

SPRING 2016

# MemberSource

A newsletter for CareSource KY Just4Me™ members

## CareSource Just4Me Online

**My CareSource™** is your personal online account that can help you get the most out of your health insurance plan and your member experience. Once you create your account you can:

- Find or change your doctor
- Request a new ID card
- View your claims to see what CareSource has paid and what you owe
- See how much you've paid toward your deductible and out-of-pocket maximum
- Pay your premium
- Access healthy living tools
- And more!

**Sign up today!** It's fast, convenient and secure. Just visit **MyCareSource.com** to get started.



## *It is easier than ever to do business with us!*

You can now access your account information, and view or print past invoices through your secure My CareSource™ account. Just create or log in to your My CareSource account. Click "Account" on the top menu bar, then click "View Account Activity" in the upper right corner of the screen. You will see your account activity, including invoices, payments and adjustments.

**Did you know?** You can submit an email from our website any time. Visit the **CareSource.com** homepage and click the "Tell Us Form" on the "Quick Links" menu on the right side of the page. We will respond to your email within one business day. If you send us an email on Friday, you will receive a response by Monday of the next week.

You can also watch a helpful "How to Pay" video at <https://www.CareSource.com/just4me/howtopay/>.

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## Get healthier in 2016!

**A great way to start** on the path to a healthier you is to take a Health Risk Assessment. Just log in to your My CareSource account, select “Health” from the top menu bar, and then click “Start” next to the Health Risk Assessment.

Once you fill out the assessment, you’ll get an immediate health score and a personal report. You’ll also get suggestions and tools to help you make healthy changes to your lifestyle. Your answers will not affect your benefits, but they will help us understand how we can help you get or stay healthy.

You can also find great tips, ideas and self-management tools on our Healthy Living page. Just go to **CareSource.com** and click on the “Healthy Living” link, or go to **CareSource.com/healthy-living**. You can get great ideas for improving your eating habits, getting in shape, even access a weekly healthy planning tool!

## Paying your bill is easy!

Paying your monthly insurance premium is easy with CareSource Just4Me’s payment options! You may pay online, by phone or by mail. The fastest ways for CareSource to receive and post your payments are to pay online or by phone. Of course, any way you choose to pay, it is always a free service to you!

1. To pay **online** by credit card, debit card or bank transfer, just sign in to your My CareSource account at **CareSource.com**.
2. To pay by **phone**, call **1-888-815-6446**. TTY users can call 1-800-648-6056 or 711. You can use a credit card, debit card or bank transfer for payment.
3. To **mail** your payment, make out your check or money order to CareSource. Please include your remittance slip and put your Member ID number on the check. This will ensure payment is posted to your account. Mail your payment to:

CareSource  
PO Box 12845  
Covington, KY 41012-0845

## Are you looking for a new doctor?

You can find a new doctor or provider with our easy to use online tool. Go to **CareSource.com** and click “Find a Doctor/Provider” on the right side of the page. You can search by name, specialty, or for providers who are close to where you live or work. Our online list is updated each business day. However, it is always a good idea to confirm key information with the provider before scheduling an appointment.

You can visit a provider near you that is in another state, as long as the provider is contracted with CareSource Just4Me in your state. You can check this with our “Find a Doctor/Provider” tool by looking at Programs the provider accepts. **Doctors who serve patients across state lines will list each of the states where they are contracted.**

You may want to know where a provider went to medical school or other qualifications. If so, go to our Find a Doctor/Provider tool, and click on the link under the *Find a Doctor's Professional Training* heading on the right side of the screen.

Also, you can call Member Services at the number on the back of your ID card to get help finding a doctor or provider, or get more information about a doctor. We want you to have the facts you need to make an informed choice about your provider.

## Updated care guidelines

CareSource approves and adopts nationally accepted standards and guidelines, and promotes them to practitioners and members to help inform and guide clinical care provided to Just4Me members.

We recently added prenatal and postpartum care guidelines to our website for the care you get right before and after having a baby. Visit **CareSource.com/members/Kentucky/just4me/my-health/health-care-links/**. From there, you can select guidelines for a number of health issues, including prenatal and postpartum care.

Talk to your doctor about the best care for you. You and your doctor should work together to create a treatment plan that is tailored to meet your needs.



## Reporting change of life events



Keep your Health Insurance Marketplace application up-to-date to make sure you get the plan and financial assistance you deserve. Update your application when you have major life changes, like a change in income, family size, or address. Report these types of changes to the Marketplace within 30 days, or as soon as possible.

If you don't update your application, and you get benefits you no longer qualify for, you may have to pay back some or all of the money at tax time. However, if you have a drop in income, or the size of your household goes up and you don't update your application, you could be missing out on lower cost health care coverage options.

### Types of changes to report:

- Change to household income, more or less than on your application
- Change to the number of dependents in your household due to birth, adoption, divorce or separation, death, or a child on your policy turning 26 or no longer being a dependent
- Someone in your household getting other public health care coverage, like Medicaid, CHIP, or Medicare
- Someone in your household getting offered job-based health coverage, even if they don't enroll in it
- Change to your home address
- Change in your immigration status
- Ending or starting a prison sentence

### You can change your information any time by:

- Visiting **kynect.ky.gov** and logging into your account.
- Calling kynect at **1-855-4kynect (1-855-459-6328)** (TTY: 1-855-326-4654).
- Scheduling an appointment with someone who can help you (kynectors or insurance agents) by calling **1-855-326-4650**.

## Special Enrollment Period

People who have change of life events may also qualify for a Special Enrollment Period. If you know someone who has had a change of life event and now needs health insurance, tell them to visit **CareSource.com/Just4Me** or call our licensed insurance agents at **1-888-815-6446** to learn more or sign up.

# Beware of “free” offers

## Is it too good to be true?

Offers of free health care services or tests are often fraud schemes. They are designed to bill you and CareSource illegally for thousands of dollars of treatments you never received.

Be suspicious of offers for free items or services. Never give anyone your personal information or account numbers if you did not contact them. You do not have to accept items that you or your doctor did not order. Instead, you should refuse the delivery and return it to the sender. Write down the sender's name and the date you returned it. Then report it to us.

You can report your concerns to us in a variety of ways.

### Anonymous options:

- Call **1-888-815-6446** (TTY: 1-800-648-6056 or 711), and choose the menu option for reporting fraud.
- Write us a letter or complete our confidential Fraud, Waste and Abuse Reporting Form. You can find the form at **CareSource.com**. Mail it to:

CareSource  
Attn: Special Investigations Unit  
P.O. Box 1940  
Dayton, OH 45401-1940

### Other options:

- Send an email to **fraud@caresource.com**
- Send a fax to **1-800-418-0248**

If you choose to remain anonymous, we will not be able to call you back. So please leave as many details as possible, including names and phone numbers. Your report will be kept confidential to the extent allowed by law.

## First aid for mental health

### Have you ever heard of first aid for mental health?

Now there is an 8 hour class that teaches you how to help someone having a mental health related crisis. You will gain a basic understanding of mental illness and addiction, including depression, anxiety, and substance use disorders.

During the class you will learn:

- Signs of addiction and mental illness
- The impact of mental and substance use disorders
- Local resources and where to turn for help
- A 5-step action plan to assess a situation and help

Visit <http://www.mentalhealthfirstaid.org> to get more details and find a class in your area.



# How to file a grievance or appeal a decision

Just4Me members can file a grievance, file an appeal to one of our decisions, or request an external review. More information about all these processes is available on CareSource's website, including the forms to download and print. All grievance and appeal requests must be submitted in writing to CareSource.

Mail Forms/Letters to:

CareSource  
Attention: Kentucky Member Appeals  
P.O. Box 1947  
Dayton, OH 45401

Go to **CareSource.com** and click "Members" at the top of the page. Select your state, select "CareSource Just4Me" and then select "My Right to File a Grievance or Appeal." If you need help, or more explanation, you can call Members Services at the telephone number on the back of your ID Card.

## Diabetes screenings prevent complications

Diabetes is a disease in which your blood glucose, or blood sugar, levels are too high. Over time, having too much glucose in your blood can cause serious problems. It can damage your eyes, kidneys, and nerves. Diabetes can also cause heart disease, stroke and even the need to remove a limb. You can prevent complications from diabetes by seeing your health care provider and getting regular screenings to help monitor your health. You can use the checklist below to get the care you need when you need it.

| Test                                                                                    | How often                                                         |
|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| ✓ Special diabetes eye exam                                                             | Every year                                                        |
| ✓ Urine or blood test to check your kidneys                                             | Every year                                                        |
| ✓ Cholesterol and triglyceride test                                                     | Every year                                                        |
| ✓ A1C test that your doctor uses to see how your blood sugar is being managed over time | At least twice a year (may be checked more often if it is over 7) |
| ✓ Complete foot exam to check bare feet for injury or infection                         | Every year (self-exam once a day)                                 |
| ✓ Dental exam to check teeth and gums                                                   | Every year                                                        |
| ✓ Flu shot                                                                              | Every year                                                        |
| ✓ Pneumonia shot                                                                        | At least once                                                     |
| ✓ Blood pressure, weight and foot check                                                 | At each doctor visit                                              |



## ***Preventive care is covered with no copays!***

**Preventive care is very important to your health** and includes vaccines, blood pressure screenings, and many other services as well. These services are designed to help your health care provider identify a problem you may not know you have before it becomes a bigger problem.

**You want to hear the best part about all of this?** Preventive care is covered under all plans offered through kynect. That means you can get your flu shot, your cholesterol checked, and even get advice about your eating habits at no cost to you.

There are many other services covered that fall into the category of preventive care. You can check out the full list by visiting <https://www.healthcare.gov/preventive-care-benefits/adults/>.

So schedule those preventive care appointments with your health care provider today! You will be glad you did.

## ***Manage your medicines***

Find out if any your medicines have been affected by quarterly updates to our Preferred Drug List by reading the “Notice of Formulary Changes” posted on our website. Visit [CareSource.com/members/Kentucky/Just4Me/my-pharmacy/drug-formulary/](https://www.caresource.com/members/Kentucky/Just4Me/my-pharmacy/drug-formulary/). From there you can download the Notice of Formulary Changes, access the Preferred Drug List, and learn how to request a medicine that is not on the Formulary.

You can also use the “Preferred Drug List” link found on the same page to see information about prior authorizations, quantity limits and step therapy procedures.

If you do not have access to the internet, or if you have questions about your prescription drug coverage, or problems with your pharmacy, call Member Services at **1-888-815-6446** (TTY: 1-800-648-6056 or 711).

*MemberSource* is a publication of Just4Me™, a Qualified Health Plan offered through the Kentucky Health Benefit Exchange (kynect). The CareSource Just4Me™ policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, visit [CareSource.com/Just4Me](https://www.caresource.com/Just4Me) or call Member Services at **1-888-815-6446**. TTY users can call 1-800-648-6056 or 711.

CareSource Just4Me™ does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.



P.O. Box 8738, Dayton, OH 45401-8738

**CareSource.com/Just4Me**

## HOW TO REACH US

Member Services Department:

**1-888-815-6446**

(TTY: 1-800-648-6056 OR 711)

CareSource24®, 24-Hour Nurse

Advice Line: **1-866-206-7879**

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Twitter.com/CareSource



Instagram.com/CareSource



Pinterest.com/CareSource

NONPROFIT ORG.  
U.S. POSTAGE  
**PAID**  
DAYTON, OH  
PERMIT NO. 1436

## Visit us on the web!

Many helpful items and up-to-date benefit and service information can be found on our website at **CareSource.com**; if you don't have internet access, call Member Services at **1-888-815-6446** (TTY: 1-800-648-6056 or 711) to get the information you need.