



QUIT SMOKING IN THE NEW YEAR

Are you ready to quit using tobacco in the new year? We're here to help! Start living a healthier and fuller life in 2023.

If you have diabetes and use tobacco, you are at a greater risk of having a stroke. Once you stop smoking and using tobacco, your body begins healing itself. In 20 minutes, your heart rate and blood pressure drop. In 2 weeks to 3 months, your lung function improves. After one year, your risk for heart disease is half that of someone who smokes or uses tobacco. Smoking and using tobacco also impacts your blood sugar. Your insulin can work more effectively when you quit.



We're here to support you as you quit smoking and using tobacco. The first two steps are easy:

- 1 Set a quit date.
- 2 Make a goal. A good goal might be, "Starting Tuesday, I will cut back by at least one cigarette a day until my quit date."

You can also call Quit Now Indiana at 1-800-QUIT-NOW (1-800-784-8669) to get started. The quit line can help you take the next steps to quit:

- Cigarettes
- Cigars
- Hookah
- Chewing Tobacco
- E-Cigarettes
- Vaping

You can access a free and confidential Quit Coach, online resources, and more through Quit Now Indiana.

Sources: www.cdc.gov/tobacco/campaign/tips/quit-smoking/index.html. www.cdc.gov/tobacco/campaign/tips/quit-smoking/index.html. www.cdc.gov/tobacco/campaign/tips/quit-smoking/index.html. www.cdc.gov/diabetes/library/features/smoking-and-diabetes.html.

Caring for the Caregiver

If you are a caregiver for a spouse, parent, child or family member, you know it's hard. It takes a lot of time, effort, and work. Caring for yourself is one of the most important things you can do as a caregiver. It starts with you. Make sure you rest and eat right, ask for and accept help from others, keep a positive outlook, and set goals. Move forward, one step at a time.

You are responsible for your own care and needs, but you are not alone! Find a support group with people who are in similar situations. **Caregiver.org** and **CaregiverAction.org** have free online support groups you can join. Remember, caring for yourself is not selfish. You cannot give your best to someone else if you are not caring for yourself first.



How To Change Your Address

It is important that we have your mailing address. If you move, it is critical that you update your address as soon as you can.

You can call Member Services at **1-877-806-9284** to tell us your new address. You may also update your address in your **MyCareSource.com** portal account. But these ways may not keep your address updated.

You have to tell the Marketplace your new address so it will stay up to date with us. Often, we must use their files, and they override our files. If you don't update your address with them, it will not stay updated with us.

You can update your address with the Marketplace by visiting **Enroll.CareSource.com** to update your application information. This will be sent to the Marketplace and will permanently update your address. You can also call the Marketplace at 1-800-318-2596.

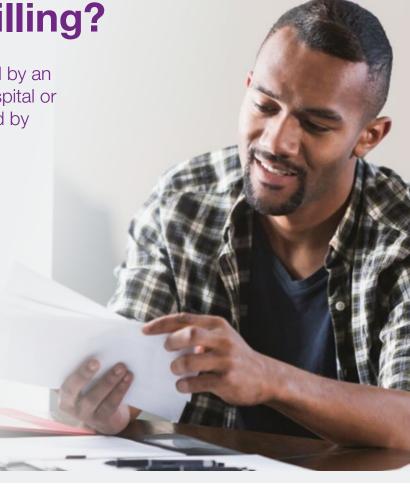


What is Surprise Billing?

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.



Got (Breast) Milk?

Are you pregnant? We want you to have the tools you need if you plan to breastfeed. CareSource covers breast pumps at no cost to you! You can order your breast pump online within 90 days of your due date.

Order your breast pump below:

- aeroflowbreastpumps.com insured.amedadirect.com
- byramhealthcare.com
- pumpsformom.com

Each website has lots of brands and models for you to choose from. Fill out the information on the website and they will work with us to get your breast pump to you! Call Member Services if you have any questions.

Sweater Weather and Dry Skin

Cold air, wind, and low humidity make skin dry, itchy, and cracked. There are ways to help your skin throughout the winter.

Take shorter, lukewarm showers. Hot water and harsh soaps dry out skin. Use gentle, scent-free, sensitive skin cleaners. Be sure to moisturize. Choose a scent-free cream, they repair skin better than lotion. Don't forget sunscreen! You can still get sun damage in winter.

Don't ignore cracked skin. Gently wash around the area and apply a skin ointment. Watch for signs of infection like redness, swelling, and pain. If you see these signs, call your your primary medical provider (PMP).

If your skin is still dry and cracked, you could have a skin condition like psoriasis, eczema, or an allergic reaction. A dermatologist (skin doctor) can prescribe stronger treatments. They can also suggest a skin care routine to keep your skin healthy during these harsh winter months.

Source: www.cdc.gov/disasters/winter/duringstorm/indoorsafety.html



DON'T BE LEFT IN THE COLD

There are programs to help you pay your heating bill. The Low Income Home Energy Assistance Program (LIHEAP) may be able to help you. Call their hotline at 1-866-674-6327. They can also give you tips to fix your home to save energy. You can find your local program at www.in.gov/ihcda/homeowners-and-renters/low-income-home-energy-assistance-program-liheap or by calling 1-(317)-232-7777.



Are you on Supplemental Security Income (SSI)? If so, your utility company may have other ways you can pay. Call them and ask.

Be sure to also check out local services and nonprofits.

INDIANA MEMBERS!

The Energy Assistance Program can help low-income Indiana residents. The application process is open now!

You have two ways to apply:

- 1. Online: https://ihcda.rhsconnect.com/
- 2. In person: at local agencies to find agencies call 2-1-1 or visit the website

TO LEARN MORE:

Email: LIHEAP@ihcda.in.gov

Sources: usa.gov/help-with-bills, acf.hhs.gov/ocs/low-income-home-energy-assistance-program-liheap, benefits.gov/benefit/623





Take Your Medication the Right Way

It is important to take medication exactly as prescribed.

Side effects?

Tell your doctor or pharmacist how you feel. They can give you tips, or have you try another drug.

Forgetting to take your medicine?

There are tools to help like a pill box, calendar, or your smartphone's alerts and apps. Take your medicine with other daily habits, like after you brush your teeth.

Too many trips?

Your pharmacist might be able to schedule your prescriptions in one pick up. Ask about "medication synchronization." Your pharmacy can set it up so you get your medicine in one trip. It is typically set up to be once a month, when possible. This will save you time.

Keep up with your medication. We want you to stay healthy.



It's game time for young athletes! Before the game starts, know the signs of a head injury or concussion.

Helmets help with head injuries, but they cannot stop a concussion. These happen when there is a hit or fall that causes the brain to bounce off the inside of the skull.

The best thing to do is to stop doing what caused the injury. Check to see how the person feels.

Mild concussions cause a headache and sleepiness. The person will need to rest. That means no activity and less screen time. If they do not feel better after a couple of days, call your primary medical provider (PMP).

Bad concussions need help urgently. Some signs include larger eye pupils, drowsiness, bad headaches, weakness, numbness, or less coordination. They may also cause vomiting, slurred speech, convulsions, confusion, unrest, and unconsciousness. If any of this happens, call 911.

Upset Stomach?

Learn what can cause stomach pain. Know when to see a doctor.

An upset stomach every now and then is common. Most of the time you can find the root cause of the pain yourself, or it goes away on its own. Sometimes it can be more serious.



STRESS

Your body can have a physical response to stress, anxiety, or nerves.

An upset stomach due to stress is not a cause for concern. It will usually go away on its own. Contact your provider if it does not go away after a few days.

FOOD POISONING

If you eat something contaminated, you'll know soon after. Symptoms of food poisoning are:

- Nausea
- Vomiting
- Diarrhea
- Abdominal pain

This should clear up within a few days. If symptoms continue or get worse, call your provider.

INDIGESTION

Indigestion can occur if you:

- Eat certain foods
- Eat too fast
- Smoke
- Drink alcohol

Symptoms are bloating, gas, belching, pain, or a burning feeling. Find the cause to lessen your symptoms. Keep a food diary, eat moderately, and slow down.

IRRITABLE BOWEL SYNDROME

If you often have stomach pain, you may have irritable bowel syndrome (IBS). IBS is a common condition that needs long-term management. Symptoms include:

- Cramping
- **Bloating**
- Gas
- Diarrhea
- Constipation

Managing your diet and stress can help control your symptoms.

GASTROPARESIS

Though rare. Gastroparesis is a serious condition. The muscles in your stomach slow or stop emptying food properly into the intestine. Symptoms include nausea, vomiting, or feeling full fast. The exact cause is often unknown, but it can be triggered by:

- Uncontrolled diabetes
- Narcotics or antidepressants,
- Multiple sclerosis (MS)
- Injury to the vagus nerve.

You need a proper diagnosis to manage it, especially if you have diabetes.



WHEN TO SEE **A DOCTOR**

If your stomach issues occur for more than a few days, call your provider. Talk to them about any:

- Irregular or frequent stomach pains
- Diarrhea
- Nausea
- Constipation

YOU CAN ALSO CALL CARESOURCE24

Call the CareSource24® Nurse Advice Line if you have questions about your health, need advice, or need help deciding where to go for care. 1-866-206-7880

Source: www.cdc.gov/nchs/fastats/digestive-diseases.htm

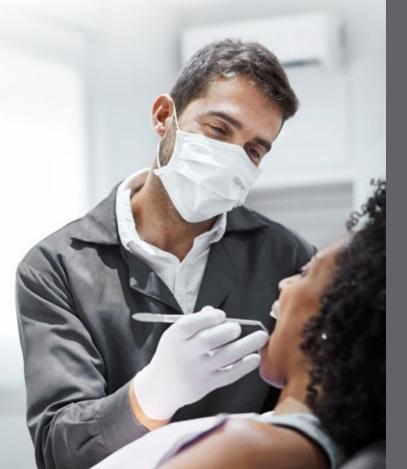


Visit Your Dentist Twice a Year for Better Health

Routine dental visits are a vital part of your health. All Marketplace members have pediatric dental benefits; and Dental, Vision and Fitness plan members have dental benefits for adult members also. Dental benefits include exams, cleanings, x-rays and more.

You should see your dentist two times a year, even if you do not have tooth or gum pain. Your dentist will do a thorough exam to make sure your mouth is healthy. Exams can also help detect issues like cavities and gum disease. You will also have your teeth cleaned during routine visits to remove build-up that can be hard to get to with normal brushing and flossing.

Your dental benefits are provided by DentaQuest®. Make sure the dentist knows you are covered by DentaQuest before you visit. Check your Evidence of Coverage at CareSource.com to learn more about covered benefits. You can use our online *Find a Doctor* tool to find a dental provider at FindADoctor.CareSource.com.



Identifying Sources of Unexplained

BAD BREATH

Bad breath is something everyone has experienced. But what causes it? Here are three sources that could explain your bad breath.

The food you eat:



The most common foods that cause bad breath include garlic, onions, dairy products, coffee, or anything spicy. Daily brushing, flossing, and using mouthwash help!

Gum disease:



Ongoing bad breath could be a sign of gum disease. Plaque, bacteria, and food debris that build up around your gum line can lead to gum disease. You can lower your risk by brushing and flossing your teeth each day. If your gums bleed when you brush, talk to your dentist.

Chronic acid reflux:



Chronic acid reflux happens when stomach acid or undigested food is pushed back up into your throat. You can lessen acid reflux by eating smaller meals. Chewing gum after a meal may also help.

There are many causes of bad breath. If you brush and floss every day and still have bad breath, you may need to talk to your dentist or primary medical provider (PMP). They can help you build strong hygiene habits to keep your breath fresh. To find a provider near you, visit **FindADoctor**. **CareSource.com** or call Member Services.

Source: www.cdc.gov/oralhealth/conditions/periodontal-disease.html

READING GLASSES 101

How to Find the Perfect Reading Glasses

Are words starting to look blurry when you read? It may be time for you to get a pair of reading glasses. One of the first signs that you need reading glasses is if you hold what you are reading farther away from your face to make out the words. You may have headaches or find that your eyes feel tired after reading. Most people will start using reading glasses after the age of 40.

Find the perfect pair of reading glasses for you.

Visit your local store that sells nonprescription reading glasses. Make sure you bring something to read with you.



Reading glasses are sold from +1.00 to +4.00, increasing by +0.25 with each power. Start by trying on the lowest power of glasses first. Try on each pair until you're able to read easily. Make sure you can read at a comfortable distance. If you have two powers that work for you, choose the lower power. Wear them every time you read to avoid straining your eyes.

If your reading glasses aren't helping, or your vision is getting worse, call your provider. They can give you an eye exam to diagnose your needs or help find the right reading glasses prescription for you.



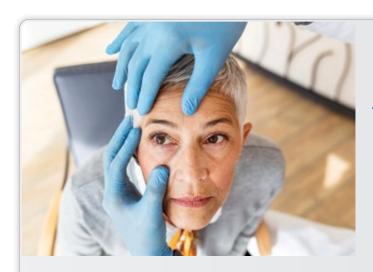
Take an active role in your care if you have Human Immunodeficiency Virus (HIV). Being active in your care can help you better manage your HIV. To take charge of your care, be sure to go to all your medical visits. Keeping your visits will help your provider make sure your treatment is working for you. Let them know of any health changes or side effects from medication. Take your medication exactly as prescribed. Getting routine care and taking your HIV medication is the key to staying healthy.



Pharmacy Updates

CareSource has a searchable drug list on CareSource.com. Go to Find My Prescriptions under Member Tools & Resources to find out which drugs are covered. It is where the most current updates can be found. Call Member Services if you do not have access to the Internet. We can help you find out if a medication is covered and how much it will cost.





Are You at High Risk for Glaucoma?

Take our Quiz and Find Out

As you age, you might notice that the world looks a little blurry. Eyesight issues can be a normal sign of aging. It can also be a sign of something more serious, like glaucoma. Glaucoma is a group of eye diseases that can lead to blindness.

Anyone can get glaucoma, but you may be more likely to if you have certain risk factors.

No

If you answered **YES** to one or more of the above statements, you are at higher risk for glaucoma. Talk to your eye doctor or other provider about what that means for you.

Glaucoma Screening Guidelines for adults without risk factors:

Age 40-55	Every 2-4 years, starting at age 40.			
Age 55-65	Every 1-3 years			
Age 65+	Every 1-2 years			

If you have risk factors, get screened more often. Talk to your provider about what's right for you!

Source: American Academy of Ophthalmology. <u>www.aao.org/eye-health/diseases/what-is-glaucoma, www.aao.org/clinical-statement/frequency-of-ocular-examinations</u>



Getting enough sleep each night is important for your health and well-being. It has an impact on your day-to-day life. But how much sleep do you need each night? The answer depends on your age.

Newborn	Infant	Toddler	Preschool	School age	Teen	Adult	Adult	Adult
0-3 months	4-12 months	1-2 years	3-5 years	6-12 years	13-18 years	18-60 years	61-64 years	65+
16-18 hours	12-16 hours (including naps)	11-14 hours (including naps)	10-13 hours (including naps)	9-12 hours	8-10 hours	7 or more hours	7-9 hours	7-8 hours

Why do we need enough sleep each night? Sleep sharpens memory and problem-solving skills. It also lowers risks of certain diseases and can boost your immune system. Not getting enough sleep can cause health problems including:

- **Heart and blood vessel disease:** Includes high blood pressure, heart disease, heart attack, and stroke.
- **Diabetes:** Affects the ability to regulate blood sugar.
- Obesity: When tired, you eat more, causing weight problems.
- Immunodeficiency: Fighting illnesses is harder on the body.
- Hormonal abnormalities: The body cannot make hormones correctly with lack of sleep.
- Pain: Pain can develop, or the feeling that pain is getting worse, with lack of sleep.
- Mental health issues: Poor sleep can make the symptoms of depression, anxiety, and bipolar disorder worse.

Here are a few tips for getting a better night's sleep:

- Set a routine. Get up and go to bed at the same time daily.
- Start moving. Spend time outside and exercise. This lowers stress, which helps you sleep.
- Turn off your phone. Stop checking devices at least an hour before bed.
- **Don't sleep too much.** This raises your risk for diabetes, heart disease, and stroke.

If you or a loved one is still having trouble falling asleep, talk to your provider. They can help you make a plan so you can catch your Zzz's.



Does the Winter Make You Feel SAD?

Seasonal Affective Disorder (SAD) is a type of depression that starts in the late fall and early winter. SAD goes away in the spring and summer when there is more sunshine. Symptoms of SAD can range from overeating and weight gain to oversleeping and social withdrawal.

Treatments are available if you deal with SAD. Psychotherapy, antidepressant drugs, and taking vitamin D can help. There are also lamps and sun lights that may help with SAD. Talk to your primary medical provider (PMP) or a mental health specialist if you are dealing with SAD.

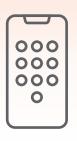


988 Suicide and Crisis Lifeline

Are you in crisis? If so, call or text 988. You can also open a chat on www.988lifeline.org. 988 is a free dialing code for the Suicide Prevention Hotline. This hotline can be used 24/7 by anyone struggling with their mental health or are having thoughts of suicide.

There are also specific mental health resources for the Black, LGBTQ+, Veteran, and other communities.

Here are some tips for when you call 988:





Press "1" if you are a veteran.



Press "2" if you need interpretation services.



Dial 711 if you are hard of hearing for TTY. Then, dial **1-800-273-8255** or your preferred service.



Talk and text is only available in English at this time.

Source: 988 Suicide & Crisis Lifeline. https://988lifeline.org/current-events/the-lifeline-and-988.

How Much Exercise Do You Really Need to Stay Healthy?

The guidelines are clear. Each week, the average adult needs:

- 150 minutes of moderate aerobic activity like walking or 75 minutes of vigorous aerobic activity like running
- Two strength training sessions that hit all muscle groups

This may sound like a lot. The key is to break it up into smaller sessions and make moving a habit. Here are some ways to get moving that do not require any equipment:

- Going upstairs?
 Double or even triple each trip up and down.
- Switch up your dog walk.
 Follow your dog's lead. Let them control how long your walk is and where you go.
- A watched pot never boils.
 Don't just stand there when cooking. Do some leg lifts, squats, calf raises, or countertop pushups.
- Pick up your phone and the pace.
 Walk around your home when taking calls or answering text messages.
- Game nights with a twist:
 Instead of setting up a board game, take it outside.

 Try kickball, tag, capture the flag, and musical chairs.

Exercise is a form of self-care and can be fun. When you stop looking at it like a chore, it starts being a treat.

Did you purchase an optional adult Dental, Vision and Fitness Marketplace Plan and need help finding a fitness center or want 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.







Insurance Literacy:

Five Important Terms

- Annual Deductible: The amount you must pay for some covered services in a benefit year before CareSource will begin paying for certain benefits. Copayments do not count towards your annual deductible.
- 2 Annual Out-of-Pocket Maximum: The maximum amount you pay in a benefit year related to benefits. When you reach the annual out-of-pocket maximum, benefits for covered services are payable at 100% during the rest of the benefit year.
- Coinsurance: The charge, stated as a percentage, that you are required to pay for certain covered services after the annual deductible is satisfied and until you reach your annual out-of-pocket maximum.
- Copayment: The charge, stated as a flat dollar amount, that you are required to pay for certain covered services.
- **Premium:** The monthly amount you will pay CareSource for your health insurance, in accordance with the terms of the plan.



Stop the FluBefore it Stops You!

Winter is here, and with it comes the flu. You can lower your chance of catching the flu with this easy checklist.



Get your flu vaccine!

It's not too late. Most people 6 months of age or older should get a flu vaccine.



Avoid contact with others who are sick.



Don't touch your eyes, nose, or mouth.



Wash your hands often.

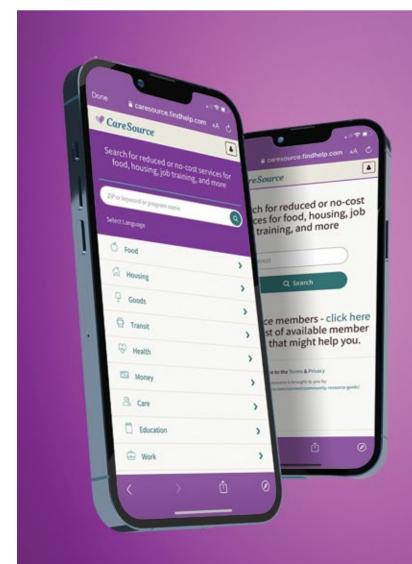


Cover your coughs and sneezes, and remind others, too!



When You Need a Helping Hand

Use MyResources, Now in the CareSource Mobile App!



Sometimes you face challenges that go beyond your health care. CareSource has an online tool called MyResources if you need a little extra help. MyResources connects you with free or low-cost programs where you live.

Now you can access MyResources in the CareSource Mobile App! You can use the MyResources search tool to find services for food, shelter, school, work, transportation, financial support, and more. It's easier than ever to find support at home or on the go!

Follow these steps to use the MyResources tool within the app:

- 1. Click **benefits** in the lower right
- 2. Tap the first option listed *MyResources*.
- 3. You then have the option to **call**Member Services by tapping the phone number on the screen. Or you can use the **online search tool** by choosing *CareSource Find Help Site*. From there you can enter a zip code and start searching.



We have programs and services in every zip code in the United States. No matter where you are or where you go, we are here to help.



ENGLISH - Language assistance services, free of charge, are available to you. Call:



1-833-230-2099 (TTY: 711).

SPANISH - Servicios gratuitos de asistencia lingüística, sin cargo, disponibles para usted. Llame al: 1-833-230-2099 (TTY: 711).

NEPALI - तपाईंका निम्ति निःशुल्क भाषा सहायता सेवाहरू उपलब्ध छन् । फोन गर्नुहोस्: 1-833-230-2099 (TTY: 711).

KOREAN - 언어 지원 서비스가 무료로 제공됩니다. 전화: 1-833-230-2099 (TTY: 711).

FRENCH - Services d'aide linguistique offerts sans frais. Composez le 1-833-230-2099 (TTY: 711).

GERMAN - Es stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Anrufen unter: 1-833-230-2099 (TTY: 711).

SIMPLIFIED CHINESE -

可为您提供免费的语言协助服务。请致电: 1-833-230-2099 (TTY: 711).

TELUGU - భాషా సాయం సర్వీసులు, మీకు ఉచితంగా లభ్యమవుతాయి. కాల్ చేయండి: 1-833-230-2099 (TTY: 711).

BURMESE - ဘာသာစကားဆိုင်ရာအကူအညီဝန်ဆောင်မှု များအား သင့်အတွက် အခမဲ့ ရရှိနိုင်ပါသည်။ ဖုန်းခေါ်ရန်: 1-833-230-2099 (TTY: 711).

تتوفر لك خدمات المساعدة اللغوية مجانًا. - ARABIC اتصل على الرقم: 2099-230-1-(هاتف نصبيّ: 711).

زبان کی معاونتی ترجمانی خدمات، آپ کے لیے بالکل مفت یا - URDU فری آف چار ج دستیاب ہیں۔ کال کریں .1-833-230-2099 (TTY: 711)

PENNSYLVANIA DUTCH - Mir kenne dich Hilf griege mit Deitsch, unni as es dich ennich eppes koschte zellt. Ruf 1-833-230-2099 (TTY: 711) uff.

RUSSIAN - Вам доступны бесплатно услуги языкового сопровождения. Позвоните по номеру: 1-833-230-2099 (TTY: 711).

TAGALOG - May mga serbisyong tulong sa wika, na walang bayad, na magagamit mo. Tumawag sa: 1-833-230-2099 (TTY: 711).

VIETNAMESE - Dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi: 1-833-230-2099 (TTY: 711). GUJARATI - ભાષા સફાય સેવાઓ તમારા માટે નર્શિલ છે. 1-833-230-2099 (TTY: 711) પર ક્રૉલ કરો.

PORTUGUESE - Serviços linguísticos gratuitos disponíveis para você. Ligue para: 1-833-230-2099 (TTY: 711).

MARSHALLESE - Jerbal in jibañ ikijen kajin, ejelok onean, ej bellok ñan eok. Kurlok: 1-833-230-2099 (TTY: 711).

NOTICE OF NON-DISCRIMINATION

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

CareSource offers free aids and services to people with disabilities or those whose primary language is not English. We can get sign language interpreters or interpreters in other languages so they can communicate effectively with us or their providers. Printed materials are also available in large print, braille, or audio at no charge. Please call Member Services at the number on your CareSource ID card if you need any of these services.

If you believe we have not provided these services to you or discriminated in another way, you may file a grievance.

Mail: CareSource, Attn: Civil Rights Coordinator P.O. Box 1947, Dayton, Ohio 45401 Email: CivilRightsCoordinator@CareSource.com

Phone: 1-844-539-1732 **Fax**: 1-844-417-6254

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

Mail: U.S. Dept. of Health and Human Services 200 Independence Ave, SW Room 509F HHH Building Washington, D.C. 20201

Phone: 1-800-368-1019 (TTY: 1-800-537-7697) Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are found at:

www.hhs.gov/ocr/office/file/index.html.

© 2022 CareSource. All Rights Reserved. Multi-EXC-M-1568660



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

HOW TO REACH US

Member Services Dept: 1-833-230-2099 (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 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

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