

WINTER 2015

# MemberSource

A newsletter for CareSource Indiana Just4Me™ members



## How healthy are you?

Taking a **Health Risk Assessment (HRA)** is a great way to keep you and your family healthy. A Health Risk Assessment is the first step in learning about behaviors you can start changing right now. Once you complete the assessment, you'll get an immediate health score and a personalized report. You'll also get suggestions, tips and tools to help you make healthy changes. Your answers will not affect your benefits, but they will help us understand how we can help you stay healthy.

Risk factors are things that increase your chances of developing a disease or health condition. Some of those risk factors, like family history, cannot be changed. But, you can change others – like eating habits, exercise and stress management. These changes will positively affect your future good health. Get on the road to good health! You can take the HRA online at [CareSource.com/Just4Me](http://CareSource.com/Just4Me).

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## Reporting change of life events

It is important to keep your Marketplace application accurate and up-to-date to ensure you get the plan options and financial assistance you deserve. Update your Health Insurance Marketplace application when you have significant life changes, like change in income, family size, or address. Report these types of changes to the Marketplace within 30 days, or as soon as possible after.

If you don't update your application, and get benefits you no longer qualify for, you will have to repay some or all of the money at tax time. However, if you have a drop in income, or increase in the size of your household, and you don't update your application, you could be missing out on lower cost health coverage options.

### Types of Changes to Report

- Change to household income, more or less than on application
- Change to the number of dependents in your household due to birth, adoption, divorce or separation, death, a child on your policy turning 26 or no longer being a dependent
- Someone in your house getting other public health care coverage, like Medicaid, CHIP, or Medicare
- Someone in your house getting offered job-based health coverage, even if they don't enroll in it
- Change to your home address
- Change in immigration status
- Ending or starting a prison sentence

### You can update your information at any time by:

- Visiting **HealthCare.gov** and logging into your Marketplace account.
- Calling the Marketplace at **1-800-318-2596 (TTY: 1-855-889-4325)**
- Schedule an appointment with someone who can help you. You can find information about these helpers at **LocalHelp.HealthCare.gov**

To learn more about making updates, visit **HealthCare.gov/keep-or-change-plan**

### Special enrollment period

People who have change of life events may also qualify for a Special Enrollment Period. If you know someone who has had a change of life event and now needs health insurance, tell them to visit **CareSource.com/Just4Me** or call our licensed insurance agents at **1-877-806-9284** to learn more or enroll.

## Pay by phone option now available

Paying your monthly insurance premium shouldn't be a hassle. That is why CareSource Just4Me has made it even easier to pay your bill. You may pay online, pay by phone, or pay by mail. Remember, paying your bill online and through our pay by phone option are the fastest methods for CareSource to receive and post your payment.



1. To **Pay Online** by credit card, debit card or bank transfer – You will need to sign in to your CareSource Just4Me account at **CareSource.com/Just4Me**. This is a free service to you.



2. To **Pay by Phone**  
This free service is available by calling:  
**1-877-806-9284**  
You can use a credit card, debit card or bank transfer for payment.



3. **Mailing your Payment**  
Send to:  
CareSource  
P.O. Box 6065  
Indianapolis, IN 46206-6065

Make checks or money orders payable to CareSource. Please include your Member ID number on the check. This will ensure payment is posted to your account.

If you owe any copayments or coinsurance, these should be paid directly to the health care provider. If you have additional questions about paying for insurance, visit **caresource.com/just4me/faq**. Enter your zip code to enter the site and click on the FAQ (Frequently Asked Questions) button. You can also call **1-877-806-9284 (TTY for the hearing impaired: 1-800-743-3333 or 711)**.

## Find out if your medications are covered

Do you want to look up your medicine and find out if it is covered by CareSource Just4Me? Our online **Find a Medicine Tool** can help you. The online formulary contains information about prior authorizations, quantity limits and step therapy protocols and therapeutic interchanges for most drug classes. It's easy.

You can find our formulary by going to **CareSource.com/Just4Me**. Click on the Members tab. Next, click on the Pharmacy link on the left hand side of the page. The Find a Medicine link will be located on that page. You can also find the quarterly changes and updates to the online drug formulary on **CareSource.com**.

If you do not have access to the internet, or if you have questions about your prescription drug coverage or problems with your pharmacy, call CareSource Member Services. The phone number is **1-877-806-9284 (TTY: 1-800-743-3333 or 711)**.



## Stay on top of diabetes

Diabetes can be scary and dangerous if it is not controlled. But if you have diabetes, you have the power to prevent complications.

### Here are some tests you should get and how often you should get them:

- Special diabetes eye exam – every year
- Urine test to check your kidneys – every year
- Cholesterol (LDL-C) check – at least once a year
- A1C test that your doctor uses to see how your blood sugar is being managed over time – at least twice a year
- Blood pressure check – at each doctor visit

### Feeling Blue?

Studies show that people with diabetes have a greater risk of depression than people without diabetes. If you are feeling symptoms of depression, don't keep them to yourself. The stress of daily diabetes management can build. You may feel alone or set apart from your friends and family because of all this extra work. If you feel down, you can call our 24-hour nurse advice line. A nurse will help you. You can find the 24 hour nurse advice line phone number on the back of your ID card.

Talk to your doctor if you have concerns, or if you have questions about the tests you need.



## Looking to find a new doctor?

We have been busy adding many new providers, doctors, and hospitals to our network! Find a doctor or provider who is most suited to you by using our **Find a Doctor/Provider tool**. It is easy to use. You can search for the type of doctor you need and for doctors who are close to where you live. Just visit [CareSource.com/Just4Me](https://www.caresource.com/Just4Me).

Because CareSource Just4Me is now offered in parts of OH, IN and KY, you may want to use your benefits with a doctor in a neighboring state. This is allowed as long as the provider is contracted with CareSource for the state in which you purchased your plan. You can check this in the Find A Doctor/Provider tool by looking under 'Programs' the provider accepts. Providers who serve patients across state lines will have each of the state plans listed that they are accepting patients for.

We update our list of providers and the information they have provided to us on business days. However, it is a good idea to confirm key information with the provider before scheduling appointments. You may want to know where a provider went to medical school, if they completed a residency, or other professional qualifications. If so, just call Member Services. We want you to have the data you need to make informed choices about your providers.

# Do you have asthma? Breathe easy!

In order to be at your best, it is important to manage your asthma. Follow these tips to stay healthy.

## Keep up with your medications:

Many people take a daily medicine to help prevent flare-ups. Your doctor may refer to it as a controller medication. Over time, it reduces the swelling in your airway so you can avoid an asthma attack. It is one of the best ways to keep your asthma in check. If you take asthma controller medication follow these tips:

- Take it as often as prescribed, not more or less.
- Take it even when you don't have symptoms.
- Be sure to fill your prescriptions on time so you don't run out of medicine.

## Be on the lookout!

Asthma is a common disease and other conditions often occur at the same time in those with asthma. For example, a condition such as gastroesophageal reflux disease (GERD), may result in symptoms of cough and chest tightness. If both conditions are present, asthma could worsen GERD and increase GERD symptoms. GERD could also increase asthma symptoms.

## Did you know?

People with asthma have twice the risk of developing mood and anxiety disorders, including depression.

Many people with chronic illnesses such as heart disease and diabetes suffer with depression. Yet with poorly managed asthma, the inability to breathe is stressful. This emotional stress can add to sad feelings and can worsen your symptoms.

## What can you do?

Be sure to work with your doctor. Talk about how you are feeling both mentally and physically at your appointments. You can call our 24-hour nurse advice line. A nurse will help you. You can find the 24 hour nurse advice line phone number on the back of your ID card.



## We can help

If you have diabetes or asthma, CareSource has a program for you. You will be enrolled automatically. There is no cost to you. CareSource will send you information through the mail to help you learn more about your condition and remind you about health-related appointments and tests. To reach a care manager, call **1-855-202-0415**.

*MemberSource* is a publication of Just4Me™, a Qualified Health Plan offered through the Health Insurance Marketplace. The CareSource Just4Me™ policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, visit [CareSource.com/Just4Me](https://www.caresource.com/Just4Me) or call **1-877-806-9284**.

CareSource Just4Me does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.





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

[CareSource.com/Just4Me](http://CareSource.com/Just4Me)

## HOW TO REACH US

Member Services Department:  
**1-877-806-9284**

(TTY: 1-800-743-3333 OR 711)

CareSource24<sup>®</sup>, 24-Hour Nurse  
Advice Line: **1-866-206-4240**

Join us:



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## Focus on quality

We want our members to get the best care possible. That's why CareSource has a quality program. It helps us improve our service and the care you receive.

CareSource uses the Healthcare Effectiveness Data and Information Set (HEDIS<sup>®</sup>) to measure care quality. We also use the Consumer Assessment of Healthcare Providers and Systems (CAHPS<sup>®</sup>) survey. These help us find out how well we do in areas such as:

- Member access to care
- Member health and preventive care
- Your satisfaction with CareSource and your provider

We use the results to improve the quality of care. For example, we create special programs like the ones we have to help members with asthma and diabetes stay healthy. Or we design programs that focus on preventive care. These include tools that encourage members to get regular checkups and screenings that are key to maintaining your best health.

You can find out more about our quality program. You can also see more details about the progress we have made in meeting our quality program's annual goals. Just visit [CareSource.com/Just4Me](http://CareSource.com/Just4Me) and follow the Quality Improvement link.

HEDIS<sup>®</sup> is a registered trademark of the National Committee for Quality Assurance (NCQA).

CAHPS<sup>®</sup> is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).