**SPRING 2018** 

# **MEMBERSource**

A Newsletter for CareSource Members

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### **AUTOMATIC PAYMENTS MAKE** PAYING YOUR PREMIUM EASY

CareSource makes it easy to pay your bill each month, either online, by phone, or by mail.

You can set up automatic recurring monthly payments or make a one-time payment online through your My CareSource® account. Log in at MyCareSource.com and choose the *Pay Bill* option, then select *Make a Payment* for a one-time payment, or *Manage Automatic Payments* to set up your monthly recurring payment. Follow the prompts to pay with a credit or debit card, or electronic check. Your payment will be processed 15 days after your invoice date (not your due date).

To pay by phone, call **1-888-815-6446**, and tell "Katie," our automated attendant, that you want to pay by phone. You can mail your payment using the return address on your payment slip at the bottom of your invoice.



### REPORT LIFE CHANGES TO THE MARKETPLACE

Report life events to the Marketplace. When you keep your application updated, you will be able to get the financial assistance that you are entitled to, and it reduces any chance of paying a penalty at tax time. Report the following within 30 days, or as soon as you can:

- A change to your home address
- A change in household income
- A change in the number of dependents in your household (birth, adoption, divorce, separation, death, or a child turning 26 or no longer being a dependent)
- A change to your immigration status
- You or someone in your household started or ended a prison sentence
- You or someone in your household has public health care coverage, like CHIP, Medicaid or Medicare
- You or someone in your household has been offered job-based health coverage, even if they don't enroll in it

To report changes and update your Marketplace application, go to HealthCare.gov or call the Marketplace at 1-800-318-2596. You may also be able to schedule an appointment with someone who can help you. Visit LocalHelp.HealthCare.gov to find more information about these helpers.

### SPECIAL ENROLLMENT PERIOD

People who have change of life events may qualify for a Special Enrollment Period (SEP). If you or someone you know has had a life changing event and may need health insurance or to change plans, visit **CareSource.com/marketplace** or call **1-888-815-6446** (TTY: 1-800-648-6056 or 711) for help.

## Drug List Updates

REMINDER: our list of approved drugs and their cost tiers can change monthly. Visit CareSource.com and go to Find My Prescriptions under the Quick Links menu. Pick your CareSource plan and you'll be able to look up the cost of any prescription. You can also call the Member Services phone number on your ID card.



### USE OUR EASY FIND A DOCTOR TOOL

**Need to find a doctor, hospital, pharmacy or other health care provider?** Use our easy online tool. It's fast and convenient. This search tool is updated daily with the most recent information. Visit our website to get started. Some features are shown here.

SEARCH	Search by doctor name or facility. You can also search by specialty or location.
FILTERS	Filters allow you to narrow your results and find what you need quickly.
LOCATION	When 'Location Services' are enabled, Find a Doctor can suggest options near you.

### **GET A CHECKUP ONCE A YEAR**

Be sure to see your health care provider once a year for a checkup. This visit is important for your health and wellness. Checkups when you are not sick allow time to form a trusting relationship with your health care provider and set goals for your health.

Preventing disease before it starts is critical to helping people live longer, healthier lives. Preventive health care services include immunizations, screenings for common chronic and infectious diseases and cancers, clinical and behavioral interventions to manage chronic disease and reduce associated risks, and counseling to support healthy living and self-management of chronic disease.

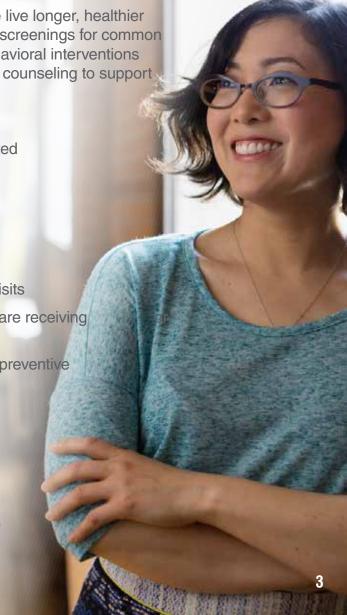
#### During this visit, your health care provider will:

- Update the health-risk assessment you may have completed
- Update your medical and family history
- Check your weight and blood pressure
- Update your medical providers and suppliers
- Screen for cognitive issues
- Update your screening schedule from previous wellness visits
- Update your risk factors and conditions, and the care you are receiving that is recommended
- Provide health advice and referrals to health education or preventive counseling services or programs

#### Preparing for your Checkup:

- Make a list of all the medicines you take
- Fill out forms in advance if you can
- Write down any questions or concerns

If you need help getting an appointment with your health care provider or would like to find a new one in your area, please contact Member Services.



### OPIOID UPDATE

CareSource has placed limits on opioid prescriptions. This was done as part of our continuing effort to fight opioid abuse. We want to help prevent addiction to both short- and long-acting pain medication.

#### What does this mean for you?

Your prescription may require prior authorization (PA). This is a request your prescriber submits to us for review. This is done before your pharmacy can provide the drug to you. Your pharmacist may have to change the quantity of the drug or ask your provider to send a PA request to us. The request will tell us why the drug must be used at the prescribed dose and quantity. All long-acting opioid pain drugs require a PA. Members with conditions like cancer or sickle cell disease are not subject to these limits.

#### Why are these limits being put into place?

This program has been put in place to help fight opioid addiction and ensure the right medicine is prescribed to our members to help ease pain and to lessen the chance of addiction.

#### What can you do?

Talk to your provider at your next visit. Remind him or her about the limits. They are shown on the Preferred Drug List on **CareSource.com**.

### **TAKE YOUR MEDICINE**

Need help remembering when to take your medicine? Use one of these easy tips:



# Take your medicine at the same time each day.

You are more likely to form a habit of it.



#### Set an alarm.

You can set daily reminders on your cell phone.



#### Write yourself a note.

Post it in a place where you will see it every day, like on the refrigerator or your bathroom mirror.



#### Use a medication log.

Write down the date, time, medicine name and dose each time you take it.



We want to remind you that you can find the most up-to-date information about your benefits and services on our website at **CareSource.com**. You will find many helpful items that you can read or print such as:

- Information about our Quality Program, to ensure you get good care and service.
- Information about our Care Management Program and how you or your caregiver may self-refer to the Program.
- Information about our Disease Management Programs and how you may get help.
- How to contact staff if you have questions about how we manage care and services (UM) and the toll-free number to call.
- How you can reach us using TTY services if you have problems with hearing.
- CareSource's policy prohibiting financial incentives for utilization management decision-makers.
- A description of the availability of the independent, external appeals process for utilization management decisions by CareSource.
- CareSource's statement about your rights and responsibilities.
- Information about benefits and services that you get or that are not included in your coverage.
- Information about our pharmacy and medicines you can get. This includes our drug list with any restrictions and preferences; how to use our pharmacy; an explanation of limits and quotas; how to receive coverage for non-formulary drugs and an explanation of how practitioners can provide information to support an exception; and CareSource's processes for generic substitution, therapeutic interchange, and step-therapy.
- Information about copayments and other charges for which you are responsible.
- How to get services if you travel, and any restrictions on your benefits.



- How you can get our printed information or get help talking with us in another language about how we manage care and services, or about benefits, access to services and other issues.
- How you may submit a claim for covered services, if needed.
- Learn about our health partners, including their board certification, the medical school they went to and where they completed their residency.
- How to choose your primary care doctor and make appointments.
- How to get specialty care, mental health care and hospital services.
- How to get care after your doctor's normal office hours.
- How to get emergency care, including when to directly access emergency care or use 911 services.
- How to get care and coverage when you are out of CareSource's service area.
- How to tell us if you are unhappy with CareSource.
- How you can appeal a decision that affects your coverage, benefits or your relationship with CareSource in a negative way.
- How CareSource decides how and when add new technology as a covered benefit.
- Our notice of privacy practices and confidentiality policies, including what a "routine consent" is and how it allows CareSource to use and disclose information about you; how CareSource uses authorizations and your right to approve the release of personal health information not covered by the "routine consent;" how you may request restrictions on the use or disclosure of personal health information, amendments to personal health information, access to your personal health information or an accounting of disclosures of personal health information; CareSource's commitment to protect your privacy in all settings and CareSource's policy on sharing personal health information with plan sponsors and employers.

There is other information about CareSource and our services on the website that is useful to know. Our "Find a Doctor/Provider" tool lists doctors, hospitals and urgent care centers that you can choose from to meet your needs. You can search for a physician by specific characteristics such as office location, gender or specialty.

You can also take a Health Risk Assessment (HRA) on our website. Click on the "My Health" link. When you complete the HRA, you will get tips that may help you improve your health. You can also have access to tools that help you better understand what you can do to improve your health.

If you would like more information, or do not have access to the internet, call Member Services at **1-888-815-6446** (TTY: 1-800-648-6056 or 711).

Thank you,

CareSource



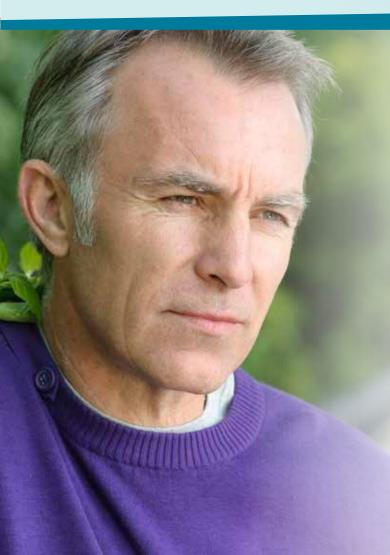
### New to Your Plan?

If you're new to CareSource and already have health care visits scheduled, please let us know right away. In some situations we may allow you to receive care from a provider that is not in the CareSource network. We know how important it is for you to get the care you need. If you do not call us to tell us about services already scheduled, the claim may not be paid. Some examples might be:

- Scheduled surgery
- Third trimester pregnancy care
- Chemotherapy or radiation treatments

See your member handbook for more information. Call the Member Services number on your ID card today or as soon as possible. We will help transition your care to CareSource.





### DRUG AND ALCOHOL SCREENINGS CAN PREVENT FUTURE PROBLEMS

When you visit your doctor, he or she may ask you about your drug and alcohol use. This is a type of screening. It helps your doctor find any conditions related to drug or alcohol use that have not yet been diagnosed. The screening can help:

- Find patterns of unhealthy use
- Provide a brief intervention
- Refer you to treatment, if needed
- Prevent future problems

For more details, go to:

www.integration.samhsa.gov/clinical-practice/screening-tools#drugs

### PREVENT FRAUD WITH THE FOUR Rs

CareSource has a program to handle cases of health care fraud, waste and abuse. You are our first line of defense! You can help protect yourself and your loved ones. Just use the four Rs:

- Record Record dates of doctor's appointments, tests, and services you receive on a calendar. Save receipts and statements from providers. This will help you keep track of services you have received.
- Review Review your Explanation of Benefits statements. Compare them with the dates on your calendar. If you find things you don't have a record of, it's possible you may have been billed for services you did not receive.
- 3. **Report** If you suspect fraud or abuse, call us at **1-888-815-6446**. Follow the prompts to report fraud. We will review your report to be sure everything's okay.
- 4. **Remember** Protect your CareSource member ID card. Only show it to your doctor or other health care provider. Never give your card to someone in exchange for a special offer. Never let another person use your card.

### We Want to Hear From You

CareSource is committed to gathering feedback from members like you. We use surveys like the Consumer Assessment of Healthcare Providers and Systems (CAHPS®). We also hold Member Advisory Council meetings throughout the year. These are just some of the ways we take time to listen to our members. You help us become a better health plan.

Here are some of the positive things we've heard from members:

- Doctors listen carefully to members and respect what members have to say.
- Members are happy with their coordination of care.
- Getting needed care, test, or treatment is easy.
- Customer Service treats members with courtesy and respect.

Here are areas where we still have room to improve:

- Access to information and help from customer service.
- More information to help members understand the cost of their plan and prescriptions.
- Self-service tools.

Thank you for being a CareSource member. If you get the chance to take one of our surveys or be on an advisory council, we'd love to hear from you. Your feedback is important to us. It helps us improve.

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).



### MANAGING DIABETES

MEMBERSource | SPRING 2018

Do you have diabetes? Screening and early treatment can prevent or minimize complications. Follow these steps:

- 1. Schedule a visit with your health care provider.
- 2. Ask your health care provider what tests you need to help manage your diabetes. Get these important tests:
  - Blood pressure check at every visit.
  - Hemoglobin A1C test at least twice a year. This measures your average blood glucose level for the past two or three months.
  - Urine and blood test to check kidney function at least once a year.
  - Blood lipids (fats) test at least once a year. This includes total cholesterol, LDL ("bad") cholesterol, HDL ("good") cholesterol, and triglycerides.
  - Foot check at each visit and a thorough foot exam at least once a year.
  - Dilated eye exam each year with an eye care professional.
- 3. Know your results. Discuss them with your doctor.
- 4. Ask your doctor what you can do to manage your diabetes. This may include:
  - Changes to your diet
  - Exercise
  - Medication
- 5. Write down the date and time of your next visit.

You should also get a dental checkup twice a year, an annual flu shot, and a pneumonia shot.

### **ACTIVE&FIT**

If you opted for one of our enhanced Dental and Vision plans, you are eligible for the Active&Fit® program as an added benefit!

The Active&Fit program offers members low-cost access to over 10,000 fitness centers for a \$100 annual member fee. Prefer to exercise at home? Choose up to two home fitness kits for just \$10 per year. If you have a compatible wearable fitness device or mobile app\*, you can also use the Active&Fit Connected!™ feature to set fitness goals and track your exercise.

Get more details by visiting the Active&Fit website at www.ActiveandFit.com.

\* The purchase of a wearable fitness device or mobile app is not included as part of your benefit. The Active&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit and Active&Fit Connected! are trademarks of ASH and are used with permission herein. Please refer to the appropriate 2018 Evidence of Coverage for details about the Active&Fit program.



IF YOU DON'T HAVE INTERNET ACCESS, DON'T WORRY. WE CAN STILL HELP YOU. CALL MEMBER SERVICES WITH YOUR QUESTIONS.

**JUST DIAL 1-888-815-6446 (TTY: 1-800-648-6056 OR 711).** 



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

CareSource.com

Member Services Dept:

1-888-815-6446 (TTY: 1-800-648-6056 or 711)

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

#### **JOIN US**

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Instagram.com/CareSource



Pinterest.com/CareSource

# IT'S NEVER TOO LATE TO GET A FLU SHOT!



#### Non-Profit US Postage PAID CareSource

### **WINTER WELLNESS TIPS**

It's cold and flu season. Are you ready? These tips can help you stay well.

- ✓ **Get a flu shot.** Experts recommend that everyone older than 6 months of age should get a flu vaccine each year. It's the best way to prevent the flu.
- ✓ Wash your hands. It helps to stop the spread of germs.
- ✓ See your doctor. If you haven't had an annual checkup, call your doctor today. Regular exams can help find problems early when they are easier to treat.
- ✓ Call our 24-hour nurse hotline. Our nurses can answer your questions. They can help you figure out if you need to seek medical attention. You'll get simple and helpful advice. Just give us a call. The number is located on your member ID card.

### Notice of Non-Discrimination



CareSource complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. CareSource does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please call the member services number on your member ID card.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource Attn: Civil Rights Coordinator P.O. Box 1947, Dayton, Ohio 45401 1-844-539-1732, TTY: 711 Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.



If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. Please call the member services number on your member ID card.

#### **ARABIC**

إذا كان لديك، أو لدى أي شخص تساعده، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجانًا وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، ُرجى الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

#### **AMHARIC**

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#### **BURMESE**

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ခြေး့ဈကု ပပြု သင်္ကြာ၏ အသင်္ကြု ကြဲကြက်ဖေပါ် ရှိ အသင်္ကြု ကြဲ ဝက်ငေကြင်မှုဝက်ျဝ်ုနံက်သို့သို့ စာရှို့နြဲ။

#### **CHINESE**

如果您或者您在帮助的人对 CareSource 存有疑问,您有权免费获得 以您的语言提供的帮助和信息。 如果您需要与一位翻译交谈,请拨 打您的会员 ID 卡上的会员服务电话号码。

#### **CUSHITE - OROMO**

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, Maaloo lakkoofsa bilbilaa isa waraqaa eenyummaa keessan irra jiruun tajaajila miseensaatiif bilbilaa.

#### **DUTCH**

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk. Bel naar het nummer voor ledendiensten op uw lidkaart

#### FRENCH (CANADA)

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète. Veuillez communiquer avec les services aux membres au numéro indiqué sur votre carte de membre.

#### **GERMAN**

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, Bitte rufen Sie die Mitglieder-Servicenummer auf Ihrer Mitglieder-ID-Karte an

GUJARATI જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં તેમ ાંથી કોઇને CareSource વિશે પ્રશ્નો હોર તો તમને મદદ અને મ હહતી મેળિનો અવિક ર છે. તે ખર્ય વિન તમ રી ભ ષ મ i પ્ર પ્ત કરી શક ર છે. દ ભ વષરો તિ કરિ મ ટે,કૃપા કરીને તમારા સભ્ય આઈડી કાર્ડ પર સભ્ય સેવા માટે ના નંબર પર ફોન કરો.

#### **HINDI**

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, कपया अपने सदस्य आईडी कार्ड पर दिये सदस्य सेवा नंबर पर कॉल करें।

#### **ITALIAN**

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete. Chiamare il numero dei servizi ai soci riportato sulla tessera di iscrizione.

#### **JAPANESE**

ご本人様、または身の回りの方で、CareSource に関するご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます(無償)。 通訳をご利用の場合は、お持ちの会員IDカードにある、会員サービスの電話番号までお問い合わせ下さい。

#### **KOREAN**

귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수있습니다. 통역사가 필요하시면 다음 번호로 전화해 귀하의 회원 ID 카드에 적힌 회원 서비스 팀 번호로 전화하십시오.

#### **PENNSYLVANIA DUTCH**

Wann du hoscht en Froog, odder ebber, wu du helfscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, Bel alstublieft met het Ledenservice nummer op uw lid ID -kaart.

#### RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком. Пожалуйста, позвоните по телефону отдела обслуживания клиентов, указанному на вашей идентификационной карточке клиента.

#### **SPANISH**

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete. Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

#### **UKRAINIAN**

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, Зателефонуйте за номером обслуговування учасників, який вказано на вашому посвідченні учасника

#### **VIETNAMESE**

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, bạn có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên. Vui lòng gọi số dịch vu thành viên trên thẻ ID thành viên của ban.