

SUMMER 2016

MemberSource

A newsletter for CareSource Just4Me™ members

Paying your premium is easy!

Paying your premium on time and in full will ensure that you receive all the benefits you are entitled to as a CareSource Just4Me member. All premiums are due on the 20th of the month, for the upcoming month. There are three easy ways to pay your premium:

- 1 By phone.** Call: **1-888-815-6446** (TTY: 1-800-648-6056 or 711) and follow the prompts to pay with a check, debit or credit card.
- 2 Online.** Login to your My CareSource™ account and select Pay Bill on your account home page. You can use a check, debit or credit card.
- 3 By mail.** Include the remittance slip from your invoice, or write your Subscriber ID on the memo line of your check or money order and mail it to:
P.O. Box 12845
Covington, KY 41012-0845

Allow 24-48 hours for online and phone payments to post to your account, and 7-10 business days for mail. Your payment must post to your account before it is considered received by CareSource.

If you get behind on your premium payments, your benefits may be affected:

- After 30 days, your pharmacy benefits will be suspended.
- After 90 days, your policy will be cancelled.

Your balance must be paid in full each month to avoid suspension or cancellation of benefits. Call our Member Services department at **1-888-815-6446** (TTY: 1-800-648-6056 or 711) if you have any questions.



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Care for mom and baby

A healthy pregnancy starts with you.

Follow these steps to keep you and your baby well:

Before you are pregnant

- Start early. Set goals and talk to your doctor about having children. Ask your doctor about medical conditions you may have and how pregnancy would affect them.
- Don't smoke. Smoking can cause serious harm to you and your baby.
- Take a prenatal vitamin. It contains folic acid that can help prevent major birth defects.
- For more tips, visit www.cdc.gov/preconception/women.html.

While you are pregnant

- If you think you might be pregnant, call your doctor right away to schedule a visit.
- Get regular care. Your doctor will schedule many checkups for you over the course of your pregnancy. Don't miss any. They are all important to you and your baby's health. Follow your doctor's advice.

After the baby is born

- Schedule a visit to see your doctor. You should go between three and eight weeks after you deliver. This visit helps make sure you are recovering well. It gives you a chance to ask your doctor any questions you may have.
- Take your baby to the doctor for well-child visits to make sure your baby is developing in a healthy way. The doctor may also give required immunizations at these visits. Look in your member handbook to see how often your child should get well-child exams.

Women's wellness

Women have special needs when it comes to their health. Preventive care can help find problems early, when they are easier to treat.

Have you had these checkups?

If not, make an appointment today.

- ✓ **Pap test:** Starting at age 21, get a Pap smear every 3 years until you are 65. If you are 30 or older, you may choose to switch to a combination Pap smear and human papillomavirus (HPV) test every five years until the age of 65. If you are older than 65 or have had a hysterectomy, talk with your doctor or nurse about whether you still need to be screened.
- ✓ **Chlamydia screening:** If you don't always use a condom or if you are pregnant, you should be screened for this sexually transmitted disease. It can be passed from an infected mother to her baby during a vaginal birth.
- ✓ **Mammogram:** Talk with your health care provider about whether you need a mammogram.



Suicide warning signs

Do you or a loved one struggle with mental illness or substance use? If so, they may have a greater risk for committing suicide. Some warning signs include:

- Talking about wanting to hurt themselves
- Changes in mood, diet or sleeping patterns
- Increase in substance use
- Spending increased time alone
- Acting depressed

Other risk factors include previous suicide attempts or a family history of suicide or violence. When warning signs appear, reach out for help. It is important to get support as soon as possible. If you or someone you know shows suicide warning signs, call the National Suicide Prevention Lifeline at **1-800-273-TALK** (1-800-273-8255).

Source: www.cdc.gov/violenceprevention/suicide

Drug list updates

CareSource Just4Me has a searchable drug list on our website to help you find out which drugs are covered. Use the "Find My Prescriptions" link under "Quick Links" to find the medicines covered under your plan.

Quarterly changes and updates to the list are online, too. Just go to this link: [CareSource.com/members/kentucky/just4me/my-pharmacy/drug-formulary/](https://www.caresource.com/members/kentucky/just4me/my-pharmacy/drug-formulary/)

If you don't have access to the internet, please call Member Services at the phone number on the back of your ID card. We will be happy to help you.



Blood pressure basics

Blood pressure is how hard your blood pushes against the walls of blood vessels as it flows through your body. Blood pressure normally rises and falls. Blood pressure that stays high all the time is not healthy. If it is not treated, it can cause strokes, heart attacks or even death.

High blood pressure usually has no signs or symptoms. That's why your doctor should check your blood pressure at each visit. If you have high blood pressure, your doctor may give you medicine and help you make diet or exercise changes to control it. Following your doctor's advice is important to help you get better.

Check out CareSource online

You are busy. We get it. That's why we offer up-to-date information and helpful tools on our website. You can:

- Find a doctor or pharmacy with our "Find A Doctor/Provider" search tool.
- Learn about your benefits and services in our member handbook.
- See a list of drugs that your plan covers.
- Learn your rights as a CareSource member.

This information and more is at your fingertips 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) for help.

My CareSource is your personal online account that can help you get the most out of your member experience. It's not just for paying your premium. From the home screen of your account you can use the My Help menu to choose four options:

- Pay Bill
- Request ID Card
- Change Doctor
- Check Plan

You can use the links at the top of the page to view claims, review benefits, read plan documents, take a Health Risk Assessment, and update your account information or change your password.

Over 100,000 CareSource members use My CareSource to manage their accounts. **Sign up today!** It's fast, convenient and secure. Visit **MyCareSource.com** to get started.

Reviewing your Explanation of Benefits statement

In an effort to monitor for potential fraud, waste and abuse or medical identity theft, CareSource will send an Explanation of Benefits statement to member households after you visit your doctor or receive services from any provider. **This statement is not a bill.** If you receive an Explanation of Benefits statement, please help us by checking for the following 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 of the dates of service listed unfamiliar to you?



By reviewing these, you will help us to ensure providers are not billing for services you did not receive. If you suspect errors or fraud, please let us know by contacting our Special Investigations Unit. You can report anonymously by calling or writing us:

-  Calling **1-888-815-6446** (TTY: 1-800-648-6056 or 711) and selecting the menu option for reporting fraud; or
-  Writing us a letter or completing our Confidential Fraud, Waste and Abuse Reporting Form located on CareSource.com and sending it to:
CareSource
Attn: Special Investigations Unit
P.O. Box 1940
Dayton, OH 45401-1940

If you choose to remain anonymous we will not be able to call you back for more information, so leave as many details as possible including names and phone numbers. **Your report will be kept confidential to the extent permitted by law.**

You do not have to give us your name when you write or call. There are other ways you may contact us that are not anonymous. If you are not concerned about giving your name, you may also use one of the following means to contact us:

- Emailing **fraud@CareSource.com**; or
- Faxing **1-800-418-0248**



Common insurance payment terms

Insurance terms can sometimes be confusing, and we want to help you understand your coverage and benefits so that you get the most out of your CareSource membership! Here are some common terms and their meanings*:

Annual Deductible – The amount you are required to pay for Covered Services once each year before CareSource starts paying for Benefits.

Copay or Copayment – A set dollar amount you may pay for certain services, such as a PCP or Specialist visit. **Most Just4Me members have a \$0 copay for PCP (primary care provider) visits.**

Coinsurance – A percentage amount that you may pay as your share of the cost when you get a medical service, after your annual deductible is met.

Out of Pocket Maximum – The maximum amount that you could pay for medical care that is not reimbursed by insurance. These costs can include coinsurance and copayments for covered services. After you've reached your out-of-pocket maximum, CareSource will pay for all of your covered medical care.

Premium – The amount you pay for your insurance plan each month. You pay this amount even if you don't use medical care that month. Your health insurance premium is similar to your auto insurance premium. You pay it monthly so that you are covered when you need it.

** Please review your CareSource Just4Me Evidence of Individual Coverage and Health Insurance Contract (EOC) to learn about your particular plan's Covered Services and Copayment and Coinsurance requirements.*

Before you pay a bill from your provider, check it against your CareSource Explanation of Benefits to be sure that you are paying the correct amount due. (See the article on your Explanation of Benefits on the other side of this page).

Questions about how your insurance works?

Check out our **Insurance 101** blog, where trusted CareSource nurses Jackie and Deb simplify the world of health insurance by discussing topics such as health insurance terminology, benefits and eligibility. Visit the blog at: <https://www.caresource.com/connect/educate-yourself/insurance-101/>.

You can also find some great information on **CareSource.com**. Visit: <https://www.caresource.com/just4me/#educate>.



Schedule a well-child visit this summer

Another busy school year will be here soon.

Now is a great time to put a well-child visit on your schedule before things get too hectic. These exams help to:

- Track a child's growth, development and overall health
- Prevent future illnesses
- Make sure immunizations are up to date

School-age children (ages 3-20) need a well-child visit once a year. Babies age 2 and under need them more often. CareSource Just4Me pays for these exams.

Call your child's doctor today to make an appointment. Kick the school year off right with a healthy start and a child who is ready to learn.

Transitioning Care

If your child sees a pediatrician, as they approach their eighteenth birthday they may need to change to an adult focused health care partner. Member Services can provide information to help with a smooth transition to a new primary care provider for your family member.

Curious about retail health clinics?

Routine health care such as flu shots, minor injury and illness visits can be handled quickly and easily by visiting your local pharmacy! CareSource Just4Me has teamed up with **The Little Clinic** (inside many Kroger stores), **CVS MinuteClinics** and **Walgreens** in select locations to offer you quick and easy health care visits.

Appointments are usually available same-day, and walk-ins are welcome. In addition, many services are available at little to no cost to you!





Know where to seek care

Do you know when to see your primary care provider (PCP) for health care and when to go to an emergency room (ER)?

See your PCP for most of your health care needs. Your PCP knows you and your medical history. Your PCP is in the best position to notice changes in your health and determine the best treatment for you.

ER doctors do not see you on a regular basis. They do not focus on long-term issues or routine care. They only take care of what needs medical attention right away. You may have to wait a long time at the ER while patients with more critical needs are seen first.

A list of conditions commonly treated at an ER can be found in your member handbook. They include loss of consciousness, uncontrolled bleeding or broken bones. If you aren't sure what to do, you can get help from CareSource24[®], our 24-hour nurse advice line by calling 1-866-206-7879.

Asthma general guide

To be at your best, it is important to manage your asthma. Follow these tips to stay healthy.

Keep up with your medications

Many people take a daily medicine to help prevent flare-ups. Your doctor may refer to it as a controller medication. Over time, it reduces the swelling in your airway so you can avoid an asthma attack. It is one of the best ways to keep your asthma in check. If you take asthma controller medication, follow these tips:

- Take it as often as prescribed, not more or less.
- Take it even when you don't have symptoms.
- Be sure to fill your prescriptions on time so you don't run out of medicine.

Be on the lookout!

Other conditions can often occur at the same time in those who have asthma. For example, a condition such as gastroesophageal reflux disease (GERD), may result in symptoms of cough and chest tightness. If both conditions are present, asthma could worsen GERD and increase GERD symptoms. GERD can also increase asthma symptoms.

What can you do?

Be sure to work with your doctor. Talk about your symptoms and how you are feeling at your appointments. If you are having symptoms and can't reach your doctor, you can call CareSource24, our 24-hour nurse advice line, and a nurse will help you. You can find the CareSource24 phone number on the back of your ID card.

Mindfulness: Enjoy each moment, it may be good for your health

Studies have suggested that practicing mindfulness may help manage stress, reduce anxiety and depression, and help you cope better with serious illness. Mindfulness involves paying attention in the moment and being aware of what you are doing, thinking and feeling. It is a purposeful way of thinking that does not let your mind get distracted.

Mindfulness does require practice. Examples of mindfulness that you can practice include being aware of your breathing, motions, eating, and thoughts. For free mindfulness recordings such as mindful awareness of breathing, mindful yoga, mindful eating, and sitting meditation, visit <http://wexnermedical.osu.edu/patient-care/healthcare-services/integrative-complementary-medicine/mindfulness-practices>.



Stay connected in any language

Is there a CareSource member in your family who:

- **Does not speak English?**
- **Is hearing or visually impaired?**
- **Has limited English-speaking ability?**

If so, we can help with sign and language interpreters. Interpreters can help members

communicate with CareSource or their health care providers. You can get these services at no cost to you. Also, you can request translation of your plan documents in the language of your choice. If you have questions, please call our Member Services department 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. 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 Member Services at **1-888-815-6446** (TTY: 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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Mobile apps for better health

Keeping track of your health information is not always easy. Try out these 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 information with family members or your doctor. This free app can help you feel better prepared for doctor visits and emergencies. To get started, go to www.healthvault.com.

Medisafe Medication Reminder

Medisafe helps you stay on track with your medications. Enter your medicine and the dose you take. Then you can set up reminders for when to take your medicine and get refills. Download the free app through your phone's app store by searching for "Medisafe."

