



SPRING 2022

MEMBER *Source*

A Newsletter for CareSource® Members

Five Steps

to Start the Year Off on the Right Foot

New Year's resolutions can get broken quickly when you're trying to do too much too fast. Here are some simple changes to ease yourself into this year and make it a little better than the one before.

1

Check in with your body. Check in with your body. Before jumping into a new workout regimen, make sure you are healthy enough for physical activity. This could mean a quick trip to your primary care provider's (PCP) office for a wellness exam.

2

Walk every day. Walking can help with many issues and give you more energy while lowering anxiety and lifting spirits.

3

Set a realistic goal and start small. Tying your goal to a milestone is a great way to stay focused and create a timeline. Listen to your body and give yourself plenty of time to recover as you go.

4

Lose the diet; commit to healthy habits.

Did you know it takes your brain up to 20 minutes to realize you are full? Try no-technology meals! Choose healthier options, focus on the actual act of eating, slow down and listen to what your body needs.

5

Mix it up. Keep your workout interesting!

By adding variety, you can increase your progress and decrease your risk for injury.

Looking for a fitness center or home fitness program options?

Call Active&Fit® at 1-877-771-2746 or visit www.ActiveandFit.com for more information.

**Active&Fit is for members who have an optional adult Dental, Vision & Fitness plan.*


CareSource®



How to Use Your Member Handbook

Each year, we mail new plan documents to all CareSource Marketplace members. You receive them soon after you enroll in a packet that includes your plan documents. It is important to understand all the documents we send you.

In 2022, we have worked to improve the Member Handbook.

It is a brief guide to your benefits and how to use them. It outlines how to work with CareSource, and contains your benefits and privacy information, how to understand your costs, and tips on cost savings. In addition, we include your member rights and responsibilities, information on our quality programs and some forms you may need. Your Member Handbook is also posted online. Select **Plans**, then **Plan Documents**.

Please call Member Services with any questions.

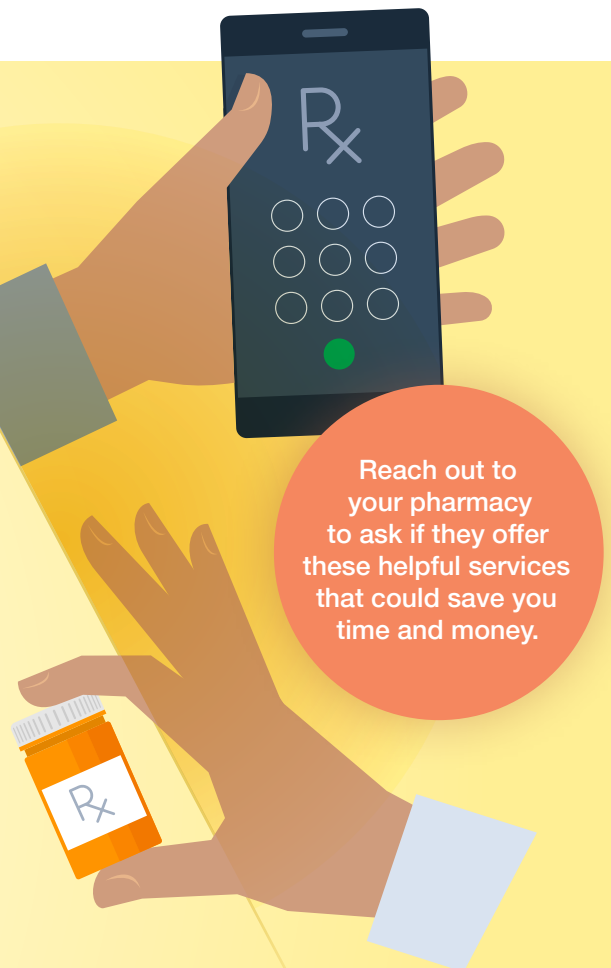
Medication Adherence Made Easier

Sometimes, managing your medications can seem like another chore on your to-do list. It's important to remember that taking your medications correctly is a big part of your health. This means taking the right dose at the right time. It also means getting your medications from the pharmacy on time.

There may be ways to make it easier for you to get your medicine.

For example, your local pharmacy may be able to fill all your medications on the same day, or deliver them right to your door.

Reach out to your pharmacy to ask if they offer these helpful services that could save you time and money.



Understanding Social Determinants of Health

Social determinants of health (SDOH) are things in your living spaces that affect your health, well-being and quality of life.

SDOH are broken down into these five focus areas:

-  **1. Economic Stability**
(e.g., job openings, stable income)
-  **2. Education Access and Quality**
(e.g., reading and writing skills, good schooling)
-  **3. Health Care Access and Quality**
(e.g., access to healthy foods, access to exercise)
-  **4. Neighborhood and Built Environment**
(e.g., safe housing, public transit)
-  **5. Social and Community**
(e.g., racial equity, equal opportunities)

SDOH also play a big role in certain health issues. For example, if you don't have a grocery store in your area with healthy foods, you are less likely to have good nutrition. This will then raise your risk of health conditions like heart disease, diabetes and obesity. It may even lower your life expectancy compared to people who do have healthy foods in their grocery stores.





Lifestyle Tips for High Cholesterol

High cholesterol is linked to heart disease and stroke. Having your cholesterol checked is key. If yours is high, make these changes to your lifestyle:

- Be active at least 30 minutes a day for most days.
- Limit foods high in saturated fat, like cheese, fatty meats, dairy desserts and tropical oils (palm oil).
- Avoid trans fats, which are often found in store-bought cookies, crackers and cakes.

In addition to lifestyle changes, your primary care provider (PCP) may prescribe medication to help lower your cholesterol. Sometimes a medication that belongs to a group called Statins are used. Statins block the body from making cholesterol. They can help improve your cholesterol, so the risk for heart attacks and strokes is lower.

Work with your PCP to keep your cholesterol in a healthy range.

Source: Centers for Disease Control and Prevention (CDC). <https://www.cdc.gov/cholesterol/prevention.htm>.



Safely Dispose Drugs



Do you have expired prescription drugs or medications you no longer use? These drugs can be a health risk for toddlers, teens or family pets if they are within reach. They can also be misused. Most people who misuse drugs get them from friends or family. These drugs should be safely disposed so that they do not cause harm.

CareSource has free DisposeRx® packets to help you safely get rid of these drugs at home. These packets are easy to use, safe for the environment and will help reduce drug misuse.

Get your free packet at secureforms.CareSource.com/DisposeRx or call Member Services.

Find even more ways to safely dispose of drugs in your community. Learn more at FDA.gov/DrugDisposal.





Growing Food Security: The Benefits of Gardening

Millions of Americans face food insecurity each year. Food insecurity means that at some point during the month, a person doesn't know where their next meal is coming from. Even if they have food subsidies from programs like the Supplemental Food and Nutrition Program (SNAP) or Women, Infant and Children (WIC) benefits, they could run out before the end of the month.

"Food is a basic need. Much like housing and clothing, many basic needs have been elevated as important because of COVID-19," said **Steve Smitherman, Indiana Market President at CareSource.**

The good news is that gardening can bring fresh, healthy, organic and low-cost food to you and your family. Here are some tips to get started with your own garden:



1. **Think low upkeep, high yield.** Cherry tomatoes, salad greens, cucumbers and beans are high producing, low-cost staples.



2. **Plant seeds, not seedlings.** Seed packets keep your cost low. The easiest plants to start from seeds are beets, carrots, cucumbers, green beans, lettuces, squashes, radishes, tomatoes and zucchini. Make sure you select seeds that match your climate zone.



3. **Grow organic.** It's cheaper and doesn't harm anyone or anything. Organic plants have been shown to have higher vitamin and mineral content.



4. **Herb it up.** Mint, rosemary and basil taste great and can put off pests.



5. **The more the merrier.** Get your neighbors and family involved. With more gardens, you'll have more food to share!

Overall, keep it simple. You can expand your garden year after year, providing a bounty of nutritious food security.



Your Feedback is **Important**

Quality care is our goal. CareSource is dedicated to gathering input from members like you. We collect member feedback in a variety of ways all year round.

Each Spring, we conduct the Qualified Health Plan (QHP) Enrollee Experience survey to learn more about your overall health care experiences. If you receive the survey by email, mail or phone, we hope you take it. We value your feedback!

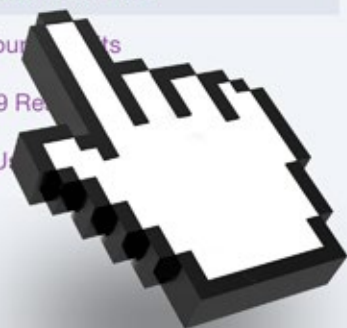
Members Overview

Find A Doctor/Provider

Renew Your Benefits

COVID-19 Resources

Contact Us



What You Can Do on CareSource.com

As a CareSource member, you can access the CareSource website and get benefit information for your CareSource plan. You can:

- Review your **Member Rights and Responsibilities** (also found in your Member Handbook).
- Find in-network provider information with the **Find a Doctor/Provider** tool. This includes name, address, phone number, professional qualifications, specialty, attended medical school, residency completion, board certification status, etc.

MAKE THIS
THE YEAR
YOU QUIT!



Did you know that people who smoke have a 30 to 40 percent higher risk of diabetes than those who do not smoke? The more you smoke, the higher your risk. Smoking increases inflammation in the body. This is a sign that your cells have been damaged. Smoking may also make your body more resistant to insulin. When you stop smoking, the health benefits begin right away.

You can quit today, and start enjoying your new, healthier life. Adding healthy lifestyle changes can lower your chance of getting diabetes. These changes could include a healthy diet, weight loss or exercise.

If you need help quitting smoking or tobacco use, call the Indiana Tobacco Quit Line. The Tobacco Quit Line provides free quit coaching, and Nicotine Replacement Therapy may be available at no charge to eligible participants.

Call **1-800-QUIT-NOW** (1-800-784-8669) to enroll or ask questions.

Source: Centers for Disease Control and Prevention (CDC). www.cdc.gov/tobacco/data_statistics/sgr/50th-anniversary/pdfs/fs_smoking_diabetes_508.pdf.



Create Your Caregiver Action Plan

Being a caregiver is a challenging role. While you're caring for your loved one, you also need to be sure to care for yourself. Checking in on your needs regularly is vital. The 5-step Caregiver Action Plan tool created by [Caregiver Support Services](https://www.caregiversupportservices.com/caregiver-support/) can walk you through steps to ensure your needs are met, so you don't burn out. Here are the steps:

Step 1:

Assess Your Situation—Gauge your own needs and those of your loved one.

Step 2:

Develop a Plan—Organize and document your plan.

Steps 3 and 4:

Implement and Evaluate—Review tips to get your plan rolling and ways you can celebrate successes.

Step 5:

Take care of yourself!

To learn more and create a plan that works for you, go to www.caregiversupportservices.com/caregiver-support/.

+ Information

Sharing Your Health Data

It's always easier to help someone when you know more about them. This is true for your health care, too. You can help CareSource have more complete information in our records by sharing your clinical health data from your previous health plans with us. This makes it easier for us to help connect you to the care you need.

Log into My CareSource® and fill out the HIPAA Authorization Form to submit a request to share your information. We will work with your previous plan to get your data. Some plans may not be able to share data with us at this time.

If you have questions, please call Member Services.

Follow CareSource on Social Media!

Get connected! Follow us on social media to get more information about your member benefits, health communications and more. Follow, like, comment and engage. We want to hear from you. You can find us on:

Twitter: [Twitter.com/CareSource](https://twitter.com/CareSource)

Instagram: [Instagram.com/CareSource](https://www.instagram.com/CareSource)

Facebook: [Facebook.com/CareSource](https://www.facebook.com/CareSource)

CareSource Recognizes National Developmental Disabilities Awareness Month

March is National Developmental Disabilities Awareness Month.

A developmental disability affects someone's growth. It can involve physical, learning, language or behavior areas. Someone who has a developmental disability usually has it for life. It can start before birth or after birth due to an injury or infection.

Some examples include:

- Vision loss
- Autism spectrum disorder (ASD)
- Cerebral palsy
- Hearing loss
- Down syndrome

Developmental disabilities are usually not curable, but can be managed with physical, speech or occupational therapy, medications, and/or special education.

Help us celebrate and support these members of the CareSource community!

To learn more, visit

<https://www.cdc.gov/ncbddd/developmentaldisabilities/index.html>.

Sources:

Centers for Disease Control and Prevention (CDC).

<https://www.cdc.gov/ncbddd/developmentaldisabilities/index.html>

MedlinePlus. <https://medlineplus.gov/developmentaldisabilities.html>



Start the Year Strong with Your Flu Shot

It's not too late to get your flu shot! Head into spring healthy.

The flu shot is free.



Keep yourself and those around you healthy. Almost everyone six months of age and older needs a flu shot every year. It's vital for:

- People 65 years of age or older
- People who live in nursing homes
- Pregnant women
- Anyone with a chronic condition (e.g. asthma or diabetes)

Note: The flu shot and the COVID-19 vaccine are not the same; you need both!



Where to GET CARE

The CareSource24® Nurse Advice Line is here 24 hours a day, seven days a week to give advice and answer your health questions.

Our registered nurses can help you decide when self-care or a visit to your PCP, urgent care or the emergency room (ER) is needed. Call now at **1-866-206-7880** to talk with a CareSource24 nurse.



Pharmacy Updates

CareSource has a searchable drug list that is updated monthly on the **CareSource.com** website. To find out which drugs are covered under your plan, go to the **Find My Prescriptions** link under **Member Tools & Resources**. The most current updates can be found there also. If you do not have internet access, you can call Member Services. A CareSource representative will help you find out if a medication is covered and how much it will cost.



COVID-19:

Tools Against the Variant

The new COVID-19 variant, Omicron has changed the course of the pandemic once again. Many are stating that the Omicron variant causes mild symptoms. The experience may differ for those not vaccinated.

The Centers for Disease Control and Prevention (CDC) states Omicron spreads more easily than the original virus. Getting vaccinated remains the best tool to protect you from COVID-19 and to help reduce the start of new variant. Other tools to fight Omicron include getting tested for COVID-19 and wearing masks.



Get Vaccinated and Boosted

- CDC advises that everyone 5 years and older get fully vaccinated to protect themselves from COVID-19.
- CDC also advises that everyone ages 16 years and older get a booster shot after completing their first COVID-19 vaccination series. You are eligible for a booster at:
 - five months after completing Pfizer-BioNTech primary series,
 - six months after completing Moderna primary series,
 - two months after the first J&J/Janssen vaccine.



Wear a Mask

- CDC states masks offer protection against all variants.
- Even if you are fully vaccinated, the CDC advises mask wearing in the below settings:
 - Indoor public places where crowds may gather.
 - Activities with close contact to others.
- Make sure your mask fits snugly and covers your nose and mouth.



Get Tested

- Testing can give you information about your risk of spreading COVID-19.
- COVID-19 self-tests (also called home tests or over-the-counter (OTC) tests) is one of many ways to detect COVID-19. Self-Tests can be taken at home and give you quick results. *
- If you have COVID-19 or have symptoms, isolate for at least 5 days.
- Questions about your self-test result or need help getting tested? Call your PCP or local health department.

To find a vaccine or booster location near you, go to [Vaccine.gov](https://www.vaccine.gov). If you need help scheduling a vaccine appointment, CareSource can help. Call Member Services today.

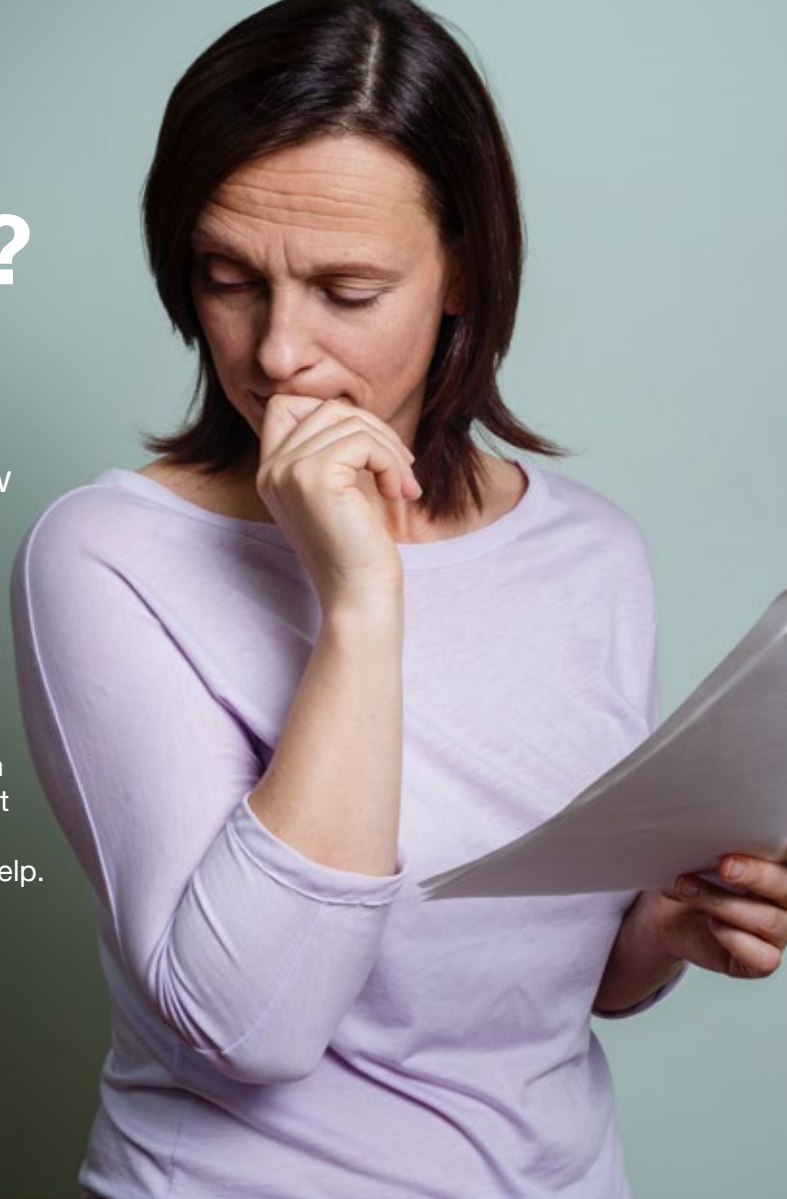


What is Surprise Billing?

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected by law from surprise billing.

“Surprise billing” is an unexpected balance bill. This can happen when you can’t control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider. In these situations, you should only have to pay your cost share. Review your Explanation of Benefits, and if a provider bills you for more, call Member Services for help.

For more details about surprise billing, visit **CareSource.com/marketplace** or refer to your Evidence of Coverage. If you think you have received a surprise bill or balance bill from a provider, please call Member Services at the phone number on your CareSource ID card.



Protect Your Privacy

Health plan fraud is serious. One way you can help fight fraud is to protect your private information.

1. Be careful when giving out your CareSource member ID card or social security number.
2. Do not let another person use your ID card to get service. It’s not legal, and it puts you at risk for identity theft.
3. Report any suspected fraud. If you think someone has used your card to get services, tell us right away.

Call Member Services and follow the prompts for reporting fraud. You don’t have to give us your name when you report. Your report always stays private to the extent permitted by law in any case.



5-Minute Homemade Peanut Butter



INGREDIENTS:

2 cups dry roasted peanuts*
1–2 tablespoons honey or sugar
Additional salt to taste

INSTRUCTIONS:

Place peanuts in food processor. Turn the food processor on and let it run for four to five minutes. You'll see the peanuts go in stages from crumbs to a dry ball to a smooth and creamy peanut butter. Stir in the honey or sugar and salt to taste.

Store in the fridge for two to four weeks.

*This recipe can be made with sunflower seeds instead of peanuts if you have a peanut allergy.

Want more recipes and to stay connected?

CareSource Circle is an online community where your voice has the ability to shape the future of your health plan.



Scan the QR code with your smartphone to become a Circle member today!



Go Green with Paperless Invoicing

Get your invoice on your secure MyCareSource.com account. It can be found in the **Documents** section of your account.

You can reduce your mail and help the environment by updating your account preferences! Click the **Get Started** button on the **Go Green** banner on your My CareSource® home page or **Preferences** page to stop receiving paper copies of your invoice. We will send you an email and/or text to let you know that your new monthly invoice is ready. You can always update your preferences to start receiving paper invoices in the future.

Save a stamp! You can also pay your bill through your My CareSource account (click **Pay Bill** on the home page), or use **CareSource.com/MPpay**. Both are quick, easy and secure!

Call Member Services with any questions.

Need Help with Winter Utility Bills?

You may be able to get help for those high heat and electric bills this winter. Your state has programs to help. Most are managed by your local Community Action Agency. You can contact your state or local program at the link and phone number below.

Indiana Home Energy Assistance Program:

- <https://www.in.gov/ihcda/homeowners-and-renters/low-income-home-energy-assistance-program-liheap/>
- To sign up, call 2-1-1.



Enrolled in a Bronze HSA Eligible Plan?

Set Up Your HSA Account Today!

While CareSource does not create or administer any Health Savings Accounts (HSA), you can take advantage of our partnership with HSA Bank to set up a Health Savings Account with no monthly service fees. Your HSA can be used to pay for medical costs that go toward your deductible, or for dental and vision care. If you don't use all the money you saved, it will continue to roll over from year to year and will always be yours to use toward medical expenses.

How do I set up an account with HSA Bank?

To set up an account with HSA Bank, log in to the CareSource member portal at **MyCareSource.com**, follow the link to HSA Bank and complete the enrollment process. You will receive a checkbook and debit card to pay for your expenses. Take advantage of no monthly fees and get access to the HSA Bank Client Assistance Center, available 24 hours a day, seven days a week (except select holidays).



Health and Wellness Programs



Thank you for being a member of our health plan. Our mission is to make a lasting difference in our members' lives by improving their health and well-being. CareSource has programs that can help you reach your best health.

CareSource may sign you up in these programs. We do that based on news we get from your doctor, pharmacy, or other health care source. That is why you may get materials sent to you by CareSource. We may also call you about these FREE programs. You can also call CareSource and ask to sign up. We want to help you with your health.

Programs include:



One-to-One Care Coordination – helps members with chronic illness and functional impairments, multiple co-morbidities or at-risk pregnancies. It may include face-to-face visits, telephonic interactions, electronic communications, mailings, and health partner collaboration.



MyHealth Journeys - encourages members to use CareSource online tools that build lifestyle habits. This includes things such as eating healthy, being physically active, and proactively managing chronic conditions.



Tobacco Free - uses telephonic coaching to encourage members to opt-in to a tobacco cessation program. The program focuses on topics like nicotine dependence, benefits of quitting, and medications that help a person quit.



myStrengthSM Tool - offers a FREE online self-management tool to connect members with resources to improve behavioral health and overall well-being.



Medication Therapy Management – helps members learn about medications, prevent problems, reduce costs and stick to a treatment plan.

To learn more call **1-844-438-9498**.





Thank You FOR BEING A CARESOURCE MEMBER

We want to remind you that you can find the most up-to-date information about your benefits and services on our website at **CareSource.com**. You will find many helpful items that you can read or print such as:

- Information about our Quality Program, to ensure you get good care and service.
- Information about our Care Management Program and how you or your caregiver may self-refer to the Program.
- Information about our Disease Management Programs and how you may get help.
- How to contact staff if you have questions about how we manage care and services and the toll-free number to call.
- How you can reach us using TTY services if you have problems with hearing.
- CareSource's policy prohibiting financial incentives for utilization management decision-makers.
- A description of the availability of the independent, external appeals process for utilization management decisions by CareSource.
- CareSource's statement about your rights and responsibilities.
- Information about benefits and services that you get or that are not included in your coverage.
- Information about our pharmacy benefits and medicines you can get. This includes our drug list with any restrictions and preferences; how to use our pharmaceutical management procedures; an explanation of limits and quotas; how to receive coverage for non-formulary drugs and an explanation of how practitioners can provide information to support an exception; and CareSource's processes for generic substitution, therapeutic interchange, and step-therapy.
- Information about copayments and other charges for which you are responsible.
- How to get services if you travel, and any restrictions on your benefits.
- How you can get our printed information or get help talking with us in another language about how we manage care and services, or about benefits, access to services and other issues.
- How you may submit a claim for covered services, if needed.
- Learn about our health partners, including their board certification, the medical school they went to and where they completed their residency.
- How to choose your primary care doctor and make appointments.
- How to get specialty care, mental health care and hospital services.
- How to get care after your doctor's normal office hours.
- How to get emergency care, including when to directly access emergency care or use 911 services.
- How to get care and coverage when you are out of CareSource's service area.
- How to tell us if you are unhappy with CareSource.
- How you can appeal a decision that affects your coverage, benefits or your relationship with CareSource in a negative way.
- How CareSource decides how and when to add new technology as a covered benefit.
- Our notice of privacy practices and confidentiality policies, including what a "routine consent" is and how it allows CareSource to use and disclose information about you; how CareSource uses authorizations and your right to approve the release of personal health information not covered by the "routine consent;" how you may request restrictions on the use or disclosure of personal health information, amendments to personal health information, access to your personal health information or an accounting of disclosures of personal health information; CareSource's commitment to protect your privacy in all settings and CareSource's policy on sharing personal health information with plan sponsors and employers.

There is other information about CareSource and our services on the website that is useful to know.

Our **Find A Doctor** tool lists doctors, hospitals and urgent care centers that you can choose from to meet your needs. You can search for a physician by specific characteristics such as office location, gender or specialty.

You can also take a Health Needs Assessment (HNA) on our website. Go to **CareSource.com/members/my-caresource-account** and click on **Health Assessment & Screening**. When you complete the assessment, you will get tips that may help you improve your health. You can also have access to tools that help you better understand what you can do to improve your health.

If you would like more information, or do not have access to the internet, call Member Services.

Thank you,

CareSource



PO Box 8738
Dayton, OH 45401-8738
CareSource.com

HOW TO REACH US

Member Services:

1-877-806-9284

(TTY: 711)

CareSource24®

24-Hour Nurse Advice Line:

1-866-206-7880

Join Us



Facebook.com/**CareSource**



Twitter.com/**CareSource**



Instagram.com/**CareSource**

Important Plan Information



We Want to Hear **From You!**

We love our members. That's why we want to hear from you! Go to the link below and let us know what topics you'd like to see in your quarterly newsletters. This survey only takes two to three minutes.

CareSource.com/NewsletterSurvey

Thank you for trusting CareSource
with your health care needs.