

2023  
Marketplace  
Quick Start Guide  
Kentucky



*Welcome*







# Welcome To **CareSource!**

We are excited to welcome you as a CareSource member and introduce you to some of the programs and tools that make CareSource more than just health insurance. We are Health Care with Heart™.

## **Watch for your new member materials.**

After you pay your first premium, we will send you a new member kit and member ID card in separate mailings. Useful materials will be included that can help you make the most of your health benefits. Please read them and be sure to take your ID card with you every time you go to the doctor.



## All CareSource Marketplace members have access to:

- No-cost, 24-hour registered nurses through our CareSource24<sup>®</sup> Nurse Advice Line.
- No-cost, 24-hour telehealth care providers through Teladoc<sup>®</sup>.
- No-cost telehealth mental health and substance use disorder counseling through Teladoc, 7 a.m. to 9 p.m. Eastern Time, 7 days a week.
- Online cost estimator tool.
- Newsletters, educational materials and videos.
- Disease management programs.
- Care management program.
- Care transitions program.
- Rewards for completing healthy activities.



### Online health and wellness tools.

- MyHealth: Take a Health Needs Assessment, set up Health Journeys, and learn about healthy living.
- myStrength: For your emotional health. Learn about stress reduction, meditation, and other tools for mental health.
- MyResources: Find community resources for help with housing, food, and other needs.



# 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 the CareSource mobile app shortly after your first payment is received and posted.

If you lose your member ID card, you can request a new printed ID card on the My CareSource® member portal, or by calling Member Services. You will get your ID card 7-10 days after we receive your first premium payment.

Common copay and coinsurance amounts are shown on your ID card. The bottom of the card shows the annual deductible for your plan. Review your plan materials when they arrive. Your plan materials will contain your Schedule of Benefits and Evidence of Coverage (your contract with CareSource).

The back of your ID card contains important phone numbers including our dental and vision benefit partners.

**CareSource** Silver Dental, Vision and Fitness

**Member:** Jeff Doe      **Dependents:** -01 Jane Doe      **KY 2023**

**Member ID:** 14800000000-00      **Effective:** 01/01/2023

**Health Plan:** 50328KY0020023-01

**Payer ID:** 31114

Office: \$40      ER: 40%\*      Spec: \$80      UrgCare: \$60

\*after \$5,800/\$11,600 Annual Deductible      \$17,800 Out of Pocket Max

[CareSource.com/marketplace](https://www.caresource.com/marketplace)  
This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the website or call Member Services.

<b>MEMBER NUMBERS</b>	<b>Member Services:</b>	<b>1-833-230-2099</b>
	<b>CareSource24 Nurse Advice Line:</b>	<b>1-866-206-7879</b>
	TTY Service for Hearing Impaired:	1-800-648-6056
	<b>Dental</b>	<b>DentQuest</b> 1-855-453-5282
<b>PROVIDER INFO</b>	Vision	EyeMed 1-833-337-3129
	Hearing	TruHearing 1-866-202-2674
	Fitness	Active&Fit 1-877-771-2746
	Provider Services: 1-833-230-2101   ESI: 1-800-432-5943	
	RxBin: 003858   RxPCN: A4   RxGrp: RXINN04	

Medical Claims: PO. Box 8730, Dayton, OH 45401-8730

Coverage provided through the Health Insurance Marketplace





## Use **Your Benefits**

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*Find and use an in-network Primary Care Provider.*

**Use our Find A Doctor tool.**

You can select a doctor from our network by visiting **CareSource.com/marketplace**. Select **Find A Doctor** from the tool bar in the upper right corner of the web page. Click Get Started, share your location or enter your address and click continue. Then choose your plan and click continue. Use the filters to refine your list and click continue and the list of providers will appear.

*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**.





## Easy Ways to **Get Care**



### **CareSource24 Nurse Advice Line.**

The CareSource24 phone number is on your ID Card. Call 1-866-206-7879 any time and speak to a Registered Nurse about your health related questions. They can also assist you in deciding the best place to go to get care.



You have more access to care through **convenience care clinics** such as the Minute Clinic® inside CVS Pharmacies. These clinics are normally open evenings and weekends to make it easier for you to get care.



### **Telehealth 24/7/365 with Teladoc.**

Call 1-800-TELADOC (835-2362), visit [www.Teladoc.com/CareSource](http://www.Teladoc.com/CareSource), or download the Teladoc app from Google Play® or the App Store from Apple®

### **Mental Health**

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

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

\*Age restrictions apply



## General Medicine

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

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





# How to **Access Health Care**

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## **Primary Care**

**Your Primary Care Provider is your main source for routine care. Find a provider and make an appointment as soon as you can.**

Not sick? That's ok! Annual wellness checks are **FREE** and help you create a relationship with your Provider. A relationship with your Provider is important for your continued good health, and can help you get future appointments faster!

If you need help finding a provider or making an appointment, Member Services can help.



## **Specialty Care**

**There are times when you might need to see a specialist for care.**

You do not need to get a referral to see a specialist. However, some care that you receive from a specialist may need a prior authorization. As long as your provider is in network, it is your provider's responsibility to get the prior authorization. To find a specialist, use our ***Find A Doctor*** tool. You can also ask your Primary Care Provider for a referral, but be sure to confirm that they are in the CareSource network.



## Mental Health Care (Behavioral Health) and Substance Use Disorder

With the stresses of today's world, mental health is as important as physical health. CareSource offers behavioral health as part of your benefits. You don't need a doctor's referral or prior approval for most outpatient treatment.

Whether it's depression, anxiety, alcohol or drug dependence, we provide treatment and counseling options to help you through difficult times in your life. Below are just a few of the services we provide.

If you need immediate help, dial 988 or call CareSource24. Our nurses are available 24 hours a day, seven days a week. We are here to listen and to help. We can help find you the right provider.

If you have a Care Manager, talk to them about getting help. They can help you find an appointment with the right provider. You can also find these service providers with our **Find A Doctor** tool, or you can call Member Services for help getting an appointment.

- Marriage and Family Therapists
- Substance Use Counselors
- Child, Adolescent & Adult Psychiatry
- Community Mental Health Centers
- Social Workers
- Addiction Counselors
- And more



## Hearing

### ***TruHearing® Choice Program***

All members can have an annual routine hearing screening and select from a variety of hearing aid devices offered exclusively through TruHearing network providers. Call TruHearing directly at 1-866-202-2674 for more information.



## Dental

### ***DentaQuest® is the CareSource dental benefits provider.***

All CareSource marketplace plans cover pediatric dental services. See your *Evidence of Coverage or Schedule of Benefits* for more information.

Members now have access to a larger network of dental providers through DentaQuest. Children on all plans and adults with optional adult Dental, Vision and Fitness plans can get routine dental care like check-ups, x-rays, and fillings with a DentaQuest dental provider. Call DentaQuest directly at 1-855-453-5282 for more information.

**When you call for an appointment, be sure to tell your dental provider that you have DentaQuest dental insurance through your CareSource Marketplace plan.**



## Vision

***EyeMed® is the CareSource vision benefits provider.***

All CareSource marketplace plans cover pediatric vision services. See your Evidence of Coverage or Schedule of Benefits for more information.

CareSource members now 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 Dental and Vision plans. Call EyeMed directly at 1-833-337-3129 for more information.

### **Optional Adult Dental, Vision and Fitness Plans**

**Members who choose an optional adult Dental, Vision and Fitness Plan have access to the same great EyeMed and DentaQuest networks as our pediatric members. See your Evidence of Coverage Dental, Vision, and Fitness Rider document for more information.**



## Fitness

***Active&Fit Enterprise™***

Choosing a CareSource plan with Dental, 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 [www.caresource.com/plans/marketplace/benefits-services/fitness/](http://www.caresource.com/plans/marketplace/benefits-services/fitness/), or by calling 1-877-771-2746.

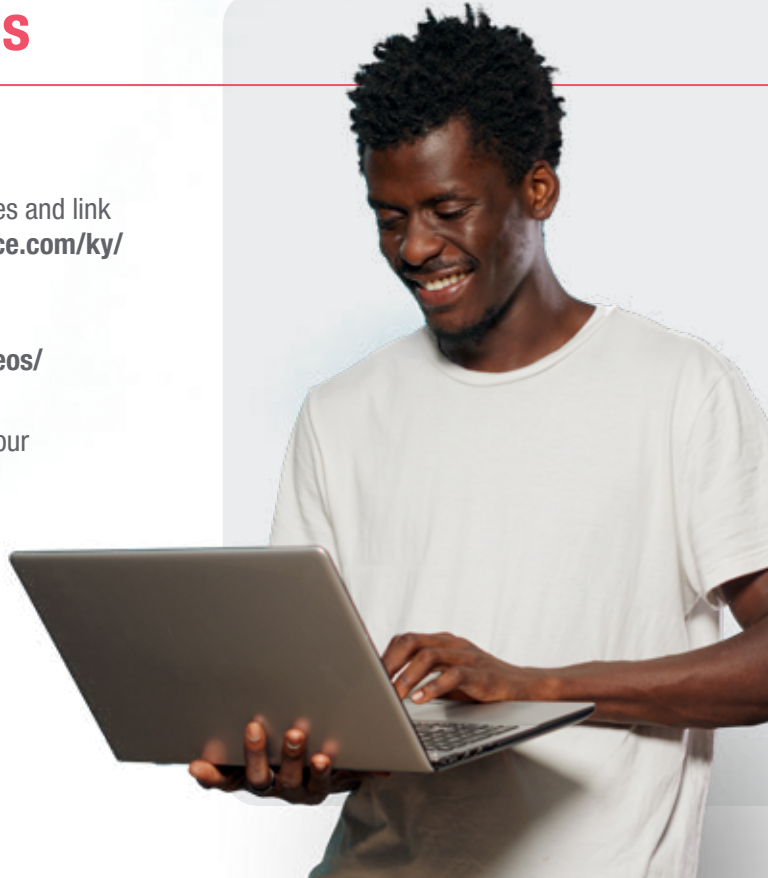


# Digital Self-Service Tools

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## CareSource.com

- Read helpful articles on our **Education** web pages and link to other health related websites. Visit **CareSource.com/ky/members/education/marketplace/**.
- Watch **helpful videos** on the mobile app or on **Caresource.com/ky/members/education/videos/marketplace/**.
- Find a doctor, specialist, clinic or hospital using our ***Find A Doctor*** tool.



## My CareSource

Visit [MyCareSource.com](https://www.mycaresource.com) and click **Sign Up** to get started.

### You can use My CareSource to:

- Pay your invoice, view past payments, or set up automatic payments
- Take a Health Assessment and get a customized wellness plan
- Tell us your preferences for email and text
- View your claims
- View past documents such as EOBs, invoices, and more
- Use **Find My Prescriptions** to get an accurate cost for a drug, based on your plan
- Access **helpful online tools**, such as **myStrength**, for your emotional well-being; and **MyResources**, for support from community resources for food, shelter and more.

### Download the FREE CareSource mobile app and get:

- Access your digital ID card
- Access your My CareSource account
- Pay your premium
- One touch access to CareSource24, our 24/7 Nurse Advice Line
- One touch access to Member Services
- Easy access to Teladoc telehealth
- Helpful videos and educational tools
- And more!

Go to the Google Play Store or the Apple App Store to download the CareSource Mobile App.





## You have a 'Free Look' period

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Take a look at your new member materials when they arrive. Browse through our website. Even set up your personal account at **MyCareSource.com**. You have 10 days to decide if you like what we have to offer. If you decide to cancel, we will give you a full refund.



## Pay Your Premium to **Start Your Coverage**

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**If you paid your first premium online when you enrolled, thank you! If you didn't pay your premium when you enrolled, or you made a partial payment, you will receive an invoice in the mail.**

**Your invoice will show premium amount due. Be sure to pay the full amount by the due date in order to activate your benefits.**

### ***“What is a premium?”***

A **premium** is the amount of money you pay each month to have health insurance coverage. You need to pay your premium in full each month by the due date listed on the invoice to keep your benefits active.

Each month, you will receive an invoice for your premium in your My CareSource account and by mail, unless you choose to get an email or text notice instead of mail.



# “How can I pay my premium?”

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## 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.
- Visit: **MyCareSource.com** and click **Pay Bill**.
  - Credit card, debit card and bank transfers accepted.
    1. Choose to **Make a Payment** (for a one-time payment) or **Manage Automatic Payments** to set up a monthly recurring payment.
    2. Complete the form for payment
- Your online payment will take 3-5 business days to be received and posted to your account.

CareSource is now accepting GooglePay and ApplePay.



**MAIL:**

CareSource  
P.O. Box 12845  
Covington, KY 41012-0845

- 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.

**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.

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



Questions? **Call Us!**

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