



FALL 2024

# MEMBER *Source*

A Newsletter for Indiana Marketplace Members

## Keeping Your *Eyes Healthy*

Getting routine eye exams are key for your overall health. When you get an eye exam, your provider will do some tests to check your vision and make sure your eyes are healthy. An exam can help you learn if you need glasses or contacts. During the exam, your provider will also look for signs of eye disease. They can even detect some health issues that are not eye related. Put your vision benefits to work for you!

Your vision benefits are covered by EyeMed®. Only children 18 and under and adults with Dental, Vision and Fitness plans have vision benefits. Find eye care at ***FindADoctor.CareSource.com***. You can also call Member Services. **Make sure the provider knows that you are covered by EyeMed before you visit.**

**Source:**

Cleveland Clinic. Eye Exam: What to Expect. <https://my.clevelandclinic.org/health/diagnostics/10738-eye-exam-what-to-expect>



## YOU ASKED FOR IT!



### Why is CareSource calling me?

You may have asked yourself this question when you've gotten a call from us. We want you to get the best care. That's why we may call you about:

- Updates, like changes to our provider network.
- Changes in your plan or benefits.
- Gaps in your care.
- Medication refills you need.
- Visits you've had to the emergency room or inpatient visits.

When we call, you'll know it's us. We'll always say that we are calling from 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 network 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/plans/marketplace/plan-documents/general-plan-information/](https://www.caresource.com/plans/marketplace/plan-documents/general-plan-information/).



## November 1 is the Date to Remember!

### Marketplace Open Enrollment starts November 1.

We are updating our plans and making them easier to understand. They will be built around your needs and your budget. We will keep it simple. We will tell you what each plan offers right in the name.



Silver Plans are the best value for members who can get aid to lower their costs. They may offer the lowest total costs with lower cost shares and annual deductibles, and low monthly payments.



Our Diabetes Plans offer no-cost insulin drugs, self-management supplies and some screenings and tests. Even better, you get all that along with an expanded drug formulary, focused Care Management and coaching, zero-cost telehealth and more! These plans have become the blueprint for other new health condition-based plans we are building for 2025 and beyond.



Look for your renewal information in late October or early November. It will tell you what your plan will cost next year (without taking any raise in financial aid into account). It will also show you new features and benefits your current plan may offer. Your renewal packet will also feature other new plans you will want to think about before you enroll for 2025.





# Simple Substitutions for **Healthy Eating**



Sometimes it can be hard to find easy ways to eat healthy. There are often low or fat free, sugar free or lower sodium (salt) choices in food. Did you know that applesauce can be used to replace oil or butter in baked goods? Plain yogurt can be used to replace sour cream. If you have trouble getting or storing fresh fruits and vegetables, canned and frozen are good choices. Choose fruits canned in juice rather than syrup. When choosing frozen vegetables, pick ones that don't have added sauces, salt or sugar. For a sweet treat, instead of ice cream, frozen yogurt is a yummy choice. You can also make puddings with skim milk.

If you need healthy food, you may be able to get help through the Supplemental Nutrition Assistance Program (SNAP). You can apply online by going to [www.benefits.ohio.gov](http://www.benefits.ohio.gov).

#### **Sources:**

National Heart, Lung, and Blood Institute, [www.nhlbi.nih.gov/health/educational/lose\\_wt/eat/shop\\_lcal\\_fat.htm](http://www.nhlbi.nih.gov/health/educational/lose_wt/eat/shop_lcal_fat.htm),

American Heart Association, [www.heart.org/en/healthy-living/healthy-eating/add-color/fresh-frozen-or-canned-fruits-and-vegetables-all-can-be-healthy-choices](http://www.heart.org/en/healthy-living/healthy-eating/add-color/fresh-frozen-or-canned-fruits-and-vegetables-all-can-be-healthy-choices)

# Using Your Health Benefits Has Never Been Easier!



Use your smart phone camera to scan the QR code and learn more about our mobile app.

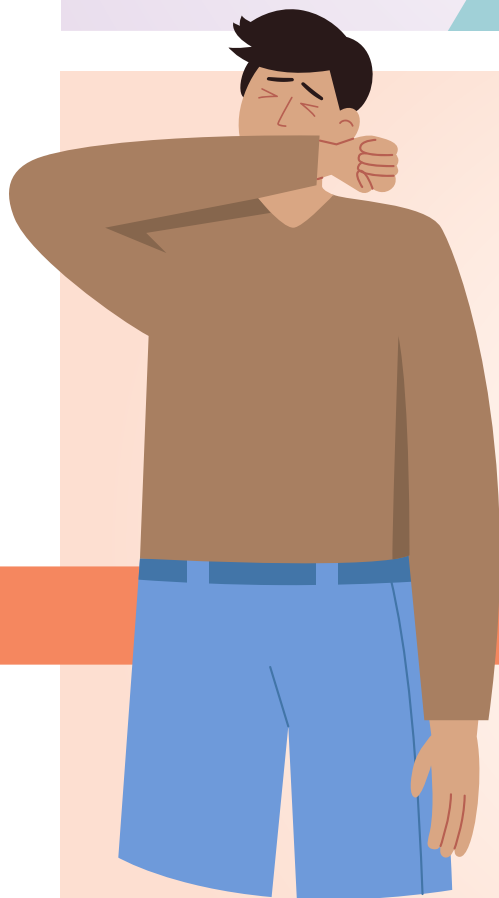


Our mobile app helps you use your benefits wherever you are. Download the app from Google Play® or the App Store®.

## You can easily:

- Find an in-network doctor, hospital, or clinic near you.
- Call the Nurse Advice Line any time, 24/7/365.
- Call Member Services.
- View and show your digital member ID card to your providers.
- Review your plan benefits.
- Login to your My CareSource® member portal account.
- Check your claims.
- Pay your monthly premium payment.

***Get it today!***



## Stop the Spread of Flu & RSV!

Two common types of sickness this time of year are respiratory syncytial virus (RSV) and flu. They both cause coughing, runny nose, and fevers or chills. With RSV, you may notice sneezing, trouble breathing and that you are not as hungry. If you have the flu, you may have a sore throat, stuffy nose, headache or body aches. Infants and older adults are at highest risk for getting the flu or RSV.

### What's the best way to protect yourself?

Get both a flu shot and an RSV vaccination each year.

### Stop the spread of Flu and RSV:

- ✓ Wash your hands often.
- ✓ Cover your coughs and sneezes.
- ✓ Don't touch your eyes, nose or mouth.
- ✓ Don't go around others who are sick.
- ✓ Wipe down high-touch places in your home.

Sources: Centers for Disease Control and Prevention, [www.cdc.gov/rsv/index.html](http://www.cdc.gov/rsv/index.html)



# New!

## Fitness For ALL!

Active&Fit Direct is a new program for any member who did NOT pick a Dental Vision and Fitness plan when they enrolled with CareSource. You can sign up for only \$28 a month with **NO MONTHLY CONTRACT**, just because you are a CareSource member!

Joining this flexible, low-cost program is easy!

- 1 Join through your **MyCareSource.com** member portal account. When you login, a **banner** will give you a **Promo Code to get a \$0 enrollment fee** and a link to sign up for Active&Fit Direct!
- 2 Find your perfect fitness center from 12,500+ choices nationwide, such as 24-Hour Fitness®, LA Fitness®, Planet Fitness®, Anytime Fitness®, and more. Switch centers each month if you like.

Both Active&Fit Direct and Active&Fit Enterprise programs include:

- 12,500+ Basic Network Fitness Center Choices Nationwide, 8,500+ Plus Network Fitness Centers
- One on One Well-Being Coaching by Phone (for nutrition, weight-loss, and more)
- More than 12,000 Free On-Demand Videos
- Fitness Tracker Apps

If you have a CareSource Dental Vision and Fitness plan, and haven't used this great benefit, visit [www.ActiveandFit.com](http://www.ActiveandFit.com) today to get started!

*Active&Fit is a product of American Specialty Health.*



### 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 **Members** then **Tools & Resources**. Choose your State and **Marketplace** to find out which drugs are covered. It is where the most current drug list can be found. You can also call Member Services.





## What is Chronic Kidney Disease?

Your kidneys play a vital role in keeping you healthy. They filter extra fluid and waste from your body. Chronic Kidney Disease (CKD) is when your kidneys don't work as well as they should. Fluids and wastes build up. This can cause health issues such as anemia, infection, kidney failure, heart disease and more. In the early stages, though, there may be no signs.

You may be at higher risk if you have diabetes, high blood pressure, family history of CKD or heart disease. To prevent CKD or keep it from getting worse, take action! Control risk factors and make healthy life choices. Get tested yearly and see your provider regularly.

**Sources:**

National Institute of Diabetes and Digestive and Kidney Diseases  
[www.niddk.nih.gov/health-information/kidney-disease/chronic-kidney-disease-ckd/eating-nutrition](http://www.niddk.nih.gov/health-information/kidney-disease/chronic-kidney-disease-ckd/eating-nutrition)



## Why Do Some Medicines Have to Be Taken on an Empty Stomach?

Some medicine needs to be taken on an empty stomach. This is so it can be absorbed into your body correctly. If you take some drugs with food, it may affect their strength. You need to take certain drugs one hour before you eat or two hours after. This will make sure your stomach is empty. Always follow the steps your doctor or pharmacist tell you.

**Source:**

Express Scripts, [www.express-scripts.com/pharmacy/blog/taking-medication-with-food](http://www.express-scripts.com/pharmacy/blog/taking-medication-with-food)

# Pregnant?

## Protect Your Baby!

Did you know that if you have syphilis and are pregnant, you can pass it to your baby? This is called congenital syphilis. This can be prevented with timely testing and treatment. You will get your first test during your first prenatal visit. The next one happens between 28-32 weeks. Your last test will be when your labor starts. If your test is positive, get treated as soon as you can to protect your baby. Your partner should also be tested and treated.

Why is this vital? Not treating syphilis can lead to miscarriage, stillbirth, pre-term birth, low birth weight or death. Babies born with syphilis can have deformed bones, anemia, jaundice, brain and nerve problems, meningitis, rash or be blind or deaf. *Take action.* Keep your baby safe.

**Source:** Centers for Disease Control and Prevention,  
[www.cdc.gov/std/syphilis/stdfact-congenital-syphilis.htm](http://www.cdc.gov/std/syphilis/stdfact-congenital-syphilis.htm)



# Continuous Glucose Monitoring



If you have been diagnosed with diabetes, there may be a simpler way to manage your blood sugar. A continuous glucose monitor (CGM) is a small device that sticks to your arm or belly. It has a tiny sensor that goes under your skin. CGMs track your blood sugar all the time. They alert you if it goes too high or too low.

CGMs are helpful if you have trouble reaching and staying at a target blood sugar level. They are also useful if your blood sugar often drops too low, but you don't realize it. This can put you at risk for severe low blood glucose and can be very dangerous.

To see if you are eligible to get one, talk to your Care Manager or talk to your provider.

#### Sources:

National Institute of Diabetes and Digestive and Kidney Diseases, [www.niddk.nih.gov/health-information/diabetes/overview/managing-diabetes/continuous-glucose-monitoring](http://www.niddk.nih.gov/health-information/diabetes/overview/managing-diabetes/continuous-glucose-monitoring), American Diabetes Association, [www.diabetes.org/living-with-diabetes/treatment-care/hypoglycemia](http://www.diabetes.org/living-with-diabetes/treatment-care/hypoglycemia)



## What Should I Expect at My Telehealth Visit?

Talk to a doctor from the comfort of your own home with telehealth. These health care visits take place online or by phone. They can save you time. Use telehealth for common health needs. Here are a few tips so you can be ready for your visit.

### Before Your Visit:

- ✓ Write down any questions.
- ✓ Find a quiet place where you can talk openly.

### During Your Visit:

- ✓ Be open and honest about your health. Tell them what you are feeling.
- ✓ Take notes.

### At the End of Your Visit:

- ✓ Talk through any next steps you need to take.
- ✓ Do you need to pick up a prescription?
- ✓ Do you need a follow up visit?

**USE TELADOC®:** Talk with a doctor 24 hours a day, 365 days a year. Call 1-800-TELADOC (835-2362) or visit [Teladoc.com/CareSource](http://Teladoc.com/CareSource). You can also find a link on the CareSource mobile app. Marketplace members can use Teladoc services at **no cost**.

# Know Where to Go to Get Care

Update to: You have choices when you need care. No matter where you get care, your Primary Care Provider (PCP) is your main health partner. This helps them get to know you and your health care needs. Use this chart to know where to go when.

	<b>Primary Care Provider (PCP)</b>	Used for common illnesses and advice. See your PCP for your annual physical. They can help you with preventive care, tests, and seeing specialists. See your PCP the most often!
	<b>Telehealth</b>	Visit with a provider by phone or computer from wherever you are. Ask your providers if they offer telehealth. You can also talk to a doctor 24/7 through Teladoc®. Learn more about telehealth visits on page 7.
	<b>Community Behavioral Health Centers (CBHCs)</b>	Provide health and social services for people living with mental health and/or substance use issues.
	<b>Convenience Care Clinics</b>	Used for common illnesses and to get shots. They can be in stores like CVS® and Walmart®.
	<b>Urgent Care</b>	Used to treat non-life-threatening issues like a mild flu or deep cut. Go here if you cannot get a visit with your PCP and your health issue cannot wait. These are usually open 7 days a week with evening and weekend hours.
	<b>Hospital Emergency Rooms</b>	Used for life-threatening issues like chest pain or a head injury that cannot wait. Call 911 or go to the nearest ER.
	<b>Not sure where to go?</b> Call the CareSource24® Nurse Advice Line. We are here 24 hours a day, 7 days a week.	







# Member Moments

True stories of triumph in CareSource Life Services®

Andrew and his daughter were living in a shelter. He was a single parent, working and feeling overwhelmed. He got help through CareSource Life Services. With help from his Life Coach, they moved into an apartment. His Life Coach helped him find a program that covered rent and utilities for the first six months. With the program, they also got free furniture.

Later on, Andrew got a promotion at his job and made more money. Because he was making more money, he no longer qualified for Medicaid. He joined a CareSource Marketplace plan. That way, he stayed in the CareSource Life Services program.

## We can help you, too!

We want to help pave the way from where you are to where you want to be. This is at no cost to you.



Andrew



## Is All Screen Time Bad?

We live in a digital world. Digital media and screens are part of our daily lives. They help us work, learn, keep in touch with family and friends, and provide easy and endless entertainment. But too much screen time can be bad for our health.

For kids and teens, too much time on screens means less time for being active and building real-world relationships. It also means they are more likely to be overweight and perform worse in school.

Too much screen time also means you are less active. This can lead to higher rates of obesity and health issues like diabetes and heart disease.

Not all screen time is bad. The key is balance. Focus on quality screen time over the amount of time on screens. Have clear boundaries for when you can be on screens so that your time with others is not affected. When we set healthy limits and focus on what is important, we prioritize our well-being.

*Source: American Academy of Pediatrics, [www.aap.org](http://www.aap.org)*

# Advocate For *Your* Health



Before 1993, women were not always part of medical research studies. For example, women face worse side effects from medications than men. They are not always part of the trials when drugs are tested. Crash test dummies shaped more like women's bodies were not used for testing until 2003. This means women are more likely to be killed or seriously injured in a car crash. Heart attacks and heart disease were considered "a man's disease". It wasn't until the 1980's that anyone studied how it impacted women.

Knowing this history, women need to advocate for their health.

- ✓ Be open and honest with your provider. Share your concerns even if it feels embarrassing. Your provider should listen and respond with respect.
- ✓ Do not be afraid to ask questions. It can be helpful to write down what you want to talk about and bring it to your visit. Make sure all of your concerns are addressed.

You know your body best. If they tell you your symptoms are normal but you feel off, speak up. Ask, "What about my issue tells you that it is not serious or something to worry about?" or, "What should I look for that may mean this is getting worse?"

If you feel unheard or dismissed by your provider, speak up. When you tell them you do not feel heard, that should result in a change. If it doesn't, it may be time to see a new provider.

**Source:** Association of American Medical Colleges, [www.aamc.org](http://www.aamc.org)



**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](mailto: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](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf)

Complaint forms are found at:

[www.hhs.gov/ocr/office/file/index.html](http://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**

## 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.