### WINTER 2018 **MENBERSOURCE** A Newsletter for CareSource Members

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# OPEN ENROLLMENT IS HERE!

CareSource is excited to offer you new plans and a new way to enroll in a CareSource plan for 2019. For the first time, you can go to **Enroll.CareSource.com** and shop for plans or renew your current plan. **Enroll.CareSource.com** will send your enrollment to the Marketplace, verify your application information, and show you your new premium with any Advance Premium Tax Credit reductions you qualify for. You can even make your first payment, all seamlessly and easily through our new enrollment website!

And if you don't like self-service, our dedicated enrollment specialists can help you enroll over the phone. No more referrals to HealthCare.gov or the Marketplace phone line! We can help you update your application, compare plans and enroll, with one phone call to **1-844-539-1733**.

And for 2019, CareSource is pleased to offer THREE Silver level plans for you to choose from! Low Premium Silver, Low Deductible Silver and our classic standard Silver offer you the ability to select the coverage or premium you prefer, while still qualifying for the cost-sharing reductions only offered with Silver level plans. Find out more about these plans and our popular Bronze and Gold level plans at **Enroll.CareSource.com** or call **1-844-539-1733** to talk with one of our licensed membership advocates.

### OPTIONAL DENTAL AND VISION PLANS OFFER EXTRA BENEFITS

When you enroll in an optional Dental and Vision plan, you not only get great benefits for dental and vision care, but now we are able to give each adult on your plan 18 or over access to the popular Active&Fit<sup>®</sup> program for FREE! Previously members paid up to an additional \$100 to join this program.

Members can join a network of fitness centers or get two home fitness kits delivered right to your door each benefit year. You'll also have access to the Active&Fit website, and you can use your wearable fitness device with the Active&Fit Connected!<sup>™</sup> app. Track your fitness, take challenges and learn fitness tips online. Visit ActiveandFit.com to find out more.

The Active&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH), Active&Fit is a registered trademark of ASH and used with permission herein.

### Drug List Updates

Log on to:

### CareSource.com/members/toolsresources/find-my-prescriptions/

Find out which drugs are covered under your plan. You'll find the most current changes and updates, too. Please call Member Services if you don't have access to the internet. We can help you.

### EXPRESS BANKING FROM FIFTH THIRD BANK

CareSource and Fifth Third Bank have teamed up to offer our members Express Banking<sup>®</sup>. This bank account gives you a debit card for bill paying and purchases, no monthly service fee, no overdraft fees, and no balance requirement. For more details, go to www.53.com/CareSource.

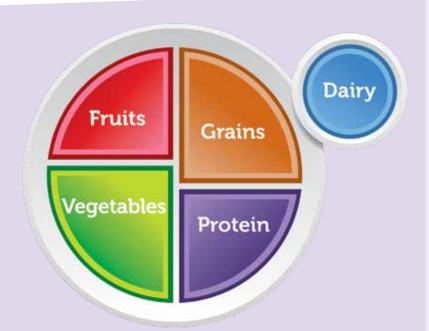
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### 2019 BRINGS NEW PROVIDER NETWORKS

Marketplace plan members can access two great new networks for 2019. We are pleased to partner with EyeMed<sup>®</sup>, one of the largest vision care networks in the country, for our pediatric vision benefits for all plans, and adults with optional adult Dental and Vision plans.

All our Marketplace plan members can now get hearing aids at substantial discounts, along with hearing screenings and care through the TruHearing<sup>®</sup> Choice Program.

We are pleased to be able to offer our members access to both of these great provider networks for 2019. Check the back of your ID card for each network's member service toll-free phone number.



# Healthy Holiday Eating

The holidays can wreak havoc on a wellbalanced diet. Before you eat, think about what goes on your plate.

Use this simple graphic. It can help you estimate how much of each food group you should eat at each meal. Find tips and tools to help you make wise choices at www.choosemyplate.gov.

### YOUR PRIVACY IS OUR PRIORITY

At CareSource, we respect your right to privacy. We protect data used to identify you or document your health, your medical care or payment for health care services. We also follow all state and federal laws that apply to your consent to share specific information.

The Member Consent/HIPAA

Authorization form tells us if you do or do not want us to share your health information. If you have not completed this form or want to change your preferences, you can fill it out online. Or you can print it and mail it back to us. The form is available at **CareSource. com/members/tools-resources/forms** for your plan. You can also access the form through the My CareSource member portal.

### CANCER SCREENINGS CAN SAVE LIVES

Finding cancer early means it's more treatable. It is important that you are getting the cancer screenings you need. It could save your life. Some key screenings are:

- Colon cancer screening. There are several tests available. Ask your doctor which one to get.
- Breast cancer screening. Ask your doctor about how often to get screened.
- **Prostate cancer screening.** Ask your doctor if and when you should be screened.
- Lung cancer screening. If you smoked or do now, talk to your doctor about this screening.
- **Cervical cancer screening.** If you are a woman 21 and older, talk to your doctor about how often you should be screened.

Your doctor can help you choose which screening tests make sense for you and when you should get them.



### Get Your Flu Shot

Anyone can get the flu virus, and it can be serious. Protect yourself and your loved ones. Get a flu shot every year.

Experts recommend that everyone older than 6 months should be vaccinated. There are very few exceptions. If left untreated, the flu can cause serious infections like pneumonia. Some infections can be life-threatening.

You can get a flu shot at your health care provider's office. You can also get a flu shot at some pharmacies and supermarkets.

### WOMEN'S HEALTH NEEDS

Women have special health needs. Taking care of yourself is important. Be sure to talk with your health care provider about these screenings and services recommended for women:

- Breast cancer screening
- Colorectal cancer screening
- Cervical cancer screening
- Heart disease monitoring
- Chlamydia screening
- Adult vaccines (shots)

You should also discuss your health history and your family health history with your health care provider.



### Manage Your Blood Sugar Through the Holidays

Do you have diabetes? As we enter the holiday season, set a few small goals to manage your blood sugar.

- Maintain your schedule as much as you can
- Check your blood sugar frequently
- Budget your sweets and treats
- Be "party smart" and take healthy dishes with you
- Stay active

Make it your new year's resolution to minimize complications from diabetes. Make an appointment with your health care provider to discuss important tests and screenings such as:

- Checking blood pressure at every visit
- · Getting a blood sugar test at least twice a year
- Discussing tests for kidney function and blood lipids (fats)
- Getting a dilated eye exam once a year with an eye care professional
- Checking your feet at every visit and getting a thorough foot exam at least once a year

### DIABETIC MEMBERS CAN EARN REWARDS FOR HEALTHY HABITS

Adults 18 years and older can earn rewards for getting diabetes screenings. Find out how you can get started today! Visit your **MyCareSource.com** account or contact Member Services.

We encourage you redeem any rewards by the end of the year.

### HOLIDAY GIFTS ON A BUDGET

The holidays are a time for giving, but you don't have to break the bank. Here are three easy ways to cross everyone off your list and stick to your budget at the same time.

- **1. Get crafty.** Homemade gifts cost less and are always cherished.
- **2. Give memories.** Frame a photo. A memory captured in time is personal and heartfelt.
- **3. Draw names.** For large groups, draw names so you only have to buy a gift for one person.

## High Blood Pressure: Are You at Risk?

There are usually no signs or symptoms for high blood pressure. In fact, it is often called the silent killer. That's why it is important to know if you are at risk.

Some risk factors include:

- Age. Blood pressure tends to rise as you get older. More than half of adults over 60 have high blood pressure.
- **Physical condition.** Being overweight as well as certain lifestyle habits can increase your risk.
- **Family history.** Your risk for high blood pressure may increase if others in your family have it.

The good news is that you can reduce your risk. Eat a healthy diet, maintain a healthy weight, don't smoke, and be physically active. All of these can help reduce your risk. Be sure to have your blood pressure checked regularly by a health care provider.

### CARE MANAGERS OFFER HELP

Our Care Managers are here to help you coordinate all of your health care needs. There is no cost to you. Care Managers serve members with respect and compassion. We:

- work with your health care team to coordinate your care
- answer questions and help you learn more about your health and benefits
- help you understand your symptoms and medicines
- help you find local resources for things that affect your health like food and housing
- give you strategies you can use to live a better quality of life

Care Managers are always ready to lend a hand and offer one-on-one support. Learn more at **CareSource.com**.

### KNOW THE FACTS: **HIV/AIDS AND HEPATITIS C**

Millions of people are affected by human immunodeficiency virus (HIV) and Hepatitis C. Learning about these diseases is an important first step in preventing and treating them.

HIV harms your immune system. It kills the white blood cells that fight infection. Acquired immunodeficiency syndrome (AIDS) is the final stage of infection with HIV. Not everyone with HIV ends up with AIDS. Thanks to better treatments, people with HIV/AIDS are now living longer and healthier lives.

Hepatitis C is also caused by a virus. It can range from a mild sickness to a serious, lifelong illness. It can spread through:

- Contact with infected blood
- Sex with an infected person
- Childbirth (from mother to baby)

Talk to your health care provider to learn more.



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 ရယူနိင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ခြေး့ရကျ ပပြု သင်္ကြာ၏ အသင်္ကြု ကြံကြက်ရေပေါ် ရှိ အသင်္ကြု ကြံ ဝက်ငေင်္ကြင်မှုဝက်ျင်ုနံက်သို့သို့ ဓာဋ္ဒိုန်။

#### 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 મેળિનિો અવિક ર છે. તે ખર્ય વિન તમ રી ભ ષ મ ં પ્ર પ્ત કરી શક ર્ 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, कृपया 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 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 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, Ilame 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 bạn.



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.

# Care for Moms and Babies

### Are you pregnant?

The most important thing you can do for you and your baby is to make an appointment with your provider. See your provider early and regularly throughout your pregnancy. This can help identify issues before they become a problem for you or your baby. Call for an appointment as soon as you know you are pregnant.

### Just had a baby?

Make an appointment to see your provider as advised shortly after the birth. This postpartum checkup is important because you are at risk of serious health complications in the days and weeks after giving birth. They can even be life threatening.

At this visit, your provider can:

- Make sure you are healing appropriately.
- Discuss any physical concerns you may have.
- Check any conditions you may have had during pregnancy, like high blood pressure or diabetes. They may continue to affect your health.
- Discuss family planning, pregnancy spacing and birth control.

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- Talk with you about breastfeeding and baby safety.
- Check your emotional and mental health as well as checking for post-partum depression.

# **HOLIDAY SCHEDULE**

In observance of major holidays, CareSource is closed on the following days:

- Thanksgiving Day: Thursday, November 22, 2018
- The day after Thanksgiving: Friday, November 23, 2018
- Christmas Eve: Monday, December 24, 2018
- Christmas Day: Tuesday, December 25, 2018
- New Year's Day: Tuesday, January 1, 2019
- Memorial Day: Monday, May 27, 2019
- Independence Day: Thursday, July 4, 2019
- Labor Day: Monday, September 2, 2019
- Thanksgiving Day: Thursday, November 23, 2019
- The day after Thanksgiving, Friday, November 24, 2019
- Christmas Eve: Tuesday, December 24, 2019
- Christmas Day: Wednesday, December 25, 2019

### NEW YEAR, NEW START

The new year is a great time to add at least one healthy habit to your lifestyle. Eat right, get enough sleep, stay fit – even small steps make a big difference. It all adds up! Don't forget: you can complete a new Health Risk Assessment (HRA) each year to get healthy living tips and help you identify what you want to work on for the new year!

# ACCESS YOUR PLAN ONLINE OR ON THE GO

Your My CareSource<sup>®</sup> account and CareSource mobile app make it easy to manage your plan.

### **MY CARESOURCE MEMBER PORTAL**

My CareSource is your personal online account. Use your My CareSource account to:

- Change your doctor
- See claims
- Request a new ID card
- And more!
- Review your benefits

Visit MyCareSource.com to sign up and set up your account.

### **CARESOURCE MOBILE APP**

Manage your CareSource plan from wherever you are with the CareSource mobile app. The app lets you access your secure My CareSource account from your mobile device to:

- View your ID card
- Find a network provider
- Review your plan benefits
- Check your claims, copays, deductibles and balances
- Call CareSource24 and speak with a nurse 24/7
- Call and speak with Member Services
- And more!

The CareSource mobile app is available for both iPhone<sup>®</sup> and Android<sup>™</sup> systems. Get it free through the App Store<sup>™</sup> or Google Play<sup>™</sup> by searching for CareSource.

*iPhone is a registered trademark and the App Store is a service mark of Apple, Inc. Android and Google Play are registered trademarks of Google, Inc.* 

### LGBTQ+ RESOURCES ADDED TO MYSTRENGTH

myStrength is an online wellness tool. It can help you strengthen your mind, body and spirit with self-help tools and wellness resources. myStrength now contains content specific to the needs of the LGBTQ+ community, offering a safe, stigma-free support system. Access myStrength online or on your mobile device at no cost to you. Visit **mystrength.com/r/caresource** to get started. Tap in to your strength today!

### **Important Plan Documents**

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Don't forget, when you enroll each year, you will receive a member kit, with your Evidence of Coverage, Schedule of Benefits, member handbook and other important information.

Your Evidence of Coverage is your contract with CareSource for health coverage. Please read through it carefully and keep it in a safe place so you can refer to it later if needed. Your Schedule of Benefits lists covered services and your costs.

You can also find these at **CareSource.com** and in your **MyCareSource.com** account.

# EASY WAYS TO ACCESS CARE

Your Primary Care Provider should be your first choice for routine care. Sometimes, you can't get in to see your provider quickly enough, or you need care in the evening or on the weekend when your PCP's office is closed.

The CareSource24<sup>®</sup> nurse advice line is available 24 hours a day, 7 days a week, 365 days a year. A caring registered nurse will answer your questions. He or she can also help you decide what care you need. The number is on your member ID card.

Convenience Care Clinics and MYidealDOCTOR offer you the same level of care as your PCP, at the same cost as a PCP visit:

Convenience Care Clinics are located inside your local grocery and drug stores, such as Kroger and CVS. They are normally staffed by Nurse Practitioners and are open in the evenings and on the weekends. You can find Convenience Care Clinics with our Find A Doctor online tool under "Clinics," or call Member Services to find a clinic near you.

MYidealDOCTOR gives you access to board-certified providers day or night, 24/7. Telemedicine may sound intimidating, but it is easy to use, and you can normally talk to a doctor within 15 minutes. With flu season upon us, calling MYidealDOCTOR at 1-855-879-4332 or visiting MYidealDOCTOR.com may be the best way to get treated without exposing others to your illness, or dragging your loved ones to a waiting room full of sick people.

## CARESOURCE AND MATRIX MEDICAL NETWORK PARTNERSHIP

CareSource is partnering with Matrix Medical Network (Matrix) to help you get the preventive care you need.

Matrix has been helping people with their health for more than 15 years. They have completed more than 2 million home visits. More than 96% of individuals that have completed an in-home health visit report being satisfied with their visits. Here are some of the health screenings you may receive during your visit:

Test	Description
Eye Exam	Checks for early signs of glaucoma, cataracts and diabetic retinopathy.
A1C Blood Sugar Test	Checks your blood sugar levels for signs of diabetes.
Micro Albumin Urine (MAU) Test	Measures the amount of protein in your urine to let you know if your kidneys are working correctly.
Fecal Immunochemical Test (FIT)	Screens for colon cancer.

This in-home health visit is available at no cost to you. We will share the results of your visit with you and your health care provider.

Matrix may be contacting you to discuss and schedule your in-home visit. In the meantime, if you have questions please call your CareSource Care Manager or Member Services.

CALL US

IF YOU DON'T HAVE INTERNET ACCESS, DON'T WORRY. WE CAN STILL HELP YOU. CALL MEMBER SERVICES WITH YOUR QUESTIONS.

JUST DIAL 1-877-806-9284 (TTY: 1-800-743-3333 OR 711).



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

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