

SUMMER 2017

# MEMBERSource

A Newsletter for CareSource Kentucky Members

## IN THIS ISSUE:

- 2 Express Banking
- 3 Automatic Recurring Payments
- 5 Understanding High Blood Pressure
- 6 Checkup Checklist
- 8 Easy Ways to Access Care
- 9 MYidealDoctor
- 10 Teen Corner

## INTRODUCING THE CARESOURCE APP

Easy access to your health plan. That's what the CareSource app gives you. You will have important plan information close at hand when you are "on the go." The new CareSource app is available at no cost to you. Download it now and use it to manage your CareSource health plan.

Our convenient and easy-to-use mobile app lets you:

- View your member ID card
- Access your secure My CareSource® account
- Find a doctor, hospital, clinic, urgent care or pharmacy near you (get directions or make a call)
- Review your plan benefits
- Call our nurse advice line and speak with a nurse 24/7
- Call and speak with Member Services
- And more!

To take advantage of all the app features, be sure you have a My CareSource account. You can set up your My CareSource account directly through the app or at **MyCareSource.com**.



The CareSource mobile app is available for both iPhone and Android systems.

**Get it through the Apple App Store or Google Play today!**

  
**CareSource®**

For more information, visit **CareSource.com** 1



# REVIEWING YOUR EXPLANATION OF BENEFITS STATEMENT

One of the ways CareSource monitors fraud, waste and abuse is by sending an Explanation of Benefits (EOB) to some members. We also look for any medical identity theft. Not everyone will receive an EOB. Please remember that this statement is not a bill. If you receive an EOB, please check for these three things:

1. **Are there any services, supplies or equipment listed that you did not receive?**
2. **Are there services that were billed more than once?**
3. **Are any of the dates of service unfamiliar to you?**

By checking these things, you will help us make sure providers are not billing for services you did not receive. If you suspect errors or fraud, please let us know immediately by contacting our Special Investigations Unit. You can:

- Call **1-888-815-6446** (TTY: 1-800-648-6056 or 711); choose the option for reporting fraud
- Write us a letter or complete our Confidential Fraud, Waste and Abuse Reporting Form found on **CareSource.com** and send it to:

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

- Email **fraud@caresource.com**
- Fax **1-800-418-0248**

You do not have to give us your name.

If you choose to be anonymous, we will not be able to call you back for more information. Please give as many details as possible. **Your report will be kept confidential to the extent permitted by law.**

## EXPRESS BANKING

We have partnered with Fifth Third Bank to offer our members Express Banking®. This is a bank account from Fifth Third that offers:

- No monthly service charge
- No balance requirement
- No overdraft fees
- A debit card for purchases

Your financial health is key to your well-being. This account is a simple way to manage your money and reach your financial goals. For more details, go to [www.53.com/CareSource](http://www.53.com/CareSource).



# AUTOMATIC RECURRING PAYMENTS MAKE BILL PAYING EASY!

CareSource is now offering automatic recurring monthly payments to make it easier for you to pay your bill! You can set up monthly payments through your My CareSource account. Once you are logged on, choose the Pay Now option, and then choose Credit or Debit as your payment method. Click Manage Automatic Payments and follow the instructions to complete the set up. Your payment will be processed 15 days after your invoice date (not your due date).

In addition to recurring payments, you can pay online each month using your My CareSource account by choosing the Make a Payment option. You can also pay by phone by calling the Member Services department at **1-888-815-6446**, or by mail using the return address on the payment slip included with your invoice.

You can check your My CareSource account to see if your payment has posted. Please allow three business days for your online or phone payment to process and 7-10 business days for your mailed payment to process.

## *Tell Us If You Are Unhappy with Our Service or a Decision*

CareSource members can file a grievance, file an appeal to one of our decisions, or request an external review of a decision we made. You can get more information about this 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 and letters to:

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

Go to [CareSource.com](http://CareSource.com) and click Members at the top of the page. Select your state, select Marketplace and then My Right to File a Grievance or Appeal. If you need help you can call Members Services at the telephone number on the back of your ID Card.



# WHAT IS PREVENTIVE CARE?

We all deserve preventive care such as screenings, checkups and vaccines. It's always easier to prevent a problem than have it occur and need treatment. Preventive care helps avoid illness, disease and other health problems. It can also detect illness at an early stage when treatment is likely to work best.

Recommended preventive care changes with age. Visit [www.cdc.gov/prevention](http://www.cdc.gov/prevention) to find the preventive care services that are right for you based on your age and gender. Then talk with your doctor.

## *Antibiotics Aren't Always the Answer*

Antibiotics only treat infections caused by bacteria. These include strep throat, whooping cough and urinary tract infections, among others.

Antibiotics do not treat viruses. For a virus, like a cold, talk to your doctor about symptom relief. You can also:

- Drink more fluids.
- Get plenty of rest.
- Use warm compresses over the nose and forehead to help relieve sinus pressure.
- Use a cool mist humidifier or saline nasal spray to relieve a stuffy nose.

To learn more, go to [www.cdc.gov/getsmart](http://www.cdc.gov/getsmart).

## DRUG LIST UPDATES

CareSource has a searchable drug list on our website. It can 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.

Changes and updates to the list are online too. Just go to this link:

<https://www.caresource.com/members/kentucky/marketplace/my-pharmacy/drug-formulary/>

If you don't have access to the internet, please call Member Services. The number is on your member ID card. We will be happy to help you.



Did you know these facts about hypertension?

- It is often called the silent killer.
- It is the number one risk for heart disease.
- One in three adults have it.

Hypertension is also known as high blood pressure. It is a silent killer because most people don't know they have it until they develop a complication. It can cause injury or death when left untreated.

Blood pressure is a measure of how hard your blood pushes against the walls of the blood vessels as it flows through your body. It is measured with two numbers.

1. The top number is called systolic blood pressure. It represents the pressure in your blood vessels when your heart beats.
2. The bottom number is called diastolic blood pressure. It represents the pressure in your blood vessels when your heart rests between beats.

High blood pressure can lead to heart attack, stroke, heart failure and other problems. Changing your lifestyle can help control it. Your doctor may recommend you eat a healthy diet with less salt, exercise regularly, quit smoking, limit alcohol and maintain a healthy weight.

Sometimes these changes aren't enough. Your doctor may prescribe medicine to help lower your blood pressure. Here are some tips:

- Always take your medicine as your doctor advises.
- Take a list of all your current medications to every doctor's visit. Some drugs, such as cold or pain medicines, can raise your blood pressure.
- Don't stop taking any drugs that may affect your blood pressure without talking to your doctor first.

High blood pressure is a treatable problem. If you haven't had your blood pressure checked lately, it is time. Your doctor should check your blood pressure at every visit.

Source: [www.cdc.gov](http://www.cdc.gov)

## Turning 65?

### Did You Know CareSource Offers Medicare Advantage Plans?

As you approach your 65th birthday, you may have questions about your Medicare eligibility and what plan may be right for you. We are here to help you, your friends and loved ones research this new insurance market. Contact a licensed agent to learn how to continue your care with CareSource and get more than basic Medicare. Call **1-888-222-9924** (TTY: 1-800-648-6056 or 711) from 8 a.m. to 8 p.m. seven days a week from October 1 to February 14, and Monday through Friday the rest of the year.



## CHECKUP CHECKLIST

Get ready for your upcoming doctor's visit. Use this checklist for your next appointment.

- ☐ Take your CareSource ID card. Show it before you get services.
- ☐ Be on time. If you have to cancel, call 24 hours in advance.
- ☐ Write down any questions you have and take them with you.
- ☐ Bring a list of your medications to show the doctor. Include over-the-counter drugs.
- ☐ Ask questions. Make sure your doctor explains anything you don't understand.
- ☐ Take paper and a pen to write down important details you need to remember.

## KNOW YOUR BMI

Your BMI is your body mass index. It is a simple measure to know if you have a healthy body weight. It can also help your doctor decide if you are at risk for health problems like heart disease or stroke.

BMI is based on your weight and height. Your BMI will show if you are:

- Underweight
- Healthy weight
- Overweight
- Obese

Ask your doctor to have your BMI checked. Then discuss the steps you can take to stay in or move to your healthy weight zone. This may include a diet and exercise plan tailored to help you to reach your goals.





# MEN'S HEALTH:

## HEART DISEASE RISK FACTORS

One in every four men will die from heart disease. It is the leading cause of death for men in the United States.

You can help your heart stay healthy. Know and control your risk factors. They include:

- High blood pressure
- High cholesterol
- Smoking
- Diabetes
- Overweight
- Poor diet
- Lack of exercise
- Family history

Many men have no symptoms. Reduce your risk by making healthy lifestyle choices. Early detection is key to better outcomes. Talk to your doctor about your risk factors and how you can take control of your heart health.

Source: [www.cdc.gov/heartdisease/about.htm](http://www.cdc.gov/heartdisease/about.htm)

## PROSTATE CANCER SCREENINGS

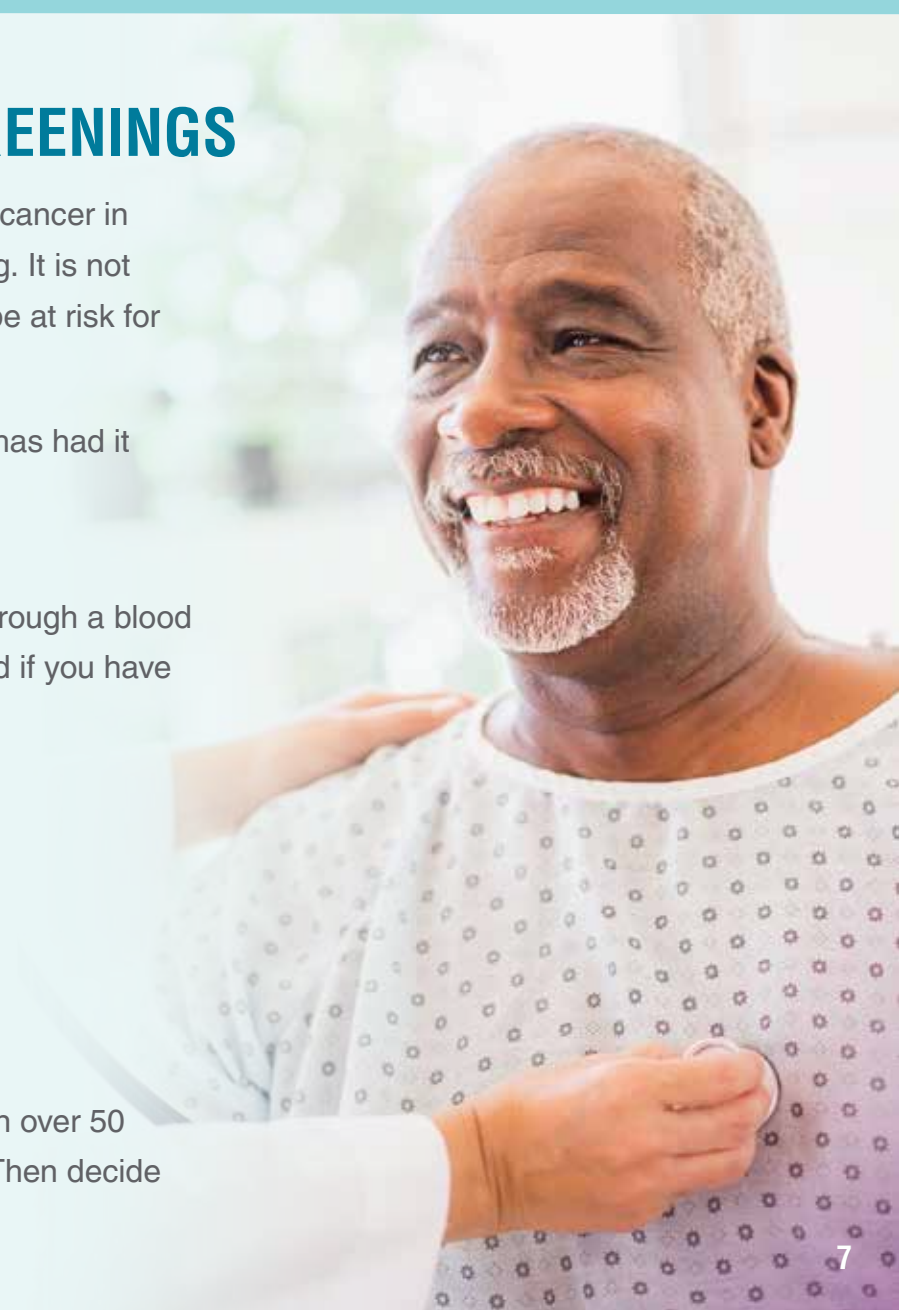
Prostate cancer is the second most common cancer in American men. It is not usually life threatening. It is not always treated when it is detected. You may be at risk for prostate cancer if:

- You have a close family member who has had it
- You are over age 50
- You are African-American

Your doctor can screen for prostate cancer through a blood test called a PSA test. It is only recommended if you have symptoms. Some symptoms are:

- Difficulty starting urination
- Weak or interrupted flow of urine
- Frequent urination, especially at night
- Difficulty emptying bladder completely
- Pain or burning during urination
- Blood in the urine or semen

These symptoms can have other causes. Men over 50 should talk to their doctor about risk factors. Then decide if a screening is right for you.





## CARESOURCE GIVES YOU EASY WAYS TO ACCESS CARE WHEN YOU NEED IT!

We want you to be able to get the care you need, when you need it! In addition to the regular care you get from your Primary Care Provider, CareSource offers options that you may not know about to help you get the care you need. These are affordable options that may be able to take the place of a more expensive visit to an emergency room or urgent care clinic.

## CONVENIENCE CARE CLINICS

### What are Convenience Care Clinics?

Convenience Clinics are just that, conveniently located inside your local drug store! These include the Minute Clinics® inside of your local CVS store.

### Why use a Convenience Care Clinic?

Most clinics are open in the evening and on the weekends and can see you without an appointment. They can administer flu shots, diagnose common illnesses and prescribe medications. Plus, a visit to a convenience clinic is the same copay as a visit to your PCP. For most members, that is \$0.

### How can I find a Convenience Care Clinic close to me?

It is easy! Just click on Clinics on the right side of the page in our Find A Doctor/Provider tool on **CareSource.com**, or call Member Services at **1-888-815-6446** (TTY: 1-800-648-6056 or 711). We can help you find a clinic that is close to your home or suggest an alternative source of care, such as telemedicine or a nearby urgent care clinic.

---

*These are easy, affordable options you have to receive care. Having easy, convenient access to the care that you need is important to you and to CareSource, and we are working hard to bring you new and innovative ways to get care.*





All Marketplace plan members now have access to MYidealDOCTOR®, our new telemedicine provider. With telemedicine, you can use your phone, a mobile app or computer to have a consultation with a board certified physician anywhere, anytime.

## Some advantages of using MYidealDOCTOR:

1. 24-hour access to board certified doctors.
2. Consult a doctor from the convenience of your home or work.
3. Same cost as a PCP visit for your plan.
4. Get a consultation within 15 minutes, or schedule one at your convenience.
5. Get quick diagnosis and relief for common ailments such as pink eye, sinus infections, coughs, urinary tract infections, rashes, fever, and more.

## When should I use MYidealDOCTOR?

A busy schedule can make it hard to get into the doctor's office. Urgent care or ER visits can cost you a lot of time and extra money.

MYidealDOCTOR should not be used as your primary care doctor, but this helpful and low-cost service can be used when your doctor is out or your issue is urgent, but not an emergency.

If you aren't sure you need a doctor or should go to the emergency room, you can call CareSource24® first (1-866-206-7879). A nurse can help you decide the best course of action and can transfer you to MYidealDOCTOR if needed.

## How to connect with MYidealDOCTOR:

- 1) You can visit [www.myidealdoctor.com](http://www.myidealdoctor.com),
- 2) Call **1-855-879-4332** or
- 3) Download the **MYidealDOCTOR app** to your smart phone.

You will need your member ID number and to answer a few questions about the reason for your visit. A board certified doctor will then call you back for your consultation, normally in 15 minutes or less.

For more information about MYidealDOCTOR, visit:

**CareSource.com/members/kentucky/marketplace/my-health-care-partners/**

## WHERE'S A NURSE WHEN YOU REALLY NEED ONE? JUST A PHONE CALL AWAY!

Dealing with an injury or illness can be stressful. Getting an answer doesn't have to be. You can call CareSource24®, our team of professional nurses, 24 hours a day, 7 days a week. Our nurses are ready to talk through your symptoms. They will help you figure out your next steps for care. A nurse will advise on how to care for an illness or injury at home or provide guidance about whether and when to see a health care provider.

Do you have a sick newborn and need advice? Or maybe you're not feeling well, but you're unsure if you should seek medical care? Stop worrying and start dialing. Call our nurse advice line and get the help or reassurance you need. **A call to CareSource24 is FREE! Call 1-866-206-7879.**

# TEEN CORNER

Every age group can have different questions about staying healthy, including teenagers. We're here to help answer your questions.

## **“Do I still need to get an annual checkup?”**

Yes! Your body is growing and changing. It's important to have a checkup once a year. The doctor can make sure your health is good. He or she can clear you to play sports and answer your questions about your health. These questions can be about your physical health — your body — or about things going on at home and at school.

## **“If I feel OK, why do I need to go to the doctor?”**

Your doctor can help keep you healthy. If there are any little problems, a doctor can help make sure they don't become big problems. While it's not always the most fun thing to do, it's more fun to go for a checkup than to wait until you are sick or have health problems.

## STEPS TO A HEALTHY SMILE

- Visit your dentist every six months.
- Brush twice a day.
- Floss once a day.
- Know the signs of cavities.  
They include:
  - Tooth pain
  - Sensitivity to hot or cold food or drinks
- Know the signs of gum disease.  
They include:
  - Swollen or red gums
  - Bleeding gums when brushing teeth
  - Bad breath
  - Loose teeth

**Early treatment results in the best outcomes.**

# HAVE ASTHMA? BREATHE EASIER

MEMBERSource | SUMMER 2017



Asthma affects almost 24 million Americans. Are you one of them? Follow these steps to manage your asthma.

- Avoid triggers that make your asthma worse. Everyone is different. Some common triggers are pollen, smoke, dust mites or exercise.
- If you smoke, get help to stop. Talk with your doctor.
- Take your medicine as prescribed. You may take medicine for long-term control to help prevent symptoms. You may also need quick-relief, or rescue, medicine that helps relieve symptoms when they flare up.
- Follow your asthma action plan. Work with your doctor on a plan right for you. It will help you track your asthma and get the care you need.
- If you have questions, talk with your doctor.

Source: [www.cdc.gov/asthma](http://www.cdc.gov/asthma)

## ONE CALL FOR CARE MANAGEMENT SUPPORT SERVICES

Now you can call one convenient number to reach us for all of your Care Management, Disease Management, and Care Transitions needs. Call us from 8 a.m. to 5 p.m., Monday through Friday at **1-844-679-7870**.

## KEEP TRACK OF YOUR HEALTH

A personal health record is a handy tool. You can use one to collect and track your health information all in one place. You can use a paper or online tool, often available at no cost to you. One online example is of a health tracker is HealthVault.

Find out more at  
[www.healthvault.com](http://www.healthvault.com).



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**

## HOW TO REACH US

**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

 [Facebook.com/CareSource](https://www.facebook.com/CareSource)

 [Twitter.com/CareSource](https://twitter.com/CareSource)

 [Instagram.com/CareSource](https://www.instagram.com/CareSource)

 [Pinterest.com/CareSource](https://www.pinterest.com/CareSource)

Non-Profit  
US Postage  
PAID  
CareSource



## HAVE FUN AND DON'T GET HURT

Summer will be here soon. It is a great time to become more active. Here are some tips to help you stay safe both inside and out.

### Outside

- Wear helmets and protective gear when biking or playing contact sports.
- Dress appropriately for the temperature outside.
- Avoid unfamiliar dogs or animals.
- Do not bother a dog when it is eating or sleeping.

### Inside

- Do not leave hot pans unattended on the stove.
- Always test hot food or drink temperature.
- Keep a smoke detector on every level of your home. Check the batteries once a year.
- Remove clutter in the house.
- Use nightlights to help prevent falls.
- Make sure area rugs are secured to the floor so they do not slide.