

MY FIRST JOB out of college was as a county caseworker in rural Ohio. Growing up in a traditional middle-class family, I wasn't prepared to see the disturbing struggles that my new clients faced on a daily basis. The poverty. The disheartenment. And, most discouragingly, the challenges they encountered to receive even the most basic health care. These early life experiences lit a fire within me that now burns within the entire CareSource organization. Health care is broken. Everybody knows it. And the only way it can truly be fixed is to first redefine the health care model. A model that would place member needs above all others.

We created CareSource as a nonprofit organization for that reason. We wanted to assure that CareSource would always value people over profits. By definition, we are a health insurance plan, but our very heart and soul is in social work. CareSource exists solely because something revolutionary needed to be done.

We fully understand that a revolution involves a fight, so we battle tirelessly for our members who deserve to have a voice. We understand that revolution needs a vision, so we look well beyond the borders of health insurance to try to fundamentally change our members' lives. And we understand that revolution comes from the people, so rather than point fingers and politicize in capitol corridors, we're in small towns and inner city neighborhoods to help propel our members out of poverty and into a life of greater independence.

This CareSource revolution is shaped by a myriad of personal victories by our members. It is symbolized by the joy of a healthy child. By the satisfaction of gainful employment. By the peace of a happy retirement. And by our personal and steadfast commitment to redefining health care for a better future.



Pamela B. Morris

President and CEO, CareSource

CARESOURCE IS AND WILL ALWAYS BE MEMBERS FIRST.



FROM THE VERY BEGINNING, CareSource has been a disruptive force in the landscape of health care. Our business was built upon the unwillingness to accept the status quo and insisting there was a better way. There is no question that health care is a business—a big business—but we never lose sight that it is built upon the hopes and dreams of individual people.

Every number on a spreadsheet and every digit that moves a graph up or down is a living, breathing human being who deserves our attention. Face-to-face. Hand-in-hand. Heart-to-heart. We made the decision 27 years ago that health care reform is not as much about laws and legislation as it is about caring and compassion; not as much about policies and politics as it is about principle and practice; not as much about process and profit as it is about purpose and people.

character to look our members in their eyes, the understanding to give them our full attention, and the confidence to put them at ease. We firmly believe that the future of health care will be shaped by those who are not content with today.

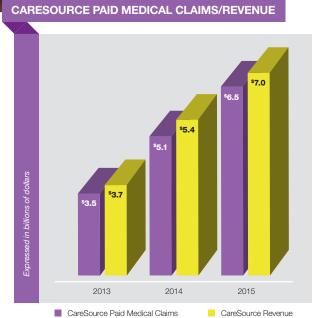
We are not content.

Our **6.4**% administrative cost ratio is best-in-class.

CARESOURCE ENVISIONS A FUTURE of inclusiveness where health care is available and affordable for every individual. A future where those who have less don't get treated like they are worth less. A future where those who are less well-off don't get treated like they are less important. A future where those who feel helpless no longer have to feel hopeless.

As a nonprofit organization, we're not accountable to shareholders, but rather to our members' well-being. We do everything in our power to assure they have dependable health care in an often undependable world. To that end, CareSource is proud of our best-in-class administrative cost ratio, allowing for maximum benefits delivered to our more than 1.5 million members.

Last year, nearly 940 of the revenue that came in to our organization went right back out to our members. That's a statistic that stands out in stark contrast to our for-profit competitors, who typically measure between 85% to 90%. And it's one of the reasons why CareSource has become one of the fastest growing health insurance plans in America. Our profits go back to the people we serve.





Committed to Quality

WE OFFER comprehensive, member-centric health and life services. We cater to a diverse population in multiple states. We administer and oversee one of the largest Medicaid plans in the nation. And we creatively collaborate with a number of health care partners to assure that levels of our member care remain among the best available.

CareSource is committed to providing care that is safe, effective, member-centric, timely, efficient, and equitable. The CareSource Quality Improvement Program is in place to promote quality, performance, and efficiency. In 2015, CareSource received NCQA Accreditation for our Ohio Medicaid Program, as well as for our existing Ohio, Indiana, and Kentucky Marketplace Programs. We also put in place programs to improve the health and well-being of CareSource members across all markets and products.

Strong Partnerships

Through innovative collaborations with health partners, vendors, and retailers, we improve the health and well-being of all those we serve. A variety of data-sharing tools and flexible web-based services make it easier for health partners to do business with CareSource, so we can do what we do best: focus on member care.

There are more than 56,000 health partners and 370 hospitals in our network. We routinely partner with states and the federal government to increase the quality of coverage, decrease costs, and ensure our members have easy, affordable access to quality health care.



INSIGHT INTO TOTAL POPULATION HEALTH ONE MEMBER AT A TIME



INSIGHT INTO TOTAL POPULATION HEALTH, ONE MEMBER AT A TIME

CareSource has grown into one of the largest managed health plans in the country by providing better access, better care, and better use of the health system. Now, we are able to provide a dynamic, community-based, member-centric model of service delivery. The model, designed as a population health management approach to care coordination for members, is implemented by regional, community-based, multi-disciplinary teams responsible for defined populations and sub-populations within a geographic area.

We call it CARE4U.

CareSource uses advanced analytics to help understand and prioritize the care needs of our members within defined regions. Informed by this robust clinical analysis, our regional care coordination teams will:

GAIN AN UNDERSTANDING of prevalent risks, medical, social, and behavioral needs, patterns of care, and barriers to access for the assigned population

LEVERAGE RESOURCES (technical, analytics, health and wellness initiatives, and condition management programs) to ensure members in the region receive care coordination services that meet their needs

WORK COLLABORATIVELY with local health care and community-based service providers to eliminate costly duplication and streamline member engagement





Through the Care4U model, members have access to a full continuum of services with community-based, regional-care coordination teams positioned so members are able to access services that meet their specific, individual needs.

These Regional Care Coordination Teams are comprised of various roles and functions that support and/or deliver the population-based health management services. These may include a Medical Director and Manager who are health professionals with board certifications and other health care-related certifications, Team Lead, Care Coordinator, RN Care Manager, Community Health Worker, Community Care Coordinator, and a Facility Care Liaison. The team engages members where, when, and how the member chooses. This can include face-to-face or in-home meetings, phone calls, emails, hard copy mailings, and health partner collaboration.

Interestingly, while the Care4U model analyzes important data about our members as a group, its foundation is built upon creating better relationships with each member individually.

Care4U serves the personalized needs of the individual and then aggregates member-centric data and analytics to improve the health and clinical outcomes of the overall population.

By corralling all of this important information, we can identify shared group behaviors and characteristics that allow us to tailor programs to better help each member individually and improve population outcomes. It also allows us to create better predictive models that help us plan proactively, coordinating the member's care while helping to control health care costs. The CareSource Care4U model also encourages health partners to participate—offering incentives and creating shared goals based upon our members' needs.

This platform supports a wellness plan for all members that can move with them even as they transition from one CareSource health plan to another.

THE ULTIMATE GOAL: HEALTHY MEMBERS

By more carefully coordinating care, more rigorously engaging our members, and more thoughtfully analyzing our data, we support our ultimate goal of keeping the population as healthy as possible while managing costs. The goals of Care4U are three-fold:

IMPROVE Member Experience

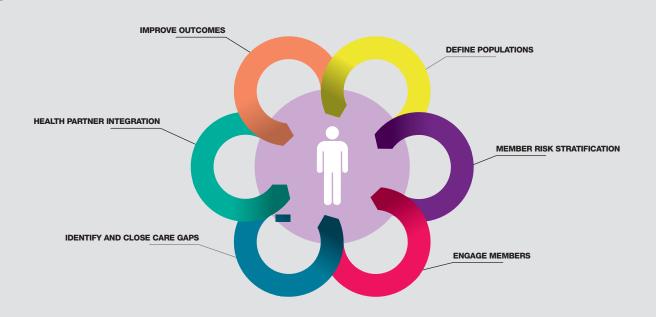
IMPROVE Health of the Population

REDUCE Per Capita Cost of Care

The Care4U Model

CareSource strives to deliver targeted and integrated care coordination services that are member-centric, collaborative, and supported by evidence-based care to facilitate improved member outcomes. The success of the Care4U model functions around a healthy cycle of responsiveness among CareSource, our health partners, and our members.









"Once I started using CareSource24, I didn't have to depend on going to the ER anymore."



FINDING HOPE WITH A HELPING HAND

MEDICAID IS THE PRIMARY source of health coverage for nearly all households with incomes up to 138% of the federal poverty level. And with Medicaid's recent expansion, our 27-year history makes CareSource uniquely qualified to understand the challenges for families in need of health and life services.

We are proud of the extra medical benefits we offer like vision and dental insurance, no copays, and a large choice of doctors and hospitals. But we're well aware that our members need more than doctor visits and prescriptions. They need a helpful friend who will not only share expert advice but also help them make choices that benefit them holistically.

For that reason, we offer CareSource24, our 24/7/365 nurse advice line, and Babies First, a program that rewards pregnant mothers for healthy habits. We also provide one-on-one care to coordinate health needs, help members manage diseases like asthma and diabetes, and we link them to the behavioral care they may require for their whole self-mind and body.

We understand that dependable health care alone will not pull our members out of poverty. But, it lets them fight their daily battles with one less obstacle standing in their way. Healthiness breeds happiness. Happiness breeds hope. And hope is what propels our members to climb out of an environment of despair and into a life of greater independence.

WHEN UNEXPECTED SITUATIONS become unfair, strong people can rise up to become their best. Meet Naomi. She was bitten by a spider, which led to immobility, headaches, and diabetes. As the medical issues mounted, so did her trips to the emergency room—after she was forced to leave her job.

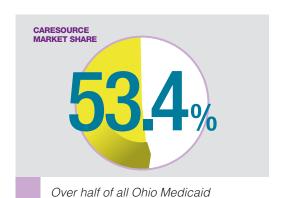
Knowing that costly trips to the ER were not sustainable, she needed to find a better solution. This Medicaid member's life changed when she discovered CareSource24, the nurse advice line that she came to rely upon. In addition to a friendly voice that could talk Naomi through her health issues, she received materials that advised her on healthy choices as she worked her way back.

Embracing an improved diet, healthy portion plans, and exercise, Naomi's health improved so much that she wanted to start helping others. She created a business plan for a nonprofit organization that will focus on children who need after-school supervision. After a little bit of help from CareSource, Naomi is ready to give back a lot of help to her community.



CARESOURCE MEDICAID BY THE NUMBERS





members are enrolled in CareSource.



The Simple Mission of CareSource Marketplace

WHEN THE HEALTH INSURANCE Marketplace launched, it was not without a considerable amount of spirited debate. Now, as the Marketplace approaches its fourth anniversary, the dynamic of the model continues to evolve. While politicians continue to debate the merits of universal health coverage, several large insurance carriers are pulling their plans off of the Marketplace.

Still, CareSource continues to stay the course, because of one simple truth: *IT'S THE RIGHT THING TO DO.*

According to an August 2015 survey from the Centers for Disease Control and Prevention and the Census Bureau, 90.8% of Americans now have health insurance. An estimated 16 million Americans who did not have health care in 2013 can now rest easy at night, knowing that they are covered.

We understand why larger for-profit insurance carriers are pulling their Marketplace health plans.

The plans are not profitable within their business model. And, when health care decisions are based solely upon financial numbers and quarterly reports to shareholders, the members' care inevitably suffers.

But, from the beginning, CareSource has built our success on a different model. As a nonprofit organization with a long history of success with managed care plans, we understand what it takes to not only serve a vulnerable population, but also how to do it in a fiscally responsible manner. By keeping our administrative costs significantly lower than our competitors, we continue to improve our services while still offering affordable and effective health care plans.

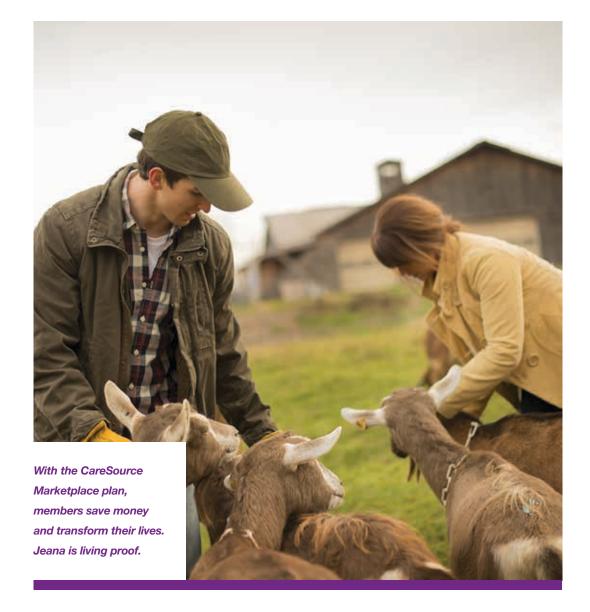
In 2015, while others backed off the Marketplace, we pushed forward. CareSource has expanded the footprint of our Marketplace product with significant expansion into new counties in Ohio and Indiana, nearly tripling the counties served in Kentucky, and moving into the state of West Virginia. We also significantly expanded our network of doctors and hospitals to provide even better coverage for our members.

We embrace the Marketplace.
We warmly welcome the previously uninsured and uninsurable. And we stand firm in our continued commitment to placing people over profits.

Going beyond partisan debate, CareSource looks at the human element of the Affordable Care Act. We help young people, those who aren't offered employer-based insurance, those with pre-existing conditions, and many others. CareSource helps them focus on what's possible now.

MEMBERSHIP AT A GLANCE

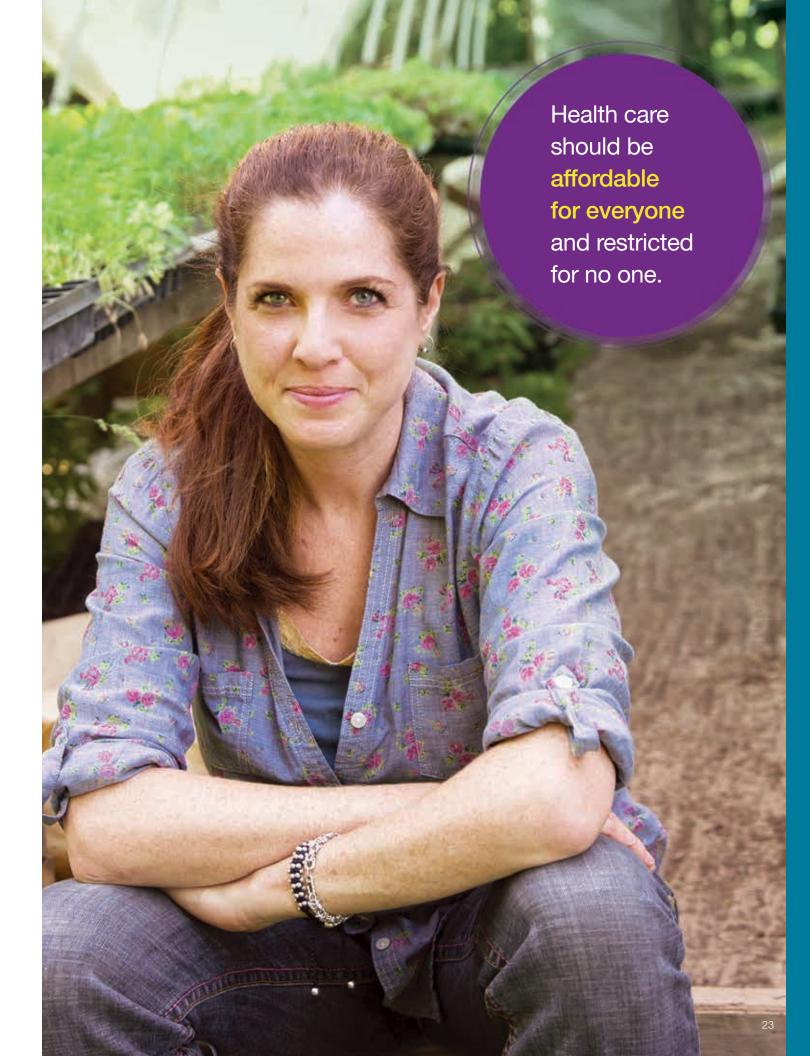
| 41.9 | AVERAGE AGE | |
|------------|-------------------|--|
| 54% 46% | FEMALE MALE | |
| 80% | RECEIVE A SUBSIDY | |



THE HEALTH INSURANCE MARKETPLACE not only offers affordable health insurance, but also allows members the ability to intelligently shop for the plans that best suit their needs. Jeana was stuck in a health plan that was far from the affordable coverage she originally anticipated from the Marketplace. The closest doctor in her plan was so far away from her Lexington, Kentucky home that her husband would take vacation days to drive her to appointments. Struggling with diabetes and its complications, she would spend so much on her 10 medications and plan premiums that she often couldn't afford insulin.

CareSource knew that Jeana could do better.

Now, with the CareSource Marketplace plan, she has a doctor within easy driving distance. Most of her prescriptions are covered with a \$0 copay. Her insulin only costs \$25. And perhaps most amazingly, Jeana's plan premium, once almost \$300 per month, has been reduced to less than \$90. For any family, a savings of over \$200 a month is substantial. For Jeana and her husband Bob, it has been life-changing. That's the transformative power of affordable health care. That's why we do what we do.



MEDICARE + MEDICAID ONE REVOLUTIONARY PLAN

CARESOURCE IS PARTICULARLY mindful of the most vulnerable populations. Especially those who are dually eligible for Medicare and Medicaid. Many have multiple chronic conditions. More than half have cognitive or mental impairments. All have complicated health care needs. On top of all this, they are confronted with the tough task of trying to navigate two separate health programs. Proper care can be uncoordinated. Services can be duplicated. Unnecessary hospitalizations can result in wasteful costs and poor outcomes.

We all know there is not a one-size-fits-all approach to care. But with this complex population, special care is required to properly handle a complex and costly set of health care needs.

CARESOURCE SEES A BETTER WAY

The CareSource dual eligible program is a person-centered, integrated care model designed to combine the benefits of Medicare and Medicaid and to coordinate care. This includes doctor and hospital visits, mental health services, and long-term care services provided in nursing homes, assisted living facilities, medical transportation, or in-home care services.

CareSource connects families and services to help our members, whenever necessary, to move to less restrictive living environments. Many of our dual eligible members have moved from nursing homes to an independent living facility, or even back to their homes.

Most importantly, we assign a Personal Care

Manager to serve as a personal advocate for each
member and family so members can navigate the
health system and coordinate all health care needs.

DEMONSTRATED PERFORMANCE

By better coordinating Medicare and Medicaid benefits through a single delivery system, the CareSource dual eligible program has been able to:

IMPROVE the quality, accessibility, and reliability of care available to the dual eligible Medicare/Medicaid population

IMPROVE care integration

ENHANCE the member's care experience

IMPROVE outcomes

REDUCE administrative burdens

80% 60% 40% JANUARY 2015 CareSource Competitors

Since the program launched in 2014, CareSource MyCare Ohio has established the highest voluntary enrollment statewide among other dual eligible plans in the regions served.



ANGELA BATTLED LABELS ALL OF HER LIFE.
But after a psychologist labeled her "educationally mentally retarded/handicapped," she created a label of her own: *survivor*.

Her early life wasn't easy. Angela wasn't pushed educationally. She gave birth to her daughter at a very young age. But she overcame low expectations with a tireless work ethic. Angela earned a medical assistant's degree, noting simply, "For somebody who couldn't learn, I sure proved them wrong." Her health issues have been equally challenging. But, with the assistance of her CareSource MyCare Ohio Personal Care Manager, Janaris, she lost 270 pounds.

Taking the best of Medicare and Medicaid, including the SilverSneakers fitness program, Angela has now positioned herself for a happier and healthier future.





SENIOR CITIZEN, REDEFINED

PERHAPS NOWHERE in the often-chaotic health care landscape are choices among plans more confusing than in Medicare. Seniors feel uncertain, anxious, and often overwhelmed by the multiple choices presented to them. They want the confidence of knowing that they will be cared for when they need it most. To that end, the CareSource Medicare Advantage plans provide the affordable health care that seniors need while providing the personal care they deserve.

Much has been discussed and written about the baby boomer generation. Historically, they have changed our society for all future generations.

Just as the boomers affected social change in the 1960s and 1970s, they are now changing what it means to be 65. They do not see this era of their lives as the beginning of the end, but rather the start of something new. In the years ahead, they will set new benchmarks for late-life accomplishments and social and political impact. They will redefine housing, media, education, financial services, tourism, and of course, health care.

CareSource plans to be an integral part of that revolution.

Our members have paid into this system their whole lives. Now, we feel they deserve the most out of it.

The CareSource Medicare Advantage plans (Part C) provide members with all the benefits of Part A and Part B, plus prescription drug coverage (Part D). They also get extra benefits like enhanced vision, hearing, and dental coverage. Of course, because it is a CareSource plan, its single greatest strength is exceptional personal member care and support.

As our newest plan, CareSource Medicare

Advantage completes the continuum of a lifetime
of health care for our members. Now, we're glad
to be a health care partner that can be available
literally whenever our members need us. And,
while the baby boomers continue to reinvent the
concept of the modern senior citizen, we will
continue to create affordable and effective health
plans that meet their needs.

CARESOURCE MEDICARE ADVANTAGE MEMBER PROFILE

| 68.2 | AVERAGE AGE |
|------------|--|
| 56% 44% | FEMALE MALE |
| 46% 54% | CARESOURCE ADVANTAGE CARESOURCE ADVANTAGE PLUS |



AS A SMALL BUSINESS OWNER who navigated many frustrated attempts to get affordable health coverage, Mike was an early—and very satisfied—member of the CareSource Marketplace.

In fact, he was so pleased with his Marketplace experiences that when he recently turned 65, Mike enrolled in Medicare Advantage through CareSource. By making that seamless transition, he has continued to receive the superior health benefits to which he has become accustomed. But he most values the personal attention he receives.

Mike notes that, "There's clearly a culture of quality customer service and caring about the customer.

I'm really pleased that culture is present."

Indeed, our specialists know that individualized attention makes our members feel more important and valued. That is the importance of health care with heart. For Mike, that heartbeat has extended across multiple CareSource plans to deliver an exceptional continuity of care.



BEYOND HEALTH CARE

POVERTY IN OUR COUNTRY is not a one-dimensional problem. Neither is the solution. While benevolent social workers, community researchers, and health care professionals continue to attack poverty from separate flanks, it has become apparent that a broader, more holistic approach may be our best weapon.

There is undoubtedly a correlation between the hardships of poverty and health problems. Certainly, transforming the health care system and providing better access to care is important, but we believe we also have an obligation to address additional factors such as food, housing, safety, transportation, economic stability, exposure to crime, education, social relationships, and support networks.

In short, CareSource doesn't simply want to improve our members' health.

We want to improve their lives.

Why Life Services?

CARESOURCE'S LIFE SERVICES MODEL

provides a holistic platform to address the social determinants that impact a member's health and overall well-being. It is an integrated and individually-prescriptive approach that evaluates, educates, connects, inspires, and guides people in a comprehensive transformation from a socio-economic status of deficiency to a life of promise.

REDEFINING THE AGENDA

Physical health is only one part of total well-being. In the uncertain and choppy waters of poverty set in a rapidly-changing, technologically-advanced, and complicated economy, CareSource Life Services is more than health care, more than silos, more than job training, more than family services. It is a holistic approach and comprehensive transformation that encourages and assists people in reaching more independence. CareSource goes beyond health care to help with what our members need the most. CareSource Life Services helps members access their skills, strengthen their talents, and connect to viable economic opportunities that begin the path out of poverty.

Research has confirmed that where a child grows up impacts future economic opportunities and suggests that the environment in which an individual lives may affect multiple generations. Our ultimate goal is to make a fundamental difference in how people see themselves. We strive to break the bonds of poverty.

INTEGRATING SOCIAL DETERMINANTS INTO HEALTH CARE













MAKING A COLLECTIVE IMPACT

CareSource Life Services provides:

MORE than health care

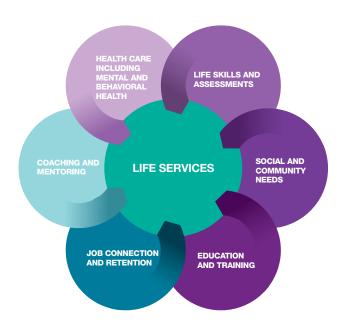
MORE than silos

MORE than job training

MORE than family services

Our program is member-focused, program-centered, and outcome-oriented. It encourages the unlimited potential of the human spirit, which enlightens the mind and body with the knowledge, skills, and confidence contained in each one of us. It enriches the quality of life through personal development and the satisfaction of pride and self-sufficiency.

In the best possible sense, we consider CareSource Life Services to be a disruptive force in the landscape of health care and a poverty safety net.





"Life Services has given me my self-worth and self-esteem back."

—Life Services participant

"My coach has been like a springboard for me. She helped me get a job... and my life back."

-Life Services participant

MORE OPPORTUNITIES FOR MEMBERS

MEMBERS FIRST



THE CARESOURCE LIFE SERVICES program accepts and embraces people and helps them grow, acquire skills, and expand their views so they can enjoy a fuller quality of life. Often the very first step on that path is finding meaningful employment.

Tom Thompsen, Human Relations Manager at Fuyao Glass America, explains, "Since 2014 when Fuyao Glass America announced the intent to produce automotive glass in the Dayton area, CareSource has been proactive in sourcing candidates for our production facility with the job requirements we need. The Life Services group is instrumental in preparing their clients who are

seeking full-time employment through enhancing their interviewing skills, dressing for success, and helping them with the transition from Medicaid to not being on Medicaid."

"The Foodbank values our partnership with CareSource Life Services," says *Michelle Riley*, *Chief Executive Officer of The Foodbank Dayton*. "We are committed to shortening our food lines by hiring those who want to be employed. We could not do this important work without the help and team support from CareSource Life Services division."





The CareSource Foundation launched in 2006 with a mission to strengthen the safety net of critical services and resources for our communities. Over the last decade we continue to do just that. We celebrate our 10[™] anniversary with an even greater commitment to transforming lives through innovative and compassionate philanthropy.



A FOUNDATION OF COLLABORATION

FAR OUTSIDE of our cubicles, conference rooms, and office walls, CareSource believes that passion, knowledge, and vision create positive, long-lasting community change.

Since 2006, the CareSource Foundation has awarded 997 grants totaling \$12.2 million. These investments have created strong, strategic partnerships with outstanding nonprofits that share our goal of creating healthier communities.

The CareSource Foundation provides grants to impact the social determinants of health, including:

Economic stability

Safe, healthy homes and neighborhoods

Job skills and employment

Access to health care, including physical, mental, and behavioral health

Early childhood education and child development

Healthy behaviors and lifestyle concerns

Public policy surrounding critical need health issues

Strategic public/private partnerships designed to increase healthy communities

CareSource Foundation Signature Grants provide significant, longer-term investment for initiatives that lead to high-impact social innovation.

FINDING THE PATH TO RECOVERY

Brigid's Path

Witnessing the devastating effects of drug addiction in adults is troubling. But seeing infants born addicted to drugs that their mothers take during pregnancy is beyond heartbreaking. This year, the CareSource Foundation donated \$250,000 and the support of a strong legislative advocacy team to open the doors of Ohio's first crisis care nursery for drug-addicted babies. Brigid's Path provides compassionate care for the newborns, non-judgmental support for mothers, and partnerships to support families in crisis.

Strategies to End Homelessness United Rehabilitation Services

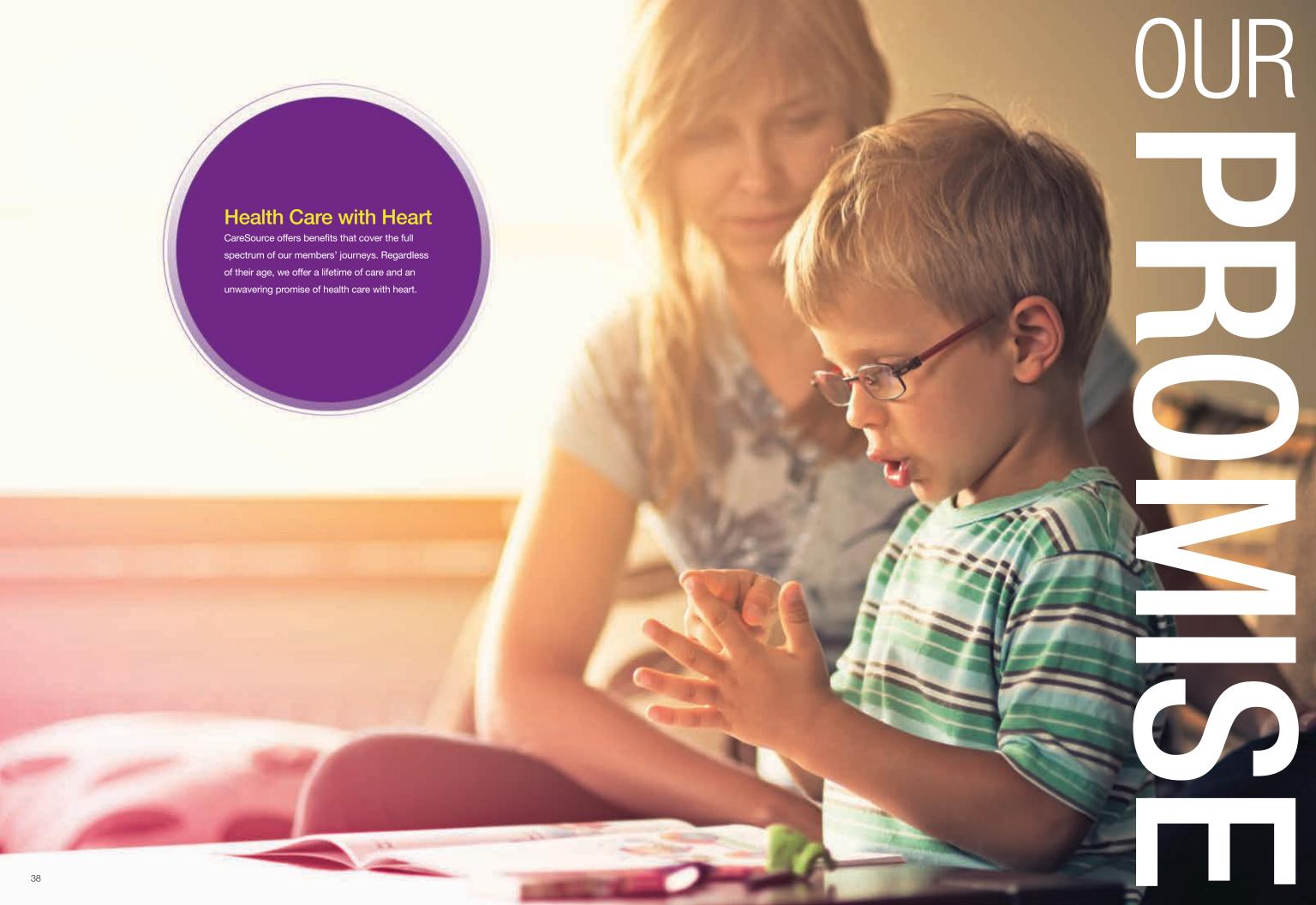
With help from a \$175,000 grant from the CareSource Foundation, the Cincinnati region has responded to the issue of homelessness with sweeping coordination and reform. Strategies to End Homelessness increased prevention efforts, street outreach, emergency shelter availability, and communication collaboration that has become a national model for addressing critical homelessness issues on a community-wide level.

United Rehabilitation Services' mission is to enhance the quality of life for children and adults with disabilities or other special needs. Their services promote independence, community inclusion, and support for families. To that end, the CareSource Foundation awarded a \$100,000 Signature Grant to expand nursing services for adults and children with disabilities.

Local Matters

The basis for good health is directly connected to good nutrition. Local Matters helps communities receive consistent access to healthful, affordable foods, and it provides the skills necessary to feed families on a budget. They also partner with health care providers to offer healthful food education. Our **\$85,000** Signature Grant to open the CareSource Community Kitchen will help address issues of food insecurity and nutritional health for low-income individuals and families.





CARESOURCE FAMILY OF BOARDS

CARESOURCE BOARD MEMBERS are from diverse professional backgrounds, yet their commitment to CareSource members is steadfast. CareSource Board Members have been a guiding force in ensuring we have never strayed from our mission. They have led us through obstacles and times of significant growth. While they have seen the best and most challenging of times, their commitment to the mission has been at the foundation of the company CareSource has become.

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