

# MemberSource

Winter 2009

A newsletter for aged, blind or disabled CareSource members

## Beat the holiday blues

During the winter, many people become sad instead of happy. This often happens after the holidays. They may miss loved ones. They may be worried about money. They may be stressed with too much to do.

But there are some easy things you can do to help yourself cope with the dark days of winter:

- ▶ Find hobbies you can do inside your house when it's too cold to be outside.
- ▶ Do something nice for others.
- ▶ Limit alcoholic drinks. Excessive drinking can make you feel worse.
- ▶ Get more sunlight. Take a walk during the day or sit near a window. This can help brighten your mood.
- ▶ Spend time with supportive and caring people. Make new friends or call someone you have not heard from for awhile.
- ▶ Do something new.

If your sadness persists, talk to your doctor. He or she can help you recognize the signs of depression and get treatment, if needed. Reaching out is the first step.



## Get help with heating bills

Did you know there is a program that helps Ohio residents on limited incomes pay their energy bills? If you are eligible, you can get financial assistance through the Home Energy Assistance Program (HEAP). To find out more, call the Ohio Energy Assistance Line toll free at 1-800-282-0880 (TDD: 1-800-686-1557).

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### How to reach us

Member Services: **1-800-993-0780** (TTY: 1-800-750-0750 or 711)  
CareSource 24, 24-Hour Nurse Advice Line: **1-866-206-0554**



## When you have other insurance

Does someone in your family have health insurance through another company? Maybe you have coverage through your job. Or your kids may be covered through their other parent. If so, please tell us. Just call Member Services at **1-800-993-0780** (TTY: 1-800-750-0750 or 711).

When you have other insurance, there are rules that govern when CareSource should be billed. Since CareSource is a Medicaid program, it is always secondary. This means that your health care providers should bill your other insurance first. If there are remaining costs for a Medicaid-covered service, then they can bill CareSource. We will pay up to the allowable amount for that service as long as the guidelines of both plans are met.

You should always follow the guidelines of your primary insurance. And be sure to show both of your insurance ID cards when you go to the doctor. If you have questions, please let us know. We can help. We want to make sure you understand what to do.



## Stating your wishes about your medical care



Do you worry about the medical care you would get if you became too sick to make your wishes known? It may be comforting to know you have a choice. And you can make your choices known with advance directives.

Advance directives are forms you complete in case you become seriously ill. They let your doctors and others know your wishes regarding medical treatment. You sign them while you are still healthy and able to make such decisions. Some forms explain the type of medical care you would want if you weren't able to let others know. Others let you choose someone to carry out your wishes for medical care when you can't act for yourself.

Most doctor's offices and hospitals have advance directive forms. If you haven't thought about these issues, now is a good time to start. You may want to discuss them with your family, too. Advance directives can give you peace of mind knowing your preferences about your medical treatment will be voiced and followed.

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## Check us out online

CareSource has a website where you can get a lot of important health information for you and your family. Visit us at **[www.caresource.com](http://www.caresource.com)**.

You can:

- ▶ Find providers and pharmacies that participate in your area
- ▶ Fill out a health risk assessment form to help us serve you better
- ▶ Ask questions about your benefits and much more

We are always adding new options to our website so check back often. We want to make it easy for you to get the information you need. If you don't have a computer, you can use one for free at many local libraries.

## Are you at risk for H1N1 virus complications?

The H1N1 virus, or swine flu, is a new flu virus. It is a different virus than the seasonal flu and people are catching it.

So what should you do if you get sick? If you get flu-like symptoms, you should:

- ▶ Stay home.
- ▶ Avoid contact with others except to seek medical care, if needed.

Flu symptoms include fever, cough, sore throat, a runny or stuffy nose, chills and fatigue. Most people can recover at home without needing medical care. But some people are at high risk for complications. They include:

- ▶ Children under 5
- ▶ People 65 and older
- ▶ Pregnant women
- ▶ People with weakened immune systems
- ▶ People who have cancer, asthma, heart disease, diabetes and other diseases and disorders

If you, or your children, are in one of these groups and you get the flu, ask your doctor for advice about getting medical care.

Source: Centers for Disease Control and Prevention, [www.cdc.gov](http://www.cdc.gov).

## Home safety room by room

Studies show that more than one third of adults 65 and older fall each year in the United States. Many accidents take place in the home. You can do a lot to keep your house safe and prevent falls and injuries.

Look around. Is your home as safe as it could be? Follow these tips to make every room as secure as possible for you and your family.

- ▶ **In the bathroom** – Non-slip mats and support bars can help prevent slips and falls. Bars should be securely anchored to the wall.
- ▶ **In the kitchen** – Do you have arthritis or limited hand movement? You can get easy-grip attachments for many common utensils and appliances.
- ▶ **In the bedroom** – Keep clutter out of walking paths. Use night-lights in rooms and hallways to help you see when it is dark.
- ▶ **On the floors** – Remove electrical cords and area rugs from pathways so they do not pose a tripping hazard. Secure rugs to the floor with non-stick backing or tape. Remove rugs that are not attached to the floor.
- ▶ **On the stairs** – Always use handrails when climbing stairs. Use a backpack to carry items so you can hold onto the railing. Put non-skid adhesive strips on stairs without carpet.
- ▶ **Doorways** – If you use a cane, walker or wheelchair, take care when going through doorways to ensure a clear distance.
- ▶ **Outside** – Keep the path to your door well lit.



Help with home modifications and repair is available for low-income older Ohioans who qualify. Contact your local Area Agency on Aging for more details about what is available where you live.

# Recognize and avoid caregiver burnout

According to the U.S. Department of Health and Human Services, 52 million Americans care for a friend, spouse or other family member who is ill or disabled. Are you one of them? If you aren't already, you may someday find yourself in this role.

Caregivers wear many hats. They help their loved one with daily tasks at home like cooking, shopping and other personal assistance. This work can take a toll on your mind and body and quickly become overwhelming.

When you try to do more than you are able to do, you can get caregiver burnout. This is physical, emotional and mental exhaustion. The chronic stress can lead to more serious health problems, too, like heart disease, stroke and high blood pressure.

Watch out for these symptoms of burnout. They are similar to those for anxiety and depression. They include:

- ▶ Sleep disturbances and fatigue
- ▶ Lost interest in things that used to be pleasurable
- ▶ Changes in appetite, weight or both
- ▶ Getting sick more often
- ▶ Withdrawal from social contacts
- ▶ Nagging feelings of worry and sadness
- ▶ Low self-esteem
- ▶ Alcohol or drug use

Recognizing the signs of caregiver burnout is the first step to getting help. If you are suffering from the stress of caring for a loved one, talk to your doctor. Discuss how you can get the support you need to get better. You can also take these steps to help prevent burnout.

- ▶ **Know your limits.** Be realistic about how much of your time and yourself you can give. Ask for help when you need it. Take breaks and find respite care, if possible.
- ▶ **Accept your feelings.** Caregiving can trigger a host of emotions. They include anger, fear resentment and guilt. Allow yourself



to have these feelings so you can deal with them effectively.

- ▶ **Confide in others.** Talk to people about how you feel. Don't keep your emotions bottled up. Caregiver support groups are available. If there isn't one in your area, trusted friends, family members or a therapist can help, too.

Call your local Area Agency on Aging or senior center to learn more about caregiver support services in your area. They may include:

- ▶ Adult day care centers
- ▶ Home health aides
- ▶ Home-delivered meals
- ▶ Transportation services
- ▶ Skilled nursing care

Remember, the better you take care of yourself, the better caregiver you can be to your loved one.



## Take control of your health

At CareSource, one of our goals is to help you take the best possible care of your health. That's why we have case and disease management programs. They can help you better manage your health conditions.

Do you have asthma or diabetes? High blood pressure or heart disease? We can help you with these conditions and more. There is no cost to you. We offer:

- ▶ Education about your condition. We can help you understand your medicines and symptoms.
- ▶ One-on-one help from a nurse or other specialist trained to help with your specific needs and coordinate your care.
- ▶ Help finding local resources for things that affect your family's health like housing, food, or services for the disabled.
- ▶ Support for your doctor's plan of care.
- ▶ Strategies you can use to live a better quality of life.

Please let us know if you have any questions about these services. We are happy to help. Just call **1-800-993-0780** (TTY: 1-800-750-0750 or 711).

## Holiday schedule

Please make a note of our holiday schedule. Our Member Services Department is open Monday through Friday from 7 a.m. to 7 p.m. except on these holidays:

- ▶ New Year's Day
- ▶ Memorial Day
- ▶ Independence Day
- ▶ Labor Day
- ▶ Thanksgiving Day
- ▶ The day after Thanksgiving
- ▶ The day before Christmas
- ▶ Christmas Day

A holiday that falls on a Saturday is observed on the Friday before it. One that falls on a Sunday is observed on the Monday after it.



## What you can do to prevent fraud, waste and abuse

CareSource has a program to handle cases of managed care fraud. You can help by reporting suspected fraud to us. Member fraud can be when members let other people use their CareSource ID card or when they sell prescription drugs to others. Health Care Provider examples are doctors who provide services or prescribe drugs that are not necessary or who bill for services that were not provided. You can learn more about what types of activities are considered fraud, waste and abuse on our website. Just visit [www.caresource.com](http://www.caresource.com).

To report anything that does not seem right:

- ▶ Call **1-800-993-0780** (TTY: 1-800-750-0750 or 711). Choose the menu option for members. Then select the option for reporting fraud.
- ▶ Send an e-mail message to [fraud@caresource.com](mailto:fraud@caresource.com).
- ▶ Write to us. You can fill out our Fraud, Waste and Abuse Reporting Form by going to our website at [www.caresource.com](http://www.caresource.com). Your written concern or the form can be sent to us at:

*CareSource*  
*Attn: Special Investigations Unit*  
*P.O. Box 1940*  
*Dayton, OH 45401-1940*

You can report information without leaving your name. If you choose to be *anonymous*, leave as many details as possible as we will not be able to contact you. Your message will be kept *confidential* to the extent permitted by law.



## MemberSource

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Toll-free phone:  
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**ACCREDITED**  
HEALTH PLAN (for Medicaid)  
HEALTH CALL CENTER