

2021 is Almost Here. Are You Ready?

With three silver plans to choose from, picking a plan that may help reduce your costs with Cost Share Reductions is easier than ever! Remember, only Silver plans offer you the ability to get lower deductibles and copays based on your income. We also offer an HSA eligible Bronze plan that you can use with your Health Savings Account. All Marketplace plans offer Annual Premium Tax Credits (APTC) that may help lower your monthly premium. All CareSource plans offer pediatric dental and vision benefits.

Our optional Dental, Vision and Fitness plans give adults dental coverage, including two checkups per year and for 2021, an **expanded provider network** through DentaQuest[®]. Vision care benefits include glasses or contacts through the EyeMed[®] network of providers. Free membership in the Active&Fit[®] fitness program for members 18 and over offers up to two home fitness kits or membership in a network of fitness centers.

Enroll.CareSource.com

Update your Marketplace application and pick the CareSource plan that is right for you! Go online to **Enroll.CareSource.com** to update your information with the Marketplace, shop and compare CareSource plans, and to get an estimate of your monthly premium before you choose your plan. It's easy and quick, and your information is always protected.

Give Us a Call!

If you'd rather talk to someone who can help you pick the best plan for your situation, you can call 1-844-539-1733 and speak to one of our knowledgeable agents. We are here to help you get the plan that is right for you and your budget! We are here from 8 a.m. to 8 p.m., Monday through Friday to talk with you.



Get a Checkup Every Year

See your primary care provider (PCP) at least once a year for a checkup. This visit is important for your health and wellness. Getting checkups when you are not sick gives you time to form a trusting bond with your provider and to set goals for your health.

Preventing disease before it starts is vital to helping people live longer, healthier lives. Preventive care includes immunizations and screenings for common infectious diseases and cancers. It also includes clinical and behavioral interventions to manage chronic disease and reduce associated risks. Counseling can help you manage a chronic disease and live a healthier life. Your PCP can connect you to counseling and educational services and programs.

During your visit, your health care provider may:

- Review your health needs assessment (you can complete it at MyCareSource.com)
- Update your medical and family history
- · Check your weight and blood pressure
- Update your list of current medical providers and suppliers
- Screen for cognitive (mental) issues
- Update your written screening goals from past wellness visits
- Update your list of risk factors and conditions, and the care you are getting or that is recommended
- Give health advice and referrals
- Review and update your medications
- Review and update recommended vaccinations or immunizations (i.e., influenza, pneumococcal)

To get ready for your checkup:

- Make a list of all the medicines you take
- Fill out forms in advance if you can, especially if your address, phone number or other information has changed since your last visit
- Complete the Health Needs Assessment on your MyCareSource.com account
- Write down any questions or concerns you want to discuss

These visits can often be completed through telehealth services. If you need help contacting your provider or would like to find a new one in your area, please call Member Services or use our online provider lookup tool. Go to **CareSource.com**. Hover *over Members*, then click **Find A Doctor** under *Tools & Resources*.



Heart Failure and Medications

Heart failure is a chronic condition in which the heart doesn't pump blood as well as it should. Heart failure is often treated with a combination of medications. Work with your primary care provider (PCP) to find the best treatment plan for you. Your PCP may need to change your dosages based on your blood test results to make sure they are working safely.

Here are a few tips to keep in mind:

- Make a list of the medications you take and share it with all of your providers. Carry the list with you at all times.
- Talk to your PCP about any over-the-counter (OTC) drugs or supplements you are taking. They can
 worsen heart failure.
 - Some OTC drugs such as ibuprofen (Advil, Motrin IB), naproxen sodium (Aleve), and diet pills may lead to fluid buildup.
 - Be careful about taking supplements. Some may interfere with heart failure medications.
- Talk to your PCP if you have any side effects.
- Don't stop taking any medications without talking to your PCP first.



Remember, medication safety starts with **YOU!**

Taking medications as prescribed by your primary care provider (PCP) is vital to your health. But did you know that good communication with your care team is just as important?

Your PCP may change your dose or switch your medication based on how you react to treatment. Not keeping track of all these changes could lead to medication errors. The best way to prevent errors is by talking with your PCP and pharmacist.

If you are starting or stopping a medication, ask your PCP for a new medication list and review it at the end of the visit. Let your pharmacist know of any changes. Your pharmacist can tell you how to take your medications. They can also discontinue any old prescriptions in your pharmacy record so they aren't accidently filled.

Connect with MYidealDOCTOR® Telehealth Services

Through the CareSource Mobile App:

You have one touch access to a health care provider, day or night, 24/7/365. You can connect with MYidealDOCTOR right from the home screen. See helpful information about how to schedule your MYidealDOCTOR visit in the app.

Our Mobile App Also Has These Easy-to-Use Features!



Digital ID Card

View and share your digital CareSource member ID card.



Find a Doctor

Find a doctor or hospital, and more near you.



Call a Nurse

Call CareSource24®, our Nurse Advice Line, and speak to a nurse 24/7/365.



My CareSource®

Log in to your secure My CareSource account.



Message Center

Get news and reminders from CareSource.

And More...

Download the app and check it out now.





*Some features will not become active until your plan's effective date.



Services

MY ACCOUNT

TELEHEALTH

important health alerts

Claims Dr. Doe Family

John Doe

S

CONTACTS

REVIEW >

1/1/2020

\$100.45



The Best Thing Next to a **HOUSE CALL!**

Telehealth lets you talk to a provider over the phone or computer. Your primary care provider (PCP) and others may offer telehealth services. Call your PCP's office for details.

Telehealth is great for treating many conditions over the phone or computer, such as:

- Medication follow-up (with the prescriber)
- Coughs/colds/flu
- Allergies/sinus
- Minor injuries
- Minor infections
- Sore throat/fever
- Rashes
- And more

If your PCP doesn't offer telehealth or has limited hours, you can call MYidealDOCTOR® anytime, day or night. Feel better faster with MYidealDOCTOR. Use the CareSource App to connect, call 1-855-879-4332, or visit MYidealDOCTORtelehealth.com.

If you're not sure of the best way to get care or if you need medical advice, call the CareSource24® Nurse Advice Line. The number is on the back of this newsletter and on your CareSource member ID card.

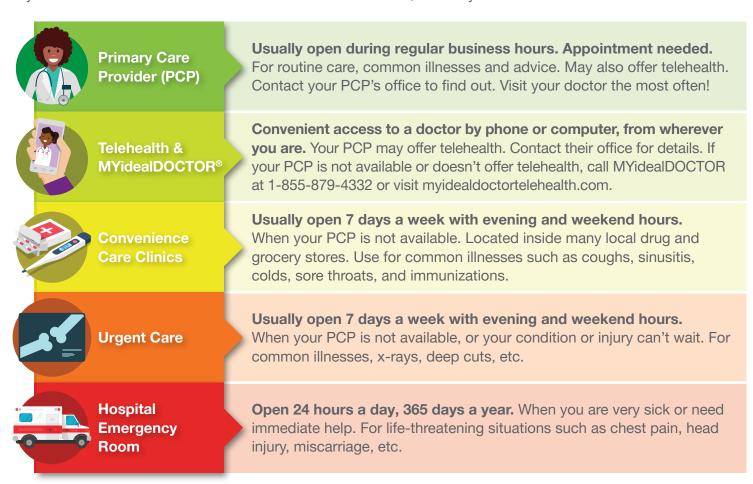


You Have **Options!**

Don't put off getting medical care because of COVID-19 fears. As our communities open, we should all adopt safe practices, like frequent hand-washing, social distancing, and wearing face masks when needed. These practices make us all safer!

You have options for care.

If you aren't sure where to go, call the CareSource24® Nurse Advice Line. Nurses are available to speak with you 24/7/365. The number is on the back of this newsletter, and on your CareSource member ID card.



Prior Authorization List Changes Coming

January 1, 2021

There are times when CareSource must preapprove some services before you get them. We call this prior authorization (PA). This means that your provider must get approval from us. They must do this before they can give you certain services. They will know how to do this. You may have to pay for services if your provider does not get a PA.

The list of services that need a PA for your plan will be changing on January 1, 2021. Visit **CareSource.com** to see the most up-to-date list of what needs a PA. You can also find the PA list in your <u>MyCareSource.com</u> account. Or you can call the toll-free phone number on your ID card and speak with Member Services. We are here to help you get the care you need, when you need it.



Call it Quits: How Robocalls Work

Robocalls are auto-dialed calls that have a pre-recorded message. Many robocalls are valid, like calls from your primary care provider reminding you about your visit. Some robocalls are scams that may pressure you to buy something or give your personal information over the phone. Know the signs of fraudulent robocalls so you can protect yourself from scams. Here are a few tips to help spot a fraudulent robocall:

- You're urged to act quickly.
- You're asked to press a number to be taken off of a call list or to speak to a live person.
- You're asked to wire money or send a prepaid money or gift card.



- Do verify the caller. If the call claims to be from Social Security or Internal Revenue Service (IRS), hang up and look up the phone number. Call and ask if they tried to reach you.
- **Do add your name** to the National Do Not Call Registry at <u>DoNotCall.gov</u>.

Source: fcc.gov

DON'TS:

- Don't answer calls from an unknown number. Let it go to voicemail.
- Don't press any keys or reply to a message.

ROBOCA

 Don't give any personal information over the phone. This includes your credit card or Social Security number or Medicaid ID number.

Drug List **Updates**









CareSource has a searchable drug list on our website. Find out which drugs are covered under your plan by visiting *Find My Prescriptions* under Member Tools & Resources. It is updated monthly so you'll find the most up-to-date list of drugs. If you don't have access to the internet, we can help. Call Member Services to find out if a medication is covered and its cost to you.

Heart Healthy Lifestyle Changes

Lifestyle changes can be some of the best things you can do to improve your health and to prevent and treat heart disease. Stay at a healthy weight by making good food and drink choices and by being physically active on a regular basis. If you are over a healthy weight range, losing even a little weight has great benefits!

Choose Healthy Foods and Drinks Every Day

- Eat fruits and vegetables
- Include whole grains instead of processed foods
- Use fat-free or low-fat dairy products
- Trade high-fat meats (like bacon and red meat) for lean and low-fat meats and proteins (like fish, chicken, turkey, beans, or tofu)

Limit alcohol intake - Men should not have more than two drinks per day and women should not have more than one drink per day. Examples of one drink include 12 fluid ounces of beer or 5 fluid ounces of wine.

Get regular physical activity - Do physical activities you enjoy. Try walking for 10 minutes, three times a day, five days a week. Talk to your PCP about the types of activities best for you.

Don't smoke and avoid secondhand smoke - Call 1-800-QUIT-NOW (1-800-784-8669).

Find ways to reduce stress in your life - Try deep breathing or meditation. Getting plenty of sleep can help, too. Visit mystrength.com/r/caresource to help you manage your stress.



A flu shot is one of the easiest steps you can take to stay healthy. It's even more vital now with the COVID-19 pandemic. Stay up-to-date on your flu shot and encourage others to do the same. The best part? You can get your flu shot at no cost to you!



Self-CareDuring a Pandemic

The COVID-19 pandemic is stressful and can create fear and anxiety. It can be overwhelming for both adults and children. Social distancing is key for slowing the spread of COVID-19. It can also make us feel isolated and lonely. Self-care during a pandemic may feel selfish, but it is a healthy way to stay positive for yourself, your family, and for your community.

If you are feeling stressed and overwhelmed, CareSource and myStrengthSM can help. Their self-guided modules can strengthen your emotional health and give you support right from home! You can access myStrength through your My CareSource account or go to mystrength.com/r/caresource to learn more. If you feel you need more help, call the CareSource24® Nurse Advice Line. Nurses are available to speak with you 24/7/365. The number is on the back of this newsletter, and on your CareSource member ID card.



www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html



Go Green: Go Paperless!

Your My CareSource account now gives you the ability to tell us if you want to receive communication from us through email or text instead of through the mail. Cut down on paper and get the information you need faster.

Go to the Preferences tab on your **MyCareSource.com** account and tell us that you want email or text when possible. We can't send you everything electronically, but when we can, we will.

Now you can get a paperless invoice! Make sure you tell us you want your invoice electronically. We will send you a text or email each month letting you know your invoice is ready to view on **MyCareSource.com**.



Low blood sugar (glucose) can be dangerous. Glucose is the main source of energy for the body. Low blood sugar can happen when the amount of glucose in your blood drops below what your body needs. It can be caused by:

- Not eating enough food or skipping meals.
- Being more active than usual.
- Taking too much medication, such as insulin or diabetes pills.
- Taking other medications that cause low blood sugar.



Take Charge of Your Health and Earn Up to \$25 Now!

Did you know you automatically have access to personalized health tools called Journeys®? Journeys allows you to track exercise goals and have access to small step guides on health and wellness topics that matter the most to you. The MyHealth program is available to all members at no additional cost!



To get started with the CareSource online wellness program, simply login to your personal online My CareSource account, click on the *Health* tab and then select the link for the *MyHealth* – *Wellness Program*.

You can also earn up to \$25 for completing healthy activities! The rewards available will vary depending on your health and needs.

Activity	Who's Eligible	Rewards
Comprehensive diabetes care measures: A1C, Kidney Screening and Retinal Eye Exam	All Adults Diagnosed with Diabetes (Type 1 or 2)	\$25.00 once per calendar year



Symptoms of low blood sugar can develop quickly and need to be treated immediately. Learn your own signs and symptoms of when your blood glucose is low. The goal is to quickly get your blood sugar back to normal. Eat or drink 15 grams of carbohydrates that are easily digested like:

- Half a cup of fruit juice
- A few pieces of hard candy
- Glucose tablets

Talk with your PCP if you're still having issues with low blood sugar as your medications may need adjusted. If symptoms DO NOT improve after you have had a quick-sugar food, call 911 or have someone drive you to the Emergency Room. DO NOT drive when your blood glucose is low.

Source: American Diabetes Association (ADA), Centers for Disease Control and Prevention (CDC)



Fill Half Your Plate with Fruits and Veggies

Eating a diet rich in fruits and vegetables is key to staying healthy! Fruits and veggies are full of vitamins, minerals, and fiber you need for a healthy diet. Plus, they are low in calories and fat and are a good source of carbohydrates. That's why it's important to fill half your plate at each meal with fruits and veggies. It's easier than you think!

- Add veggies to meals and dishes you already like to eat. Tacos, pasta, and stir-fry taste great with added veggies.
- Brighten your plate with fruits and veggies of all different colors. A variety of colors add greater nutritional value.
- Bananas, apples, and oranges make great on-the-go snacks. Keep these fruits on a table or countertop. It's easier to choose healthy snacks when they're within reach!
- Stock up on fresh fruits and veggies in season. They cost less and are more likely at their peak flavor.
- Get veggies that are easy to prepare. Baby carrots, celery sticks, and salad greens are always great to have on hand.
- Have a sweet tooth? Try a fresh fruit salad for a tasty dessert after any meal. Or, keep dried fruits like raisins or cranberries on hand for your sweet cravings.

Source: choosemyplate.gov

Smoking and Tobacco Use

Tobacco use can lead to tobacco/nicotine dependence and major health problems. Smoking and using tobacco harms almost all organs in the body. When you stop smoking or using tobacco products, you cut the risk of smoking-related diseases such as heart attacks, strokes, and certain cancers.

The good news is smokers can - and do - quit for good. Since 2002, there have been more former than current smokers. If you quit smoking, it will be easier to breathe so you can be more active. By quitting smoking, you will help protect those around you from health risks linked to breathing secondhand smoke. You will also have more money in your wallet. Studies show that a person who smokes one pack a day will save over \$2,000 a year!





To get help and quit for good, call the Indiana Tobacco Quit Line at 1-800-QUIT-NOW (1-800-784-8669). Coaches can counsel you over the phone for free. Nicotine replacement therapy, such as nicotine patches and gum, is available to eligible members.

Source: Centers for Disease Control and Prevention





Win the fight for a healthier life

Treatment is an important part of staying healthy with Human Immunodeficiency Virus (HIV) and the Hepatitis C Virus (HCV). Follow the helpful tips below:

- See a primary care provider (PCP) soon after testing positive for HIV or HCV. Start treatment right away.
- Take your medications daily and exactly as prescribed. Medications can help you live a longer and healthier life. Medications also reduce the risk of spreading HIV or HCV to others.
- Don't miss visits with your PCP. Regular care is an important part of treatment. It helps make sure your treatment plan is keeping the virus under control.



CareSource will be closed on the following days:

- Thursday, November 26 Thanksgiving
- Friday, November 27 Day after Thanksgiving
- Thursday, December 24 Christmas Eve
- Friday, December 25 Christmas Day

2021

- Friday, January 1 New Year's Day
- Monday, May 31 Memorial Day
- Monday, July 5 Fourth of July (observed)
- Monday, September 6 Labor Day
- Thursday, November 25 Thanksgiving
- Friday, November 26 Day after Thanksgiving
- Friday, December 24 Christmas Eve
- Monday, December 27 Day after Christmas (observed)

If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. Please call the member services number on your member ID card.

ARABIC

إذا كان لديك، أو لدى أي شخص تساعده، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجانًا وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، ُرجى الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

AMHARIC

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BURMESE

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ခြေးမျက| ပုပြု သင်္ကြာ၏ အသင်္ကြုံ ကြဲကြက်မြေပါ် ရှိ အသင်္ကြုံ ကြဲ ဝက်ငေကြာင်မှုဝက်ျဝ်နြံက်သို့သို့ တေျှိုန်။

CHINESE

如果您或者您在帮助的人对 CareSource 存有疑问,您有权免费获得 以您的语言提供的帮助和信息。 如果您需要与一位翻译交谈,请拨 打您的会员 ID 卡上的会员服务电话号码。

CUSHITE - OROMO

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, Maaloo lakkoofsa bilbilaa isa waraqaa eenyummaa keessan irra jiruun tajaajila miseensaatiif bilbilaa.

DUTCH

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk. Bel naar het nummer voor ledendiensten op uw lidkaart

FRENCH (CANADA)

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète. Veuillez communiquer avec les services aux membres au numéro indiqué sur votre carte de membre.

GERMAN

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, Bitte rufen Sie die Mitglieder-Servicenummer auf Ihrer Mitglieder-ID-Karte an

GUJARATI જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં તેમ ાંથી કોઇને CareSource વિશે પ્રશ્નો હોર તો તમને મદદ અને મ હહતી મેળિનો અવિક ર છે. તે ખર્ય વિન તમ રી ભ ષ મ i પ્ર પ્ત કરી શક ર છે. દ ભ વષરો તિ કરિ મ ટે,કૃપા કરીને તમારા સભ્ય આઈડી કાર્ડ પર સભ્ય સેવા માટે ના નંબર પર ફોન કરો.

HINDI

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, कपया अपने सदस्य आईडी कार्ड पर दिये सदस्य सेवा नंबर पर कॉल करें।

ITALIAN

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete. Chiamare il numero dei servizi ai soci riportato sulla tessera di iscrizione.

JAPANESE

ご本人様、または身の回りの方で、CareSource に関するご質問が ございましたら、ご希望の言語でサポートを受けたり、情報を入手 したりすることができます(無償)。 通訳をご利用の場合は、お 持ちの会員IDカードにある、会員サービスの電話番号までお問い合 わせ下さい。

KOREAN

귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수있습니다. 통역사가 필요하시면 다음 번호로 전화해 귀하의 회원 ID 카드에 적힌 회원 서비스 팀 번호로 전화하십시오.

PENNSYLVANIA DUTCH

Wann du hoscht en Froog, odder ebber, wu du helfscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, Bel alstublieft met het Ledenservice nummer op uw lid ID -kaart.

RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком. Пожалуйста, позвоните по телефону отдела обслуживания клиентов, указанному на вашей идентификационной карточке клиента.

SPANISH

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete. Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

UKRAINIAN

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, Зателефонуйте за номером обслуговування учасників, який вказано на вашому посвідченні учасника

VIETNAMESE

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, bạn có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên. Vui lòng gọi số dịch vụ thành viên trên thẻ ID thành viên của ban.





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

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please call the member services number on your member ID card.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

> CareSource Attn: Civil Rights Coordinator P.O. Box 1947, Dayton, Ohio 45401 1-844-539-1732, TTY: 711 Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

> U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.



PO Box 8738 Dayton, OH 45401 8738

CareSource.com

How to Reach Us

Member Services Dept: 1-877-806-9284 (TTY) 1-800-743-3333 or 711)

CareSource24®
24 Hour Nurse Advice Line:
1-866-206-7880
(TTY: 1-800-743-3333 or 711)

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IMPORTANT PLAN INFORMATION



We love our members.

That's why we want to hear from you! Go to the link below and let us know what topics you'd like to see in your quarterly newsletters. This survey only takes 2-3 minutes.

CareSource.com/NewsletterSurvey

Thank you for trusting CareSource with your health care needs.