WINTER 2021 MENBERSource A Newsletter for CareSource Members

2022 Brings Exciting Changes

The open enrollment period for CareSource Marketplace members begins on November 1, 2021.

You will receive your renewal information in late October. Be sure to review your year-to-year plan comparison to see what is changing in your coverage.

Adult Dental, Vision and Fitness plans offer

SOME 2022 CHANGES INCLUDE:

better value and expanded benefits.

- Improved fitness benefits, fitness center benefits and a home fitness kit. Some kits include a Fitbit[®] or other wearable fitness device.
- Vision coverage through EyeMed, now with Retinal Imaging at no member cost-share.
- Increased dental benefits through DentaQuest, including an increased \$1,000 annual allowance and the removal of member cost-shares for preventive and diagnostic services.
- The average monthly cost to add this supplemental Dental, Vision and Fitness benefit package is about \$10 per month for a 30-year old single person.



Zero-cost telehealth is offered through RelyMD (formerly known as MYidealDOCTOR[®]).

90-day prescriptions can now be filled at retail pharmacies, in addition to Mail Order.

Open enrollment runs from November 1 through January 15. Enroll before December 15 for your coverage to begin on January 1. Call Member Services with any questions.

Choose from two Bronze plans.

- Our Bronze First plan offers coverage for some of our most used services, such as preventive care; office visits with your primary care provider (PCP), specialist and retail clinics; and urgent care visits (prior to meeting the annual deductible).
- The Bronze HSA plan has been enhanced through our partnership with HSA Bank to provide an easy-to-setup Health Savings Account with no monthly fees for members who need an HSA account or want to rollover their funds into an HSA Bank account.

CareSource





Sometimes, managing your medications can seem like another chore on your to-do list. It's important to remember that taking your medications correctly is a big part of your health. This means taking the right dose at the right time. It also means getting your medications from the pharmacy on time.

Many pharmacies offer ways to make it easier for you to get your medicine:



Your pharmacy might be able to fill all your medications on the same day.



Your pharmacy might be able to deliver your medications right to your door with mail-order delivery.

Reach out to your pharmacy to ask if they offer these helpful services that could save you time and money.



Family Struggling with Mental Illness?

Here's What You Can Do to Help.



Helping a family member with a mental health illness can be hard. It can be a balancing act, but showing support can make a big difference.

Here are some things to keep in mind when working with a family member with mental illness:

- Support doesn't mean control; it is up to your family member to accept help.
- Dealing with mental illness is a learning process for everyone. Listen and ask questions.
- Use tools for support.
 - Find a free family support group on NAMI.org.
 - Use the myStrengthSM tool for your own emotional wellness. Just visit bh.mystrength.com/caresource to get started.

Test Your VISION

Can you see this hidden Image? If not, you may want to get your eyes examined. Talk to your primary care provider (PCP) to see if you need a vision test.



When you hear the word "surgery," you may think of a complicated procedure and an overnight hospital stay. This is a common misunderstanding.

Some surgeries are more involved and require a hospital stay, but many are much simpler. They may just be a quick office visit. There many types of surgeries. Ask yourself the questions below. If you answer "Yes" to any of them, it is likely you are having surgery.

- 1 Did you sign a consent form?
 - Was any special equipment used?
- Was there any incision (cut) to the body?
- 4) Was a prior authorization required?

It's helpful to know if the care you need will be considered surgery by your health plan. If a service is considered surgery, it will affect your cost-share.

If you are unsure, you can ask your PCP or Care Manager. You can also call Member Services with any questions.



CareSource has a searchable drug list that is updated monthly 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*. The most current updates can be found there also. 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 how much it will cost.



At CareSource, we care about your protection. CareSource has partnered with NAVEX to run our **NEW** fraud, waste and abuse hotline, coming soon. We want to help you report any case of fraud, waste and abuse easily and privately.

The new hotline will offer:

- Access to 24/7/365 help throughout the process.
- Interpreter services so you can report in your primary language.
- The option to report in an online form.

We will announce the new number soon. Until then, you can continue to call Member Services, email us at <u>fraud@caresource.com</u>, or use fax or mail.



🕲 Should I Get My Hearing Tested?



Keeping a Healthy Lifestyle with Diabetes



It's important to see your PCP at least twice a year to have your tests done, like blood pressure or cholesterol. There are other things you can do in your everyday life to be healthy, as well.

You should get your blood sugar checked regularly, take your medications and check your feet every day. You should also make healthy food choices, limit alcohol, avoid tobacco smoke, stay active and learn coping skills.

Diabetes Self-Management Education and Support (DSMES) programs can help teach you life skills to better your health and quality of life. To find a DSMES program, go to **www.diabetes.org/diabetes/find-a-program.**

Source: Centers for Disease Control and Prevention (CDC). www.cdc.gov/diabetes/library/4steps.html.



Understanding ESRD and CKD

Kidneys filter waste from the blood. Chronic Kidney Disease (CKD) is when the kidneys are damaged and are not doing that job properly. When CKD gets worse, it can become End-Stage Renal Disease (ESRD), or kidney failure. ESRD can cause serious health problems and can make you feel very sick. It is vital to manage your CKD to keep it from becoming ESRD.



If your CKD is caused by high blood pressure and/or diabetes, focus on controlling those disorders.



Eat a kidney-healthy diet. Your primary care provider (PCP) can refer you to a Registered Dietitian (RD). They can help you make an eating plan with the right amount of salt (sodium) and protein. Some people may need to limit their daily fluid intake.



Be active most days.

Do not smoke or drink alcohol.



Where to Get Care: Ambulatory Surgery Centers

Outpatient surgery is growing in popularity for many reasons. Getting the right level of care at the right place can save you money. Just as there are levels of care for routine medical care, such as PCP visits, telehealth, and clinic visits, there are levels of surgical care, as well.

If you can choose a location for a routine-type surgery, an ambulatory surgery center may give you better care at a lower out-of-pocket cost.

Talk with your PCP about where to get the best care for your situation. If you have questions about your coverage or costs, call Member Services.



Fall Leaves, Hayrides and... Asthma Triggers?



Finally, cold and flu viruses are a big trigger during the fall. To avoid, get your flu shot!

Source: Everyday Health. www.everydayhealth.com/hs/seasonal-guide-to-healthy-living/fall-asthma-triggers/.

You Have Options for Care

We want to make it easy for you to get care. A visit to a convenience care clinic is quicker and cheaper than a visit to urgent care or an emergency room (ER). You can go to clinics inside of CVS[®], Kroger[®] and Walmart[®] for basic care. At these clinics, you can get care for aches and pains, sicknesses, get health screenings or physicals, and can even get your flu shot.



Most clinics are open in the evening, seven days a week. Visits can be scheduled for the same day. Walk-ins are often welcome. Find one near you using our online *Find a Doctor/Provider* tool at **findadoctor.CareSource.com**. And the best part is, visits to these clinics are covered at the same cost as a visit to your PCP, which is substantially less than urgent care or Emergency Room (ER) visits.



Learn More About Your Plan with Your **Member Handbook**

Your member handbook is the best place to look for up-to-date information about your health plan. You can find your handbook in the kit of annual member materials mailed to your home, or on **CareSource.com**, hover over **Plans**, then pick **Plan Documents**. There are many topics covered. Some include plan benefits, services and rewards. You can also find information about where to go for care, pharmacy and prescription drugs, and more!

Your member handbook will help you get the most out of your plan. Call Member Services to ask for a printed copy.



2021 CareSource Holiday Updates

CareSource will be closed on the following days:

- Thursday, November 25, 2021 Thanksgiving Day
- Thursday, December 23, 2021 Christmas Eve (Observed)
- Friday, December 24, 2021 Christmas Day (Observed)
- Friday, December 31, 2021 New Year's Day 2022 (Observed)
- Monday, January 17, 2022 Martin Luther King Jr. Day



All About Mail Order Drugs

You can get many of your eligible medications sent to your home by mail. CareSource works with Express Scripts[®] to offer this service to you at no charge for standard delivery.

Not all drugs are available through mail order. If a drug can be ordered through the mail, you will see the letters "MO" (Mail Order drug) next to the drug name in the *Find My Prescriptions* tool, as well as on the Preferred Drug list. To receive a prescription by mail,

- Your PCP can reach out to Express Scripts.
- Express Scripts can reach out to your PCP or pharmacy.
- You can mail your prescription(s) to Express Scripts with a mail order form.

Visit **CareSource.com** for more information, or call Member Services.



Have You Gotten Your Flu Shot Yet?

The Centers for Disease Control and Prevention (CDC) recommends nearly everyone six months of age and older should get a flu shot every year. The flu shot is vital because it creates antibodies in your body. These are what help to protect you against the flu viruses.

As you begin to develop these antibodies to fight the flu, you may experience symptoms like mild fevers and chills, but that's completely normal. Rest assured that the flu shot has been tested on tens of thousands of participants in clinical trials and meets the Food and Drug Administration's (FDA) standards for safety.

So, what are you waiting for? Get a FREE flu shot with your CareSource benefits!

Visit CareSource.com/flushot for more information.

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Make the Change to Email or Text. It's Easy!

Use your My CareSource[®] account to tell us if you want to get emails or texts from us instead of mail. Cut down on paper and get the info you need faster.

Go to the **Preferences** tab on **MyCareSource.com** to tell us if you want email or text. Be sure you check the box to tell us if you want your invoice by email. We will send you a notice each month when your invoice is ready to view on **MyCareSource.com**. The **Preferences** page will look like this:

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Your Safety and Care is Our Priority

We work every day to be sure you get the best health care possible. We want you to get:



✓ The right care.✓ At the right time.

✓ From the right provider.

Our Quality Improvement department has nurses who check on the quality and safety of the care you receive. This includes care you might receive from a doctor's office, clinic or hospital. We want to help you live a healthy life. Making sure you get safe health care is a priority for us.

Talk with Your Pharmacist for Better Health

Pharmacists do more than dispense medications. There are other ways they can help you improve your health.

Pharmacists can tell you how to take your medications the right way. They can also tell you about medication side effects or if there are drug interactions between medications you should know about. They can share general information to help you improve your health, too.

Talk with your pharmacist about your medications and your health—they are a vital part of your health care team!

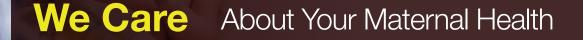




Where to **GET CARE**

The CareSource24[®] Nurse Advice Line is here 24 hours a day, seven days a week to give advice and answer your health questions. Our registered nurses can help you decide when self-care or a visit to your PCP, urgent care, or the emergency room is needed. Call now at **1-866-206-7879** to talk with a CareSource24 team member.

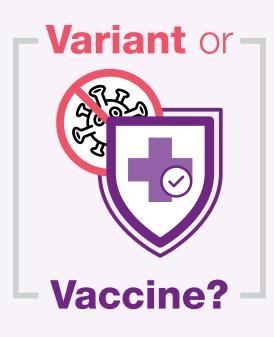




CareSource is putting a special focus on our pregnant members! We want to make sure you know all about the resources, benefits, and reward programs just for you!

Prenatal care is vital for you and the health of your baby. We can work with you to make sure you get the care you need. We can talk with you about any issues that could put you at a higher risk for complications. We can also let you know about parenting classes and more! Call us at **1-888-230-2034**, Monday through Friday, from 8 a.m. to 5 p.m., EST if you're pregnant and have not heard from us. You can always leave a message and we will call you back the next business day.

We want you to have a healthy pregnancy and a healthy baby. You can view all of our prenatal information online at **CareSource.com/ marketplace** under the Education menu or through the CareSource mobile app.



Vaccines are highly effective against COVID-19, including the Delta variant. Delta is currently the leading strain of the virus in the United States (US). According to the Centers for Disease Control and Prevention (CDC), the Delta variant is more contagious and spreads faster. It may cause more serious illness than previous strains in unvaccinated persons.

Always talk with your PCP if you have any questions or concerns about a medical condition or your risk. Anyone 12 and older can get a COVID-19 vaccination. Millions of people have safely received the COVID-19 vaccine. The vaccine can protect you from the virus, hospitalization, severe infection and death.

The CDC recommends getting a COVID-19 vaccine as soon as possible. Vaccine equity is when everyone has fair and just access. Now getting fully vaccinated is even easier. To find a vaccine location near you, go to <u>Vaccine.gov</u>. If you need help scheduling a vaccine appointment, CareSource can help. Call Member Services today.



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CareSource.com

How to Reach Us Member Services:

1-888-815-6446 TTY: 711

CareSource24® 24-Hour Nurse Advice Line: **1-866-206-7879** TTY: 711

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Important Plan Information



We Want to Hear From YOU!

We love our members. That's why we want to hear from you! Go to

CareSource.com/NewsletterSurvey

and tell us what you would like to see in future newsletters. This survey only takes two to three minutes.

Thank you for being our member.