



FALL 2022

MEMBER *Source*

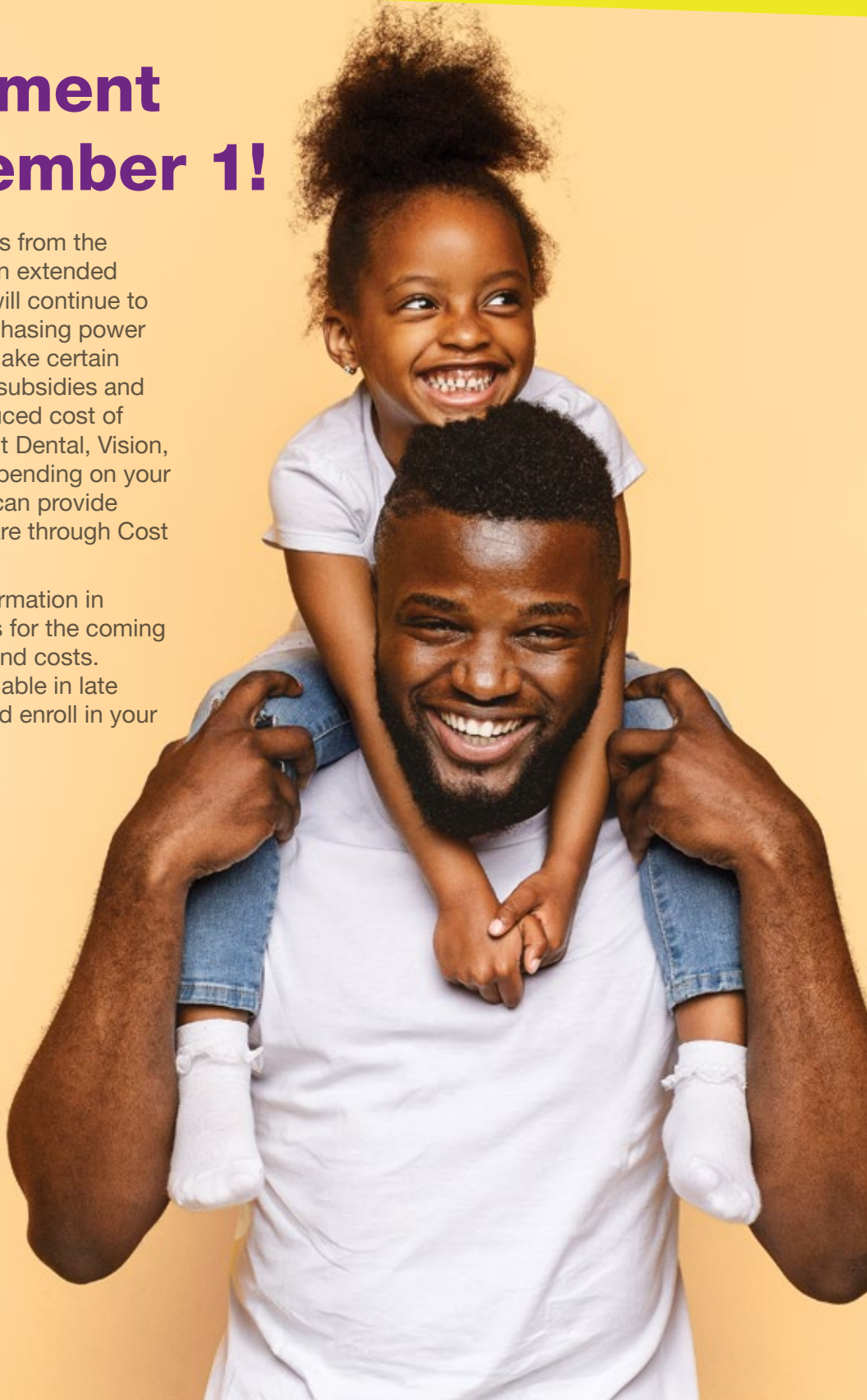
A Newsletter for CareSource® Members

Open Enrollment Begins November 1!

Great news! The increased subsidies from the American Rescue Plan Act have been extended through 2025. This means that you will continue to have lower costs and increased purchasing power for your Marketplace plan in 2023. Make certain to take full advantage the increased subsidies and consider selecting a richer plan (reduced cost of care) or a plan with our optional Adult Dental, Vision, and Fitness Benefits. Remember, depending on your income level, selecting a silver plan can provide additional savings on your cost of care through Cost Share Reductions.

We will be sending your renewal information in October with details on plan updates for the coming year including new plans, services, and costs.

Enroll.CareSource.com will be available in late October for you to start shopping and enroll in your CareSource Marketplace plan!




CareSource®



Want to Get Information from CareSource by **Email or Text?**

Make the change. It's easy!

Your My CareSource® account lets you tell us if you want email or text instead of mail. Cut down on paper and get the info you need faster.

Go to the **Preferences** tab on your **MyCareSource.com** account and tell us you want email or text when possible.

We can't send you everything digitally, but when we can, we will.



Go Green with Paperless Invoicing

You can reduce your mail and help the environment by updating your account preferences! Click the **Go Green** button 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 in the Documents section of your account. 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!

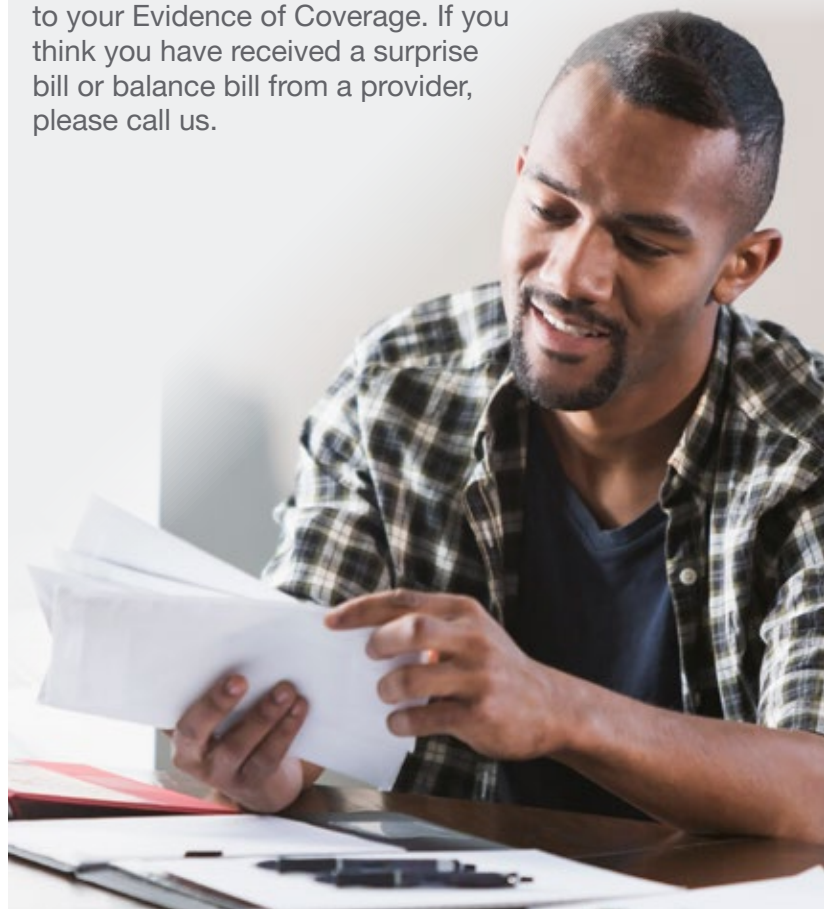
NEW! You can now use Apple Pay® or Google Pay™ to pay your CareSource premium through your **MyCareSource.com** account. Just click **Pay Bill** on the home page or use **CareSource.com/MPpay** to go to the payment portal, and select Apple or Google Pay and use your Wallet to pay your premium! It's just one more way we make it convenient to pay your bill!

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 or contact Care Management 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 us.



Living a Longer, Healthier Life

It's never too late (or early) to adopt healthy habits. You may have already heard all the typical ones, like exercise and eating right. If so, here are a few ideas you can try to help you reach that milestone birthday.



- 1 **Get outside.** Even if it's rainy or snowy. A little time outdoors each day can boost your mood, improve sleep and give you a dose of vitamin D.
- 2 **Sip some caffeine.** Drinking coffee or black tea not only gives you energy for the day, but it's also linked to longevity.
- 3 **Gut health.** Add probiotic-rich foods to your diet. Try kombucha, sauerkraut, pickled vegetables and yogurt loaded with good bacteria for a healthier gut.
- 4 **Laugh.** Daily laughter will release endorphins, boost your immune system, relax muscles and increase blood flow to your internal organs. Laughter also benefits your mental well-being, helping you cope with the stresses of everyday life.
- 5 **Reward yourself.** Treating yourself to little indulgences like pasta, ice cream or getting a massage can reduce stress and lower your blood pressure.
- 6 **Acts of kindness.** Being kind to others feels good and boosts your health. Small gestures help create a personal connection and increases your well-being.

If you're not sure where to begin, start small and stick with it. Over time, add in more changes to feel your best. Who knows? You may need to start buying more birthday candles.

3

Diet Tips for Anemia

Do you always feel sluggish or tired? If so, you could have anemia. Anemia is a health issue where your body doesn't make enough red blood cells, or hemoglobin. Hemoglobin is a protein that contains iron, which helps your cells work the right way. It's also what gives blood its red color.

If you're low on hemoglobin, you can develop symptoms like fatigue and weakness. Other signs are pale skin, irregular heartbeats, shortness of breath and more. The good news is that anemia is treatable. Here's a few food changes you can start doing today:



Eat iron-rich foods, like red meat or dark, leafy greens.



Eat foods with high Vitamin C, like oranges or kiwis.



Limit drinking too much tea or coffee.

Sources: www.geisinger.org/health-and-wellness/wellness-articles/2017/03/22/14/07/what-is-anemia.
www.medicinenet.com/script/main/art.asp?articlekey=117312.

Diagnostic vs. Preventive: What's the Difference?

Preventive Care annual check-ups and screenings that are recommended at certain ages. Preventive care is always no cost to you, as long as you use a provider in the CareSource network.

Diagnostic Care is ordered by your provider when you present certain symptoms, or if a preventive screening test comes back positive or needs follow up. You are responsible for the cost of these tests, according to the cost shares (copay, coinsurance and annual deductible) of your plan.



Example: John turns 50 and his provider recommends a colonoscopy. The test is preventive and is covered at no cost to John. The colonoscopy indicates follow-up care. That follow-up care would be covered according to John's plan cost shares.

Example: Jane has her annual physical at her PCP's office. Her PCP orders blood work. The annual physical would be covered as preventive care, but the blood work could be diagnostic, and may have a cost share if it does not meet the preventive care coverage guidelines.

If you have questions about your coverage, please call CareSource Member Services. You can learn more about preventive care at Healthcare.gov, at the links below.

www.healthcare.gov/preventive-care-adults/
www.healthcare.gov/preventive-care-women/
www.healthcare.gov/preventive-care-children/

Pharmacy Updates



CareSource has a searchable drug list that is updated quarterly on **CareSource.com**. 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. We can help you find out if a medication is covered and how much it will cost.

You Don't Need A Spoonful Of Sugar, Just Take Your Medicine



When your provider gives you medicine, it is important to take it just as you're instructed. Follow-up with your provider or pharmacist if you have any questions or problems.

You can find a list of covered prescriptions (called a Formulary) on **CareSource.com**, under **Members, Find My Prescriptions**. Our Formulary is updated quarterly. If you have questions about your prescription coverage, call Member Services.





Flu Season is Here!

Don't let the flu catch you unprepared. Flu season lasts from early October until May and catching the flu can knock you off your feet. The good news is that yearly vaccination can help you to avoid severe illness from many of the most common strains. Vaccines are available as early as August, so make sure to get your free flu vaccine early.

Source: www.cdc.gov/flu



Get all your shots.

Encourage family members to get the COVID-19 vaccine as soon as they are eligible. This includes the flu shot and all other vaccinations too.



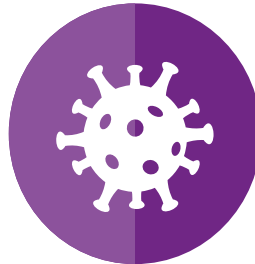
Know the signs and symptoms of COVID-19.

If you think your child is sick, trust your instinct. Contact your pediatrician for guidance.



Hand washing.

Kids should wash their hands after using the bathroom, sneezing or coughing, and before meals. Remind children to avoid touching their face.



Protecting Kids and Family from COVID-19: Reduce the Risk Together



Keep things clean.

Wipe down toys and surfaces your child touches daily. Make sure to store cleaners in cabinets that are out of reach for children or have childproof locks.



Cough and sneeze care.

Educate family members to cough and sneeze into their elbow instead of their hands. Make sure they wash their hands each time too. Also, throw away used tissues.



Wear a mask and get tested.

Mask wearing prevents virus spread and outbreaks. Monitor your community infection rates. If they are high, limit outings with young children. If you are feeling sick, get tested for COVID-19 so you can protect yourself and loved ones.

Thyroid Issues:

KNOW THE SIGNS

The thyroid is a butterfly-shaped organ at the front of your throat. It produces hormones to regulate things like your heart rate, breathing, temperature, muscle strength, body weight, nervous system and cholesterol. Since your thyroid is a key player to most organs in your body, if it's not doing its job, you are going to feel unwell.

Most people do not even know they have a thyroid issue. A lot of the symptoms are marked as another cause or missed due to aging and other illnesses. With thyroid cancer on the rise, knowing common symptoms of thyroid issues can help.



Hypothyroidism (Underactive Thyroid)

Most common thyroid disorder. Hormones in your body start to **slow down**. Symptoms are:

- Depression
- Dry skin or hair and brittle nails
- Fatigue
- Forgetfulness
- Muscle cramps
- Reduced menstrual flow
- Weight gain

Hyperthyroidism (Overactive Thyroid)

Thyroid is too active. Hormones in your body **speed up**. Symptoms are:

- Anxiety, nervousness and irritability
- Changes in bowel habits and loose stools
- Trouble focusing
- Feeling hot and sweating
- Problems falling asleep
- Racing heart and palpitations
- Weight loss (un-intentional)

Thyroid Cancer

Symptoms do not often show in early stages. Still, here are common symptoms you can look out for:

- A lump in your throat that you can feel through your skin
- Constant coughing, non-related to a cold
- Trouble swallowing or breathing
- Hoarseness or other changes in your voice
- Pain in your neck or throat
- Swelling in your neck or neck's lymph nodes

Treatments are available. If you are feeling unwell and having any of the above symptoms, talk to your provider.



Four Ways to Report FWA

CareSource has a program to handle cases of fraud, waste and abuse (FWA). You can learn about what fraud, waste and abuse is on our website at **CareSource.com**. To report anything that does not seem right anonymously (without naming yourself):

1. **Call** Member Services and ask to report fraud.
2. **Write** to us. You can fill out the Fraud, Waste and Abuse Reporting Form found on our website or send a letter to:

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

There are other ways to report that are not anonymous. You can:

3. **Fax** us at **1-800-418-0248**
4. **Email** a message to fraud@CareSource.com



Know When To Go Where



Primary Care Provider (PCP)

Visit your PCP most. Appointments are needed. Use for regular care, common illnesses and advice. Your PCP may also offer telehealth visits (visits by phone or video).



Telehealth and Teladoc

Your PCP may offer telehealth services. You can use Teladoc® when your provider is not available, or you can't get out to see a provider. Call Teladoc 24/7 at 1-800-TELADOC (835-2362) or visit www.Teladoc.com/CareSource



Convenience Care Clinics

Located inside many local drug and grocery stores. Visit them for common illnesses like coughs, sore throats, infections or immunizations. Usually open 7 days, no appointment needed.



Urgent Care Clinics

Use Urgent Care when an illness or injury can't wait. Use for x-rays, deep cuts, sprains, etc. Usually open 7 days a week, into the evening.



Hospital Emergency Rooms

Use for life-threatening emergencies like chest pain, head injury, miscarriage, etc. Emergency Rooms are open 24 hours a day, every day. If you have an emergency, call 911 immediately to get help.



Call the CareSource24® Nurse Advice Line if you have questions about your health, need health care advice, or need help deciding where to go for care.

1-866-206-7880

KEEP BACK PAIN AT BAY



Raking leaves or spending the day deep cleaning your house can be hard on your back if you don't do it often. Everyone has back pain at some point in their life. Things like age, weight, job, family history and fitness level are triggers that can increase your level of pain.

From a dull ache to a sharp pinch, when you have back pain, it makes daily tasks harder to do. Below are some tips you can start doing today to improve your nagging back pain:

- 1 Improve your posture.** It's easy to slouch when you aren't aware. Be mindful of how you sit and stand. Roll your shoulders back and keep your spine straight.
- 2 Stretch and strengthen your back.** Add some exercises to boost back mobility. Things like wall sits, crunches and press-up back extensions are a good place to start.
- 3 Keep a healthy weight.** Extra weight can add strain to your joints. Having extra weight around your belly can cause lower back pain.
- 4 Watch how you sleep.** Mixing up your sleep positions or sleeping on an old mattress can cause back pain. Try sleeping on your back with a pillow under your lower legs.
- 5 Learn how to lift correctly.** From lifting groceries to helping a friend move, your daily life could be your cause of pain if you aren't lifting the right way. It's safer to bend your knees and lift than bending at your hips.
- 6 Know when to get help.** Don't be afraid to ask for help if you need it.

Teen Moodiness or Depression?

The teen years can be hard, between school, peer pressure and social media. Dealing with a rise in responsibility along with changing hormones can also cause stress. Teens may struggle to cope. How can you tell what is normal and what might be depression?

Here are some signs to look for.



Mental changes

Trouble
focusing

Lack of
motivation

Memory
loss



Physical changes

Fatigue

Frequent head
or body aches

Self-harm or
talk of suicide



Social changes

Poor school
performance

Social
isolation

Risky behaviors
like drug or
alcohol use



If you've noticed ongoing signs of depression and are worried about the health and safety of your teen, talk to their primary care provider (PCP). If your teen is in danger of suicide, seek help right away. Call the CareSource24® Nurse Advice Line at **1-866-206-7880** or the National Suicide Prevention Lifeline at **988** for help.

Source: www.nimh.nih.gov/health/publications/teen-depression.





Education Resources for YOU!

If you need money for college, it's never too early or too late to find resources.

21st Century Scholars gives thousands of dollars in aid to Hoosiers who qualify. You must sign up by the end of 8th grade. Go to scholartrack.che.in.gov/ to create an account and fill out an application.

Adult students should complete your FAFSA and fill out an application on Scholar Track. **IndyAchieves.org** has helpful resources for students of all ages. You can also find out more about Workforce Ready through Ivy Tech at www.ivytech.edu/19511.html

If you live in Marion County, you may be eligible for the Promise Scholarship and Completion Grant through IndyAchieves.org.

Exercise and Mental Health

Working out is one of the best things you can do for your physical health. But did you know that it has a major impact on your mental health? Working out boosts “feel good” chemicals like endorphins and serotonin that improve your mood. Working out doesn’t have to be hard or take a long time to have benefits. People who work out often have better mental health and lower rates of mental illness.



Here are five mental health benefits you can enjoy:

- Reduced depression, ADHD and anxiety symptoms
- Reduced stress
- Boosts self-esteem
- Better sleep
- Sharper memory and clearer thinking

Sources: www.waldenu.edu/online-bachelors-programs/bs-in-psychology/resource/five-mental-benefits-of-exercise, www.webmd.com/depression/guide/exercise-depression.



Looking for an Easy, Sugar-Free Fall Snack?

Try this delicious, healthy 4-ingredient applesauce recipe!

Ingredients:



8

Apples, peeled, cored and cut into small chunks

1/2
tsp.

Cinnamon




1/2
Cup

Water



2
tbsp.

Lemon
juice

Combine the apples and cinnamon in a pot. Add water and bring to a boil. Reduce heat to low and cover. Cook for 25-30 minutes, until the apples are still chunky but have begun to break down. Remove from heat, add lemon juice and mash with a fork. Serve warm or cold.

CareSource Circle is an online community where you can give feedback on your health plan through surveys and discussion boards, receive health tips and try recipes like this one. If you love to share your opinions and help make improvements, join CareSource Circle at CareSourceCircle.com/recruitment/survey/20892?recruitmentCode=0vVPg37mAukZYDm9ijdY.

What You Should Know About Antipsychotics

If you are diagnosed with schizophrenia, schizoaffective disorder, bipolar disorder or depression your provider might treat you with an antipsychotic medication. Antipsychotics help you feel more in control of your life and treat your symptoms.

Here are a few things you should know about antipsychotics:

1. **Take your medications as prescribed.**
Be patient. It could take days to weeks until you start feeling better.
2. **Check in with your mental health.**
Medication in combination with counseling can be a great aid to your healing.
3. **Report any symptoms or side effects to your provider.**
Your provider will keep a close watch on your progress and for any side effects. If the medication isn't a good fit for you, talk to your provider about other options.



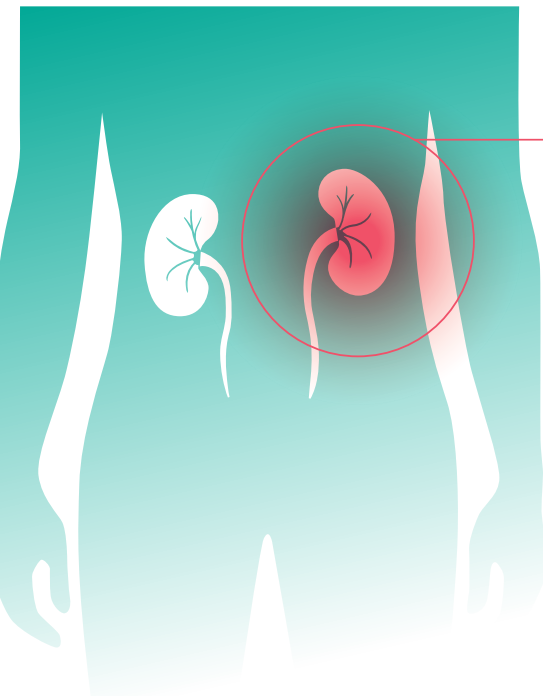
Sources: livingwithschizophreniauk.org/information-sheets/coping-with-side-effects-of-medication..
www.rethink.org/advice-and-information/living-with-mental-illness/medications/antipsychotics.

Could You Have CKD?

Chronic Kidney Disease (CKD) happens when the kidneys don't filter blood well because of damage over time. Poor filtering causes a build-up of waste products and extra fluids, which increases blood pressure and forces the heart to work harder.

People with other conditions like diabetes or high blood pressure can develop CKD without any symptoms. Talk to your provider about getting tested for CKD. It is a simple blood and urine test. The earlier you find out you have CKD, the earlier you can get treated. Treatment can keep your kidneys healthier.

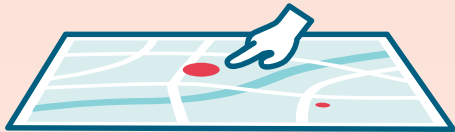
If you have CKD, there are things you can do to slow the progression of CKD. Keep your blood sugars, blood pressure and cholesterol under control. Avoid tobacco products. If you smoke, talk to your provider about quitting. You can also find support at 1-800-QUIT-NOW. CareSource Care Management is here to help you. Please call us at **1-844-438-9498**.



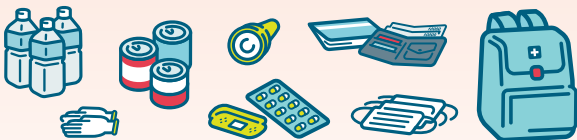
**When
Disaster
Strikes,**

Be Prepared.

Disaster can happen anytime. A tornado, hurricane, wildfire or flood can change your life. Make sure you and your family are prepared. With kids going back to school, planning ahead helps everyone be safe and know what to do.



1. Make a Plan: use a checklist or create your own. Know what you and your family are going to do during and after an emergency. Know where you'll shelter and where to meet if you are divided.



2. Build a Kit: include enough food, water and medications for two weeks if possible.



3. Stay Informed: sign up for alerts by phone or text.

Visit [ready.gov](https://www.ready.gov) to download checklists and find helpful resources. Learn more about alerts here: www.ready.gov/get-tech-ready.



Have You Used Your MyHealth Rewards Dollars? They Expire Soon!

Did you know you can earn reward points for doing healthy activities through MyHealth Rewards?

Q: When do my reward points need to be used by?

A: December 31, 2022

Q: How can I use my reward points?

A: You can use them to buy gift cards.

Q: Where can I check if I have points to use?

A: Log into the MyHealth portal for more info, to see reward-eligible activities* and to trade your points for gift cards!

**Rewards subject to change and may vary by age, gender and health needs. If you are no longer a CareSource member, your access to the Rewards Portal will be deactivated and any unused Rewards may be no longer available.*



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Dayton, OH 45401-8738
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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](https://www.facebook.com/CareSource)

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

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

Important Plan Information

Help Is Here When You Need It

Anyone can need a little extra help at times. When you're worried about food or shelter, your health can be affected. That's why CareSource offers My Resources. My Resources is an online tool that can connect you with local resources that can help with food, energy bills, even housing. Find My Resources by logging into your **MyCareSource.com** member portal account. You can also call Member Services to find help near you.



Tell Us What You Think!



We want to know your thoughts about your quarterly newsletter. Tell us what you like, what you dislike and ideas for improving your newsletters! Take the survey at the link below. It only takes a few minutes.

[CareSource.com/NewsletterSurvey](https://www.caresource.com/NewsletterSurvey)

We want to make your coverage the best you've ever had! We thank you for trusting us with your health coverage needs.