

SUMMER 2015

MemberSource

A newsletter for CareSource KY Just4Me™ members



Preventive care? You're covered. No Copays!

“An apple a day...”

While there's no proof that eating an apple every day will actually keep the doctor away, there are plenty of other things you can do to keep yourself healthy year-round.

Preventive care is very important to your health and includes things like vaccines, blood pressure screenings, and plenty of other services as well. These services are all designed to let your doctor catch 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 on the Marketplace.** That means you can get your flu shot, your cholesterol checked, and even get advice on your eating habits at no cost to you.

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

So schedule those preventive care appointments with your doctor, and maybe eat an apple too, just in case.

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The importance of a Health Partner

If I'm not sick, there is no reason to see a doctor. I don't have time to go to an appointment. Only kids need check-ups, not adults.

Sound familiar? The truth is, regularly visiting a Health Partner is beneficial for health and wellness.

Health Partners manage patient care all in one place. By working with a Health Partner, you have the ability to access a wide spectrum of health services, including preventive care, such as cancer screenings; chronic care for conditions like asthma, hypertension, and diabetes; and acute care for symptoms like cough, stomach pain, or high fever.

What's important is that you develop a trusting, ongoing relationship with a Health Partner who can meet your general medical needs and steer you to specialists or other medical resources when needed.

CareSource did not assign a primary care provider to you when you joined CareSource Just4Me. If you have not personally chosen your primary care provider or Health Partner yet, you will want to as soon as possible. Why? Doctors often schedule new patients a few weeks in advance, so the earlier you get to know your Health Partner, the easier it will be for you to connect with them throughout the year.

You can search for CareSource Just4me Health Partners by visiting the **Find a Doctor/Provider tool** online at [CareSource.com](https://www.caresource.com). You can search by location, health partner type (hospital, laboratory, primary care physician, etc.), specialty type and name. You can choose or change a health partner on mycaresource.com.

We are adding new Health Partners every day!

CareSource teams up with Health Partners who will help take care of you and your family. Our Health Partners treat and care for your physical and mental needs. They work to improve your health and well-being. Our Health Partners can include Primary Care Doctors, Specialists, and Hospitals.

Since January, more than 120 new Health Partners have joined the KY CareSource Just4Me Network. Some of our new partners include: KyOne, Norton, St. Elizabeth Health Systems, Appalachian Regional Health facilities, Caverna Memorial Hospital, Carroll County Memorial Hospital, Clark County (IN) Memorial Hospital, New Horizon, Putnam County Hospital, Twin Lakes Regional, and Lourdes Medical Center. Use the **Find a Doctor/Provider tool** to check out other great new partners in your area.



Questions about how your insurance works?

Have you ever left your doctor's office more confused about your health insurance than when you arrived? Have you ever received information from CareSource and wondered what it all means, for example, what is a deductible?

If this sounds familiar, check out the **Answers: Insurance 101** blog on **CareSource.com** where trusted CareSource nurses Jackie and Deb simplify the world of health insurance by discussing topics such as health insurance terminology, benefits, and eligibility.

Did you know?

My CareSource™ is a personal online account that can help you get the most out of your member experience. You can:

- Change your doctor
- Request a new ID card
- View claims to see what CareSource paid and what you owe
- Check progress toward your deductible and out-of-pocket maximum
- Update your contact information
- And more

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



A close-up photograph of a woman's face and hands. She is smiling and looking down at her hands, which are holding a cigarette that has been broken in half. The background is a soft, out-of-focus white.

Tips to stop smoking

Did you know over 400,000 people each year die from smoking?

If you have been thinking about quitting and you are ready to start now, it is helpful to have a plan. Here are a few tips to help you quit:

- Some things you do may make you want to smoke because smoking has become a habit when you do them. Alcohol is one of the most common triggers, try to drink less when you first quit. If coffee is a trigger, switch to tea for a few weeks. If you usually smoke after meals, find something else to do instead. Try brushing your teeth or chewing gum.
- Tell your friends, family, and co-workers that you're trying to quit. You now have a supportive network and their encouragement could make the difference.
- Physical activity can help reduce nicotine cravings and ease some withdrawal symptoms. Even mild exercise is helpful, such as walking the dog or pulling weeds in the garden.
- Think of the money you will save! If you currently smoke one pack a day per day and quit, you will save as much as \$1,095 a year. Plan a reward for yourself with all the money you will save!

There's more than the monetary reward to consider. When you stop smoking your blood pressure lowers and reduces your pulse after only 20 minutes. Carbon monoxide levels in your blood return to normal after one day of being smoke free. Within two weeks to three months, your risk of a heart attack decreases and your lungs begin to function better.

We want to help you. Did you know Just4Me covers some smoking deterrents such as nicotine patches, gums, and prescription medication. You can also join the Just4Me Tobacco Free Program which provides members coaching, encouragement, and guidance to a tobacco free lifestyle. If you would like more information about the Tobacco Free program, you can contact the Just4Me case manager line at **1-855-202-0385**. Also, be sure to talk with your doctor about your efforts to quit.

Your rights

While we hope that there are no problems with our service to you, we have implemented the Appeals process to provide fair, reasonable, and timely solutions to appeals. As a CareSource Just4Me member, you have the right to request an outside review of our benefit decisions, also known as an Independent External Review of an Adverse Benefit Determination. This review is conducted by an outside agency that has no prior involvement with your case. In order for the External Review to occur, you must submit the request in writing except in the case of an urgent (expedited) request. You have 180 days from the date of the Final Adverse Benefit Determination to request the External Review. Please refer to the Grievance Process, Claims Procedures and Adverse Benefit Determination Appeals section of the **Evidence of Coverage (EOC)** document that is applicable to your plan.

Mobile apps for better health

Looking for a more convenient way to track your health, access your medical records in one place and remind yourself of prescription refills? Try out these new health tools and take control of your health.

Microsoft HealthVault

HealthVault allows you to keep track of all your health information in one place. You can also share the information with family members or your doctor. HealthVault can help you reach your health goals and feel better prepared for doctor visits and emergencies. Try this free tool today. To get started, go to www.healthvault.com.

RxmindMe

This phone app can help you stay on track with your medications, vitamins and supplements. Put in the name of the medicine and the dosage information. Then, set up reminders and keep track of when you take your medicines. You can also get electronic refill reminders. To download the free app, go to your phone's app store and search "RxmindMe".



Online Resources

CareSource.com contains information that will help you understand your CareSource Just4Me insurance coverage. Check out the **Plan Documents** page to find your Member Handbook and Evidence of Coverage online for quick access. You can also locate **CareSource Just4Me Health Partners, pharmacies** and **covered drugs**, as well as other resources.

MemberSource is a publication of Just4Me™, a Qualified Health Plan offered through the Health Benefit Exchange. 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 or call 1-888-815-6446.

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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Manage your medicines

Did you know you can review quarterly changes and updates to the drug formulary on **CareSource.com**?

Find out if any of the medicines you take have been affected by quarterly updates by visiting **caresource.com/members/kentucky/just4me/**. Look for the Pharmacy Quick Link on the left hand side of the page. Once there, click on the **Notice of Formulary Changes Link**. You can also use the **Find a Medicine Tool** to see information about prior authorizations, quantity limits and step therapy protocols.

If you do not have access to our website, you may call member services and someone can help you.

