enrollment in our plans depends on contract renewal. Dental benefits work in addition to the Medi-Cal dental coverage that includes, Initial examinations, X-rays, cleanings and fluoride treatments, restorations and crowns, root canal therapy, and partial and complete dentures adjustments, repairs, and relines. For more information please contact, Medi-Cal Dental Fee-for-Service 1-800-322-6384 (TTY: 1-800-735-2922) 8:00a.m. to 5:00 p.m., Monday through Friday or visit <http://www.dental.dhcs.ca.gov/>. For Wellcare CalViva Health Dual Align members: CalViva Health is a Medi-Cal Managed Care Plan (MCP) and is the Local Initiative Health Plan for Medi-Cal managed care in Fresno, Kings, and Madera Counties. CalViva Health is a full-service health plan contracting with the Department of Health Care Services (DHCS) to provide Medi-Cal Covered Services to Medi-Cal managed care enrollees under the Two-Plan model in all ZIP codes in Fresno, Kings, and Madera Counties. CalViva Health contracts with Health Net Community Solutions, Inc. on a capitated basis to provide and arrange for Medi-Cal Covered Services in all ZIP codes in Fresno, Kings, and Madera Counties. Health Net Community Solutions, Inc. is a subsidiary of Health Net, LLC and Centene Corporation, and is the CalViva Health MCP's Contracted Administrator in all ZIP codes in Fresno, Kings, and Madera Counties. Benefits mentioned are a part of Special Supplemental Benefits for the Chronically Ill. Not all members will qualify. In addition to being high-risk, you must have one or more of the following chronic conditions: cancer, cardiovascular disorders, chronic and disabling mental health conditions, chronic lung disorders, diabetes. There are other eligible conditions not listed. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. For details, please contact us or see the plan's Evidence of Coverage/Member Handbook.

\*\*Other Pharmacies/Physicians/Providers are available in our network.

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<https://investors.centene.com/2025-11-06-California-Seniors-Now-Have-More-Medicare-Advantage-and-Medicare-Prescription-Drug-Plans-to-Choose-from-in-2026-Thanks-to-Health-Net-and-Centene>