

CareSource™ Helps You Understand **THE MARKETPLACE AND AFFORDABLE CARE**

Starting October 1, 2013 access to health insurance became available to all Americans regardless of income, employment type, or health status. To help individuals meet the requirements of the new health care law CareSource, a non-profit organization, has partnered with your organization to reach the uninsured.

WHAT YOU NEED TO KNOW

The Marketplace offers **4 Basic Benefit Designs** – *The more precious the metal, the higher the premium and the lower the out of pocket costs.*

PLAN TYPE	INSURANCE Pays	MEMBER Pays
BRONZE	60% OF COSTS	40% OF COSTS
SILVER	70% OF COSTS	30% OF COSTS
GOLD	80% OF COSTS	20% OF COSTS
PLATINUM	90% OF COSTS	10% OF COSTS

Catastrophic coverage is available for those under age of 30 — CareSource only offers catastrophic plans in KY

2 WAYS TO REDUCE COST

Advanced Premium Tax Credits are available for those selecting **metal plans** with incomes up to \$46,680.

- Can be taken at the time of enrollment or received as a refund when income taxes filed
- Cannot be applied to non-metal plans

Cost Sharing Reductions are available for those selecting **silver** plans with incomes up to \$29,525.

- Are additional discounts available to eligible individuals that reduce out of pocket costs
- Can only be applied to silver plans

A UNIQUE HEALTHCARE PARTNERSHIP

CareSource wants you to know that we have extended our business beyond the CareSource Medicaid plan with CareSource Just4Me™. CareSource Just4Me offers Bronze, Silver and Gold plans with options for both Dental and Vision. Our plans feature some of the lowest premiums in the market, as well as low physician copays and free generic prescription drugs.

CareSource and your physicians have joined together to bring the newly insured CareSource Just4Me members' access to healthcare services like:

- Outpatient & radiology services
- Preventive/wellness services & chronic disease management
- Maternity and newborn care
- Hospitalizations
- Lab services and prescription drug coverage

WHAT YOU CAN DO TO HELP YOUR PATIENTS THAT DON'T HAVE HEALTH INSURANCE

- Remind uninsured that open enrollment begins on November 15th and ends on February 15th of 2015
- Advise uninsured that they may qualify for additional financial assistance to help them pay their premiums and copays
- For those who want to enroll in CareSource, provide our website **CareSource.com** and phone# **877-806-9284**
- For general enrollment questions provide the **Healthcare.gov** website or phone# **800-318-2596**



CareSource offers several types of coverage in the market so it will be important for you to distinguish between the different kinds of patients you may be contracted to serve. Please check the members ID each and every time they present for service.

We do not offer out of network benefits for our Just4Me members so please be sure to refer or use in network facilities.

Just4Me™ IN Ultra – Dental & Vision			
Member:	John Doe	Dependents:	
Member ID:	14800000000-00	01	Jane Doe
Health Plan	(XXXXX) XXX-XX-XXXX	02	John Doe
Payer ID:	INCS1	03	Mike Doe
		04	Ron Doe
		05	Susan Doe
		06	Sara Doe
		07	Joe Doe
		08	Sam Doe
Office: \$0.00 ER: \$0.00 Spec: \$0.00 UrgCare: \$0.00			

Exchange Product
Just4Me ID Card (should collect a copay)

CLAIMS PROCESSING INDIANA PAYER ID NUMBER: INCS1

We can accept electronic claims submission through an approved electronic data interchange clearinghouse. Please provide your EDI vendor with our payer number to see if their system supports electronic claims submission with CareSource Just4Me.

HEALTH PARTNERS 2015

Indiana University Health
Meridian Health Services
Suburban Health Organization
American Health Network
WindRose Health Network
Adult & Child Center

If you have any questions, please call our provider services at 1-866-286-9949.