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2024 Medical Loss Ratio Update

Medical Loss Ratio (MLR) reporting for calendar year 2024 recently concluded, and we wanted to share that Sentara Health Plans satisfied the mandate requirements and will not be required to issue a rebate to any of our employer groups or members.

What is the Medical Loss Ratio mandate?

The Affordable Care Act (ACA) enacted a MLR mandate, which requires insurers selling policies to individuals or small groups to spend at least 80% of premiums on direct medical care and efforts to improve the quality of care. Insurers selling to large groups (usually 51 or more employees) must spend 85% of premiums on care and quality improvement.

We met the MLR requirements set forth through the ACA, while continuing to focus on providing quality health plans for our members. We strive to develop comprehensive programs that improve the health of our members in an effort to manage overall healthcare costs.



We thank you for your continued support.

If you have any questions, please contact your Sentara Health Plans representative.



New Partnership with J&A Racing

Our commitment to our members and the communities we serve is never-ending! Thanks to a partnership with J&A Racing, a premier race event company based in Virginia Beach, we'll be cheering you on as you cross the finish line in races like the iconic Sentara Shamrock Half Marathon in Virginia Beach, the Sentara Crawlin' Crab Half Marathon Weekend in Hampton, and many more throughout the Hampton Roads area.

This partnership marks a significant milestone for both organizations, as it brings together two local entities that are committed to promoting health and wellness in the community. Sentara Health Plans' support will help enhance the race experience for participants and spectators alike, while also showcasing our dedication to improving the well-being of individuals across the region.

The Sentara Crawlin' Crab Half Marathon is scheduled for October 4-5, 2025, and the Sentara Shamrock Half Marathon will take place on March 22, 2026. For more information and to register for any of the upcoming races, visit jandaracing.com.

We hope to see you and your employees at the finish line!



Reminder: Important Change in Lab Services Network

Effective January 1, 2025, Sentara Health Plans contracted with Quest Diagnostics Incorporated (Quest) to provide laboratory services outside of Hampton Roads.

Quest is one of the world's leading providers of diagnostic testing information services. Like Sentara Health Plans, they have a mission to provide access to high-quality, affordable, and equitable healthcare with unparalleled consumer experience. Quest is a committed partner, one who can support Sentara Health Plans to deliver the best possible laboratory services to our members by providing solutions and support in advanced testing, scientific and clinical excellence, medical insights, and member satisfaction.

Quest will now be a network option for all employer group plans outside of Hampton Roads, and for select self-funded groups within Hampton Roads. For our members, Quest has over 2,400 patient service centers nationwide, including nearly 50 locations within Virginia.

For additional details, please reference these **frequently asked questions**.

Effective January 1, 2025, Labcorp, including patient services center draw sites, is no longer in-network for Sentara Health Plans members.

Sentara Reference Labs will remain in-network for all employer group plans statewide.

Would You Rather? Members Can Designate Their Communications Preferences!

Help us gather text message consent from your employees so we can better engage with them and encourage healthy behaviors. We are increasingly leveraging text messaging as a way to get important messages to our members and we need your help to ensure we are reaching as many of your employees as possible.

Would you rather...walk to the mailbox, or get important plan updates directly in your inbox?

Signing up for paperless communication means less clutter in your mailbox, less time wasted going through paper, and less harm to trees.

We continue to prompt Sentara Health Plans members to sign in to their profiles and visit our master preference center, where they can tell us how they want to receive their communications, including paperless options and texts. Members will be reminded about their choices below on various health plan materials:

Would you rather...be the last to know, or get texts on-the-go?

If you haven't done so already, you can sign up for text messaging and get important health plan updates straight to your phone. Don't worry, we won't spam you with extra messages, and you can opt out at any time.

Let us know your answers.

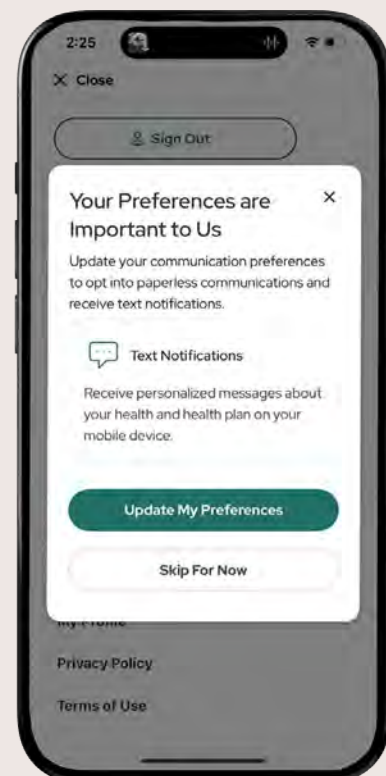
Sign in to set your preferences — Elect to go paperless, receive our texts, and more.

Here's how to do it:

- Sign in to the member portal at **member.sentarahealthplans.com/sign-in**.
- Select *Profile* from the drop-down menu on the top right of your screen to see the choices for *Email and Go Paperless* and *Phone Numbers and Text Notifications*.

You can also choose your preferences through the Sentara Health Plans Mobile App. Once you've logged into the app, select *My Profile* from the menu on the top right of your screen to access and change your preferences.

We are excited to continue to enhance member communications options and encourage members to share their preferences with us.



Diabetes Management Resources

Supporting your wellness journey is important to us. If you have diabetes or are at risk of developing diabetes, it's important to talk to your primary care provider (PCP) and stay up-to-date on health tests and screenings.

Consider the reminders below when scheduling your appointments:

- **Control your blood pressure:** Hypertension, or high blood pressure, is a condition where the pressure in your arteries is too high. High blood pressure can lead to other health issues. It is important to check your blood pressure often.
 - **What to do next?** You and your doctor can make a plan together to manage your blood pressure. Take your medications as prescribed and follow up with your PCP.
- **Get your eyes checked:** It's important to get your eyes checked annually if you have diabetes. Diabetes can harm your eyes, and an eye exam is the only way to know. One screening method is a retinal eye exam. This will help protect your vision.
 - **What to do next?** If you have an eye doctor, schedule a diabetic eye exam today. If you need an eye doctor, talk to your PCP for help finding one.
- **Check your blood sugar levels:** The A1c test is a blood test that measures your average blood sugar levels over the past three months. This blood test is used to help diagnose diabetes. High levels of blood sugar can harm your heart, blood vessels, kidneys, feet, and eyes.
 - **What to do next?** Make an appointment with your PCP and ask if you need this blood test.
- **Keep your kidneys healthy:** Diabetes can affect your kidneys. Early kidney disease is silent and may not show symptoms. Glomerular filtration rate (GFR) is a blood test to check your kidney function. Urine Albumin-Creatinine Ratio (uACR) is a urine test to check your kidneys. These tests help your doctor treat your diabetes and prevent kidney damage.
 - **What to do next?** Make an appointment with your PCP and talk about having these lab tests done to keep a check on your kidneys.
- **Lower your risk of stroke or heart attack:** Cardiovascular disease is the leading cause of death in the United States. Cholesterol medications, also known as statins, help lower cholesterol and decrease your risk of having a stroke or heart attack. Statins are recommended for adults with cardiovascular disease.
 - **What to do next?** Talk to your PCP to see what you need to do to lower your cholesterol and if statins are right for you.



Get Tips for Every Day of the Week!

Check out our **Diabetes Weekly Guide to Managing Your Health.**

Verily Onduo Diabetes Care

Sentara Health Plans has partnered with Verily Onduo to help individuals with Type 2 diabetes manage their health. This program offers a comprehensive digital therapeutic solution specifically designed for Type 2 diabetes, delivered through an integrated technology platform. Verily Onduo provides personalized benefits that focus on promoting behavioral changes for better health using evidence-based interventions, specialized coaching, and more.



The Verily Onduo program is covered by Sentara Health Plans for eligible members aged 18 and older with a diagnosis of Type 2 diabetes who have access to a smartphone. You can receive a blood glucose monitor (BGM) with unlimited supply refills, a trial continuous glucose monitor (CGM), the option for a long-term CGM prescription, and at-home A1c test kits. Verily Onduo can help improve A1c results with streamlined support to develop and maintain a healthier lifestyle. Please note that for HDHP members, there may be a cost associated with the program if their deductible has not yet been met.

Learn how to enroll and discover more about Verily Onduo.



Our Providers Want to Hear from You!

In 2025, our providers continue to strive to explain things in a more understandable way. They make every effort to listen to you carefully and hear what you have to say regarding your concerns for your health, and to create a treatment plan that meets your healthcare needs in a timely manner. Please let your provider(s) know if they are, or are not, meeting your communication needs regarding your healthcare.

Keep an eye out for the **CAHPS Health Plan Survey** hosted by the Agency for Healthcare Research and Quality. The survey is distributed via email, phone, or mail from March to June. Thanks in advance for your feedback!

Dr. LaTonya D. Russell: 2025 Dr. Melvin T. Pinn, Jr. Quality Excellence Award Recipient

Sentara Health Plans is excited to announce Dr. LaTonya D. Russell as the recipient of the 2025 Dr. Melvin T. Pinn, Jr. Quality Excellence Award (QEA). The award is presented annually to one physician who demonstrates commitment to delivering quality care and outstanding service to the community while improving member outcomes.

Dr. Russell is a board-certified pediatrician who practices at Sentara Family Medicine Physicians & Pediatrics in Chesapeake, VA and is the current Director of Medical Operations for Sentara Community Care. She has dedicated her career to providing care and services to children and is a strong advocate for the underserved and underrepresented in the community.

Dr. Russell began her education at Johns Hopkins University where she earned a Bachelor of Arts degree in Public Health & Spanish Language and Literature, followed by a Master of Public Health degree in Behavioral Science & Health Education at Emory University School of Public Health. She went on to earn her medical degree at the University of Virginia School of Medicine and completed her internship and residency at the Virginia Commonwealth University Health System Pediatrics department.

She and her father established a scholarship named after her grandparents – the Mary Russell & Lillie Brown Memorial Bicentennial Scholars Fund – to support medical students who are part of an underrepresented group within medicine who demonstrate financial need. She developed programs and protocols for vulnerable children during her tenure at Sentara Community Care. Dr. Russell partnered with REACH, Inc. of Norfolk to create the Sentara Community Care Center Literacy Program that distributes books to pediatric patients to develop a love of reading. Her involvement with establishing school-based virtual clinics to provide care and support for children in areas of highest need further demonstrates Dr. Russell's dedication and commitment to excellence.

This year marks the 19th anniversary of this esteemed award, presented to physicians who demonstrate a commitment to quality and excellence.



As the recipient of the 2023 Sentara Golden Stethoscope Award, Dr. Russell was honored for the “outstanding patient experience she provides for her patients and their families.” She has received countless glowing patient reviews that are echoed in her nomination for the Dr. Melvin T. Pinn, Jr. Quality Excellence Award by a fellow physician for “always going above and beyond the norm” in caring for her patients.



Nominations are accepted throughout the calendar year and may be submitted by completing the **[nomination form](#)** located on the Sentara Health Plans website.

Cancer Screening Reminder: Early Detection Saves Lives

Join us in recognizing National Cancer Survivor Month this June. As we celebrate the survivors in our life, this month also serves as a reminder to stay up-to-date on routine screenings. When you get routine screenings, cancer can be caught. Early detection is the best way to protect your health against cancer.

Talk to your doctor today and see what screenings you need. Some common routine screenings include:

- **Cervical cancer screening:**
Recommended for women aged 21-64.
- **Mammogram screening:**
Recommended for women aged 40-74.
- **Prostate cancer screening:**
Recommended for men aged 50-74.
- **Colorectal cancer screening:**
Recommended for individuals aged 45-75.
- **Lung cancer screening:**
Recommended for those aged 50-80 who smoke or have a history of smoking and those who have at least a 20-pack-year history.

Screenings may be recommended at an earlier age based on risk factors such as family history, tobacco use, and race.

If you need to find a doctor, please visit sentarahealthplans.com/findadoc.



What Can You Do to Ensure Good Eye Health?

Summer weather has arrived! While enjoying the sunshine, it is important to maintain good eye health for overall well-being. Here are a few tips to help you keep your eyes healthy:

- **Get regular eye exams:** Get your eyes checked regularly to catch any eye diseases early.
- **Eat a balanced diet:** Include foods rich in omega-3 fatty acids, lutein, zinc, and vitamins C and E. These nutrients can help age-related vision problems such as macular degeneration and cataracts. Good options include fish and green leafy vegetables.
- **Exercise regularly:** Physical activity improves blood circulation, which can benefit your eyes by increasing oxygen levels.
- **Quit smoking:** Smoking increases the risk of developing eye diseases.
- **Wear sunglasses:** Protect your eyes from harmful UV rays by wearing sunglasses that block 99% to 100% of both UVA and UVB rays.
- **Stay hydrated:** Drinking plenty of water helps keep your eyes moist and reduces dryness.
- **Use proper lighting:** Ensure your reading and working areas are well lit to reduce eye strain.

By adding these habits into your daily routine, you'll be on your way to maintaining healthy, happy eyes!

Source: WebMD. How to Keep Your Eyes Healthy, December 2024. Retrieved from webmd.com/eye-health-good-eyesight.

Recognizing National Osteoporosis Awareness and Prevention Month

This May was National Osteoporosis Awareness and Prevention Month. Learn more about osteoporosis and how you can prevent it.

What is osteoporosis?

Osteoporosis is a disease that causes bones to become weak and break easily. Osteoporosis affects mostly older women, but prevention starts when you are younger. No matter what age you are, you can take steps to build bone mass and prevent bone loss. Broken bones from osteoporosis cause serious health problems and disability.

What is bone loss?

Bone loss is the amount of minerals, such as calcium, that your body absorbs (takes) from your bones. Bone loss can happen for several reasons. Some of the most common reasons include:

- **You do not get enough calcium from food:** Your body uses calcium to build healthy bones and teeth and stores calcium in your bones. Your body also uses calcium to send messages through your nervous system, help your muscles contract, and regulate your heart's rhythm. Your body does not make calcium. You have to get all the calcium your body needs from the foods you eat and drink (or from supplements). If you don't get enough calcium each day, your body will take the calcium it needs from your bones.
- **You are past menopause:** As you get older, your bones don't make new bone fast enough to keep up with your body's needs. The calcium taken from your bones causes you to lose bone density. Bone loss also speeds up after menopause and can lead to weak, brittle bones.

How is osteoporosis diagnosed?

Your doctor will do a bone density test to see how strong or weak your bones are. A common test is a central dual-energy X-ray absorptiometry (DXA or DEXA), which is a special type of X-ray of your bones. This test uses a very low amount of radiation. Your doctor may also use other screening tools to predict your risk of having low bone density or breaking a bone.

How is osteoporosis treated?

If you have osteoporosis, your doctor may prescribe medicine to prevent more bone loss or build new bone mass. Your doctor may also suggest getting more calcium, vitamin D, and physical activity. All medicines have risks. For example, menopausal hormone therapy may raise your risk of a blood clot, heart attack, stroke, breast cancer, or gallbladder disease. Talk to your provider about the benefits and risks of all medicines.

How can I prevent osteoporosis?

One of the best ways to prevent weak bones is to work on building strong ones. Building strong bones during childhood and the teen years is important to help prevent osteoporosis later.

As you get older, your bones don't make new bone fast enough to keep up with the **bone loss**. And after **menopause**, bone loss happens even more quickly. You can take steps to slow natural bone loss and prevent your bones from becoming weak and brittle:

- Get enough **calcium** and **vitamin D** each day.
- Get active. Choose weight-bearing physical activities like running or dancing to build and strengthen your bones.
- Don't smoke. Smoking raises your risk for broken bones.
- If you drink alcohol, drink in moderation (for women, this is one drink a day at most). Too much alcohol can harm your bones. Also, too much at one time or mixed with certain medicines can affect your balance and lead to falls.
- Talk to your doctor about whether you need medicine to prevent bone loss.

Source: Office on Women's Health in the U.S. Department of Health and Human Services. Osteoporosis. Retrieved from [womenshealth.gov/a-z-topics/osteoporosis](https://www.womenshealth.gov/a-z-topics/osteoporosis).

Caring for Your Mental Health

Self-care can play a role in maintaining your mental health. Self-care means taking the time to do things that help you live well and improve both your physical health and mental health. This can help you manage stress, lower your risk of illness, and increase your energy. Even small acts of self-care in your daily life can have a big impact.

Self-care tips:

- **Get regular exercise:** Just 30 minutes of walking every day can boost your mood and improve your health. Small amounts of exercise add up, so don't be discouraged if you can't do 30 minutes at one time.
- **Eat healthy, regular meals and stay hydrated:** A balanced diet and plenty of water can improve your energy and focus throughout the day. Pay attention to your intake of caffeine and alcohol and how they affect your mood and well-being.
- **Make sleep a priority:** Stick to a schedule, and make sure you're getting enough sleep. Blue light from devices and screens can make it harder to fall asleep, so reduce blue light exposure from your phone, tv, or computer before bedtime.
- **Practice gratitude:** Remind yourself daily of things you are grateful for. Be specific. Write them down or replay them in your mind.
- **Set goals and priorities:** Decide what must get done now and what can wait. Learn to say "no" to new tasks if you start to feel like you're taking on too much. Try to appreciate what you have accomplished at the end of the day.
- **Focus on positivity:** Identify and challenge your negative and unhelpful thoughts.
- **Stay connected:** Reach out to friends or family members who can provide emotional support and practical help.
- **Try a relaxing activity:** Explore relaxation or wellness programs or apps, which may incorporate meditation, muscle relaxation, or breathing exercises. Schedule regular times for these and other healthy activities you enjoy, such as listening to music, reading, spending time in nature, and engaging in low-stress hobbies.



Source: National Institute of Mental Health. Caring for Your Mental Health, December 2024. Retrieved from nimh.nih.gov/health/topics/caring-for-your-mental-health.

Healthcare at Your Fingertips

Download the **Sentara Health Plans Mobile App** today for instant access to important plan information including:

- Member ID card
- Virtual consults
- Doctor and facility searches
- Claims and authorizations
- Wellness tools
- Treatment cost calculator
- Important preventive care notifications
- HSA or HRA¹ account access
- Answers to frequently asked questions
- Common forms and documents
- Contact information for the health plan

Whether you're accessing your plan information from the mobile app, a computer, or a tablet, Sentara Health Plans digital solutions provide a cohesive experience across all platforms.

Look for the Sentara Health Plans Mobile App:



To learn more about the Sentara Health Plans Mobile App, visit: **sentarahealthplans.com/app**.

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sentarahealthplans.com

Did you know?

Sentara Health Plans members are entitled to certain rights and beholden to certain responsibilities. Members can review rights and responsibilities anytime on our website at **sentarahealthplans.com/members/manage-plans/member-rights-and-responsibilities-commercial**.

¹Applies to members with Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) plans