

Children's Buy-In

HEALTH CARE PROGRAM

AUGUST 2010



CareSource



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Ohio's Children's Buy-In (CBI) health care program is for certain uninsured children.

Who is eligible?

- Children under 19 years of age.
- Must be a U.S. citizen and an Ohio resident.
- Child must be uninsured for the previous six months.
- Children not eligible for Ohio Medicaid.

In addition, the child must meet at least one of the following criteria:

- Unable to obtain insurance coverage due to a pre-existing condition;
- Lost the only available insurance coverage because she or he exhausted a lifetime benefit limitation;
- Cost of the only available insurance is more than twice the premium for CBI;
- Child participates in the Ohio Department of Health's Bureau for Children with Medical Handicaps program (also known as "BCMHI" program).

Once a child is found eligible for CBI, benefits will be administered by CareSource, a managed care plan, through a network of contracted health care providers throughout the state.

What costs are involved?

Families with children enrolled in the CBI program will be required to pay monthly insurance premiums for each child enrolled. Depending on their income, some families will be eligible to pay a reduced premium amount subsidized with state funds. The amount of the insurance premium depends on the size of the family and household annual income.

Once a child is found eligible, a billing statement will be mailed each month indicating the premium amount.

An annual deductible, co-payments and coinsurances are also required for each child.

Serving our members has always been our top priority.

Health care coverage you can count on

We would like you to join CareSource, a nonprofit health plan that provides health care coverage to more than a half million Ohioans. CareSource cares about the health of its members.

As a member of CareSource you will be able to get CBI-covered services. Please refer to the member handbook for a complete list of covered and non-covered services.

CBI covered services include medically necessary:

- physician office visits and immunizations
- inpatient and outpatient hospital services
- emergency room and urgent care services
- prescription drugs based on a limited formulary
- mental health and substance abuse services
- ancillary services including DME, home health care, laboratory work, radiology services and ambulance use
- limited nursing home care
- case management

Some services that are not covered under the CBI program include:

- dental
- vision
- private duty nursing
- chiropractic
- non-emergency transportation
- custodial/residential or non-skilled care

We're here to help you

We know that your health care options can be confusing. That's why we are here to answer your questions. We are always ready to help you get the care you need to stay healthy.

We offer:

- A friendly customer service staff available to help you and answer your questions.
- A 24-hour nurse advice line to call whenever you have a medical question.
- Case Management Services – Nurses and outreach specialists who can work with you one on one to help coordinate your child's health care needs.

Quality Health Care

CareSource keeps track of the services our members get from health care providers. We discuss some services with providers before our members get them to make sure they are appropriate and necessary. For example, we review surgeries or stays at a hospital (unless they are emergencies). This is called utilization management. It makes sure you get the right amount of care you need when you need it. Any decisions we make with providers about the medical necessity of our members' health care are based only on how appropriate the care setting or services are. CareSource does not reward providers or our own staff for denying coverage or services.

Covered services include prescription drugs. Prescriptions for CareSource members are filled with generic drugs, when available, unless providers get prior approval for brand name drugs from CareSource's pharmacy benefit manager. Please call CareSource at **1-866-415-0584** (TTY 1-800-750-0750 or 711) for more details or if you would like a copy of our pharmacy management procedures.

You can choose your doctor

We make it easy for you to find a personal doctor. Our online provider directory has a list of all the doctors you can choose from for your health care, including your personal doctor.

We think you will be happy with our health plan. It was made for you!

Each person who joins CareSource must choose a primary care provider (PCP) from CareSource's online provider directory at the time of application. Your PCP is your personal doctor and will provide your care or send you to other doctors (specialists) if needed.

You can ask to change your PCP to another CareSource PCP at any time (as often as once a month, if needed). To change your PCP you must first call CareSource's Member Services Department and ask for the change.

When you join CareSource, it is important to remember that you must receive all CBI-covered health care services from CareSource's facilities and/or providers. The only time you can use providers not on CareSource is for emergency care.

An easy and flexible referral system

Some medical services, such as surgery, require a referral from your PCP. This means that your PCP will request those services for you when you need them. That's why it is important to have a PCP who can coordinate special care for you.

There are also many services that don't require a referral from your PCP. This means that you are free to go to any participating provider for those services. For example, you don't need a referral to see the following kinds of participating providers:

- Obstetrician/gynecologist
- Psychologist (mental health care)
- Certified nurse practitioner

Some services from these kinds of providers may have limits. Please call CareSource for details.

Join the thousands of members who have chosen CareSource as their health plan.

Emergency Services

Emergency services are services for a medical problem that you think is so serious that it must be treated right away by a doctor. We cover care for emergencies both in and out of the county where you live. If you have an emergency, call 911 or go to the nearest emergency room (ER) or other appropriate setting.

Some examples of when emergency services are needed include: miscarriage/pregnancy with vaginal bleeding, severe chest pain, loss of consciousness, seizures/convulsions, uncontrolled bleeding, and rape.

If you are not sure whether you need to go to the emergency room, call your primary care provider or the CareSource 24-hour nurse advice line at **1-800-206-0554** or TTY at 1-800-750-0750 or 711. Your PCP or CareSource's 24-hour nurse advice line can talk to you about your medical problem and give you advice on what you should do.

You should also call your PCP or our 24-hour nurse advice line if you need medical services while you are away from home and out of the state. They can let you know how to get the care you need.

Your ID card

When you join CareSource, you will get a CareSource ID card. Make sure you have your identification card with you when you need health care services.





Join CareSource today

Join the thousands of members who have chosen CareSource as their health plan. Serving our members has always been our top priority. And we will continue to make the health of your family the focus of our business because our members' health always comes first.

We hope this information has answered some of your questions about CareSource. However, we know that this brochure only gives you some of the important information that you need to choose a health plan. You can contact CareSource to get more information about our providers or answers to any other questions you have. If you would like more information please contact CareSource at **1-866-415-0584** (TTY 1-800-750-0750 or 711) and we will be happy to help you. You can also review information on our Website at **www.caresource.com**.

If you want to join CareSource, you must apply through a secured website. Please visit **www.jfs.ohio.gov/ohp/cbi** for further details.

If you have any problem in reading or understanding this or any other CareSource information, please contact our member services at **1-866-415-0584** (TTY 1-800-750-0750 or 711) for help at no cost to you. We can help to explain the information or provide the information orally, in English or in your primary language. We may have the information printed in certain other languages or in other ways. If you are visually or hearing impaired, special help can be provided.

August 2010

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OH-MCBI-02c

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