



SPRING 2024

MEMBER *Source*

A Newsletter for Indiana Marketplace Members



Your Voice Matters & We Want to Hear it!

What you think about your CareSource health plan and the services we provide **matters**. Your feedback helps us ensure you get the highest quality of care.

We partner with Press Ganey each spring to ask you about your health care experiences. Members are chosen at random to take the survey. Your information is anonymous. It may come to you by email, mail, or phone call.

Here's what we learned from last year's survey:

Areas we scored well in include:

- Access to Needed Care
- Access to Information
- Overall Rating of Our Health Plan

Areas we've been working on to improve your experience include:

- Member portal improvements for easier navigation
- New website information to help you understand costs
- Enhanced welcome emails for new members

**If you receive the survey, we hope you will take it.
If you have already taken the survey, thank you!**

Need help getting to know your plan?

If you have questions about your plan or overall health care, we can help!

Whether it's information on benefits, health conditions, or covered drugs, on **CareSource.com** you will find:

- Important plan documents
- 24/7 Nurse Advice line numbers
- Covered drug list
- **Find a Doctor/Provider** tool
- CareSource Life Services®

Call us at 1-833-230-2099 (TTY: 711).

We can help:

- Schedule a doctor's visit
- Get translation services
- Talk with a Care Manager



CareSource®



You Are Protected from Surprise Billing

You pay your copay or coinsurance and think you are done with your provider or hospital charges. Then, you get a bill in the mail saying you owe more money or owe the balance of what your insurance did not pay.

This is surprise billing. You are protected by law when you use CareSource Marketplace providers. If you get a surprise bill, call the provider. If they don't resolve it, call Member Services at **1-833-230-2099 (TTY: 711)** for help. Learn more about surprise billing at **CareSource.com**.





Quick Tips to Help Take Your Medication on Time

It can be tricky to remember when to take your medication, especially if you take it multiple times a day or if you take several different medications. We have some tips!



Set an Alarm

Set an alarm for each medication at the time you usually take it.



Get a Pill Box

A pill box makes it easy to keep your medication with you everywhere. Can't remember if you already took your 5 p.m. pill today? Now you'll know for sure!



Download an App

There are many phone apps to help keep track of your medications. Download your favorite!



Questions About Your Prescriptions?

Find out if a drug is covered or how much it will cost at **CareSource.com**. We have a searchable drug list. Go to ***Find My Prescriptions*** under ***Member Tools & Resources***. Choose your State and Plan Name to find out which drugs are covered. It is where the most current drug list can be found. You can also call Member Services.



Start Your Day with a Smoothie!

Make a Banana Oat Smoothie

Ingredients:

½ cup rolled oats 1 banana
1 cup milk of choice

1. Add the rolled oats, banana, and choice of milk to a hand mixer or blender.
2. Blend well.
3. Pour into a cup.
4. Enjoy!

Want more healthy recipes? **Join CareSource Circle!**

CareSource Circle is a private, online group you can join. Get health and wellness tips, recipes and more! You can tell us about your health journey through live videos, chats, and polls. You can also tell us what we can do to make your CareSource experience better.

To join, visit **CareSource.com/CircleMarketplace**. You will need to answer a few questions to begin.





Thank You

For Being a CareSource Member

We care about you. We want you to learn about your benefits, services and what programs are available.



Learn about your plan.

You can find the most up-to-date information about your benefits and services at **CareSource.com**. Learn about:

- The toll-free number to call if you have questions and how to reach us if you need TTY services.
- How to get interpreters for sign language or in the language you speak. Interpreters can help you talk with us or your providers. You can also get materials in other formats like large print, braille, or audio. This is all at no cost to you.
- Our Care Management Program and how you or your caregiver may self-refer to the program.
- The benefits and services covered under your plan as well as what is not covered.
- Your pharmacy benefits. This includes:
 - our drug formulary.
 - the limits of some medications. You can also learn about generic substitution, therapeutic interchange, and step-therapy.
 - how to get non-formulary medications and how providers can help you get an exception.
- Your financial responsibility. This would be premiums, copayments, coinsurance, or other charges. You will find the form to submit a claim to get paid back if you paid for a covered service.
- Your rights and responsibilities as a member.

- How we manage care, benefits, access to services and other issues.
- How to let us know if you are unhappy with us. There is also information about how to appeal a decision that affects your coverage, benefits or services.



Take your Health Risk Assessment .

The HRA gives tips and tools that help you improve your health. Take the HRA in one of these ways:

- **Phone:** Call **1-833-230-2011** (TTY: 711) Monday through Friday from 7 a.m. to 6 p.m. ET.
- **Online:** Log into your secure **MyCareSource.com** account and click on the *Health* tab.
- **Mobile App:** Use your phone's camera to scan the QR code to get to the mobile app. Once you are in the app, navigate to your secure My CareSource account and click the *Health* tab.



Learn about our providers.

Our **Find A Doctor/Provider** tool lists in-network providers like primary care provider (PCP), dentists, therapists, hospitals, clinics, and more. Choose one who will meet your needs. Visit **FindADoctor.CareSource.com**. Find providers by filtering where they are located, their gender, specialty, board certification, the medical school they went to, and where they completed their residency. You can also learn:

- How you can choose your PCP and make appointments.



- How to see a specialist, mental health provider and get emergency care.
- Where to get care if your PCP is not available or it is outside of their normal office hours.
- How to get emergency care, either going to an ER or calling 911.
- How to get care if you travel outside of the plan area. You can learn more about rules if you need to see a provider outside of plan area.



Learn how we manage your plan.

We want you to get the best care. We do this through:

- Our Quality Program. It is here to help you get good care and service.
- Our commitment to always protect your privacy. Our notice of privacy practices and HIPAA/ Member Consent Form goes over what routine consent is and how it lets us use and share information about you. It also goes over how we use authorizations and that you can let us share or not share personal health information that is not covered by routine consent. We can get you a list of where your information was shared.
- How and when we decide to add new technology as a benefit.
- Our policy does not let those who make coverage decisions benefit financially from them.
- Having an independent external appeals process for utilization management decisions that we make.
- 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



Find health and wellness programs.

We have zero cost health and wellness programs that can help you reach your best health. We may sign you up for these programs. That is why you may get materials sent from us in the mail. We may also call you about these no cost programs. We may sign you up if we hear from your provider, pharmacy, or other health care source. Call Member Services to opt-in or out. A few of these programs are:

- **Care Management:** We have a team who will work with you, your providers, and any family or caregivers to meet your health needs. They can help coordinate your care to meet your wellness goals. They also help navigate the health care system.
- **MyHealth®:** Adults age 18 and older get interactive health tools, small step guides, videos and online tools to set and track health goals. Log in to **MyCareSource.com**, click the *Health* tab and scroll down to the *MyHealth* link to get started.
- **myStrengthSM:** Get personalized support to better your mood, body and spirit. Get it through your My CareSource account or visit **bh.mystrength.com/CareSource** to sign up.
- **Medication Therapy Management:** Learn about your drugs and the right way to use them. Your doctors and other caregivers learn to work better together through this program.

Please call Member Services to learn more or if you do not have access to the internet. We are here to help.

Thank you,





**YOU
ASKED
FOR IT!**

When should I use CareSource.com versus MyCareSource.com?

CareSource.com

is our public website.

This is where you can:

- Read or watch educational materials and videos.
- See your overall benefits and services.
- See your mental health benefits.
- See your pharmacy benefits and formulary.
- Use the **Find My Prescriptions** tool.
- Get Care Management information.
- Use the **Find a Doctor/Provider** tool.
- And much more!

MyCareSource.com

is your personal portal account.

You must log in to use your
My CareSource account.

This is where you can:

- See your claims.
- Ask for a new CareSource member ID card.
- File an Appeal.
- Set your choices for email and text.
- Take your Health Risk Assessment.
- Use tools like MyHealth, myStrength and MyResources.
- Use the **Find My Prescriptions** tool.
- Pay your bill.
- And much, much more!



Super Filling Foods for You

Some foods you eat can help you feel fuller longer. This is helpful when you are on the go and can't eat as often.

Protein is the most filling macronutrient. Foods high in protein include lean meat, fish, eggs, or quinoa. Foods high in fiber take longer to digest and help you feel fuller longer. Oatmeal, vegetables, fruits, and legumes are all higher in fiber. Soups and salads can be low-calorie but high in nutrients which can help fill you up.

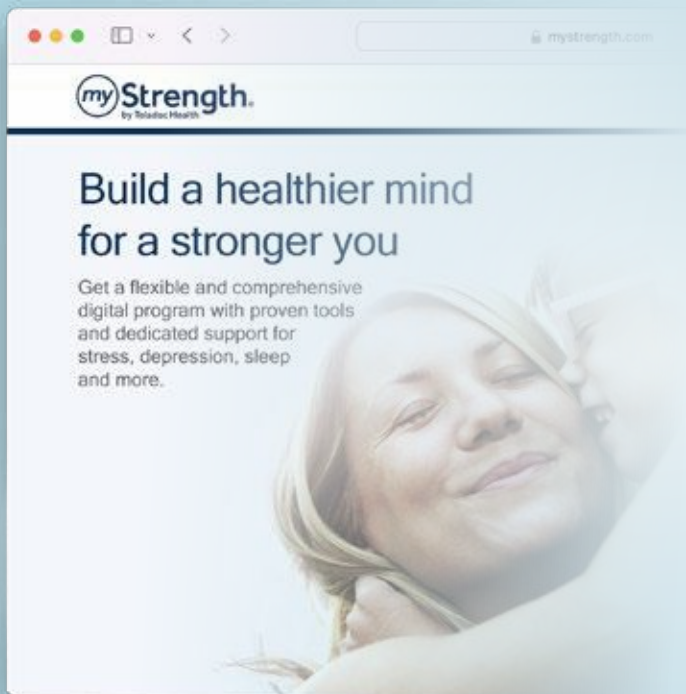
Some great filling snacks are Greek yogurt, cottage cheese, prunes, nuts, or unbuttered popcorn.



Sources:

<https://www.healthline.com/nutrition/15-incredibly-filling-foods> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5015032/>

For more information, visit **CareSource.com**



Take Charge of Your Mental Health

Our wellness tool, called myStrengthSM, offers personalized support to help improve your mood, mind, body, and spirit. You can access it online or on your mobile device at no cost to you. Visit **bh.mystrength.com/CareSource** to learn more or to sign up. You can also get it through your My CareSource[®] account.

Once you create a myStrength account, you'll see tools to help you live your best life! You can watch videos on meditation, stress reduction, chronic pain, and more. You can track your health and progress too!

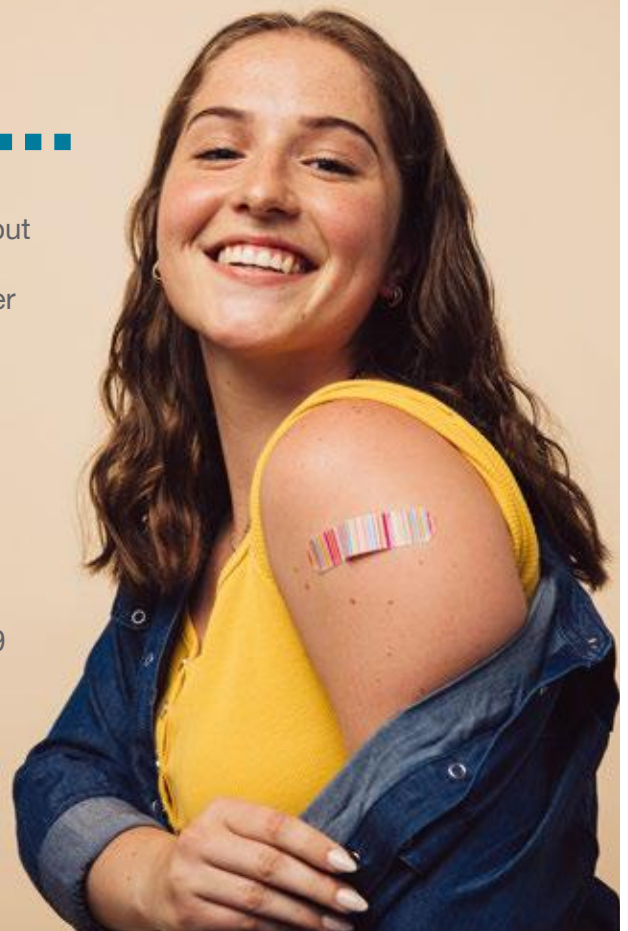
It's Not Too Late...

...to get your flu shot! It may feel like flu season is over, but it can go as late as May. Keep yourself and those around you healthy. Almost everyone six months of age and older needs a flu shot every year. It's extra important for:

- People 65 years of age or older
- People who live in nursing homes
- Pregnant women
- Anyone with a chronic condition like asthma or diabetes

Don't miss out on enjoying the spring due to the flu! Get your flu shot today. You can even get your COVID-19 and RSV vaccines at the same time. Learn more at **CareSource.com/flushot**.

Sources: Centers for Disease Control and Prevention, www.cdc.gov/flu/about/season/index.html.



Mental Health Follow Up Care for a Healthier You

Follow up care is key if you have been hospitalized for mental health concerns.

You need to have a follow up visit with your mental health provider within 7 days of leaving the hospital.

Why do you need a follow up visit? Good follow up care lowers your risk of being admitted to the hospital again. Your provider can go over and make changes to any medications you may be on. They can also help support you as you move back to home, work, or school. Your mental health provider is a key partner in your care. They help you build on the progress you made during your hospital stay.

Call Member Services if you have questions about how to get follow-up care. The number is on the back of this newsletter.



Source:

John Hopkins Health Plans- Follow up after Hospitalization for Mental Illness
www.hopkinsmedicine.org/johns-hopkins-health-plans/providers-physicians/health-care-performance-measures/hedis/follow-up-after-hospitalization-mental-illness



Break Free From Tobacco!

Take back your health and give up tobacco. Did you know smoking is the number one cause of preventable disease and death in the world? Secondhand smoke is also a serious hazard. It causes more than 41,000 deaths every year. Who will you protect by giving up tobacco? If you want help, call the tobacco quit line at 1-800-QUIT NOW.

You can also call CareSource24®, our Nurse Advice Line. We can answer questions about quitting. We can answer other health questions too! We are here to help you 24/7/365. Call **1-866-206-7880**.

Avoiding Microplastics

Microplastics are tiny pieces of plastic smaller than a grain of sand. They are in the ocean, soil, and air. The average person consumes about 5 grams of plastic each week. That's about the weight of a credit card! We still do not know how microplastics affect human health. Microplastics have been found in the lungs, blood and even placentas of humans.

How can you help reduce microplastics?

Limiting your daily plastic use is a good first step. Bring reusable bags to the grocery store, try a reusable water bottle instead of single-use bottles and trade a wood cutting board for your plastic board. Plastics are hidden in many of our personal care products. Common ingredients like polyethylene or polypropylene are microplastics. Limit your use of these products when you can. Small changes can make a big difference.



Sources:

National Geographic, nationalgeographic.com/environment;
American Lung Association, lung.org/blog





Get Rewarded for Healthy Habits

All members ages 18 and older are automatically signed up for the MyHealth Rewards program.

You can earn up to \$125 for healthy habits.

See all the ways you can earn rewards on the CareSource website at [CareSource.com/plans/marketplace/benefits-services/rewards/](https://www.caresource.com/plans/marketplace/benefits-services/rewards/).

Questions about MyHealth Rewards?

Call Member Services. The number is on the back of this newsletter.

**Rewards are subject to change. Rewards may vary by age, gender, and health issues and health care needs. You may be responsible for the cost if you do not check with CareSource or your primary care provider (PCP) before receiving services.*

Start your health care year with a plan for success.

Things to do before you need care to get the most out of your health plan!

- 1 Set up your My CareSource® member portal account.** If you have one, update it with your new Member ID number. Go to **MyCareSource.com** and click **Sign Up** or **Login**.
- 2 Find a Doctor/Provider.** Click **Choose Provider** on the My Help menu of your My CareSource account to have the **Find A Doctor/Provider** tool pre-sorted for Marketplace primary care providers (PCPs) in your state.
- 3 Set up your annual wellness visit with your Primary Care Provider (PCP).** Getting a checkup and health screenings will give you a baseline for your health.
- 4 Get Moving!** Set up an exercise plan. If you have an optional Dental, Vision and Fitness plan, locate a fitness center and order your free home fitness kit! Visit www.activeandfit.com.
- 5 Get Rewards.** Learn about your 2024 rewards on page 13. You can also see these online at **CareSource.com**.



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 નિઃશુલ્ક 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

CareSource24®
24-Hour Nurse Advice Line:
1-866-206-7880

Join Us

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

 [X.com/CareSource](https://www.x.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.