SUMMER 2022 **MER BERSource** A Newsletter for CareSource® Members

Not Sure About the Cost for Services?

Our treatment cost navigator (TCN) can help you see the cost of many common procedures before you book an appointment! You can compare average costs for a procedure with different providers. You'll see the cost for a procedure broken out based on the amount of your deductible and copay or coinsurance for your plan. Not all procedures are available in the TCN tool yet, but we are adding more every day. We want to help you take the guesswork out of the costs for your care.

Cost Estimator

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	In-Network	Out-of-Network	
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Allowed	\$68.00	\$243.00	
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> opright (c) 2015-2017 Cognitizet Tri2leto Software Group, Inc. All rights reserved. Confidential and Trade Secret Materia Cognitizet Tri2letto: Treatment Cost. Navigator:

To use the treatment cost navigator, log in to your **MyCareSource.com** account.



Asthma Triggers at Home

Asthma medications help with quick relief for flare-ups and work as long-term controllers for everyday use. You can also help your asthma by fixing issues in your home. Some of the things you can do are:



Reduce common triggers if you can.

- Use air conditioning to keep pollen from getting into the home during peak pollen times.
- Change furnace filters as needed. Sleep with the windows closed.
- Do not smoke or be around others that smoke.
- Limit the use of cleaners and products with strong odors.



Clean your furniture.

- Clean dusty areas often.
- Reduce carpet and fabrics in your home if you can.



Prevent mold.

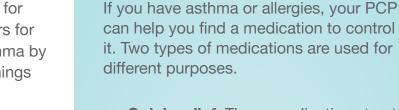
- Reduce humidity levels.
- Dry damp areas.



Reduce pet dander.

- Avoid close contact with pets if you can.
- Keep pets out of the bedroom.
- Clean furniture and the floor regularly.

Stay healthy by having an asthma-friendly home!



Summer

Allergies

and Asthma

- **Quick-relief:** These medications treat the symptoms of an asthma flareup (coughing, shortness of breath, wheezing or chest tightness). They make it easier to breathe right away.
- Long-term controllers: These medications are used every day, even when you feel well. They work "behind the scenes" so you have fewer asthma symptoms. It is very important not to stop taking them.

Always remember to:

- Follow your Asthma Action Plan. Share your plan with your family and care team.
- Take asthma medication(s) exactly as your doctor has prescribed.
- Make sure you are using your inhaler the right way.
- Refill your prescriptions on time and before you run out.
- See your provider often. Stay up to date on immunizations to help prevent asthma flare-ups.

Source: National Heart, Lung, and Blood Institute; National Institutes of Health. www.nhlbi.nih.gov/health-topics/asthma

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How to Beat the Heat and Keep Your Lungs Healthy This Summer

When the humidity outside is so thick you can feel it, it can be hard to breathe. Heat-related breathing problems can affect anyone, but it can be a big problem for people with chronic conditions like asthma. Breathing hot air during the summer can trigger your symptoms. This is due to greater air pollution from smog and higher pollen counts which are common irritants to the lungs. As the body tries to cool itself, it uses more oxygen making the lungs work harder. Follow these tips to breathe easier this summer:

- Give your body time to adjust to the heat by slowly increasing your exposure.
- Workout indoors with air conditioning when the summer heat is at its peak.
- Avoid your triggers.
- Take your medications. Try not to miss a dose. Also, don't forget your rescue inhaler the next time you head outdoors.
- Visit your PCP. Ask them how to keep your lungs healthy during the summer, especially if you have asthma or another lung condition.

May is National Asthma and Allergy Awareness Month. It is a month to recognize people with asthma and allergies and become educated on these conditions.



Questions?

The CareSource24[®] Nurse Advice Line is here for you 24 hours a day, seven days a week. Our registered nurses can help you decide when self-care or a visit to your provider, urgent care or the emergency room (ER) is needed. Call now at **1-866-206-7879** to talk with a CareSource24 nurse.

Caring for the Caregiver

If you are a caregiver for a spouse, parent, child or other loved one, you know that it takes a lot of time, effort and energy. Below are a few strategies to help ensure that you can find time to care for yourself.

Take care of your own health. See a provider each year to stay up-to-date on routine exams and screenings. Make sure that you get enough sleep and add plenty of fruits, veggies and whole grains to your diet.

Give yourself grace. Take a break from caregiving when you can. Join a fitness class, read a book, or meet up with a friend for lunch. Do something for yourself that is not related to caregiving.

Learn as much as you can about your loved one's condition. Research the issues they are facing now and what may happen in the future. The more you educate yourself, the better you can plan for what is to come.

You are not alone in this. Find a support group with people who are in similar situations. <u>Caregiver.org</u> and <u>caregiveraction.org</u> have free online support groups you can join. Remember that caring for yourself is not selfish. You cannot give your best to someone else if you are not caring for yourself first.



Questions to Ask Before Taking Opioids

You should always talk to your provider or pharmacist when you get a new prescription. They can answer any questions you may have. It is even more important to ask questions if you are prescribed opioids so that you can stay safe. Below is a list of questions to help you get started:

- 1. What are opioids?
- 2. What are the risks and benefits of opioid medications?
- 3. How long do I need to take opioids?
- 4. Do opioids have any side effects?
- 5. What if I have a history of substance use disorder?
- 6. How should I store opioids?
- 7. Is it safe to take opioids with other medications?
- 8. What do I do with extra opioids?
- 9. What do I do if I feel like I need to take more?
- 10. Can I have naloxone (Narcan) if there is an emergency?

CareSource has free packets to help you safely dispose of drugs. Get your free packet at **secureforms.CareSource.com/DisposeRx**. CareSource also covers naloxone (Narcan). It can help reverse an opioid overdose. Ask your provider for a naloxone kit.



Should You Keep Naloxone in Your Home?



Naloxone (e.g., NARCAN[®]) is a medication that can reverse an opioid overdose. Naloxone cannot be used by the person overdosing. This is why it's vital that you have access to naloxone if a loved one is at risk of overdosing. These three things increase the risk of overdosing.

- **1.** A loved one is prescribed opioids and drinks alcohol. Even if prescription opioids are used just as prescribed, they can be dangerous when mixed with alcohol.
- 2. Prescription opioids are in your community. Opioids are easily found in the community and increase the risk of overdose.
- **3.** A loved one has substance use disorder. If a loved one already uses other drugs, like cocaine or meth, they are at a higher risk of overdosing if combined with opioids.

CareSource covers naloxone as a pharmacy benefit. If you think you need naloxone in your home, call your primary care provider (PCP) or visit your local pharmacy to request a prescription.



A Substance Use Disorder (SUD) affects a person's brain and behavior. Those who have SUD are often not able to control their use of alcohol or legal and illegal drugs.

Those who struggle with SUD are not bad people. Having SUD does not mean a lack of strength or willpower. Many people who struggle with SUD also suffer from some type of mental illness. The most common mental illnesses that exist with SUD are anxiety, depression, and bipolar disorder.

Most people diagnosed with SUD can get better through treatment and support. Treatment for SUD is not one-size-fits-all. It will vary from person to person. Talk to your PCP about SUD. You can also call the CareSource Substance Use Hotline at **1-833-674-6437** if you or someone you love is struggling with SUD. Recovery is possible! We can help.

Sources: National Institute of Mental Health (NIH). www.nimh.nih.gov/health/topics.



Housing Assistance During the Pandemic

Good health goes beyond having quality health care. Access to safe, affordable housing is a vital part of your overall health. The COVID-19 pandemic has brought many hardships. It made finding housing harder than ever.

The U.S. Department of Housing and Urban Development (HUD) offers help for many housing needs. They have resources to help pay your rent and find safe rental housing. Go to <u>hud.gov</u> and click *Find Housing Assistance* to learn more.

There is also help if you are experiencing or are at risk of homelessness. Go to <u>hudexchange.info</u> and click **Need Housing Assistance** in the top right corner to find local help.

You can also talk to your Care Manager for help.



CareSource has a searchable drug list that is updated quarterly on the **CareSource.com** website. To find out which drugs are covered under your plan, go to the **Find My Prescriptions** link under **Member Tools & Resources**. If you do not have access to the Internet, you can call Member Services. A CareSource representative will help you find out if a medication is covered and if there is a cost.

Signs and Symptoms of Autism Spectrum Disorder

Autism Spectrum Disorder (ASD) is a term that covers Autistic Disorder, Pervasive Developmental Disorder, and Asperger Syndrome. ASD is a developmental disability. People with ASD may communicate, act, engage or learn in ways that are different from others. Some signs of ASD are:

- Repeating behaviors or actions over and over again.
- Avoiding eye contact.
- Having trouble with change in their daily lives.
- Wanting to be alone.
- Not knowing how to talk, play or relate to other people.

People with ASD often live typical lives even though ASD is a lifelong condition. How well someone with ASD functions in daily life depends on their symptoms. Some people with ASD need lots of help and support while others need very little.

Source: Centers for Disease Control and Prevention (CDC). <u>www.cdc.gov/ncbddd/autism/index.html</u>



As a parent or caregiver, it is important to learn about normal age-related milestones that your child should reach. Milestones are things like smiling, pointing, waving, babbling or talking. If your child is not meeting some milestones, having trouble with changes in routine, or losing learned skills like speech, have your child tested for autism spectrum disorder (ASD).

Doctors will look at your child's history and behavior to diagnose ASD. Early signs differ from person to person. Not all children with autism show all the signs. Some show signs as babies and others show signs as late as two or three years old. If it is not found early, children with autism may have trouble relating to others and communicating as they get older. An early diagnosis will make sure children get the support they need to live their best lives.

The Centers for Disease Control and Prevention's (CDC) "Learn the Signs. Act Early." program has free tools to help you watch for signs of concern, such as autism. To learn more, visit <u>CDC's Developmental Milestones | CDC</u>.

Prepare for Summer Weather

Emergencies can happen at any time, and mother nature can be hard to predict. Summer brings extreme heat, storms, tornadoes, hurricanes and more. We want you to stay safe. The best way to do this is to be prepared and know what actions to take to protect yourself when weather emergencies strike.

Heat

- Slow down: reduce your physical activity.
- Dress in light, loose-fitting clothing.
- Limit the amount time spent in the sun.
- Drink plenty of water and eat cool foods.
- Use air conditioners or spend time in airconditioned places.
- Take cool showers or baths.
- Look out for young children and older adults who are at high risk for heat-related illness and death.



Hurricanes

- Make a plan and emergency kit with critical supplies and medicine.
- Know your evacuation zone.
- Protect your home with storm shutters or boards.
- Stay informed and evacuate if necessary.
- Return home ONLY when it has been cleared by authorities.

Floods



- Make a plan and emergency kit with critical supplies and medicine.
- Sign up for weather notifications at www.weather.gov.
- Listen to evacuation orders and stay informed.
- Get to the highest ground possible.
- Do not walk or drive in flood waters, which can be strong and full of debris and toxins.



Tornadoes

- Sign up for weather notifications at <u>www.weather.gov</u>. Check the forecast often if you live in at-risk zones.
- Go to the lowest level of your home, and stay away from windows and large, open rooms.
- Find the closest shelter if you are in a car or outside; if needed, find a low-lying ditch.
- Cover your head to protect yourself from wind-blown objects.
- Continue to stay informed; tornadoes often occur with severe thunderstorms.

For more safety tips or help, visit ready.gov.

Source: National Weather Service. www.weather.gov/wrn/summer-safety.



COVID-19 At-Home OTC Tests

As of January 15, 2022 COVID-19 over-the-counter (OTC) at-home tests are covered at no cost to CareSource members. No pre-approval or prescription is needed. You can get up to eight (8) tests per member every thirty (30) days.

Where Can I Get a Free Home Test?

1. Get free at-home COVID-19 tests through the Federal Government.

Go to

www.covidtests.gov to get 4 free at-home tests mailed to you. This is a one-time offer to supply each household with home COVID-19 tests.

2. Visit your local pharmacy.

Use the *Find a Pharmacy* tool on **CareSource**. **com** to find a pharmacy near you, or call your local pharmacy or grocery store to ask if they are offering free at-home COVID-19 tests. Show your CareSource member ID card when you check out at the pharmacy counter.

For more information about getting COVID-19 at-home tests at your local drug store or grocery pharmacy, visit our pharmacy benefits partner, Express Scripts at <u>my.express-scripts.com</u>.

3. Use the Express Scripts Pharmacy

to order tests by mail. Log in at <u>express</u>-<u>scripts.com</u>. Click **Order At-Home COVID-19 Tests** and submit your order. Tests will be shipped to you.

For more info and limitations on home COVID-19 tests, visit our COVID-19 resource web page at **CareSource.com/members/tools-resources/covid19/**.

Helping Kids and Teens Cope During **COVID-19**

S ki

Stick to a routine. Schedules and routines give kids and teens a sense of safety

and stability. With COVID-19 outbreaks, school closures and remote learning, finding a routine can be hard. Create structure where you can. Set deadlines to finish chores or set a basic daily schedule. Many people are concerned about the longterm effects the pandemic will have on kids and teens' mental health. There are ways parents and caregivers can help kids and teens cope.



h Be realistic about learning.

No one learns in the same way. Some kids and teens learn well at home and some need to be in the classroom.

Find ways for learning in daily life. Practice measurements and timing by cooking together. Take up gardening. Read to younger children and make sure that older kids and teens find time for books.

It is okay to not feel okay.

Coping with uncertainty is hard for all of us. Let kids and teens know that you are here for them. Remind them that they can talk to you about their thoughts and feelings. Get professional help if you or your child needs it. You can use the *Find a Doctor/Provider* tool on **CareSource.com** or call Member Services to get help. You can also visit myStrengthSM to use online tools that can improve your outlook and mood. Visit <u>bh.myStrength.com/CareSource</u>.

Source: Centers for Disease Control and Prevention (CDC). www.cdc.gov/mentalhealth/stress-coping/

Should I Get Tested?

Hepatitis C is a disease caused by a virus that makes the liver swell. It can cause major health problems or even death.

People used to think that hepatitis C only affected people aged 50 to 70, or people with risk factors like past or current injection drug use. New data shows that hepatitis C can affect people of **all** ages. Many people may not even know that they have it!

Who should get screened for hepatitis C?

- All adults 18 years and older should get a one-time screening.
- Women should be screened during each pregnancy.
- People with risk factors should have continuous testing for

Testing can help people with hepatitis C get the treatment they need to stay healthy. Treatment can cure the disease and keep it from being spread to others. Talk to your PCP about being tested for hepatitis C.

Source: Centers for Disease Control and Prevention (CDC). www.cdc.gov/nchhstp/ newsroom/2020/hepatitis-c-impacting-multiple-generations-press-release.html

STRESSED? Try These Instead of Smoking.

When we're stressed, we turn to certain things to help us cope. If you're a smoker, you might deal with stress by lighting up a cigarette. But there are other things you can turn to instead of smoking. Here are three simple things you can try next time you're stressed:

1. Exercise.

Being active releases "feel-good" chemicals in your brain. These chemicals will lift your mood and help you de-stress. Try going for a short walk or run in your neighborhood. You could also try a free workout video online.

2. Be Out in Nature.

Being outside helps you be present in the moment and de-stress. In fact, spending just 20 minutes in nature lowers stress hormone levels. Check out a metro park in your area and go on a hike.

3. Reach out to someone.

Dealing with stress alone is hard. Share your feelings with friends, family or someone else you trust. This will help ease the burden of stress.

If you're still struggling to quit, the Kentucky Tobacco Quit Line can help. They offer free quit coaching and more. Call 1-800-QUIT-NOW (1-800-784-8669) to enroll or ask questions.

Sources: American Heart Association (AHA). www.heart.org/en/healthy-living/healthy-lifestyle/stress-management/spend-time-in-nature-to-reduce-stress-andanxiety. National Cancer Institute (NCI). smokefree.gov/challenges-when-quitting/stress/coping-with-stress. Harvard Health Publishing. www.health.harvard.edu/ mind-and-mood/a-20-minute-nature-break-relieves-stress.



More Than the **Baby Blues**

Your body and mind go through lots of changes after you give birth. Many people feel the "baby blues" after their baby is born. This can include mild mood changes and feeling exhausted, worried, or overwhelmed. The baby blues can last a few days to a couple of weeks. <u>Postpartum depression (PPD)</u> can be mistaken for the baby blues at first. The symptoms of PPD are more intense than the baby blues. PPD can last for many months or longer if it is not treated.

Nearly one in eight new mothers suffer from PPD. Signs of PPD can include feelings of hopelessness or helplessness, severe mood swings, withdrawing from family and friends, fear that you are not a good parent, or thoughts of harming yourself or your baby.

Your mental health matters. Call your PCP right away if you notice any signs or symptoms of PPD. You can also call the CareSource24® Nurse Advice Line for help 24 hours a day, 7 days a week. Learn more about PPD at mayoclinic.org and picklesandicecreamga.org.

Look Out for Fraud, Waste and Abuse

CareSource sends you an Explanation of Benefits (EOB) statement each time you receive health services. In addition to showing you the amounts your plan paid and your responsibility, it is also a tool to help us monitor for potential fraud, waste and abuse or medical identity theft.

<u>This statement is not a bill.</u> If you get an EOB statement, please help us by checking for these three things:

- 1. Are there any services, supplies or equipment listed that you did not receive?
- 2. Are there any services that were billed more than once?
- 3. Are any dates of service listed unfamiliar to you?

If you suspect errors or fraud, contact our Program Integrity department by calling Member Services and follow the prompts to report fraud. You can also send us an email at <u>fraud@CareSource.com</u>, fax to **1-800-418-0248**, or write to us at:

CareSource Attn: Program Integrity P.O. Box 1940 Dayton, OH 45401-1940

You do not have to give us your name when you write or call. If you want a response, be sure to tell us your name and contact information, and that you would like us to follow up with you. Your report will be kept confidential as allowed by law.

Well-Child Visit vs. Sports Physical: What's the Difference?

Understanding the difference between a well-child visit and sports physical can be confusing. The below chart outlines how they differ:





Well-Child Visit

- Checks a child's overall health and well-being.
- Includes in-depth medical history, long-term health concerns/risk factors, immunizations and tests.
- Needs to be done every year, regardless of whether a child participates in school sports.

Sports Physical

- Checks if a child is healthy enough to do school sports.
- Includes short medical exam and brief review of medical history.
- Only needs to be done before a child participates in school sports.
- Not a substitute for a well-child visit!

Visit <u>www.cdc.gov/vaccines/schedules/index.html</u> to find an immunization schedule for your child.



What You Need to Know About **Prior Authorization**

When you get services from any **in-network provider**, your provider is responsible for getting a prior authorization for services that need one. If your provider doesn't get a prior authorization, the provider is responsible for the cost of the service, not you. If you get services from a **non-network provider** (except in emergency circumstances) and they do not get a prior authorization when it is needed, you can be held responsible for the total cost of the service. Its best to use in-network providers to get the most benefit from your plan.

If you'd like to review the Prior Authorization list, you can find it in your kit of new benefit year materials sent to you upon enrollment. It is also posted online at **CareSource.com/marketplace**.



Telehealth Care through **Teladoc**

As of May 2, 2022, your telehealth service has a new face! Teladoc[®] is a health care service that offers easy, secure 24/7 access to board-certified providers. You can talk to a provider anytime by phone or video.

Your Teladoc Services

General Medical Talk to a provider 24/7. Use for non-emergency health care needs like:

- Cold and flu
- Sore throat
- Sinuses
- Allergies
- Pink eye
- Ear infections
- Urinary tract infections
- Rash
- Skin conditions
- And more

Mental Health*

Talk to a therapist or prescriber seven days a week, 7 a.m. to 9 p.m.

- Anxiety
- Depression
- Stress
- Substance use
- Trauma
- Relationship issues
- And more

*Age restrictions apply.

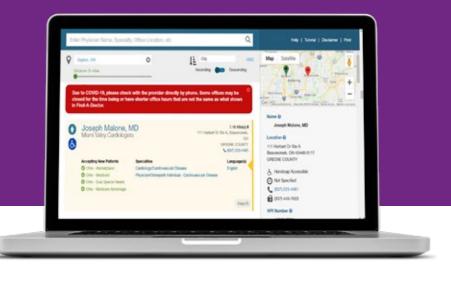
How to get started:

- 1. Create an account and complete your medical history.
 - Call 1-800-TELADOC (835-2362).
 - Visit <u>www.Teladoc.com/CareSource</u>.
 - Download the Teladoc app.
- 2. Talk to a doctor. Request a time and a Teladoc doctor will contact you.
- 3. Feel better. The doctor will diagnose symptoms and send a prescription as needed.

Teladoc is replacing MYidealDOCTOR as your Zero Cost Telehealth Provider.

It's Easy to Find a Doctor

Use our *Find A Doctor/Provider* tool on **CareSource.com**, or go to **Findadoctor.CareSource.com** to easily find a doctor to meet your needs.



The search function lets you narrow your search by any criteria. Each provider listing shows detail in the right column:

- Provider name, address, telephone and fax number
- If the facility has wheelchair access
- If the provider speaks a foreign language, and what language(s)
- CareSource plans accepted
- Accepting new patients
- Provider specialty
- Hours (if available)
- NPI (National Provider Identification) number

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is Coming!

- Medical group affiliation
- Hospital affiliation
- Medical schools
- Residencies
- Board certifications
- Patient age or gender restrictions
- Public transportation access
- Special experience, skills and training
- Additional info

You can use filters to refine your list. Click *Filters* under the search bar, then pick items from the column on the right, like type of facility or provider, provider specialty, hospital affiliation, languages spoken and more.

Check out these tips to help you stay hydrated as the weather warms up:

- Keep a water bottle nearby.
- Eat foods that have lots of water, like melon and tomatoes.
- Set an alarm to drink water during your day.
- Watch caffeine and alcohol intake.
- Flavor your water with sliced fruit.

CareSource is always working hard to get better! One way we do that is through member feedback. If you're interested in surveys and discussion boards that make a difference, sign up for CareSource Circle! Circle also has articles, helpful tips like these and healthy recipes. Let us hear your voice! **Visit CareSource.com/CircleOHMP**.



Check Out Your MyHealth Rewards

Take charge of your health with our online wellness rewards program, *MyHealth* Rewards. Redeem rewards for gift cards to a variety of retailers on the *MyHealth* site. CareSource adult members 18+ are automatically enrolled in this program. Access *MyHealth* from the *Health* tab in your **MyCareSource.com** member portal account. Then redeem your rewards for a gift card.



How to Earn Rewards



It's simple. Each time you complete a healthy activity, rewards are added to your MyHealth Rewards account. You can buy gift cards for retailers like TJ Maxx[®], Old Navy[®], the CareSource Online Store and many more. Check out your account today and see if you have already earned rewards this year

To view your account, visit **MyCareSource.com**. Select the **Health** tab, then scroll to the **MyHealth** link.

Below is the list of activities you can earn rewards for completing. After completing the activity, your doctor will file a claim for the service. Once the claim has been processed, the reward will be added to your *MyHealth* account.

You may be eligible to earn up to \$65 per year. An annual physical exam is a new rewardable activity for 2022!

Rewardable Program Activity	Frequency	Amount Earned Per Completion	Maximum Earning Per Reward	Population
HbA1c	1x/calendar year	\$25.00	\$25.00	All Adults- Diagnosis for diabetes required
Retinal Eye Exam	1x/calendar year	\$20.00	\$20.00	All Adults- Diagnosis for diabetes required
Annual Physical Exam	1x/calendar year	\$20.00	\$20.00	All Adults 18+

*Rewards are subject to change and will vary depending on your health care needs. Not all reward activities are covered services. Check with Member Services or your primary care provider (PCP) before receiving services.

Beyond Basic Care

At CareSource, we are more than just quality health insurance. We care about you. That's why our benefits and services go beyond basic care.

Use all that CareSource has to offer. Below are just a few highlights of how we take extra care of you!

Use all that CareSource has to offer. Below are just a few highlights of how we take extra care of you!

- No limit on primary care office visits.
- Telehealth visits at \$0 cost
- At-home over-the-counter (OTC) COVID-19 tests at no cost.
- My CareSource[®] member portal with tools like MyHealth[®], myStrength[™] and MyResources to help you improve your physical and emotional health and connect you to local resources for other social needs.
- Members with optional adult Dental, Vision and Fitness plans have access to many fitness centers and an in-home fitness kit (some include a Garmin[®] or Fitbit[®] tracker) through the Active&Fit[®] fitness program.

Please visit **CareSource.com** to see a full list of benefits and services. You can also call Member Services to learn more.



PO Box 8738 Dayton, OH 45401-8738 **CareSource.com**

HOW TO REACH US

Member Services Dept: 1-888-815-6446 (TTY: 711)

CareSource24® 24-Hour Nurse Advice Line: 1-866-206-7879

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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

We want to make your coverage the best you've ever had! We thank you for trusting us with your health coverage needs.