



SPRING 2025

# MEMBER *Source*

A Newsletter for HAP CareSource™ Marketplace Members

## Welcome to HAP CareSource Marketplace!

We are excited to serve you, our HAP CareSource Marketplace member. We know that there is more to health and well-being than just great health care. At HAP CareSource, we care about you. The MemberSource newsletter will be available to you throughout the year. These newsletters have lots of great health and wellness tips. Use them to learn more about your benefits and find out what's new with your HAP CareSource plan.



**HAP** CareSource™



# Thank You

For Being a HAP CareSource Member

We care about you. We want you to learn about your benefits, services and what programs are available.



## Learn about your plan.

Find the benefits and services covered under your plan at **HAPCareSource.com**. Learn:

- The toll-free number to call if you have questions. How to reach us if you need TTY services.
- How to get interpreters for sign language or in the language you speak. They can help you talk with us or your providers. You can also get materials in other formats. This is all at no cost to you.
- Our Care Management program and how you or your caregiver may self-refer.
- Your pharmacy benefits. This includes:
  - Our drug formulary.
  - If there are limits on any medications. You can also learn about generic substitution, therapeutic interchange and step-therapy.
  - How to get medications not on the formulary. Learn how providers can help you get an exception.
- Your financial responsibility. This includes premiums, copays, coinsurance or other charges. You will find the form to submit a claim to get paid back if you paid for a covered service.
- Your rights and responsibilities as a member.
- How we manage care, benefits, access to services and other issues.
- How to let us know if you are unhappy with us. You will also find how to appeal a decision that affects your coverage, benefits or services.



## Take your Health Needs Assessment (HNA).

It gives you tips and tools that help you improve your health. Take the HNA in one of these ways:

- **Phone:** Call **1-833-230-2011** (TTY: 711) Monday through Friday from 7 a.m. to 6 p.m. ET.
- **Online:** Sign up or log in to **MyCareSource.com**.



## Learn about our providers.

Visit **FindADoctor.CareSource.com** for a list of our providers. Find providers like primary care providers (PCPs), specialists, hospitals, clinics and more. Choose a provider who will meet your needs. Filter by where they are located, their gender, specialty, board certification and more. You can also learn:

- How to choose your PCP and schedule a visit.
- How to see a specialist, mental health provider and get emergency care.
- Where to get care if your PCP is not available or it is outside of their normal office hours.
- How to get emergency care, either going to an ER or calling 911.
- How to get care if you travel outside of the plan area. Learn more about rules if you need to see a provider outside of your plan area.



## Learn how we manage your plan.

We want you to get the best care. We do this:

- Through our Quality Program. It is here to make sure you get good care and service.
- By our commitment to protect your privacy. Our privacy practices and HIPAA/Member Consent goes over routine consent and how it lets us use and share health information about you. They



also go over how we use authorizations. You can choose if you want us to share personal health information that is not covered by routine consent. Ask us for a list of where your information was shared.

- By letting you know how and when we add new technology as a benefit.
- Through our policy that does not let those who make coverage decisions benefit financially from them.
- By having an independent external appeal process for utilization management decisions.



### Find health and wellness programs.

Our zero cost programs can help you reach your best health. You may get materials about them in the mail. We may also call you about them. We may sign you up if we hear from your provider, pharmacy or other healthcare source. Call Member Services to opt-in or out. A few of these programs are:

- **Care Management:** We have a team who works with you, your providers, and any caregivers to meet your health needs. They help you navigate the health care system. They can also help coordinate your care.
- **MyHealth:** Adults age 18 and older get interactive tools and small step guides to help set and track your health goals. You can even earn rewards for many activities. Learn more at [CareSource.com/members/education/myhealth/](https://CareSource.com/members/education/myhealth/).
- **myStrength<sup>SM</sup>:** Get personalized support to better your mood, body and spirit. Visit [bh.mystrength.com/CareSource](https://bh.mystrength.com/CareSource) to sign up.
- **Medication Therapy Management:** Learn about your medications and the right way to use them.

### Questions?

Please call Member Services. The number is on the back of this newsletter. We are here to help.



## Member Moments

True stories of triumph in  
HAP CareSource Life Services



Theo needed a lot of help when he first signed up for HAP CareSource Life Services. He had lost everything, but a HAP CareSource Life Coach helped him rebuild his life. Theo got help with housing, getting a driver's license and finding a good job.

HAP CareSource Life Services partners with top employers to recommend our members for their open jobs. Theo learned about the "A-B-C" ladder: Any Job, Better Job, Career! First, he started with temporary employment to get some income flowing. Then his Life Coach helped him with his resume and interview skills. Soon Theo was able to get a full-time job with a major automotive parts maker. He was excited to launch a real career! Now Theo is hopeful for the future.

### We can help you, too!

HAP CareSource Life Services can help pave the way from where you are to where you want to be. These services are part of your plan at no cost to you.

To learn more, email [MichiganLifeServices@CareSource.com](mailto:MichiganLifeServices@CareSource.com) or call **1-855-491-8350** (TTY: 711).



# *Start Your Day Strong*

A morning routine can help you feel more in control of your day.  
It can help your physical and mental health. Here's why:

1

It gives you energy. Stretch, drink water or eat a healthy breakfast. This helps wake up your body and mind so you feel ready for the day.

2

It reduces stress. When you know what to do each morning, you don't have to rush or worry about forgetting something. Taking a little time to plan helps you start your day feeling calm.

3

It builds good habits. Doing the same healthy activities every morning makes them part of your daily life. Over time, these habits can make you stronger, happier and more organized.

You don't need a long or fancy routine. Pick a few things that make you feel good and stick with them. Soon, you'll see how a morning routine can make your whole day better!







# Unlock Your Health Potential With Our Rewards Programs

Did you know that many of the steps you take towards better health can earn you great rewards? Make wellness fun and rewarding.

Learn how you can start earning today!

## Rewards for Adults

As a member 18 years or older, you are automatically enrolled in MyHealth.

- Log in to **CareSource.MyLife.com** and click the **MyHealth** link under the **Health** tab to get started. You can also track your progress and view your balance.
- Rewards are added to your account when you complete healthy activities.
- Redeem your rewards for gift cards to your favorite stores in your **MyCareSource.com** account.
- You have until the end of the year to earn 2025 rewards. Learn more about rewards at **CareSource.com/plans/marketplace/benefits-services/rewards/** You can also call Member Services. The number is on the back of this newsletter.

## MyHealth Rewards



*\*Rewards are earned once each year unless noted. Rewards earned in 2025 will expire in December of 2026.*

# How to Read a Nutrition Label

Understanding a Nutrition Label  
Helps You Make Better Food Choices.

## Here's what the different sections mean:

**Serving Size:** This tells you the amount of food in one serving. If you eat more than one serving, you need to multiply the numbers on the label.

**Calories:** This shows how much energy you get from one serving. To learn how many calories you should eat per day, check out [www.myplate.gov/myplate-plan](http://www.myplate.gov/myplate-plan).

**Nutrients:** This shows you the key nutrients that can impact your health. Too much sodium (salt), added sugars or saturated fats can be harmful to your health. Try to eat less of these. Instead, choose foods with more fiber and protein.

**% Daily Value:** This tells you how much of each nutrient is in one serving, based on a whole day's needs. Five percent or less is low while 20% or more is high.



**Source:** U.S. Food and Drug Administration  
[www.fda.gov/food/nutrition-facts-label/how-understand-and-use-nutrition-facts-label](http://www.fda.gov/food/nutrition-facts-label/how-understand-and-use-nutrition-facts-label)

## What is Preventive Care?



Preventive care includes yearly checkups, screenings and vaccines. This care helps prevent illness, disease and other health problems. It can help your doctor find illness at an early stage when treatment is likely to work best.

The preventive care you need changes with age. Talk to your doctor about what care is right for you.

**Source:** Centers for Disease Control and Prevention.  
[www.cdc.gov/chronic-disease/prevention/preventive-care.html](http://www.cdc.gov/chronic-disease/prevention/preventive-care.html)





# Get the Most Out of Your Plan

We are excited to have you as a member of HAP CareSource! We want you to start enjoying your plan benefits right away.

It's easy!

1

## **Learn about your benefits.**

Review your plan documents. You can quickly see what is covered, where to get care and your rights and responsibilities as a member. Visit **CareSource.com/plans/marketplace/plan-documents/** to view your plans materials.

2

## **Use the Find a Doctor tool.**

Find a provider, specialist or see if your current providers are in our network. Visit **FindADoctor.CareSource.com** to get started.

3

## **Keep your current treatment plans and care.**

If you are being treated for a health issue, call Member Services so we can help you continue your care and prescription drugs.

4

## **Fill out your Health Needs Assessment.**

We want you to stay healthy. Using a few questions about your health and lifestyle, we can help your providers coordinate your care.



## **Not sure where to go for care?**

Call our 24-Hour Nurse Advice Line. They can help answer your questions and help you get the care you need. The number is on the back of this newsletter.



## Navigating Allergy Season: Tips for a Sneeze-Free Season

In the spring, we can look forward to warmer weather, sunshine and being outdoors. Spring can also bring allergies. Allergies occur when your body has a reaction to things like pollen, mold or dust mites. Common signs include itchy eyes, runny nose and sneezing.

Here are a few tips to keep your allergies at rest this spring:

- Use air filters. Changing your air filters regularly can prevent bad air quality in your home.
- Talk to your doctor. Your doctor can help talk through your symptoms and create an action plan to help you feel better.
- Wear a mask during spring cleaning. Wearing a mask can prevent you from breathing in dust particles.

Look forward to outdoor activities this spring by understanding the causes and signs of allergies. Remember, there are many ways to feel better. You are not alone!



*Sources: Asthma and Allergy Foundation of America,  
<https://aafa.org/allergies/>*

## Helping You Stay on Your Feet

As we age, our body goes through changes. Our health gradually declines and the risk of falling increases. A few simple precautions can help you reduce your risk and stay healthy. Help prevent falls for you or your family members. Improve safety in your home. Here's how:

- Remove clutter, throw rugs and other obstacles.
- Make sure area rugs are secured to the floor so they do not slide.
- Use a nonslip mat or shower chair while bathing.
- Use nightlights in bedrooms, bathrooms and hallways.



You can also ask your doctor these questions:

- Do any of my medications cause dizziness?
- Am I active enough? What can I do to gain and maintain strength and balance?
- How can I get a cane or walker if I need one?





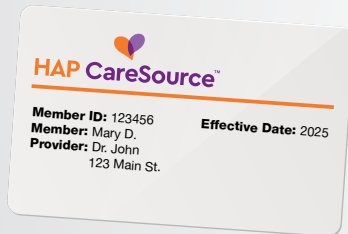


## YOU ASKED FOR IT!

Your Top Questions to Member Services



### How do I get my ID card?



Call Member Services if you never received your member ID card or if your information is incorrect.

Once you get your ID card, make sure to keep it with you. It is the key to using your benefits. You will need to show it to your health care providers.

### How do I know if my medicine is covered?

Find out if a drug is covered or how much it will cost at **HAPCareSource.com**. We have a searchable drug list. Go to **Find My Prescriptions** under **Members then Tools & Resources**. Choose your **Plan Name** and **State** to find out which drugs are covered. It is where the most current drug list can be found. You can also call Member Services.



## 3 Tips for Choosing a New Provider

Your primary care provider (PCP) can help you meet your health goals. That's why it's important to have someone you can trust. But how do you choose one? Use the tips below when choosing a provider for you or your family:

- 1 Check to see if the doctor is a part of the HAP CareSource network:** Having a doctor in-network means you can have the best price and coverage for your care.
- 2 Find the best fit and type of doctor:** Based on your health care needs, there are different types of doctors:
  - Family practice doctors: Take care of people of all ages. They can help anyone in your family.
  - Internal medicine doctors: Offer care for adults only.
  - Pediatricians: Offers care for children, 18 years of age and younger.
  - Obstetricians and Gynecologists (OB/GYNs): Offer care for women only. Women can choose to get all their care in one place.
  - Physician's assistant or nurse practitioner: Offer primary care services and prescriptions. Services generally cost less than a certified M.D.
- 3 Location:** Consider if the office is near your home or work. This will make appointments more convenient.

# Health Care Terms... Explained

Health care terms can be hard to understand. We are here to help. Here are a few trickier terms defined:



## Medically necessary

Care needed to identify or treat an illness, condition, disease or its symptoms.

## Network provider

A doctor, hospital, drugstore or other provider that gives care.

## Preventive care

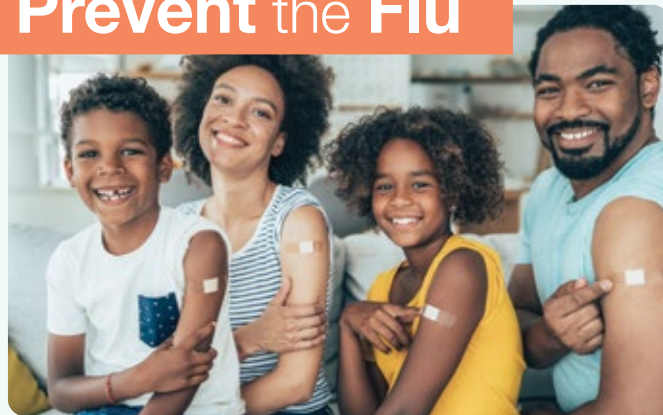
Routine care like screenings and exams. You get this care to help stop a health problem from occurring. Learn more about this type of care on page 6.

## Prior authorization

Approval that may be needed before you get a service. The service must be necessary for your care. Your provider will take care of this for you.

To help you better understand your costs, you can see more terms defined at **CareSource.com/members/tools-resources/understanding-your-costs/**. Find it under **Plan Documents** on **HAPCareSource.com**. You may also call us to have a copy sent to you at no cost.

## Stay Healthy and Prevent the Flu



The flu can spread from person to person through coughing or sneezing. People may also get the flu by touching something with the live flu viruses on it. Then they touch their mouth or nose. Help prevent the spread of the flu by washing your hands often for at least 15-20 seconds. The best way to prevent the flu is to get a flu vaccine each year. Visit **CareSource.com/flushot** to learn more.



## *No Internet Access?*

## **No Problem.**

Call Member Services. We can help you get what you need. The number is on the back of the newsletter.





# Spring Into Self-Care!

The days are getting longer, and the flowers are starting to bloom. Spring is a time for fresh starts. Start fresh by making time for you! It's important to maintain a healthy mind and body. We have started a self-care checklist for you. These are just a few ways you can make sure you are taking care of yourself.

## Self-care checklist:

- ☒ Drink more water.
- ☒ Listen to music.
- ☒ Declutter a space.
- ☒ Try yoga or stretching.
- ☒ Watch a sunrise or sunset.
- ☒ Call a friend.
- ☒ Eat your lunch outside.

## What Can Care Management Coordination Do For You?

☒ Take our quiz. Which of the following services can our Care Managers help you with?

- ☐ Work with your health care team to coordinate your care.
- ☐ Answer questions and help you learn more about your health.
- ☐ Help you understand your symptoms and medicines.
- ☐ Help you find local resources for things that affect your health, like food and housing.
- ☐ Give you strategies you can use to live a better quality of life.
- ☐ Serve you with care, respect and compassion.

If you answered “all of the above,” you are right! Call your Care Manager if you have questions. If you leave a message, please allow 24 hours for your Care Manager to return your call. If you do not know who your Care Manager is, please contact us. Just call **1-833-230-2064**.





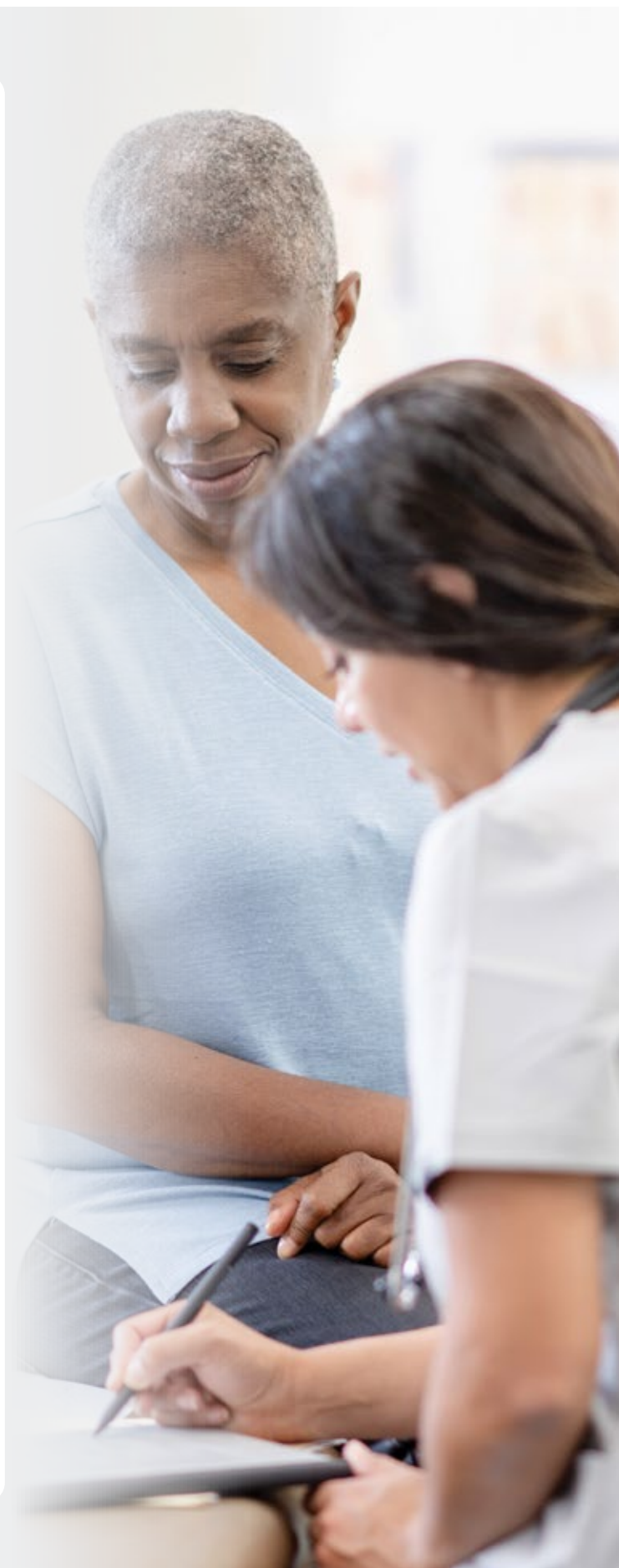
## Cancer Screenings Can Save Lives

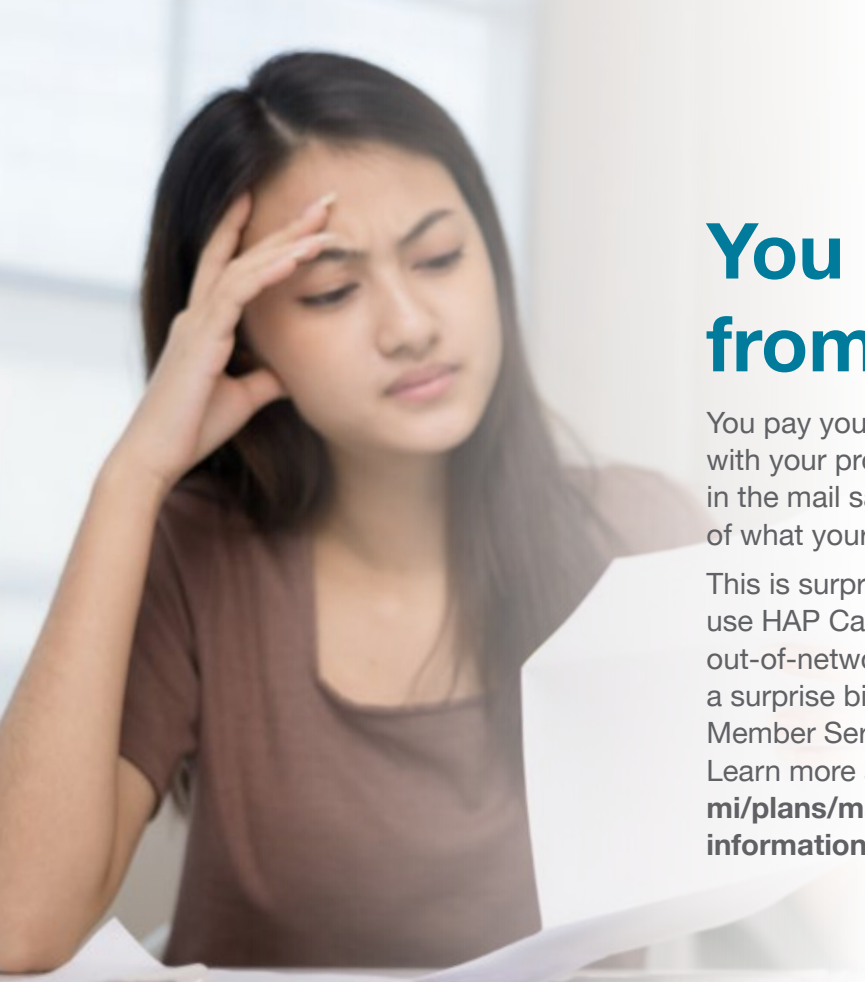
Finding cancer early can make it more treatable. It is important you get the cancer screenings you need. It could save your life. These are a couple you can ask your doctor about:

- **Colon cancer screening.**  
You may get this one if you are between ages 45 and 75. Talk with your doctor about the best test for you.
- **Breast cancer screening.**  
If you are a woman between the ages of 40 to 44, you have the choice to start annual breast cancer screening with mammograms. Women ages 45 to 54 should get mammograms every year.
- **Prostate cancer screening.**  
If you are a male between the ages of 55 to 69, talk to your doctor about getting screened.
- **Lung cancer screening.**  
This one is important if you smoked or do now.

Your doctor can tell you which screenings make sense for you and when you should get them.

**Source:** Centers for Disease Control and Prevention (CDC), [www.cdc.gov/cancer/prevention/screening.html](http://www.cdc.gov/cancer/prevention/screening.html)





## You Are Protected from Surprise Billing

You pay your copay or coinsurance and think you are done with your provider or hospital charges. Then, you get a bill in the mail saying you owe more money or owe the balance of what your insurance did not pay.

This is surprise billing. You are protected by law when you use HAP CareSource Marketplace in-network providers or out-of-network providers for emergency needs. If you get a surprise bill, call the provider. If they don't resolve it, call Member Services at **1-833-230-2099** (TTY: 711) for help. Learn more about surprise billing at [CareSource.com/mi/plans/marketplace/plan-documents/general-plan-information/](https://www.caresource.com/mi/plans/marketplace/plan-documents/general-plan-information/).

## A Heart Healthy Lifestyle

Staying heart healthy benefits your overall health and quality of life. Lifestyle changes can help prevent and treat heart disease. Here are some tips. Stay at a healthy weight. Eat fruits and vegetables. Eat whole grains instead of processed foods. Use fat-free or low-fat dairy products where you can. Trade high-fat meats like bacon and red meat for lean and low-fat meats and proteins like fish, chicken, turkey, beans or tofu.

Limit alcohol intake. Don't smoke and avoid secondhand smoke. Call 1-800-QUIT-NOW (1-800-784-8669) if you need help quitting. Prioritize getting enough sleep each night. Most adults need seven or more hours of sleep each night. Get regular physical activity. Try walking for 10 minutes, three times a day, five days a week. Reduce stress in your life. See some ideas on page 11.



**Talk to your doctor about the best types of heart healthy activities for you.**

*Source: U.S. Department of Health and Human Services, <https://odphp.health.gov/myhealthfinder/health-conditions/heart-health/keep-your-heart-healthy>*

Get free help in your language with interpreters and other written materials. Get free aids and support if you have a disability. Call **1-833-230-2099** (TTY: 711).



Obtenga ayuda gratuita en su idioma a través de intérpretes y otros materiales en formato escrito. Obtenga ayudas y apoyo gratuitos si tiene una discapacidad. Llame al: **1-833-230-2099** (TTY: 711).

Jwenn èd gratis nan lang ou ak entèprèt ansanm ak lòt materyèl ekri. Jwenn èd ak sipò gratis si w gen yon andikap. Rele **1-833-230-2099** (TTY: 711).

احصل على مساعدة مجانية بلغتك من خلال المترجمين الفوريين والمواد المكتوبة الأخرى. إذا كنت من ذوي الاحتياجات الخاصة، ستحصل على المساعدات والدعم مجانًا. اتصل على الرقم **1-833-230-2099** (TTY: 711) "الهاتف النصي للصم وضعاف السمع". (711).

通过口译员和其他书面材料，获得您所使用语言的免费帮助。如果您有残疾，可以获得免费的辅助设备和支持。请致电：**1-833-230-2099**（听语障人士专用电话：711）。

Erhalten Sie kostenlose Hilfe in Ihrer Sprache durch Dolmetscher und andere schriftliche Unterlagen. Beziehen Sie kostenlose Hilfsmittel und Unterstützung, wenn Sie eine Behinderung haben. Rufen Sie folgende Telefonnummer an: **1-833-230-2099** (TTY: 711).

Obtenez une aide gratuite dans votre langue grâce à des interprètes et à d'autres documents écrits. Si vous souffrez d'un handicap, vous bénéficiez d'aides et d'assistance gratuites. Appelez le **1-833-230-2099** (ATS : 711).

Nhận trợ giúp miễn phí bằng ngôn ngữ của quý vị với thông dịch viên và các tài liệu bằng văn bản khác. Nhận trợ giúp và hỗ trợ miễn phí nếu quý vị bị khuyết tật. Gọi **1-833-230-2099** (TTY: 711).

Grick Hilfe mitaus Koscht in dei Schprooch mit Iwwersetzer un annere schriftliche Dinge. Grick Aids un Hilfe mitaus Koscht wann du en Behinderung hoscht. Ruf **1-833-230-2099** (TTY: 711).

आपकी भाषा के इंटरप्रेटर तथा आपकी भाषा में अन्य लिखित सामग्रियों संबंधी फ्री मदद पाएं। यदि आपको कोई डिसेबिलिटी हो, तो मुफ्त सहायता और सपोर्ट प्राप्त करें। कॉल करें **1-833-230-2099** (TTY: 711).

통역사와 기타 서면 자료의 도움을 귀하의 언어로 무료로 받으세요. 장애가 있을 경우, 보조와 지원을 무료로 받으세요. **1-833-230-2099**(TTY: 711)로 문의하세요.

በአስተርጓሚዎች እና በሌሎች የጽሑፍ ቁሳቁሶች በቋንቋዎ ከክፍያ ነፃ እርዳታ ያግኙ። የአካል ጉዳት ካለብዎት ከክፍያ ነፃ እርዳታ እና ድጋፍ ያግኙ። ወደ **1-833-230-2099** (TTY 711) ይደውሉ።

Gba ìrànlọ́wọ́ ọ̀fẹ́ ní èdè rẹ̀ pẹ̀lú àwọn ògbìfọ̀ àtì àwọn ohun èlò mírán tí a kọ sílẹ̀. Gba àwọn ìrànlọ́wọ́ àtì àtìlẹ́yìn ọ̀fẹ́ bí ó bá ní àìlera kan. Pe **1-833-230-2099** (TTY: 711).

Makakuha ng libreng tulong sa wika mo gamit ang mga interpreter at mga ibang nakasulat na materyales. Makakuha ng mga libreng pantulong at suporta kung may kapansanan ka. Tumawag sa **1-833-230-2099** (TTY: 711).

په خپله ژبه کې د ژباړونکو او نورو لیکلي شویو موادو له لارې وړیا مرسته ترلاسه کړئ. که تاسو معلولیت لرئ نو وړیا ملاتړ او مرستې ترلاسه کړئ. دې شمېرې ته زنگ ووهئ **1-833-230-2099** (TTY: 711).



వ్యాఖ్యాతలు మరియు ఇతర రాతపూర్వక మెటీరియల్స్‌తో మీ భాషలో ఉచిత సహాయాన్ని పొందండి. ఒకవేళ మీకు వైకల్యం ఉంటే, ఉచిత ఉపకరణాలు మరియు మద్దతు పొందండి. కాల్ చేయండి: **1-833-230-2099** (TTY: 711).

दोभाषे र अन्य लिखित सामग्रीहरूको माध्यमद्वारा आफ्नो भाषामा निःशुल्क मद्दत प्राप्त गर्नुहोस्। तपाईंलाई अशक्तता छ भने निःशुल्क सहायता र समर्थन प्राप्त गर्नुहोस्। **1-833-230-2099** (TTY: 711) मा कल गर्नुहोस्।

သင့်ဘာသာစကားအတွက် စကားပြန်များနှင့် အခြားပုံနှိပ်စာရွက်များကို အခမဲ့အကူအညီရယူပါ။ သင်သည် မသန်စွမ်းသူတစ်ဦးဖြစ်ပါက အခမဲ့အကူအညီများနှင့် အထောက်အပံ့များ ရယူပါ။ ဖုန်းခေါ်ရန် -

**1-833-230-2099** (TTY: 711)

Bök jibañ ilo an ejjelok wōnāān ikkijjien kajin eo am ibbān rukok ro im wāween ko jet ilo jeje. Bök jerbalin jibañ ko ilo an ejjelok wōnāer im jibañ ko ñe ewōr am nañinmej in utamwe. Kalle **1-833-230-2099** (TTY: 711).

MI-EXC-M-3283767

We follow all state and federal civil rights laws. We do not discriminate, exclude, or treat people differently based on race, color, national origin, disability, age, religion, sex (which includes pregnancy, gender, gender identity, sexual preference, and sexual orientation), or based on marital, health, or public assistance status. We want all people to have a fair and just chance to be as healthy as they can be.

We offer free aids, services, and reasonable modifications if you have a disability. We can get a sign language interpreter. This helps you talk with us or to your providers. Get your printed materials in large print, audio, or braille at no cost. We can also help if you speak a language other than English. We can get an interpreter who speaks your language. Or get printed materials in your language. You can get this all at no cost to you. Call **1-833-230-2099** (TTY: 711) if you need any of this help. We are open Monday through Friday, 7 a.m. to 7 p.m. ET. We are here for you.

You may file a grievance if we did not provide these services to you or if you think we discriminated in any other way.

**Mail:** HAP CareSource, Attn: Civil Rights Coordinator  
P.O. Box 1947  
Dayton, OH 45401

**Phone:** 1-844-539-1732 (TTY: 711) | **Fax:** 1-844-417-6254

**Email:** [CivilRightsCoordinator@CareSource.com](mailto:CivilRightsCoordinator@CareSource.com)

You may also file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights.

**Mail:** U.S. Department of Health and Human Services  
200 Independence Ave., S.W.  
Room 509F, HHH Building  
Washington, D.C. 20201  
Mail the complaint form found at  
[www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf](http://www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf).

**Phone:** 1-800-368-1019 (TTY: 1-800-537-7697)

**Online:** [www.ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://www.ocrportal.hhs.gov/ocr/portal/lobby.jsf)

You can find this notice at **HAPCareSource.com**.

MI-EXC-M-3296952



P.O. Box 1025  
Dayton, OH 45401  
**HAPCareSource.com**

## HOW TO REACH US

Member Services Dept:  
**1-833-230-2099** (TTY: 711)

24-Hour Nurse Advice Line:  
**1-833-687-7390** (TTY: 711)

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