

CareSource Dual Advantage™ (HMO D-SNP)

# 2022 ENROLLMENT GUIDE

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CareSource Dual Advantage™ (HMO D-SNP)

# 2022 SUMMARY OF BENEFITS

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***Service Area //***

Bartholomew, Boone, Clark, Clinton,  
Decatur, Delaware, Floyd, Grant, Harrison,  
Hendricks, Henry, Howard, Kosciusko,  
La Porte, Madison, Marshall, Morgan, Rush,  
Shelby, Tipton, Vigo

# 2022 SUMMARY OF BENEFITS

## Introduction

**You deserve more. You deserve a health plan you can trust.**

CareSource is a nonprofit health insurance company that has been meeting the needs of health care consumers for over 30 years. Our mission is to make a lasting difference in our members' lives by improving their health and well-being. CareSource Dual Advantage™ (HMO D-SNP) gives you more benefits, more savings, more care... and no hidden costs.

### More benefits than basic Medicare

Our Medicare D-SNP plan (Part C) provides you with all the benefits of Part A and Part B, plus prescription drug coverage (Part D). But we're about more than basic Medicare. Our plan is designed to provide you with the best care, additional benefits such as dental and vision care, and save you money.

## TIPS FOR COMPARING YOUR MEDICARE CHOICES

This Summary of Benefits booklet is a summary of what CareSource Dual Advantage covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets or use the Medicare Plan Finder on [medicare.gov](https://www.medicare.gov).
- If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## YOU HAVE CHOICES ABOUT HOW TO GET YOUR MEDICARE BENEFITS

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the federal government.
- Another choice is to get your Medicare benefits by joining CareSource Dual Advantage.

## ABOUT THE PLAN

CareSource Dual Advantage is a Medicare Advantage HMO plan with a Medicare contract. To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, live within our service area listed on page 3, and be a United States citizen or lawfully present in the United States.

This plan is a Dual Eligible Special Needs Plan (D-SNP) for people who have both Medicare and Medicaid. How much Medicaid covers depends on your income, resources and other factors. Some people get full Medicaid benefits. Some only get help to pay for certain Medicare costs, which may include premiums, deductibles, coinsurance, or copays.

You can enroll in this plan if you are in one of these Medicaid categories:

- **Qualified Medicare Beneficiary (QMB):** You get Medicaid coverage of Medicare cost-share but are not eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayments amounts only. You pay nothing, except for Part D prescription drug copays.
- **Qualified Medicare Beneficiary Plus (QMB+):** You get Medicaid coverage of Medicare cost-share and are also eligible for full Medicaid benefits. Medicaid pays your Part A and Part B premiums, deductibles, coinsurance and copayment amounts. You pay nothing, except for Part D prescription drug copays.
- **Full Benefits Dual Eligible (FBDE):** Medicaid may provide limited assistance with Medicare cost-sharing. Medicaid also provides full Medicaid benefits. You are eligible for full Medicaid benefits. At times you may also be eligible for limited assistance from the State Medicaid Office in paying your Medicare cost share amounts. Generally your cost share is 0% when the service is covered by both Medicare and Medicaid. There may be cases where you have to pay cost sharing when a service or benefit is not covered by Medicaid.

If your category of Medicaid eligibility changes, your cost share may also increase or decrease.

**You must recertify your Medicaid enrollment to continue to receive your Medicaid coverage.**

## WHO CAN JOIN?

To join CareSource Dual Advantage you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. You must also be enrolled in Indiana Medicaid.

The CareSource Dual Advantage service area includes the following counties in Indiana:

Bartholomew, Boone, Clark, Clinton, Decatur, Delaware, Floyd, Grant, Harrison, Hendricks, Henry, Howard, Kosciusko, La Porte, Madison, Marshall, Morgan, Rush, Shelby, Tipton, Vigo

## WHICH DOCTORS, HOSPITALS AND PHARMACIES CAN I USE?

CareSource Dual Advantage has a network of doctors, hospitals, pharmacies and other providers. If you use providers not in our network, the Plan may not pay for those services.

You must use network pharmacies to fill your prescriptions for covered Part D drugs.

You can go to [CareSource.com/Medicare](https://www.caresource.com/Medicare) to view or search for a network provider or pharmacy using our online directories or call us and we will send you a copy of the Provider & Pharmacy Directory.

## WHAT DO WE COVER?

Like all Medicare health plans, we cover everything that Original Medicare covers — and more. Some of the extra benefits are outlined in this booklet.

A complete list of services can be found in the Evidence of Coverage (EOC). A copy of the Evidence of Coverage can be sent to you by contacting Member Services or visiting [CareSource.com/Medicare](https://www.caresource.com/Medicare).

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

You can see the complete plan drug list (list of Part D drugs) and any restrictions on our website, [CareSource.com/Medicare](https://www.caresource.com/Medicare) or call us and we will send you a copy of the drug list.

# Questions?

If you are a member of this plan, call us toll-free at **1-833-230-2020 (TTY: 711)**.

If you are not a member of this plan, call us toll-free at **1-844-607-2830 (TTY: 711)**.

You can also visit our website at [CareSource.com/Medicare](https://www.CareSource.com/Medicare).

## Hours of Operation

From October 1 to March 31, you can call us 7 days a week from 8 a.m. to 8 p.m. Eastern time. From April 1 to September 30, you can call us Monday through Friday from 8 a.m. to 8 p.m. Eastern time.

## Customer Service

This document is available in other formats such as large print.

This document may be available in a non-English language. For additional information, call us at **1-833-230-2020**. (TTY users should call **711**.)

Es posible que este documento esté disponible en un idioma distinto al inglés. Para obtener información adicional, llame a servicio al cliente al **1-833-230-2020**. (Los usuarios de TTY deben llamar al **711**.)

MONTHLY PREMIUM, DEDUCTIBLE AND LIMITS	
	CareSource Dual Advantage
Monthly Premium	\$0
Annual Deductible	\$0
Annual Out-of-Pocket Maximum (the limit on how much you will pay in a year)	\$0 annually for Medicare-covered services from in-network providers.

## CareSource Dual Advantage 2022 Summary of Benefits Chart

Cost sharing for Medicare covered benefits in the chart below are based on your level of Indiana Medicaid eligibility.

### COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY

If you use providers that are not in our network, we may not pay for these services.

	CareSource Dual Advantage
Inpatient Hospital Care <sup>1</sup>	Days 1 through 7 \$0 copay per day
	Days 8 through 90 \$0 copay per day
Outpatient Hospital <sup>1</sup>	<b>Ambulatory surgical center</b>
	\$0 copay
	<b>Outpatient hospital</b>
	\$0 copay
Doctor's Office Visits	<b>Primary care physician visit (PCP)</b> (Including Telehealth Visit)
	\$0 copay
	<b>Specialist visit</b>
	\$0 copay
Preventive Care	\$0 copay
Emergency Care	\$0 copay
Urgent Care	\$0 copay
Diagnostic Tests, Lab/Radiology Services and X-Rays <sup>1</sup>	<b>Diagnostic tests and procedures</b>
	\$0 copay
	<b>Lab services</b>
	\$0 copay
	<b>Diagnostic radiology services</b> (such as MRIs, CT scans)
	\$0 copay
	<b>Therapeutic radiology services</b> (such as radiation treatment for cancer)
	\$0 copay
	<b>Outpatient x-rays</b>
	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> are not subject to the maximum out of pocket. Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

**COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued)**

If you use providers that are not in our network, we may not pay for these services.

	CareSource Dual Advantage
<b>Hearing Services</b>	<b>Exam to diagnose and treat hearing and balance issues</b>
	\$0 copay
	<b>Routine hearing exam</b>
	\$0 copay, 1 every year
	<b>Hearing aid fitting/evaluation</b>
	\$0 copay, 3 every year
	<b>Hearing aid<sup>2</sup></b>
	\$1000 allowance per hearing aid; one aid per ear per year Hearing aid purchase includes: <ul style="list-style-type: none"> <li>– 3 provider visits within first year of hearing aid purchase</li> <li>– 45-day trial period</li> <li>– 3-year extended warranty</li> <li>– 48 batteries per aid for non-rechargeable models</li> </ul>
<b>Dental Services — Medicare-Covered</b>	\$0 copay Excludes services in connection with care, treatment, filling, removal, or replacement of teeth
<b>Comprehensive Dental<sup>2</sup></b>	\$0 copay for simple extractions, minor restorations, periodontics, and other non-Medicare covered comprehensive dental services \$3,000 maximum plan coverage amount for preventive and comprehensive dental benefits
<b>Dental Services<sup>2</sup> — Preventive</b>	\$0 copay for a single office visit that includes: <ul style="list-style-type: none"> <li>– Cleaning (1 cleaning every six months)</li> <li>– Dental x-ray(s) (1 x-ray every year)</li> <li>– Oral exam (1 oral exam every six months)</li> <li>– Fluoride treatment (1 fluoride treatment every year)</li> </ul>
<b>Vision Services</b>	<b>Exam to diagnose and treat diseases and conditions of the eye</b>
	\$0 copay
	<b>Routine eye exam (1 every year)</b>
	\$0 copay
	<b>Eye wear<sup>2</sup></b>
	\$0 copay, \$300 maximum plan coverage amount for routine eye wear every year
	<b>Eyeglasses or contact lenses after cataract surgery</b>
	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> are not subject to the maximum out of pocket. Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.



**COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued)**

If you use providers that are not in our network, we may not pay for these services.

	CareSource Dual Advantage
<b>Mental Health Care<sup>1</sup></b> Lifetime limit: Up to 190 days inpatient care in a psychiatric hospital	<b>Inpatient visit</b>
	Days 1 through 7 \$0 copay per day
	Days 8 through 90 \$0 copay per day
	<b>Outpatient group therapy visit (psychiatrist provided)</b>
	\$0 copay
	<b>Outpatient individual therapy visit (psychiatrist provided)</b>
	\$0 copay
<b>Skilled Nursing Facility<sup>1</sup></b> Limited to 100 days per benefit period	Days 1 through 20 \$0 copay per day
	Days 21 through 100 \$0 copay
<b>Outpatient Rehabilitation<sup>1</sup></b>	<b>Cardiac (heart) rehab services</b>
	\$0 copay
	<b>Occupational therapy visit</b>
	\$0 copay
	<b>Physical therapy and speech and language therapy visit</b>
	\$0 copay
	<b>Supervised Exercise Therapy (SET)</b>
	\$0 copay
<b>Ambulance<sup>1</sup></b>	\$0 copay
<b>Transportation</b>	\$0 copay, 60 one-way trips annually
<b>Medicare Part B Drugs<sup>1</sup></b>	\$0 copay
<b>Foot Care</b> (podiatry services)	\$0 copay Includes foot exams and treatment if you have diabetes-related nerve damage or meet certain conditions
<b>Durable Medical Equipment<sup>1</sup></b> (wheelchairs, oxygen, etc.)	\$0 copay
<b>Prosthetic Devices<sup>1</sup></b> (braces, artificial limbs, etc.)	<b>Prosthetic devices</b>
	\$0 copay
	<b>Related medical supplies</b>
	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> are not subject to the maximum out of pocket. Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

**COVERED MEDICAL AND HOSPITAL BENEFITS — IN-NETWORK ONLY (continued)**

If you use providers that are not in our network, we may not pay for these services.

	CareSource Dual Advantage
<b>Diabetes Supplies and Services<sup>1</sup></b>	<b>Diabetes monitoring supplies</b>
	\$0 copay
	<b>Diabetes self-management training</b>
	\$0 copay
	<b>Therapeutic shoes or inserts</b>
	\$0 copay
<b>Chiropractic Care</b>	\$0 copay Includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position)
<b>Acupuncture</b> (for chronic low back pain)	\$0 copay
<b>Home Health Care<sup>1</sup></b>	\$0 copay
<b>Hospice</b>	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the costs for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.
<b>Outpatient Substance Abuse</b>	<b>Group therapy visit</b>
	\$0 copay
	<b>Individual therapy visit</b>
	\$0 copay
<b>Over-the-Counter Items</b>	Plan covers up to \$325 every three months. Unused portions do not carry over to the next period.
<b>Renal Dialysis</b>	\$0 copay

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> are not subject to the maximum out of pocket. Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

## MEDICAID BENEFITS

The following chart provides information for individuals with Medicare and Medicaid. Your services are paid first by Medicare and then by Medicaid.

The benefits described below are covered by Medicaid. You can see what Indiana Medicaid covers and what our plan covers. If a benefit is used up or not covered by Medicare, then Medicaid may provide coverage. This depends on your type of Medicaid coverage.

Coverage of the benefits described below depends upon your level of Medicaid eligibility. No matter what your level of Medicaid eligibility is, CareSource Dual Advantage will cover the benefits described in the Covered Medical and Hospital Benefits section of the Summary of Benefits. If you have questions about your Medicaid eligibility and what benefits you are entitled to, call Indiana Medicaid, 1-800-457-4584.

Medicaid may pay your Medicare cost sharing amount, but it will depend on your Medicaid eligibility level. If Medicare doesn't cover a service or a benefit has run out, Medicaid may help, but you may have to pay a cost share.

Benefit		Indiana Medicaid	CareSource Dual Advantage
Institutional and Clinic Services	Clinic Services, by an organized facility or clinic not part of a hospital: Freestanding Ambulatory Surgery Center	Covered	Covered
	Clinic Services, by an organized facility or clinic not part of a hospital: Public Health and Mental Health Clinics	Covered	Covered
	Federally Qualified Health Center Services	Covered	Covered
	Inpatient Hospital Services, other than in an institution for Mental Diseases	Covered	Covered
	Outpatient Hospital Services	Covered	Covered
	Rehabilitation Services: Mental Health and Substance Abuse	Covered	Covered
	Rural Health Clinic Services	Covered	Covered
Practitioner Services	Certified Registered Nurse Anesthetist Services	Covered	Covered
	Chiropractor Services	Covered	Covered

Benefit		Indiana Medicaid	CareSource Dual Advantage
	Dental Services	Covered	Covered
	Medical and Remedial Care - Other Practitioners	Covered	Covered
	Medical/Surgical Services of a Dentist	Covered	Covered
	Nurse Midwife Services	Covered	Covered
	Nurse Practitioner Services	Covered	Covered
	Optometrist Services	Covered	Covered
	Physician Services	Covered	Covered
	Podiatrist Services	Covered	Covered
	Psychologist Services	Covered	Covered
Prescription Drugs	Prescription Drugs	Covered	Covered
Physical Therapy and Other Services	Occupational Therapy Services	Covered	Covered
	Physical Therapy Services	Covered	Covered
	Services for Speech, Hearing and Language Disorders	Covered	Covered
Products and Devices	Dentures	Covered	Covered
	Eyeglasses	Covered	Covered
	Hearing Aids	Covered	Covered
	Medical Equipment and Supplies	Covered	Covered
	Prosthetic and Orthotic Devices	Covered	Covered

Benefit		Indiana Medicaid	CareSource Dual Advantage
Transportation Services	Ambulance Services	Covered	Covered
	Non-Emergency Medical Transportation Services	Covered	Covered
Other Services	Diagnostic, Screening and Preventive Services	Covered	Covered
	Early Periodic Screening, Diagnosis and Treatment	Covered	Not Covered
	Extended services for Pregnant Women	Covered	Not Covered
	Family Planning Services	Covered	Not Covered
	Laboratory and X-Ray Services, outside Hospital or Clinic	Covered	Covered
	Targeted Case Management	Covered	Covered
	Long-Term Care Services	Covered	Not Covered
Community Based Care	Home and Community Based Services Waiver	Covered	Covered
	Home Health Services, Includes nursing services, home health aides, and medical supplies/equipment	Covered	Covered
	Hospice Care	Covered	Covered
	Personal Care Services	Not Covered	Not Covered
	Private Duty Nursing Services	Not Covered	Not Covered
	Program of All-Inclusive Care for the Elderly	Not Covered	Not Covered
Institutional Care	Inpatient Hospital, Nursing Facility and Intermediate Care Facility Services in Institutions for Mental Diseases, age 65 and old	Covered	Covered

Benefit		Indiana Medicaid	CareSource Dual Advantage
	Inpatient Psychiatric Services, under age 21	Covered	Covered
	Intermediate Care Facility Services for the Mentally Retarded	Covered	Covered
	Nursing Facility Services, other than in an Institution for Mental Diseases	Covered	Covered
	Religious Non-Medical Health Care Institution and Practitioner Services	Covered	Covered

## HOW WILL I DETERMINE MY DRUG COSTS?

Our plans group each medication into one of six "tiers." You will need to use your drug list (formulary) to locate your drug tier to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Below are the benefits stages that occur.

### THE FOUR STAGES OF DRUG COVERAGE

What you pay for your covered drugs depends, in part, on which coverage stage you are in.

Stage 1	Stage 2	Stage 3	Stage 4
Deductible	Initial Coverage	Coverage Gap	Catastrophic Coverage
<p>The CareSource Dual Advantage plan has a pharmacy deductible for prescriptions in Tiers 1, 2, 3, 4, and 5.</p> <p>You will pay the full cost of your prescription drugs in Tiers 1, 2, 3, 4, and 5 until you meet the deductible. Once you meet the deductible, you will move on to stage 2.</p>	<p>You pay the cost sharing on the following chart until your total yearly drug costs reach \$4,430. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.</p> <p>You may get your drugs at network retail pharmacies and mail order pharmacies.</p> <p>If you reside in a long-term care facility, you pay the same as at a retail pharmacy.</p> <p>You may get drugs from an out-of-network pharmacy, but may pay more than you pay at an in-network pharmacy.</p>	<p>Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there's a temporary change in what you will pay for your drugs. The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,430.</p> <p>After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$7,050, which is the end of the coverage gap. Not everyone will enter the coverage gap.</p>	<p>After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,050, you pay the greater of:</p> <p>5% of the cost, or \$3.95 copay for generic (including brand drugs treated as generic) and a \$9.85 copayment for all other drugs.</p>

# PRESCRIPTION DRUG BENEFITS (INITIAL COVERAGE) — IN-NETWORK ONLY

## CareSource Dual Advantage

Part B Drugs<sup>1</sup>  
(such as chemotherapy)

\$0 copay

Part D Drugs — Retail<sup>1</sup>

**1-month supply or 3-month supply**

Tier 1 (Preferred Generic)

25% of the total cost or applicable Low Income Subsidy (LIS)  
copay

Tier 2 (Generic)

25% of the total cost or applicable Low Income Subsidy (LIS)  
copay

Tier 3 (Preferred Brand)

25% of the total cost or applicable Low Income Subsidy (LIS)  
copay

Tier 4 (Non-Preferred Drug)

25% of the total cost or applicable Low Income Subsidy (LIS)  
copay

Tier 5 (Specialty Tier)

25% of the total cost or applicable Low Income Subsidy (LIS)  
copay  
\*Specialty medications are limited to a 30-day supply and/or may  
only be available through limited distribution  
(3-month supply is not covered).

Tier 6 (Select Care Drugs)

\$0 copay



**3-month supply**

Tier 1 (Preferred Generic)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 2 (Generic)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 3 (Preferred Brand)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 4 (Non-Preferred Brand)	25% of the total cost or applicable Low Income Subsidy (LIS) copay *Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution
Tier 5 (Specialty Tier)	Not covered
Tier 6 (Select Care Drugs)	\$0 copay

## LIS Cost Sharing Chart for Initial Coverage phase

### Low Income Subsidy (LIS) or “Extra Help” cost sharing

#### Part D Drugs – Retail: 1-month supply or 3-month supply

#### Part D Drugs – Standard Mail Order: 3-month supply

\*Specialty medications are limited to a 30-day supply and/or may only be available through limited distribution

LIS Level	Drug Type	Cost Sharing
Federal Poverty Level (FPL) Institutionalized	Generic	\$0 copay
	Brand	\$0 copay
Federal Poverty Level (FPL) <100%	Generic	\$1.35 copay
	Brand	\$4.00 copay
Federal Poverty Level (FPL) >100%	Generic	\$3.95 copay
	Brand	\$9.85 copay
Federal Poverty Level (FPL) 135-149%	Generic	15% coinsurance
	Brand	15% coinsurance

### Prescription drugs with a <sup>1</sup> may require prior authorization.

CareSource Dual Advantage members receive “Extra Help” so copay depends on income and institutional status.

Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us toll-free at **1-833-230-2020 (TTY: 711)** or access our website [CareSource.com/Medicare](https://www.caresource.com/Medicare).

The drug list, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

ADDITIONAL BENEFITS	
	CareSource Dual Advantage
<b>Meals</b>	Two meals a day for 14 days after an inpatient hospitalization, limited to \$2,400 every year
<b>Fitness</b>	Membership at participating fitness centers, free home fitness kit (some kits include a wearable fitness tracker), and brain fitness online tool available at no additional charge.
<b>Personal Emergency Response System (PERS)</b>	A PERS consists of a home monitoring device that sends an alert to a 24 hour call center in the event of an emergency
<b>Worldwide ER and Urgent Care</b>	<b>Emergency Care</b> (waived if admitted)
	\$0 copay, \$10,000 maximum plan benefit coverage amount
	<b>Urgent Care</b>
	\$0 copay
<b>CareSource24<sup>®</sup> Nurse Advice Line</b>	<p>CareSource24<sup>®</sup> provides around-the-clock access to a caring and experienced staff of registered nurses. Members can call the CareSource24 toll-free number located on your CareSource member ID card 24 hours a day, 7 days a week, 365 days a year. CareSource24 services can be used at no cost to you. This provides you with an easy way to receive trusted health information and advice from the comfort of your home.</p> <p>Speaking directly with professional registered nurses can help you:</p> <ul style="list-style-type: none"> <li>– Decide when self-care, a doctor visit, or the emergency room is the right choice</li> <li>– Check your symptoms and help you figure out what to do</li> <li>– Understand a medical condition or recent diagnosis</li> <li>– Obtain medical information</li> <li>– Prepare questions for doctor visits</li> <li>– Find out more about prescriptions or over-the-counter medicines</li> <li>– Learn about healthy eating and staying well</li> </ul>
<b>MyHealth Online Tool</b>	<p>With MyHealth, you'll have online access to resources for your health, including:</p> <ul style="list-style-type: none"> <li>– Health assessments</li> <li>– Personalized online wellness plans</li> <li>– Step-by-step guides on specific health needs</li> <li>– Online health journeys</li> <li>– Goal setting and tracking</li> <li>– Health tips and wellness information</li> </ul>

Services with a <sup>1</sup> may require prior authorization. Services with a <sup>2</sup> are not subject to the maximum out of pocket. Amounts shown are what you pay. Services are covered in-network only except for emergency care and ambulance.

This information is not a complete description of benefits. Call **1-833-230-2020 (TTY: 711)** for more information. Limitations, copayments, and restrictions may apply.

Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Out-of-network/non-contracted providers are under no obligation to treat CareSource members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

CareSource Indiana, Inc. is an HMO with a Medicare contract. Enrollment in CareSource Dual Advantage depends on contract renewal.



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>.



**CareSource.com/DSNP**



# PRE-ENROLLMENT CHECKLIST

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative: **1-844-829-6903 (TTY: 711)**.



## UNDERSTANDING THE BENEFITS

- ☐ Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Call **1-844-829-6903 (TTY: 711)** or visit **CareSource.com/DSNP** to view a copy of the EOC.
- ☐ Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- ☐ Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

## UNDERSTANDING IMPORTANT RULES

- ☐ In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- ☐ Benefits, premiums and/or copayments/coinsurance may change on January 1, 2023.
- ☐ Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- ☐ This plan is a dual eligible special needs plan (HMO D-SNP). Your ability to enroll will be based on verification that you are entitled to both Medicare and medical assistance from a state plan under Medicaid and are classified as Qualified Medicare Beneficiary (QMB), Qualified Medicare Beneficiary + (QMB+), or Full-Benefit Dual Eligible (FBDE).





# WHAT HAPPENS NEXT

## What Happens Next as a New CareSource Dual Advantage™ (HMO D-SNP) Member?

Thank you for applying for the CareSource Dual Advantage plan. We are glad you have chosen us for your Medicare health plan needs. While we confirm your enrollment with Medicare, here's what you can expect in the next few weeks:



**1. CHECK YOUR MAILBOX!** Once Medicare confirms your enrollment, you will receive your **confirmation letter** and other applicable materials (things like a Low-Income Subsidy Rider if you're qualified). If Medicare requires more information from you so that we can complete your enrollment, we will send you a notification to let you know next steps.



**2. YOU'LL RECEIVE YOUR NEW MEMBER KIT** in the mail approximately two weeks after the confirmation letter. This kit contains important information about your plan, the benefits and how to contact us if you need help.



Your CareSource Member ID card will not be in the new member kit. It will arrive later in a separate mailing. Your CareSource Member ID will be the only card you will need to show each time you get medical, dental, vision or hearing care, prescription medications or supplies.

If you don't receive your CareSource Member ID card within 10 days of your effective date, please call Member Services at **1-833-230-2020 (TTY: 711)** to have a new card mailed to you. We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31, we are open the same hours, seven days a week.



**3. YOU WILL HAVE SEVERAL OPTIONS TO COMPLETE A HEALTH NEEDS ASSESSMENT (HNA) AS PART OF YOUR ENROLLMENT.** The HNA is a free screening that helps identify your preventive care needs and health concerns. Your completion of the HNA helps us work together to improve or maintain your physical and mental health. New and current members can earn rewards for their My CareSource Rewards® card for completion of the HNA.

**New Members**

\$50 if completed within the first 30 days of eligibility;

\$25 if completed within 31-90 days of eligibility

**All Current Members**

\$25 – annual reassessment within 365 days of initial/continuously enrolled

1x/calendar year

You can complete the HNA online once your coverage begins by visiting **MyCareSource.com**. Click on the **Health** tab to begin the assessment.

If you prefer, you may complete the printed version included in your new member kit and return it with the included business reply envelope.

If you need help completing the assessment, call our Member Assessment Team at **1-833-230-2011 (TTY: 711)**. Your enrollment specialist can help you complete this along with your application.



**4. YOU WILL RECEIVE A CALL FROM OUR CARE MANAGEMENT TEAM** within the first 90 days of your membership. A nurse or outreach worker from our team will be able to help address special medical problems, coordinate your health care needs and more!

## Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan.

### To join a plan, you must:

- Be a U.S. citizen or be lawfully present in the U.S.
- Live in the plan's service area.

**Important:** To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

## When do I use this form?

You can join a plan:

- Between October 15 and December 7 each year (for coverage starting January 1).
- Within three months of the month you are entitled to Medicare.
- Within three months of first getting Medicare
- In certain situations where you're allowed to join or switch plans.

Visit [Medicare.gov](https://www.Medicare.gov) to learn more about when you can sign up for a plan.

## What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card).
- Your permanent address and phone number

**Note:** You must complete all items in Section 1. The items in Section 2 are optional meaning you can't be denied coverage because you don't fill them out.

## Reminders:

- If you want to join a plan during Annual Election Period (October 15 to December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

## What happens next?

Send your completed and signed form to:

CareSource Enrollment  
PO Box 1294  
Dayton, OH 45401-9903

Once we process your request to join, we will contact you.

## How do I get help with this form?

Call CareSource at 1-844-829-6903.  
TTY users can call 711.

Or, call Medicare at  
1-800-MEDICARE (1-800-633-4227).  
TTY users can call 1-877-486-2048.  
1-800-MEDICARE is open 24 hours/7 days a week.

**En español:** Llame a CareSource al 1-844-607-2830 (TTY: 711) o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.

## Section 1 - All fields on this page are required (unless marked optional)

### Select the plan you want to join:

☐ CareSource Dual Advantage™ (HMO D-SNP)

FIRST name:

LAST name:

Optional: Middle Initial:

Birth date: (MM/DD/YYYY)  
(   /   /   )

Sex:  
☐ Male   ☐ Female

Phone number:  
(   )

Permanent Residence street address (Don't enter a PO Box)  
Street Address:

City:

County:

State:

ZIP Code:

Mailing address, if different from your permanent address (PO Box allowed)  
Street Address:

City:

County:

State:

ZIP Code:

### Your Medicare information:

**Medicare Number:** \_ \_ \_ \_ - \_ \_ \_ - \_ \_ \_ \_

Effective Date for Part A:

Effective Date for Part B:

### Answer these important questions:

Will you have other prescription drug coverage (like VA, TRICARE) in addition to CareSource?

☐ Yes   ☐ No

Name of other coverage:

Member number for this coverage:

Group number for this coverage:

Are you presently on Medicaid?

**Medicaid Number (length varies by state):**

☐ Yes   ☐ No

If yes, is your eligibility level one of the following:

☐ QMB   ☐ QMB+   ☐ FBDE



## IMPORTANT: Read and sign below:

- I must keep both Hospital (Part A) and Medical (Part B) to stay in a CareSource Medicare Advantage plan.
- By joining this Medicare Advantage Plan, I acknowledge that CareSource will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below).
- Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.
- I understand that when my CareSource coverage begins, I must get all of my medical and prescription drug benefits from CareSource. Benefits and services provided by CareSource and contained in my CareSource “Evidence of Coverage” document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor CareSource will pay for benefits or services that are not covered.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  - 1) This person is authorized under State law to complete this enrollment, and
  - 2) Documentation of this authority is available upon request by Medicare.

**Signature:**

**Today's date:**

If you're the authorized representative, sign above and fill out these fields:

Name:

Address:

Phone number:

Relationship to enrollee:

## Section 2 - All fields on this page are optional

Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Select one if you want us to send you information in a language other than English.

☐ Spanish

Select one if you want us to send you information in an accessible format.

☐ Large Print

Please contact CareSource at **1-833-230-2020** if you need information in an accessible format other than what's listed above. We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31 we are open the same hours, seven days a week. TTY users call **711**.

Do you work? ☐ Yes ☐ No

Does your spouse work? ☐ Yes ☐ No

List your primary care provider (PCP), clinic, or health center:

### PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA), improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

CareSource is an HMO with a Medicare contract. Enrollment in CareSource depends on contract renewal.

National Producer Number (NPN)
Rep Name (Printed)
Rep Signature
Requested effective coverage date
<i>FOR AGENT USE ONLY</i>





P.O. Box 8738, Dayton, OH 45401-8738 | CareSource.com/Medicare

**Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year.** There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.

Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- ☐ I am new to Medicare.
- ☐ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
- ☐ I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date)\_\_\_\_\_.
- ☐ I recently was released from incarceration. I was released on (insert date)\_\_\_\_\_.
- ☐ I recently returned to the United States (U.S.) after living permanently outside of the U.S. I returned to the U.S. on (insert date)\_\_\_\_\_.
- ☐ I recently obtained lawful presence status in the United States. I got this status on (insert date)\_\_\_\_\_.
- ☐ I recently had a change in my Medicaid (e.g., newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date)\_\_\_\_\_.
- ☐ I recently had a change in my Extra Help paying for Medicare prescription drug coverage (e.g., newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date)\_\_\_\_\_.
- ☐ I have both Medicare and Medicaid or my state helps pay for my Medicare premiums or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.

- ☐ I am moving into, live in, or recently moved out of a Long-Term Care (LTC) Facility (e.g., a nursing home or long-term care facility). I moved/will move into/out of the facility on (insert date)\_\_\_\_\_.
- ☐ I recently left a Program of All-Inclusive Care for the Elderly (PACE) program on (insert date)\_\_\_\_\_.
- ☐ I recently involuntarily lost my creditable prescription drug coverage (e.g., coverage as good as Medicare's). I lost my drug coverage on (insert date)\_\_\_\_\_.
- ☐ I am leaving employer or union coverage on (insert date)\_\_\_\_\_.
- ☐ I belong to a pharmacy assistance program provided by my state.
- ☐ My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
- ☐ I was enrolled in a plan by Medicare or my state and I want to choose a different plan. My enrollment in that plan started on (insert date)\_\_\_\_\_.
- ☐ I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date)\_\_\_\_\_.
- ☐ I was affected by an emergency or major disaster as declared by the Federal Emergency Management Agency (FEMA) or by a Federal, state or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the natural disaster.
- ☐ I'm in a plan that's had a star rating of less than 3 stars for the last 3 years. I want to join a plan with a star rating of 3 stars or higher.
- ☐ I'm in a plan that was recently taken over by the state because of financial issues. I want to switch to another plan.

If none of these statements applies to you or you're not sure, please contact CareSource at **1-844-829-6903** (TTY users should call **711**) 8 a.m. to 8 p.m. Monday through Friday, and from October 1 to March 31 we are open the same hours, seven days a week.





## IMPORTANT INFORMATION:

### 2022 Medicare Star Ratings

#### CareSource - H7076



**For 2022, CareSource - H7076 received the following Star Ratings from Medicare:**

Overall Star Rating:	Plan too new to be measured
Health Services Rating:	Plan too new to be measured
Drug Services Rating:	Plan too new to be measured

*\*Some plans do not have enough data to rate performance.*

**Every year, Medicare evaluates plans based on a 5-star rating system.**

### Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

**The number of stars show how well a plan performs.**

★★★★★	EXCELLENT
★★★★☆	ABOVE AVERAGE
★★★☆☆	AVERAGE
★★☆☆☆	BELOW AVERAGE
★☆☆☆☆	POOR

### Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

### Questions about this plan?

Contact CareSource 7 days a week from 8:00 a.m. to 8:00 p.m. Eastern time at **1-844-607-2830 (toll-free) or 711 (TTY)**, from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time. Current members please call **1-833-230-2020 (toll-free) or 711 (TTY)**.

CareSource is an HMO with a Medicare contract. Enrollment in CareSource depends on contract renewal.



**CareSource.com/DSNP**