



SUMMER 2020

MEMBER*Source*

A Newsletter for CareSource® Members

CareSource Mobile App

Having the CareSource app on your smartphone makes using your benefits a snap!



A **NEW** Message Center helps you see important updates from CareSource. When new documents like your Explanation of Benefits or invoices are available, you will receive an alert in the Message Center inbox. You can also use the Message Center to let you know when you have a new document to review.



MYidealDOCTOR® – our telemedicine provider is also in the CareSource app; there's no need to download a separate app. You can talk to a doctor anytime, 24/7. Just register and answer a couple of questions. A doctor will call you back, usually within 15 minutes!



 **CareSource®**

5

Helpful Tips for Leaving the Hospital for Mental Health



Your care doesn't end when leaving the hospital. Knowing your next steps can be hard. However, it is vital for you to have a follow up visit with your mental health provider within seven days after leaving the hospital.

What Do **COPD** and **High Blood Pressure** Have in Common?

COPD



Chronic Obstructive Pulmonary Disease (COPD) is a serious disease that makes it hard to breathe. It is important to understand COPD, get treatment and manage it by making lifestyle changes.

High Blood Pressure



Millions of Americans fight high blood pressure (hypertension). Understanding what blood pressure is and knowing the steps that you can take to help manage it are key to your health.



Your Diet And Activity

Maintain a healthy body weight by eating a well-balanced diet. For high blood pressure, try to focus on heart healthy foods. Try being active at least 30 minutes a day, five days a week.



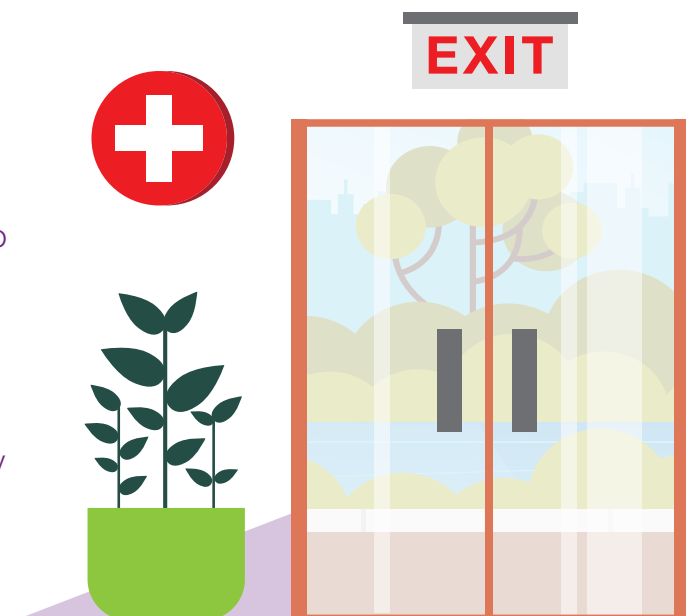
Medications

Take medications for high blood pressure and COPD as prescribed. Medication only works when you take it regularly. If you forget to take your medication, create a routine. Try placing a pillbox near an item for an action you do every day. For example, place it next to your toothbrush in the morning.

Know your medications and their effects. Always ask your primary care provider (PCP) if you do not understand something.



- 1 Good follow up care decreases the risk of readmissions.
- 2 Follow-up visits give your doctors a chance to review and modify your medications.
- 3 You may need extra support after leaving the hospital.
- 4 Helps verify support for any change. This may include going back home, work or school.
- 5 Helps with building progress made during your hospital stay.



Prostate Cancer

Aside from non-melanoma skin cancer, prostate cancer is the most common cancer among men in the United States. Men who have a family history of prostate cancer, older men, and African-American men have the greatest risk for developing prostate cancer. The goal of screening for prostate cancer is to find cancers that may be at high risk for spreading if not treated.



Men should learn about the possible benefits and harms of screening as well as diagnosis and treatment.



Most prostate cancers grow slowly, and don't cause health problems in men who have the cancer.



Talk to your primary care provider (PCP) about screening.

Review Your EOB Statement

We are always on the lookout for possible fraud, waste, abuse, and medical identity theft. CareSource sends Explanation of Benefits (EOB) statements to member households. This is not a bill. If you receive an Explanation of Benefits statement, please help us by checking for the following three things:

- 1 Are there any services, supplies or equipment listed that you did not receive?
- 2 Are there any services that were billed more than once?
- 3 Are any of the dates of service shown unfamiliar to you?

By checking your EOB, you will help us be sure providers are not billing us for services you did not receive. If you think there are errors or fraud, please let us know. Contact our Program Integrity and Investigations department:



Call 1-833-230-2030 (TTY: 711) and select the menu option for reporting fraud; or



Write us a letter or complete the Fraud, Waste and Abuse Reporting form located on **CareSource.com** and send it to:

CareSource
Attn: Program Integrity and Investigations
P.O. Box 1940
Dayton, OH 45401-1940

You may remain anonymous when you write or call. If you are not concerned about giving your name, you may also contact us by:



Emailing fraud@caresource.com;
or **Faxing** 1-800-418-0248

If you choose to remain anonymous, we will not be able to call you back for more info. Leave as many details as you can, including names and phone numbers. Your report will be kept confidential to the extent allowed by law

Know Your Status. Get Tested.



Over 1 million



people have **HIV** (human immunodeficiency virus) the virus that causes AIDS.



Over 3.5 million



people have **Chronic Hepatitis C**.

Many people may have **no symptoms** or not know they are infected with either condition.

The Centers for Disease Control and Prevention (CDC) suggests all people:

- Between ages of 13 and 64 get tested for HIV at least once as part of routine health care.
- Born between 1945 through 1965, should be tested at least once in their lifetimes for the Hepatitis C virus.



If you are at continued risk for either condition, get tested more often. Knowing if you have either condition is the first step to keep you and others healthy.

Talk to your primary care provider (PCP) about being tested.

Source: Centers for Disease Control and Prevention



Colorectal Cancer Screening Saves Lives

Colorectal cancer is the second leading cause of cancer-related deaths in the United States for men and women. Screening for colon cancer can find precancerous polyps (abnormal growths). Polyps are benign growths that can be removed before they turn into cancer. If you are 45 years old or older, talk to your primary care provider (PCP) about screening.

Key Facts:

One in three

adults (23 million) age 50 to 75 years old are not screened.



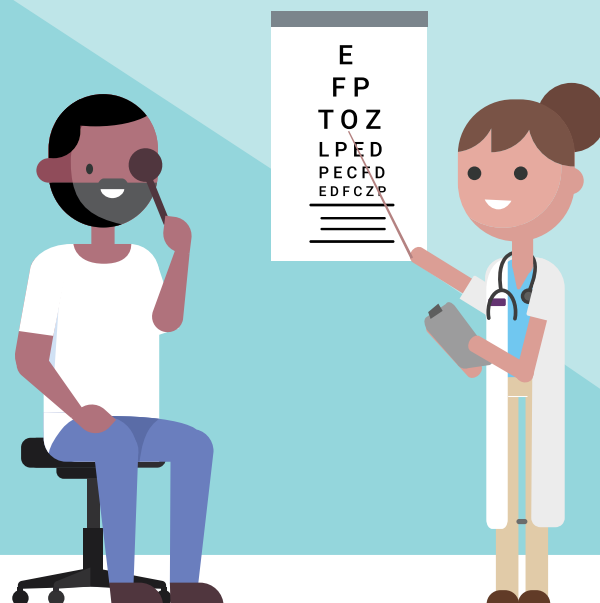
Colorectal polyps and colorectal cancer **don't always cause symptoms.**



Colorectal cancer affects **women and men of all racial and ethnic groups.**



Source: Centers for Disease Control and Prevention



Keep Your Vision Sharp if You Have Diabetes

Over time, high blood sugar can hurt the tiny blood vessels in your eyes. That can lead to a condition called diabetic retinopathy. Anyone with any kind of diabetes can get diabetic retinopathy. Such as people with type 1, type 2, and gestational diabetes (diabetes that can develop during pregnancy). There are care steps to prevent diabetic eye disease:

- 1 Get a dilated eye exam at least once a year by an Optometrist or Ophthalmologist
- 2 Control your blood sugar
- 3 Keep a healthy blood pressure and cholesterol levels
- 4 Quit smoking
- 5 Exercise

Finding and treating retinopathy early can cut the risk of blindness by 95 percent, often before much vision loss can occur. Talk to your primary care provider (PCP) if you have any of the following symptoms:

- Blurry vision
- Black spots
- Flashes of light
- Any loss of sight in one or both eyes



KNOW YOUR OPTIONS FOR CARE

How to Make the
Right Choice in
Uncertain Times



CareSource24[®]
Nurse Advice Line

Our staff of caring registered nurses are here 24/7 to talk to you. We offer help about your injury, illness, or to answer your health questions. We can help you decide when self-care, a doctor's visit, Urgent Care, or ER is needed.

Call 1-833-687-7342 (1-833-NURSEGA) to talk with a nurse now!



Talk to a Doctor **When** and **Where**
YOU Want with

MYidealDOCTOR[®]

This member benefit lets you call and speak with a doctor 24 hours a day, 7 days a week. There is no need to leave home or take time off of work. No need to sit in a waiting room full of other sick people!

- Call from home or work.
- Talk to a doctor **when** and **where** you like!

It is **EASY!** Follow these easy steps:

1. Call 1-855-879-4332.
2. Answer a few questions about the reason for your call.
3. Give your CareSource member ID number.
4. Wait for the return call from a MYidealDOCTOR (usually 15 minutes or less).
5. If needed, a prescription can be sent to any local in-network pharmacy.

And the best part is, your cost is the same as a visit to your PCP!

You can also visit **MYidealDOCTORtelehealth.com**, or get one-touch access with the CareSource mobile app. Download the app from Google Play or the Apple App Store.





Know Your Options

What is the difference between needing an Emergency Room, an Urgent Care, or a simple visit to your PCP, MYidealDOCTOR (telemedicine), or convenience care clinic? Here are some comparisons to help you decide.

I think I sprained my wrist



**MYidealDOCTOR, PCP or
convenience care clinic**

My wrist may be broken



Urgent Care

**The bone in my wrist is poking
through my skin**



Emergency Room

You can also call the CareSource 24 Nurse Advice Line at **1-833-687-7342**. Registered nurses are here 24 hours a day, 7 days a week to answer your call and help you with your health related questions.



Take Your Medicine!

Your primary care provider (PCP) prescribes medication to help you feel better and avoid more serious issues. Check with your doctor or pharmacy to make sure you take your medicine correctly. Some questions to ask:

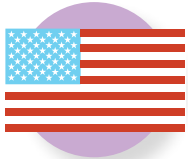
- ✓ How often should I take this?
- ✓ Should I take this each day at a certain time or times?
- ✓ How long should I take this medication?
- ✓ What are the side effects and what should I do if I experience any of them?
- ✓ What do I do if I miss a dose?
- ✓ Do I need to take this with or without food?
- ✓ How often do I need tests to check this medicine?





Love Your Bones: Understanding Osteoporosis

Osteoporosis is a bone disease that takes place when bones become weak and easily broken. This usually happens in the hip, wrist or backbone.



10 million
Americans
have
osteoporosis.



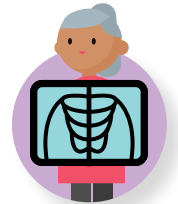
80% of
osteoporosis
patients are
women.



44 million
Americans
have low bone
density.



1 in 2 women over
age 50 will break
a bone because of
osteoporosis



65 is the age women
should get a bone
density screening test.

If you are age 65 or older, you should get a bone density test, called a dexascan. This test is covered by CareSource. It is offered every two years or more if needed. To prevent osteoporosis take Calcium and Vitamin D. You should also stop smoking and stay active. Talk with your PCP to see if you need a bone density test.

SURVEY SAYS...

Health Needs Assessment is Key Part of Successful Wellness Program

We want you stay as healthy as possible. One way we do this is by asking you questions about your health and lifestyle. We call these questions a Health Needs Assessment or HNA.

Filling out the HNA is easy. Complete it one of these ways:



Online.

Log into your secure **MyCareSource.com** member portal account. Click on the **Health** tab. Don't have an account? It's easy to sign up and create one today!



Call.

Member Services and ask the representative to send you a printed copy.



Mail.

Send back the copy using the return envelope included.

As a CareSource member it's important to fill out the assessment. New members should fill it out when they enroll. Continuing members should fill it out each year.



Preventing Pre-Term Birth

Healthy pregnancies last about 40 weeks. Babies born before 37 weeks (called pre-term or “preemies”) can have serious problems. You can help reduce the chances that your baby will be born too soon.



- If you smoke, stop
- Avoid alcohol and drugs
- Visit your doctor at the start and then regularly while pregnant
- Know your risk for preterm birth
- Talk to your doctor about progesterone if you have a short cervix, have miscarried between 16–36 weeks, or have had a preterm birth.

In about half of pre-term births, the mothers had no warning signs.

You should learn the symptoms of preterm labor:



- Thin watery discharge
- Pressure between your legs or low in your belly
- Low, dull backache
- Cramping like your period is going to start
- Feeling like something is not right
- Leaking fluid or bleeding from your vagina
- Sharp pains, contractions, tightening or balling up of your abdomen

Your doctor can give you progesterone to help reduce the risk of early birth in women who have had it happen before. Progesterone safely helps women deliver their babies closer to full term.

What Are Adverse Childhood Experiences (ACEs)?

Adverse childhood experiences (ACEs), are traumatic events and/or surroundings that harm a child's sense of safety and support. ACEs occur in youth (0-17 years).



Traumatic Events

- being abused
- seeing fighting in the home/city
- having a family member try or die by suicide

Surroundings

- alcohol or drug misuse
- mental health problems
- divorce or household members being in jail/prison

How big is the problem?

- **ACEs are Common.** 61% of adults surveyed across 25 states said they faced at least one type of ACE. 1 out of 6 said they had four or more types of ACEs.
- **Stopping ACEs could help cut a large number of health conditions.** ACEs are linked to chronic health problems, mental illness, and substance abuse in adult age. Up to 1.9 million cases of heart disease and 21 million cases of depression could have been avoided by stopping ACEs.
- **Some children are at greater risk than others.** Women and many racial/ethnic minority groups are at higher risk. They could actually face up to four or more types of ACEs.
- **ACEs are costly.** The monetary and social costs to households and cities totals hundreds of billions of dollars each year.

What are the concerns?

ACEs and negative outcomes are strongly tied to higher risk for disease, and well-being during a lifespan.



Early Adversity Has **Lasting Impacts**



How can we prevent ACEs?

Making safe, stable, nurturing relationships and surroundings for all children and households. This will help prevent ACEs and help all children reach their full potential. The CDC created six tactics for stopping ACEs. Go to [cdc.gov/violenceprevention/childabuseandneglect/aces/fastfact.html](https://www.cdc.gov/violenceprevention/childabuseandneglect/aces/fastfact.html) for more info.

If you or a loved one has suffered from ACEs, talk to your primary care provider (PCP) about your next steps.

Not Motivated to Exercise?

Here's Three Simple Steps to Get in the Groove

—and maybe even look forward to your workouts!

We all know how exercise is so important. It can help ward off chronic disease, keep your muscles and bones strong, boost happiness, and even help you stay social. But if you still struggle to lace up your sneakers on most days, you're not alone.

Your goal is to get at least 150 minutes of moderate-intensity aerobic activity each week. You can break it up into shorter sessions, and do activities you enjoy. If that seems like a lofty target and you feel your fitness motivation slipping, follow these steps to get back on track—and eventually make exercise a habit:



Step #1:

Change the Way You Set Goals (Hint: Smaller Is Better)

Setting goals that are too big can actually hinder your fitness motivation. Your goals should be realistic, manageable, and incremental, which will build confidence little by little. As your confidence grows and you start to enjoy the work you're doing, motivation goes up!



Step #2:

Find an Activity You Truly Enjoy

You've heard this before, but it's worth repeating. Enjoyment is a huge predictor in whether or not you'll continue exercising. Exercise should feel rewarding and should stem from wanting to improve yourself. Break from your comfort zone and try something new, it might be just what you are looking for.



Step #3:

Hold Yourself Accountable—or Find Someone Who Will

Working out with another person can actually be extremely healthy and helpful. Another option: Join a fitness class, ideally with people your own age like the many classes offered by Active&Fit, or at your local Recreation Center or local fitness center.

Source: www.silversneakers.com/blog/qa-not-motivated-to-work-out-do-this/



Understanding **Your Plan**

Deductibles, Copays, and More (Oh My!)

To get the most out of your marketplace plan, it will help to understand the basics about your costs when using benefits and services.

- **Your deductible** is the amount you will spend before CareSource begins paying for some benefits and services. With most plans, some services are covered or partially covered without you having to “meet your deductible” first. For example, your annual wellness visit is fully covered. Most of our marketplace plans provide benefits without having to satisfy your deductible for office visits with primary care, specialists, convenience clinics, telemedicine, or urgent care, as well as prescription drugs in the Preventive, Low Cost, and Preferred tiers.
- **A copayment or copay**, is a flat dollar amount that you may pay for some services, like visits to your PCP, specialists, or urgent care clinics. These payments do not count toward your deductible.
- **Coinsurance** is a percentage of the total cost of a benefit or service that you are responsible for paying. You might have a coinsurance payment rather than a copayment for some services. Coinsurance usually applies after you’ve satisfied your deductible.

How do I know what I have to pay?

You can see exactly what your plan’s costs are by reviewing the Summary of Benefits and Coverage that came with your enrollment confirmation letter, or the Schedule of Benefits that was included in your Membership Kit. You can also find these plan documents in your secure **MyCareSource.com** account.



Pregnant? myStrength has Online Tools Just for You!

Pregnancy and the first years of life can often be overwhelming for parents. We are happy to offer myStrength, a FREE web-based tool that helps with mental wellness during these times.

With myStrength you can start your journey to parenthood right away. Learn about the myth of the perfect parent, how to handle the baby blues, and the benefits of play. You will also get support when things don’t go as planned. You can access myStrength through your **MyCareSource.com** secure account.

If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. Please call the member services number on your member ID card.

ARABIC

إذا كان لديك، أو لدى أي شخص تساعد، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجاناً وباللغة التي تتحدث بها. للتحديث إلى أحد المترجمين الفوريين، رجي الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

AMHARIC

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ CareSource ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር እባክዎን በመታወቂያ ካርዱ ላይ ባለው የአገልግሎት ቁጥር ይደውሉ።

BURMESE

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ရွေးချယ် ပြုပြင် ဆက်၍ အသံဖြင့် ကြိုကြက်ပြောရန် အသံဖြင့် ကြို ဝက်ငါး ငြိမ်သက်စွာ ဝန်ခံနိုင်ပါသည်။

CHINESE

如果您或者您在帮助的人对 CareSource 存有疑问，您有权免费获得以您的语言提供的帮助和信息。如果您需要与一位翻译交谈，请拨打您的会员 ID 卡上的会员服务电话号码。

CUSHITE – OROMO

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, Maaloo lakkoofsa bilbilaa isa waraqaa eenyummaa keessan irra jiruun tajaajila miseensaatiif bilbilaa.

DUTCH

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk. Bel naar het nummer voor ledendiensten op uw lidkaart

FRENCH (CANADA)

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète. Veuillez communiquer avec les services aux membres au numéro indiqué sur votre carte de membre.

GERMAN

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, Bitte rufen Sie die Mitglieder-Service-Nummer auf Ihrer Mitglieder-ID-Karte an

GUJARATI

જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તમે [થી] કોઈને CareSource વિશે પ્રશ્નો હોય તો તમને મદદ અને મહત્વની માહિતી અવિરત છે. તે ખર્ચ વિન તમ રી ભ મ i પ્ર નત કરી શક ર છે. દ ભ વપરો તિ કરિ મ દે,કૃપા કરીને તમારા સભ્ય આઈડી કાર્ડ પર સભ્ય સેવા માટે ના નંબર પર ફોન કરો.

HINDI

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, कृपया अपने सदस्य आईडी कार्ड पर दिये सदस्य सेवा नंबर पर कॉल करें।

ITALIAN

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete. Chiamare il numero dei servizi ai soci riportato sulla tessera di iscrizione.

JAPANESE

ご本人様、または身の回りの方で、CareSource に関するご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます（無償）。通訳をご利用の場合は、お持ちの会員IDカードにある、会員サービスの電話番号までお問い合わせ下さい。

KOREAN

귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 통역사가 필요하시면 다음 번호로 전화해 귀하의 회원 ID 카드에 적힌 회원 서비스 팀 번호로 전화하십시오.

PENNSYLVANIA DUTCH

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deine eegne Schprooch grieghe, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, Bel alstublieft met het Ledenservice nummer op uw lid ID -kaart.

RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком. Пожалуйста, позвоните по телефону отдела обслуживания клиентов, указанному на вашей идентификационной карточке клиента.

SPANISH

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete. Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

UKRAINIAN

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, Зателефонуйте за номером обслуговування учасників, який вказано на вашому посвідченні учасника

VIETNAMESE

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, bạn có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên. Vui lòng gọi số dịch vụ thành viên trên thẻ ID thành viên của bạn.



CareSource complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. CareSource does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please call the member services number on your member ID card.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource
Attn: Civil Rights Coordinator
P.O. Box 1947, Dayton, Ohio 45401
1-844-539-1732, TTY: 711
Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



P.O. Box 8738
Dayton, OH 45401-8738

CareSource.com

Member Services Dept:

1-833-230-2030

(TTY: 711)

CareSource24®

24-Hour Nurse Advice Line:

1-833-687-7342

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