

Indiana

Marketplace Guide to Your Benefits





CareSource is a Non-Profit Health Insurance Company

We invest in our members. Shareholders, quarterly dividends, and Wall Street are the focus of other health insurers. Our main goal is helping people live happier, healthier lives. We put *"people over profit."*

In This Booklet

This welcome booklet has what you need to make the most of your health benefits and services. You can also find more information on our website at CareSource.com.

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We're Glad You're a Member



Welcome to **CareSource!**

**Our mission is to make a difference in peoples'
lives by improving their health care.**

We are dedicated to making sure your health care is easy to use and simple to understand.

Use this booklet to learn more about how to use the plan. You can:

- See what's included in your plan.
- See how to use your pharmacy benefits.
- Learn more about vision, hearing and fitness benefits.
- Prepare for visits with your primary care provider (PCP).
- Learn how to pay your premium.
- And more!

We have the most important phone numbers and resources listed for you in the back of this booklet. If you have questions, we're here to help.



Getting Started

Use this checklist to help you start using your plan!

- Put your CareSource member ID card in your wallet. You will use this card whenever you get care or fill a prescription. See what your card looks like on page 3.
- Set up your CareSource MyLife account online.
- Learn about your benefits and what your plan covers. See pages 11 - 13.
- Read a summary about your privacy rights and how to learn more on page 23.
- Use the ***Find a Doctor*** tool on CareSource.com or in CareSource MyLife to find a provider or specialist. See page 9.
- Learn about your **pharmacy benefits!** You can see more information about what's included on page 17.
- Find **in-network pharmacies** near you. If your current pharmacy is not in-network, transfer any existing prescriptions to a new in-network pharmacy of your choice, explained on page 19.
- Use the Find a Doctor tool to locate the nearest **in-network hospital** and **urgent care clinic** and note their location for future reference. See page 9.
- Complete your **Health Needs Assessment** in CareSource MyLife. You'll get a clear picture of your current health and tips to live healthier. You can use this link to go directly to the assessment after logging in to CareSource MyLife.



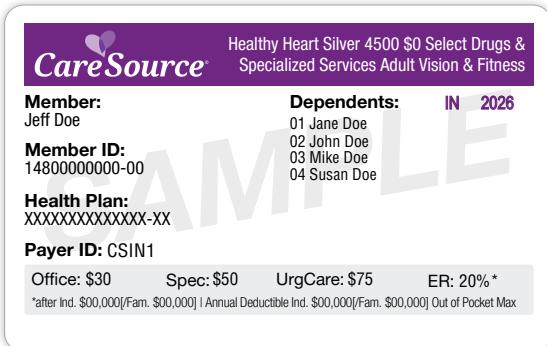


Your Member ID Card

- Your member ID card is the key to using your benefits. Keep it with you and show it to your health care providers when asked.
- A digital copy of your member ID card is available on CareSource MyLife shortly after your first payment is received and posted.
- Request a replacement ID card on the CareSource MyLife member portal, or call Member Services.
- Common copay and coinsurance amounts are shown on your ID card.
- The bottom of the card shows the annual deductible and out-of-pocket for your plan.
- The back of your ID card contains important phone numbers including our supplemental benefit partners.



See Your ID Card
on CareSource
MyLife





Plan Documents

Know What's Covered

- **Evidence of Coverage (EOC):** your contract with CareSource. Your “terms and conditions.”
- **Schedule of Benefits:** gives you your deductible, maximum out-of-pocket cost, copays and coinsurance for most services.
- **Summary of Benefits and Coverage:** this document mails with your acknowledgment letter after you enroll with us. It gives similar information as the Schedule of Benefits, along with cost examples.
- **Member Handbook:** summarizes your evidence of coverage and explains your benefits, how to use our services and access care. It also explains how to file a grievance and your rights and responsibilities as a member.
- **Provider Directory:** if you ask, we will send you list of providers near you. Call Member Services or send in the reply card enclosed in this welcome kit for printed provider directory. You may also use our ***Find a Doctor/Provider tool*** at ***FindADoctor.CareSource.com***.
- **Prescription Drug Formulary:** tells you if your prescription drug is covered and if it has any extra limits on it. The Formulary also tells you what tier your drug is in. Find this under ***Plans/Pharmacy*** on ***CareSource.com/Plans/Marketplace***. You can also use the ***Price A Medication*** tool to check coverage for your drugs and estimate how much they will cost. See page 20 to learn more.

Plan documents are also online at ***CareSource.com/Marketplace***. If you need a different format and/or language or help asking for documents, call Member Services at **1-833-230-2099** (TTY: 711) 7 a.m. to 7 p.m., Eastner Time (ET) Monday through Friday.



Go to the
Formulary
Web Page



Go to the Plan
Documents
Web Page

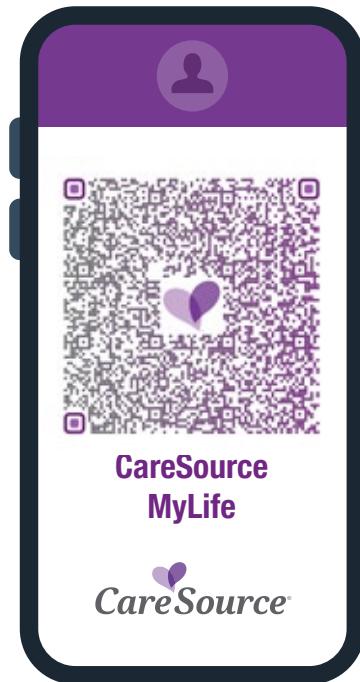


Digital Tools

CareSource MyLife

Visit MyLife.CareSource.com and click ***Create Account*** to get started. You'll need your CareSource member ID card or CareSource ID number handy to complete the set up your account. After your account is set up, you can use CareSource MyLife to:

- View, share or print your digital ID card.
- Manage billing and payments.
- View and change your providers.
- View past documents such as EOBs.
- Access online tools, like MyHealth, myStrength, and MyResources.
- Manage the care of each person on your family in one place.
- Learn more about all the benefits and resources you get as a member.





Online Health and Wellness Tools

These tools are available through your CareSource MyLife account.

- **MyHealth®:** Set up Health Journeys and learn more about healthy living.
- **myStrength®:** For your emotional health. Learn about reducing stress, meditation, and other ways to improve your mental health.
- **MyResources™:** Find local resources for help with housing, food, and other needs.



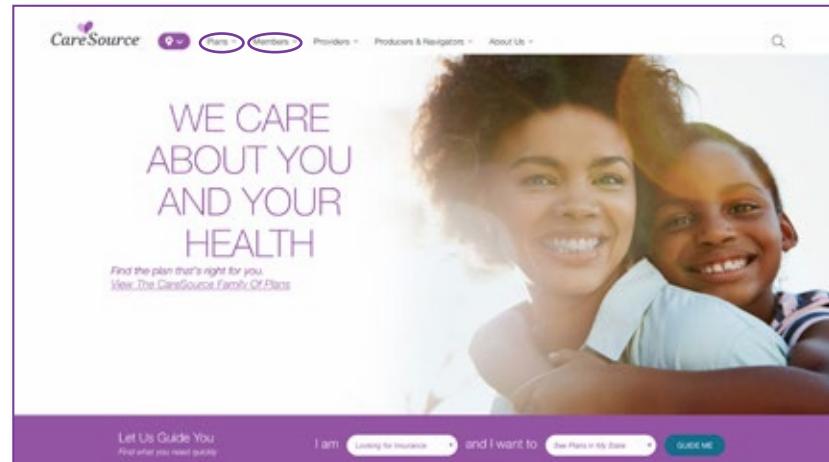
The CareSource.com Website

Navigating the website.

Two main areas of interest to members on **CareSource.com** are the **Plans** and **Members & Beneficiaries** menus. You can “hover” over these areas to see your menu options, or you can click on the word to bring up a new page showing the menu options. When you “hover,” you move your cursor or pointer over the word without clicking. When the dropdown menu appears, you slide the pointer down and click on the menu option you want.

The **Plans** menu contains links to a wealth of useful information that will tell you about your:

- Benefits & Services
- Pharmacy
- Plan Documents



When navigating to a menu, this guide will display menu options in order of rank from highest level, like this: **Plans/Pharmacy/Overview**. Once you navigate to a page, you'll see a side menu on the left showing more options. Below that menu there is a **Quick Links** menu that appears on every page, with links to many of our most useful and most used member pages. The **Quick Links** menu never changes. You can use any of the menus to move around within the site. Note that browsing the site on a smart phone may change the way the page displays, and the Quick Links menu may appear at the top of each page.



Points to Consider



Your Primary Care Provider (PCP)

It's important to have a PCP who is in our provider network. Your PCP is your main source for routine care.



Schedule Your Annual Wellness Check

Once you have your PCP, make an appointment! Once you are an established patient, schedule an annual wellness check. Annual wellness checks are **FREE** and help you establish a relationship with your provider. Getting to know your PCP is important for your continued good health and can help you get future appointments faster! If you need help making an appointment, Member Services can help.



Tell Us Your Preferences for Sharing Your Health Information

CareSource shares your health information to best handle your care and help with benefits. This includes sharing Sensitive Health Information. This information is shared with:

- Your past, current and future providers.
- The Health Information Exchanges (HIE). This gives providers secure electronic access to your health information.

You have the right to tell CareSource if you do or do not want your health information shared. You can tell us what you want by filling out the Member Consent/HIPAA Authorization form found under the **Members** menu on **CareSource.com/Marketplace**, on the **Forms** page.



Take The Health Needs Assessment

Go to your CareSource MyLife account and select **MyHealth** then choose **Assessments**.

Complete the Health Needs Assessment to get a personalized report with information for you and tips for living healthier. You may also get this Assessment in the mail, or get a call asking you to take it over the phone.





Use the Find a Doctor/Provider Tool

In most cases you must use an in-network provider to have benefits paid by the plan. To learn about exceptions to using an in-network provider, see your *Member Handbook* or *Evidence of Coverage*.

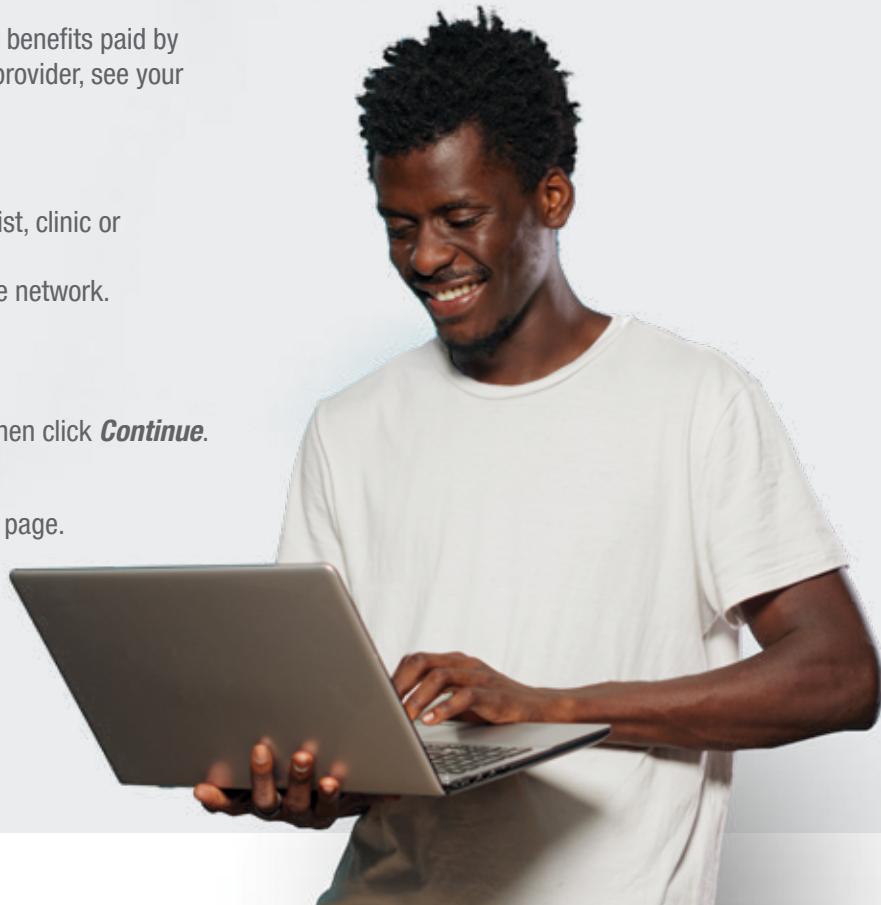
Using the Find a Doctor/Provider Tool

Use the **Find a Doctor** online tool to find a provider, specialist, clinic or hospital.

You can also see if a particular provider is in the CareSource network.

- Go to FindADoctor.CareSource.com.
- Click **Get Started**.
- Click **Share Your Location**, or enter an address and then click **Continue**.
- Choose your State and Plan, then click **Continue**.
- Filter provider results further on these **Choose Filters** page.
Be sure to check ‘Accepting New Patients’ along with any other filters you want to search by, then click **Continue** to search.

If you need help finding a provider, call Member Services.





Where to Get Care

if you are unsure of where to go for care, you can call the 24-Hour Nurse Advice Line for help. It is free to you. The number is in the back of this booklet and on your CareSource member ID card.

	Primary Care Provider (PCP)	Used for common illnesses and advice. You will get most of your routine and preventive care from your PCP. You should see your PCP most often!
	Telehealth	Used to visit with a provider by phone or computer wherever you are. Ask your provider if they offer telehealth. Use telehealth for common illnesses and mental health concerns. You can also talk to a doctor 24/7 through Teladoc®. Call 1-800-853-2362 or visit Teladoc.com/CareSource to get started.
	Community Behavioral Health Center (CBHC)	Used to provide health and social services for people living with mental health and/or substance use issues.
	Convenience Care Clinics	Used for minor sicknesses and to get shots, or treat minor injuries. You can find them in many local drug and grocery stores.
	Urgent Care	Used to treat non-life-threatening issues. Use when you cannot visit your PCP.
	Hospital Emergency Room	Used for life-threatening issues or emergencies. Call 911 or go to the nearest ER.



Your Benefits At-A-Glance

Office Visits

- PCP Visits
- Specialist Visits
- Nurse/Physician Assistant/Midwife
- Optometrist
- Podiatry
- Retail Convenience Clinic (excludes WV)
- Telehealth
- Teladoc Telehealth Services

Preventive Services/Screenings

- Abdominal Aortic Aneurysm Ultrasound (AAA)
- Alcohol Misuse Screening & Counseling
- Annual Kidney Disease Screening/Lab Testing (WV only)

- Bone Mass Measurements
- Breast Cancer/Mammogram Screening
- Breastfeeding Support & Counseling
- BRCA 1 & 2 Genetic Testing and Counseling
- Cardiovascular Disease/Cholesterol Screening
- Cervical Cancer Screening (HPV)/Pap Smear
- Colon/Colorectal Screening(incl. Cologuard Lab)
- COVID Vaccines
- Depression Screening for Adults
- Diabetes Screening
- Fall Prevention for Older Adults
- Female Contraception
- Hepatitis A, B & C Screening
- HIV Screening/PrEP for HIV
- Immunizations
- Lead Screening
- Lung Cancer Screening
- High Body Mass Screening & Dietary Counseling
- Physical Exams for Baby Care & Child Care
- Physical Exams & Medical History for Adolescent Care
- Prostate Screening
- ST/STD Screening & Counseling
- Tobacco/Smoking Screening & Counseling

Behavioral Health Treatment

- Behavioral Health Medication
- Inpatient Substance Use*
- Individual and Group Therapy

- Inpatient Mental Health*
- Intensive Outpatient SUD Program*
- Intensive Outpatient Psychiatric Treatment*
- Mental Health and SUD Residential Treatment*
- Outpatient Substance Use
- Opioid Treatment Program
- Partial Hospitalization*
- Substance Use Disorder (SUD) Detox*

Outpatient Facility Services

- Outpatient Hospital Surgery/Ambulatory
- Surgery Center*
- Outpatient Hospital Birthing Center
- Blood Services
- Chemotherapy Services/Radiation Therapy*

- Dialysis
- Observation Services
- Outpatient Services*
- Other Outpatient Facility Services*

Other Medical Services/ Procedures

- Medical Nutritional Therapy*
- Non-Routine Eye Exams for Medical Conditions
- Pain Management*
- Diabetic Education
- Physician Administered Drugs
- COVID Infusion Therapy

Emergency Services

- Emergency Ambulance
- Emergency Room
- Urgent Care

- Non-Emergency Transportation* (transfers from non-network to network facility or from hospital to nursing/rehab).

Outpatient Diagnostic Services

- Imaging* (MRA, SPECT, CT, PET, MRI)
- Lab, Outpatient & Professional Services*
- X-Rays and Diagnostic Imaging

Family Planning

- Infertility Services: Provider Visit, Labs (Diagnosis Only)
- Infertility Services: Treatment Only (Provider Visit, Treatment Procedures)
- Contraception (Pharmacy, Planned Parenthood,

- PCP/OB-GYN, Female Sterilization)
- STD/STI Screenings, STD/STI Treatment

Maternity Services

- Family Planning Exams
- Antepartum (prenatal) Care (Lactation Classes, Lamaze Classes/Refresher, Parent Education,
- Home Visits)
- Inpatient/Outpatient Facility*
- Physician Office Services

Durable Medical Equipment* & Disposable Medical Supplies*

- Wound Care
- Oxygen & Supplies
- Cochlear Implants
- Orthotics/Prosthetics
- Diabetic Supplies

- Enteral/Parenteral Nutrition & Supplies
- Incontinence Supplies
- Wheelchairs/walkers
- Breast Pumps
- Other DME (Ostomy bags, commodes, syringes)
- Wigs (NV Excluded)

Habilitative Services

- Physical Therapy* (PT for Autism Spectrum Disorder excluded in OH)
- Occupational Therapy*
- Speech Therapy*
- Manipulation Therapy (IN & OH Excluded)

Outpatient Surgery*/ Physician Services

- Abortion Surgery* restricted circumstances
- Bariatric Surgery*
- General Surgery*
- Reconstructive Surgery*
- Sterilization Surgery*
- Transplants*
- Vision Surgery*

Pharmacy

- Preventive Medications
- Retail Generics, Mail Order Generics*
- Retail Preferred Brand, Mail-Order Preferred Brand*
- Retail Non-Preferred Brand, Mail-Order
- Non-Preferred Brand*
- Retail Specialty Drugs, Mail-Order Specialty Drugs*

*Prior Authorization may be required. This means that CareSource must approve the service before you receive it. Please work with your health care provider to ensure a prior authorization request has been approved. See your *Evidence of Coverage* for more details on limitations and restrictions.

Rewards for Healthy Activities! You can earn rewards just for completing certain preventive care screenings! Scan the QR code or visit: CareSource.com/plans/marketplace/benefits-services/rewards/ for more details.





Preventive Care

Most Preventive Care is at No Cost to You!

Preventive care is key to staying healthy. Visit your PCP even if you are feeling well. This helps your provider find and treat issues before they become problems*.

Preventive care includes:

- ✓ Annual well-adult exams
- ✓ Breast cancer screenings (mammograms) for women
- ✓ Cervical cancer screenings (pap tests) for women
- ✓ Prostate cancer screenings for men
- ✓ Colon cancer screenings
- ✓ Depression screenings
- ✓ Immunizations (flu, pneumonia, etc.)
- ✓ Lab tests for screenings
- ✓ and more!

To learn more about preventive care, visit CareSource.com/members/education/preventive-care/.



View
Preventive Care on
CareSource.com



Added Services

CareSource Circle

A CareSource Member Community

Join CareSource Circle to get information and tips on how to get the most out of your benefits and earn incentives like gift cards to popular retail stores! You can share your experiences with other members, and get healthy living tips through weekly emails, games, chat groups and more!

Go to: CareSource.com/CircleMarketplace to sign up today!



Care Management

Get Involved with our Care Management Programs.

CareSource offers many programs to help you get or stay healthy.

Go to CareSource.com/Marketplace for more details.

Look for **Care & Disease Management** on the **Benefits and Services** page under Plans.

A Care Manager can help you:

- Coordinate your care with multiple providers
- Understand and use your benefits
- Learn more about any condition you may have
- Decide where to get care
- Participate in special disease management or coaching programs

Call our team to find out more at **1-833-230-2037**.



Join CareSource Circle to get tasty, nutritious recipes and more!



MyHealth Rewards

MyHealth Rewards

Members 18 and up are automatically enrolled into the MyHealth Rewards program. When you complete select healthy activities and we receive the claim from your provider, we will add points to your Rewards account. You can redeem your rewards for gift cards to retail stores and restaurants. You can access MyHealth from your CareSource MyLife account. Sign in and go to the **Get Help** tab, then select Resources, or you can scan the QR code to the right to get there.



Rewards

Reward Activity	Frequency	Amount	Who is Eligible
Annual Physical	1x/calendar year	\$25	All Adults (18+)
In-Home Assessment	1x/calendar year	\$50	Adults with known health risk
Kidney Health Evaluation for Patients with Diabetes	1x/calendar year	\$25	All Adults (18+) Diagnosis for diabetes required
Retinal Eye Exam with Eye Care Provider for Patients with Diabetes	1x/calendar year	\$25	All Adults (18+) Diagnosis for diabetes required



Pharmacy

Drug Formulary

Your Prescription Drug Formulary is a list of cost-effective drugs that are covered for you. It will show what tier the drug falls under, as well as limits that apply (like a quantity limit or prior authorization). You can learn more about the formulary at CareSource.com/members/tools-resources/FindMyPrescriptions or scan the QR code.



Go to the
Formulary
Web Page

Formulary Tiers.

Tier 0 drugs are free and preventive drugs like immunizations and drugs you might take to prevent stroke, like aspirin. Tier 4 are the most expensive drugs. In general, the cost share amount increases as the tier number increases. All deductibles, coinsurance and copay amounts you pay will count toward your maximum out of-pocket amount. You can find your cost for each tier of drugs in your Schedule of Benefits, located on CareSource.com/plans/marketplace/plan-documents/.

Prior Authorization

Sometimes, we need more information from your provider before you can get a drug. This is a prior authorization. “PA” is listed next to the drug in the formulary if a prior authorization is needed.

Step Therapy

You may need to try one drug before taking another. This is called step therapy. You will see “ST” next to a drug name in the formulary if step therapy is needed.



Quantity Limits

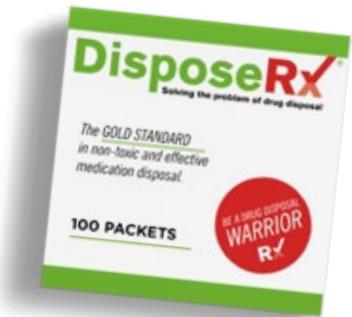
Some drugs have limits to the amount you can get over a period of time. Those drugs will have “QL” listed next to them in the Formulary.

Medication Therapy Management

This is a service offered to CareSource members by in-network pharmacies. Set up time with your local pharmacist to review all prescriptions and over the counter medicines, vitamins and supplements you take to discuss the best way to take them, potential interactions, potential savings, and more.

Medication Disposal

Getting rid of old unused prescriptions is important. Disposing of them safely is also important. You can get free DisposeRx packets to help you get rid of expired drugs. Visit CareSource.com/members/marketplace and go to the **Members & Beneficiaries/Tools & Resources/Find My Prescriptions** pages to get your free DisposeRx packet.



Find a Pharmacy

You can find in-network pharmacies and look up prescription costs using the ***Find a Pharmacy*** tool. Network pharmacies can include local pharmacies, mail-order pharmacies or specialty pharmacies. If you are not sure if your pharmacy is in-network, ask your pharmacist or call Member Services to find out. To find a network pharmacy, use our online ***Find a Pharmacy*** tool on the ***Quick Links*** menu at CareSource.com/plans/Marketplace/benefits-services/pharmacy.

CareSource may also cover drugs administered in your home, like medicines given through a home health agency.



Go to the
Formulary
Web Page

Price a Medication

To price a medication, use the same online tool by clicking ***Find My Prescriptions*** or ***Find a Pharmacy*** on the ***Quick Links*** menu.



Price a
Medication





Hearing



Vision

TruHearing® Choice Program

All members can have an annual routine hearing screening and select from a variety of hearing aid devices offered at a discount exclusively through TruHearing network providers.

Call TruHearing directly at **1-866-202-2561**
for more information.



EyeMed® is the CareSource Vision Benefits Provider.

All CareSource marketplace plans cover pediatric vision services and plans with Adult Vision & Fitness benefits expand that to adults. See your Evidence of Coverage or Schedule of Benefits for more information. CareSource members have access to one of the largest and most recognized networks for vision care in the country. EyeMed is our exclusive network of providers for annual vision exams and glasses or contacts for our pediatric vision coverage, and for our members with optional Adult Vision and Fitness plans.

Call EyeMed directly at **1-833-337-3129**
for more information.



Fitness

Active&Fit® Enterprise

Choosing a CareSource plan with Vision and Fitness coverage brings the added value of access to a fitness benefit through the Active&Fit Enterprise program. The program gives you access to a free fitness center membership and a home fitness kit, in addition to other health and wellness-focused resources.

Learn more at: CareSource.com/plans/marketplace/benefits-services/fitness/ or call 1-877-646-2746.

Active&Fit® Direct

Choosing a CareSource plan without Vision and Fitness coverage doesn't mean you have to miss out on the benefits of the Active&Fit program! You can join the Active&Fit Direct program on a month-to-month basis with no contract. The program gives you access to the same great benefits, minus the 1 home fitness kit. You get the great fitness center network, online tools and one-on-one wellness counseling.

Learn more at: CareSource.com/plans/marketplace/benefits-services/fitness/ or call 1-877-646-2746.

Optional Adult Vision and Fitness Plans

Members who choose an optional Adult Vision and Fitness Plan have access to the same great EyeMed network as our pediatric members. In addition, each member over 18 can participate in the Active&Fit program at no additional cost! See your Evidence of Coverage Adult Vision and Fitness Rider document for more information.



“How can I pay my premium?”



ONLINE:

Use the Express Payment option at **CareSource.com/MPPay**. It's easy. All you need is your name, member ID number, and date of birth.

OR

Go to **MyLife.CareSource.com** and sign in. You can view and pay your balance from the homepage or go to the **My Plan** tab, and select **Payments**.

Credit card, debit card and bank transfers accepted.

Your online payment will take 3-5 business days to be received and posted to your account.



Go to
Payments

CareSource also accepts
Google Pay and Apple Pay.



CALL:

1-833-230-2099 (TTY: 711). Then tell our automated attendant that you want to make a payment.

Phone payments can take 3-5 business days to be posted to your account.



MAIL: CareSource
PO Box 6065
Indianapolis, IN 46206-6065

- Include your invoice payment slip with your check or money order payable to **CareSource** and write your Member ID number in the memo line.
- Your payment can take 7-10 days to be received and posted to your account.

You can confirm that your premium payment was received, view past payments and see previous invoices using your CareSource MyLife account.



Privacy

Your Rights

- You have rights under the Health Insurance Portability and Accountability Act (HIPAA).
- Get a copy of your health and claims records.
- Ask us to fix health and claims records.
- Ask us for private communications.
- Ask us to limit what we use or share.
- Get a list of those with whom we have shared information.
- Get a copy of our privacy notices.
- And more

Your Choices

- You can tell us to share information with your family, close friends or others involved in payment for your care.

If you are not able to tell us your choice, such as if you are unconscious, we may share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and close threat to health or safety.

You can read more about your privacy rights and how to consent to share your information in your member handbook, posted on the Plan Documents page or at CareSource.com/about-us/legal/hipaa-privacy-practices/. Choose Marketplace and your state to see the full HIPAA disclosure and our full Privacy Practices Notice.

Review Your Rights and Responsibilities

You have rights as a CareSource member, such as the right to be treated with respect and to file a complaint or grievance if you are unhappy. You also have certain responsibilities, such as paying your monthly premium and to participate in your care and treatment plans with your doctors. See the full list at: ***Plans/Plan Documents/Member Rights & Responsibilities*** or scan the QR code here.



Member
Rights &
Responsibilities



Important Contact Information for Your Plan

You'll hear from us throughout the year. We will send you plan updates and health reminders. If you ever have questions, please call us at Member Service for plan related questions or CareSource24 for health-related questions.

CareSource Member Services	1-833-230-2099 (TTY: 711) 7 a.m. to 7 p.m. Eastern Time, Monday through Friday
24-Hour Nurse Advice Line	1-866-206-7880
Care Management	1-833-230-2037
CareSource Life Services	1-844-607-2832
Addiction Support Line	1-833-674-6437
Teladoc Telehealth	1-800-TELADOC (835-2362)
EyeMed (Vision Benefit)	1-833-337-3129
TruHearing (Hearing Benefit)	1-866-202-2561
Active&Fit Enterprise (Fitness Benefit)	1-877-771-2746
Active&Fit Direct (Fitness Benefit)	1-844-646-2746
Your PCP	
Other Important Contact	
Other Important Contact	



Questions? Call Us!

Member Services: **1-833-230-2099** (TTY: 711).
7 a.m. to 7 p.m. Eastern Time