



WINTER 2023

MEMBER *Source*

A Newsletter for Indiana Marketplace Members

2024 Brings New Plans and Savings Opportunities

We are excited to offer our plans to more members than ever in 2024! We want you to have the best care and the best value when you enroll with CareSource. **Enroll by December 15 for your coverage to start on January 1.** Open enrollment ends January 15.

New Diabetes Gold and Silver Plans Introduced for 2024! These plans offer preferred coverage for diabetes medications, supplies and care. They give you a predictable way to control ongoing costs. Some highlights include:

- ✓ \$0 copay for select insulin drugs, test and self-management supplies
- ✓ More drug coverage, including brand names like Mounjaro, Ozempic, Trulicity and Rybelsus
- ✓ Diabetes counseling and education
- ✓ Focused diabetes Care Management program
- ✓ Earn up to \$125 in rewards in gifts cards to major retailers.

NOTE: The Marketplace may switch members enrolled in a Bronze plan to a Silver plan in 2024. You will have the same network and services with lower costs. You will only be switched if the new plan would have the same or lower cost after your Advance Premium Tax Credit (APTC).

CareSource has licensed agents ready to help you learn more about our 2024 plans, including the new Diabetes and Silver plans. They can help you decide which is the right plan for you. Call **1-844-539-1733** from 8 a.m. to 6 p.m. Monday through Friday or work with your current agent/broker.



 **CareSource**[®]



DO I NEED A FLU SHOT?

Flu season is here. It is time to get an updated flu shot that works against the flu virus for this season. To keep yourself and those around you healthy, almost everyone six months of age and older needs a flu shot every year. It's especially important for:

- People over 64 years old
- People who live in nursing homes
- Pregnant women
- Anyone with a chronic condition like asthma or diabetes

Where can I get my flu shot? Where can I learn more about the flu shot? For more information, visit [CareSource.com/flushot](https://www.caresource.com/flushot).



Health Care with Heart[®] and You

At CareSource, we want you to get the best care for YOU. Different backgrounds and life experiences put some of us at risk for certain illnesses and diseases.

You may hear from us soon. When you do, we may ask you questions we haven't before. This helps us give you the care you need. Some of the things we may ask you about are:

- Preferred language
- Geographic information
- Interpreter needs
- Race
- Ethnicity
- Chosen name
- Gender identity/pronouns
- Sexual orientation
- Sex assigned at birth
- Legal sex

We may ask you these questions on the My CareSource[®] portal or the phone. You don't have to share this information. If you do, it can help us give you the high-quality care you need. CareSource follows state and federal security and privacy laws whenever we ask for or use your information. We do not share what you choose to tell us outside of CareSource. This includes your response to all questions, even the new ones we may ask. The data you share is used for programs and services so we can better serve you.





Give Yourself the Gift of a ***Stress-Free Holiday Season!***

The holidays can be a happy and joyful time. They can also be stressful. What can you do if your season feels more hectic than happy?

Stressed about plans?

Give yourself permission to have a night off to do your favorite relaxing activities.

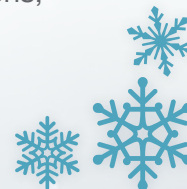
Stressed about money and gift giving?

Give loved ones the gift of your time. Offer to babysit, make them dinner, or help them with a house project.

Stressed about holiday traditions?

Take a year off from traditions that do not bring you joy. Make new traditions!

Share even more ideas to stay stress-free with other CareSource members through CareSource Circle, our online community. You can give feedback on your health plan through surveys and discussion boards, find healthy recipes, and get tips for a healthy life. If you love to share your opinions, join CareSource Circle at **CareSource.com/CircleMarketplace**.



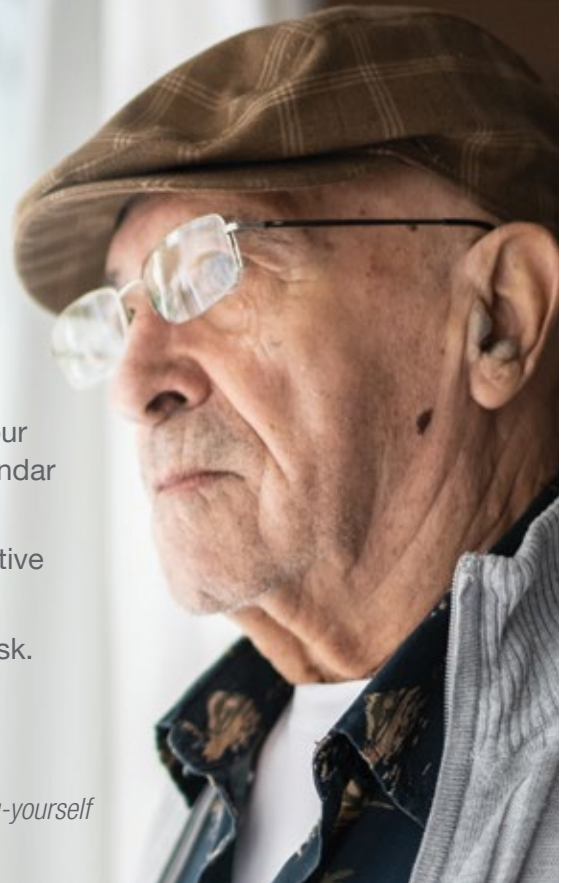
Living with Dementia

If you have dementia, taking care of yourself needs to be a priority. We have some tips for you or your loved ones to make living with dementia a little bit easier.

- See or talk to your provider on a regular basis. Make notes ahead of time with questions you want to ask or updates you need to give them.
- Create routines to make things easier. Keep mealtimes the same. Always keep important items, like medication and your phone, in the same place. Keep track of activities on a calendar or white board.
- Maintain relationships with family or friends that are supportive and helpful.
- Take breaks when you are doing a hard or overwhelming task.
- Ask for help when you need it.

Sources:

National Institute on Aging, www.nia.nih.gov/health/alzheimers-caregiving-caring-yourself
Alzheimer's Association, www.alz.org/help-support/



Your most asked questions to Member Services—answered.

What if I don't understand what my provider is telling me during my visit?

Your provider is your partner in care. You want to fully grasp what they are saying about any health concerns, conditions, and care you might need. If you have a hard time understanding what your provider is telling you during a visit, there are ways you can ask them to be clearer. You can ask them to talk more slowly or repeat information. You can also repeat what you heard back to them to make sure you both are on the same page.

Ask your provider to use plain language instead of medical jargon. You can also ask for a printed copy of notes from your visit to take home with you so you can review what you talked about. The Cleveland Clinic has a full list of helpful questions and tips you may want to check out. Go to My.ClevelandClinic.org/patients/information/questions-to-ask-your-doctor to view the list.



Use the Mobile App to Call Teladoc!



Use our mobile app to connect with Teladoc® for telehealth services. You can speak to a provider 24/7 from wherever you are through Teladoc. Use Teladoc at no cost to you. The CareSource mobile app is available for iPhone® and Android® systems.

Once you download the app, sign in to your My CareSource® account. On the main screen under **Services**, find the **Telehealth** button. Tap it to go to the Teladoc page.

You can then tap the phone number to call Teladoc right from the app. You can also visit **Teladoc.com/CareSource** and learn more about what is offered.

You can also call Teladoc directly at 1-800-TELADOC (835-2362) or visit **Teladoc.com/CareSource**.

Save time and worry when you use Teladoc.

Your Path to Better Living Starts by Taking Your Medicine!



Taking your medicine exactly as prescribed can help you live a healthier life.

Ask your health care provider or pharmacist questions when you have them. They can explain how your medicine can help you. Keep track of when you take your medicine. Consider taking your medicine as part of your daily routine such as when you brush your teeth or eat dinner. If you take it when you eat, check to see if your medicine should be taken on a full or empty stomach. Taking these steps will help you get on a path to better living!



Get Free Books through Dolly Parton's Imagination Library

One of the best things you can do with your child is read. Kids have better speech and listening skills when their parents and caretakers read to them. They are also better prepared to do well in school. Did you know that your child can get a free book delivered right to your door each month? All kids from birth to five years old can get books through Dolly Parton's Imagination Library!

Plus, with the Imagination Library, your child will have their own library of books by the time they start Kindergarten! The Imagination Library is available where you live. Go to imaginationlibrary.com/check-availability to get signed up.

It can take 8 to 12 weeks for the first book to arrive. After that, your child will get a new book each month!







Eating Healthy During the Winter Months

Eating foods high in vitamins can help keep you healthy during cold and flu season. They can also help boost your mood during the cold and dark months.

It may seem harder to choose healthier foods in the winter. When fresh fruits and vegetables aren't as easy to get, frozen or canned options are just as good. Choose the low or no sodium options in canned veggies. Stick with fruits packed in water or 100% juice to skip the added sugar syrups.



Lower levels of vitamin D are linked to depression. It can help to eat and drink more of it during winter. Milk, cereals, salmon, and red meat are good sources. It may also be good to add vitamin D supplement. Talk with your provider about this before you start taking one.



Vitamin C helps your body fight colds and can also improve your mood. It can be found in many fruits like oranges, pineapples, and kiwis. It is also in many vegetables like broccoli, sweet potatoes, and peppers.

If you want a sweet treat, try dark chocolate. It has antioxidants and fiber that are good for you. It can also fuel the brain!

Sources:

Cleveland Clinic, www.health.clevelandclinic.org/5-foods-for-winter-weather/

Everyday Health, www.everydayhealth.com/diet-nutrition/best-winter-fruits-to-help-keep-you-healthy/

Everyday Health, www.everydayhealth.com/depression/fall-and-winter-foods-with-mood-boosting-benefits/





Stay Fit This Winter

We want you to stay active even when it may be cold or rainy outside. Here are some ideas so you can stay active during the winter months!

Take an indoor walk!

Visit your favorite mall or store and do a few laps.

Enjoy the outdoors!

If it is safe to be outside, bundle up and go outside to hike, ski, or build a snowman.

Use your CareSource benefits!

You have access to fitness centers and select YMCAs with Active&Fit®.

To learn more about your fitness benefits:

Call 1-877-771-2746
or Visit [ActiveandFit.com](https://www.ActiveandFit.com)

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



Food Safety Tips

Holidays are coming! Many involve friends and yummy food. Sadly, one in six Americans will get sick from food that was mishandled this year. Don't be one of them! Stay safe this season by following these steps for safe food handling.

1. **Clean.** Wash your hands and workspace after each task. Wash or rinse your vegetables and fruits.
2. **Separate.** Keep meat away from other foods. Use separate cutting boards for meats and vegetables.
3. **Cook.** Cook food to the safe temperature. Use a good food thermometer.
4. **Chill.** Refrigerate leftovers within 2 hours. Make sure your fridge is cooled to 40 degrees or below. Keep cold foods cold.

You can learn more about how to cook and prepare food safely at www.FoodSafety.gov.





Know A Scam When You See One

If it seems too good to be true, it probably is. Don't share your private information. Don't give money to anyone who says you must pay them to keep your health coverage. This is a scam.

The only time CareSource will contact you for payment is regarding your monthly premium. You may get invoices and payment reminders through mail or email notices.

CareSource or the state will never:

- Say that you are in legal trouble.
- Ask for your credit card or bank numbers.
- Ask for your social security number.
- Ask you to pay in gift cards.
- Threaten you in any way.

If you get a call or message that doesn't seem right, tell us. Call Member Services and ask to report fraud.



What is an *External Review?*

External reviews are done by Independent Review Organizations. They are not connected to CareSource. If you filed an appeal for a service we denied and you disagree with our appeal decision, you can ask for an external review.

Most of the time, you must finish an internal appeal or formulary exception review before you can ask for an external review. You can learn more about this in your Evidence of Coverage. It can be found online at **CareSource.com/plans/marketplace/plan-documents/**.

Limit Your Exposure to PFAs

Per- and Polyfluoroalkyl Substances (PFAs) are used to make everyday products. They are found in microwave popcorn bags, fast-food wrappers, and non-stick cookware. They are even used to make our clothes, carpets, shoes, and couches water and stain-proof.

PFAs may have some helpful uses. However, there is growing research that shows they may be harmful to our health. PFAs have been linked to high cholesterol, changes in metabolism, and some cancers.

It is hard to avoid PFAs. There are choices you can make to limit your exposure:

- ✓ **Read the label.** If you see the words *fluoro* or *perfluoro*, it likely has PFAs.
- ✓ **Switch out your non-stick cookware.** Try cast iron or stainless steel instead.
- ✓ **Bring your own to-go box.** Use glass or metal containers for leftovers.



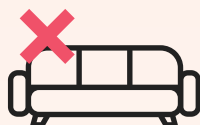
NON-STICK
COOKWARE



FAST FOOD
PACKAGING



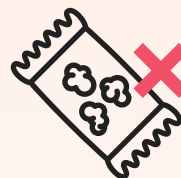
WATER RESISTANT
CLOTHING



STAIN RESISTANT
FURNITURE



STAIN RESISTANT
PRODUCTS



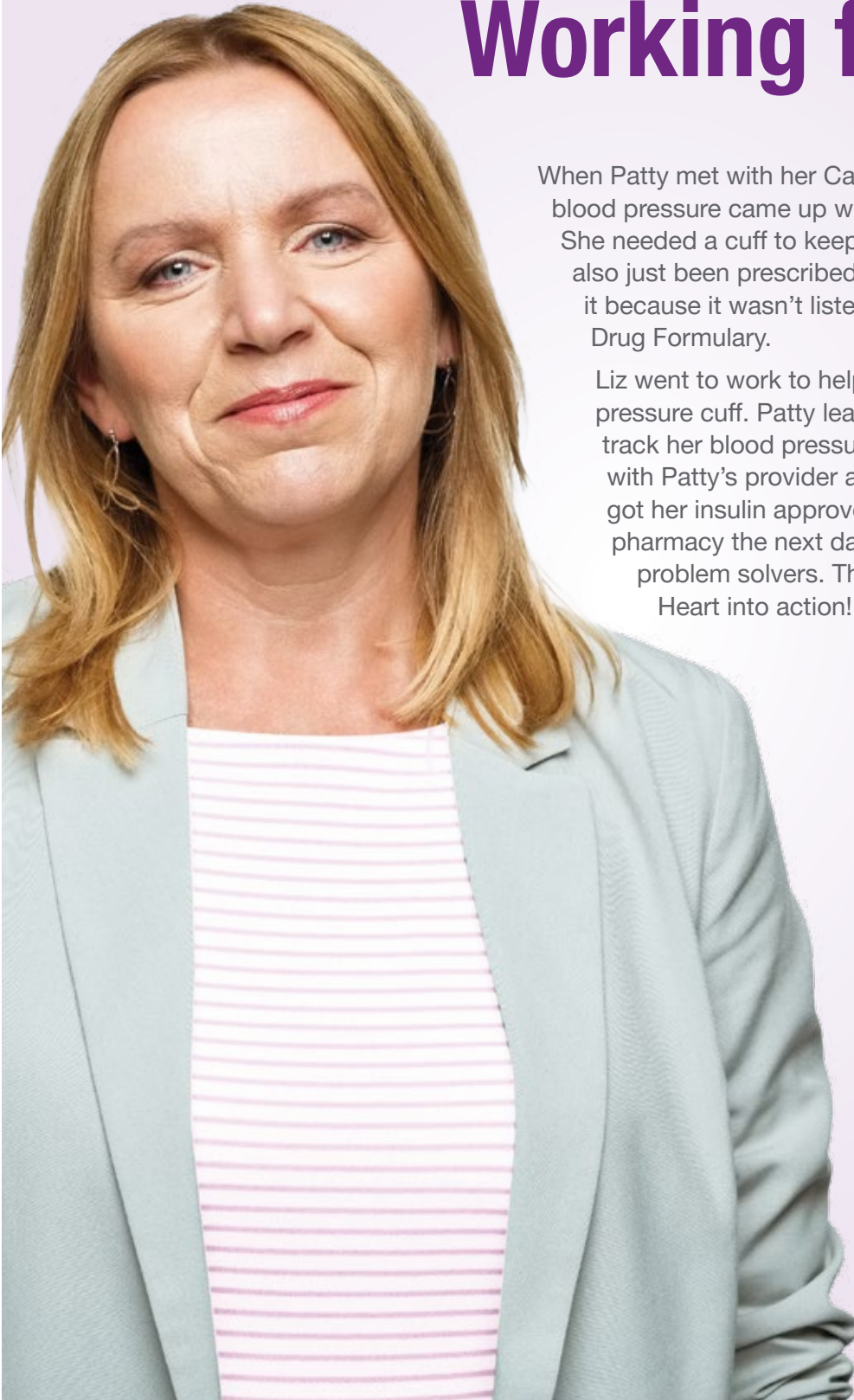
MICROWAVE
POPCORN BAGS

Visit the Centers for Disease Control website at atsdr.cdc.gov/pfas to learn more about PFAs.

Sources: National Institute of Health, www.niehs.nih.gov/health/topics/agents/pfc/index.cfm



Care Management Working for YOU!



When Patty met with her Care Manager, Liz, her blood pressure came up while they were talking. She needed a cuff to keep an eye on it. She had also just been prescribed insulin but couldn't get it because it wasn't listed on the CareSource Drug Formulary.

Liz went to work to help Patty. Patty got a blood pressure cuff. Patty learned how to use it to track her blood pressure daily. Then Liz talked with Patty's provider and her pharmacy. Patty got her insulin approved and picked it up at the pharmacy the next day! Our Care Managers are problem solvers. They put Health Care with Heart into action!

Life HACKS:

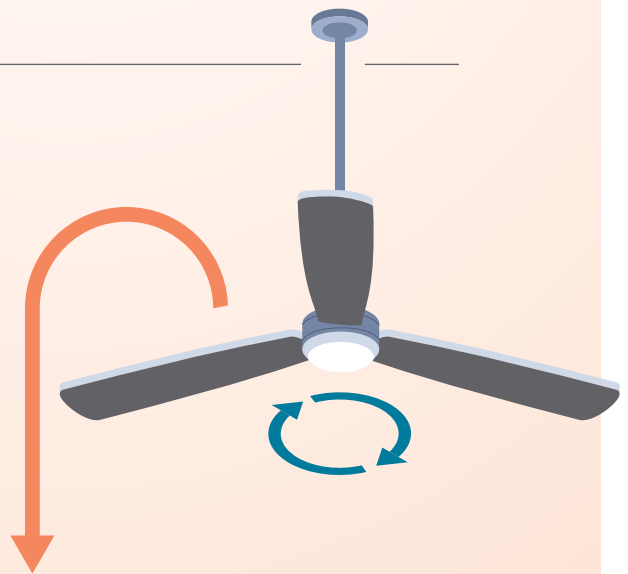


Winter Wonder Hack:

Say goodbye to windshield fog! Don't throw out silica packets from new packages! Rescue a few and leave them on your dashboard. These little moisture-magnets will do wonders, keeping your windshield clear all winter.

Winter Comfort Unlocked:

Embrace the winter chill with a cozy home by changing the direction of your ceiling fan. Set your fan to rotate clockwise at a low speed. This creates a gentle updraft, pushing warm air down from the ceiling. You'll enjoy a toasty living atmosphere. Plus, you'll save on heating costs!



Frost-Free Mirrors:

Tired of foggy mirrors after every shower? Apply a thin layer of shaving cream to your mirrors and wipe it off with a clean cloth. This leaves you with a clear reflection even in the coldest months.



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 Sprachassistentendienste 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 - ဘာသာစကားဆိုင်ရာအကူအညီဝန်ဆောင်မှုများအား သင့်အတွက် အခမဲ့ ရရှိနိုင်ပါသည်။ ဖုန်းခေါ်ရန်: 1-833-230-2099 (TTY: 711).

ARABIC - تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم: 1-833-230-2099 (هاتف نصي: 711).

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

PENNSYLVANIA DUTCH - Mir kenne dich Hilf griege mit Deutsch, 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 સહાય સેવાઓ તમારા માટે નિ:શુલ્ક ઉપલબ્ધ છે. 1-833-230-2099 (TTY: 711) પર કોલ 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.



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 (TTY: 711)

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

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

Important Plan Information

**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.