# It is important for all Virginians to get and stay covered.



**If you have Medicaid now**, you need to renew it when the state sends you a letter in your renewal month.

**If you missed your renewal due date**, your coverage will end, but you have 90 days to return your information without needing to reapply.

**If you lose your Medicaid,** you have other options to stay covered and not have a break in health insurance coverage.



# **Helpful Contact Information**

### **Renew Your Medicaid or Reapply**

If you have any questions, need help, or need language assistance services or large-print, contact Cover Virginia:
1-855-242-8282 (TTY: 711)
covervirginia@dmas.virginia.gov
coverva.dmas.virginia.gov

# Apply for an Individual & Family Health Plan

Talk to one of our Personal Plan Advisors 1-855-434-3253 or contact your broker. Visit ChooseSentaralFP.com to learn more.

<sup>1</sup>Essential health benefits are a set of 10 categories of services covered under the Affordable Care Act. These include inpatient and outpatient hospital care, prescription drug coverage, pregnancy and childbirth, mental health services, and more.

- <sup>2</sup>Check the provider directory to make sure your doctor is in network prior to using services.
- <sup>3</sup> Office visit copayment or coinsurance may apply.
- <sup>4</sup> Cost share may apply for Health Savings Account (HSA) plans.

Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc. Sentara Individual & Family Health Plans are Issued by Sentara Health Plans. Medicaid and FAMIS products are administered under an agreement with Sentara Health Plans and the Virginia Department of Medical Assistance Services (DMAS). Wellness programs are administered by Sentara Health Administration, Inc. All plans have benefit exclusions and limitations and terms under which the policy or plan may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or visit sentarahealthplans.com. Sentara Health Plans complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



# Get and Stay Covered



Medicaid renewals are back. Learn what to do to keep your coverage and what other health insurance options are available if you no longer qualify.

## **Do You Have Medicaid?**

**Review** information from the Department of Medical Assistance Services (Virginia Medicaid) that you get by mail, email, or text.

 Sign up for email and text updates at public.govdelivery.com/accounts/ DMAS/subscriber/new

**Respond** when you get official notices from Virginia Medicaid, Social Services, Cover Virginia, and Sentara Health Plans, formerly Optima Health.

 Make sure Sentara Health Plans and Cover Virginia have your most recent mailing address, phone number, and email.

**Renew** your coverage by replying to the form or checklist you receive from Virginia Medicaid by the due date. Answer all questions, gather all information, and make any changes to the enclosed form. You may complete your renewal in one of the following ways:

- Submit the completed form or checklist and required documents online at commonhelp.virginia.gov.
- Call Cover Virginia at 1-855-242-8282
   (TTY: 711) to submit your renewal information. Have the required information ready to give over the phone.
- Mail the completed form or checklist and required documents to the address listed on the form or checklist by the due date. You will receive a pre-paid envelope to use.
- Take in person to your local Department of Social Services.

# **Losing Medicaid?**

#### If You Miss Your Renewal Due Date

You will receive a letter from Virginia Medicaid letting you know the next steps. If you missed your renewal due date, you can return your information within 90 days of your Medicaid coverage ending to check if you are still eligible. After 90 days, you must start a new application for Medicaid.

#### If You No Longer Qualify for Medicaid

You do not have to go without health insurance. If you no longer qualify for health coverage through Virginia Medicaid or Family Access to Medical Insurance Security Plan (FAMIS), we can help you find an affordable health plan that fits your needs.

#### **Explore Marketplace Plans**

You may be eligible for subsidies that would lower the cost of a Marketplace plan. Sign up for a Marketplace health plan within 60 days of losing your Medicaid coverage or anytime during the annual open enrollment period.

#### **Individual & Family Health Plans**

Sentara Individual & Family Health Plans, formerly Optima Health, offers plans On—and Off—the Marketplace. All Individual & Family Health Plans are classified by metallic tiers to make it easier for you to compare plans based on prices and coverage.

# Your Health, Covered.

Our plans include essential health benefits¹ to help control and manage your health. All plans also include value-added benefits such as wellness programs and gym membership discounts. And, because of our broad provider network, in most cases, you can even keep your current doctor.²

# Here are some plan features:

- \$0 preventive care<sup>3</sup>
- on-demand virtual consults<sup>4</sup>
- 24/7 Nurse Advice Line
- mental health benefits
- 24/7 Behavioral Heatlh Crisis Line
- affordable prescription drugs from a pharmacy or mail-order



- gym membership discounts; health and wellness services
- annual pediatric vision exams





| Plan   | Monthly Premium | Percent of healthcare cost covered | Good for members who   |
|--------|-----------------|------------------------------------|--|
| Gold   | \$\$\$          | 80%                                | want to pay more premium costs upfront to reduce out-of-pocket expenses at time of care. |
| Silver | \$\$            | 70%                                | need to balance monthly premium costs with out-of-pocket costs.                          |
| Bronze | \$              | 60%                                | don't plan to use a lot of healthcare services.  |