



FALL 2025

MEMBER *Source*

A Newsletter for Marketplace Members

Have a mental health emergency and need help now?

Call 988 or text HOME to 741741 to reach a crisis counselor. They are available 24 hours a day, 7 days a week.

Know Where to Go When You Need Care

Whether it's a common cold or a heart attack, know the best place to get care for each situation.



Primary Care Provider (PCP)

Used for common illnesses and advice. You get most of your preventive care from your PCP. You should see them most often.



Telehealth

Used for common illnesses and advice. Visit with a provider by phone or computer from wherever you are. Ask your provider if they offer telehealth. You can also talk to a doctor 24/7 through Teladoc®. Call 1-800-835-2362 or visit [Teladoc.com/CareSource](https://www.Teladoc.com/CareSource) to get started.



Convenience Care Clinics

Used for common illnesses like coughs, colds, sore throats and to get shots. They are found in stores like CVS® and Kroger®.



Urgent Care

Used to treat non-life-threatening issues like illnesses or a deep cut. Go here if you cannot get a visit with your PCP quickly and your health issue cannot wait.



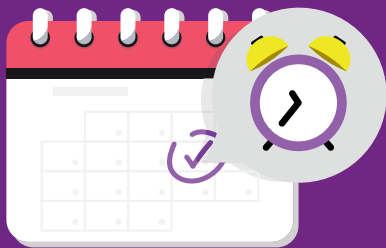
Emergency Room

Used for life-threatening issues like chest pain or a head injury that must be treated immediately. You do not need approval from us to get emergency care. Call 911 or go to the nearest ER.



Not sure where to go for care? Call our 24-Hour Nurse Advice Line. The number is on the back of your member ID card. We are here for you 24 hours a day, 7 days a week.


CareSource®



Open Enrollment Runs November 1 – January 15!

Thank you for being a CareSource member!

The extra subsidies from the American Rescue Plan Act are expiring this year, which means your APTC will be less in 2026. The Marketplace may also require more documentation from you regarding your income, employment and citizenship. So, don't put off your renewal! We will send out renewal packets in mid October. This will help you plan your 2026 renewal and explore our other great plans if you want a new one!

CareSource will continue offering Chronic Care plans for diabetes and heart conditions. You may save money with one of these plans on out-of-pocket costs if you have these conditions. We also offer a Preventive Silver plan. A new option for next year, all Bronze plans can be paired with a Health Savings Account, which offers savings for health care expenses in a tax-advantaged way. Look for more info in your mailbox or email inbox soon!



NEW!

CareSource MyLife

Have you used My CareSource? Whether you have used it online, through the mobile app or are just now finding out about it, we have a new experience waiting for you.

It's a new app for health and well-being just for you! CareSource MyLife has all the same great features as My CareSource. You can log in to your secure account, view your plan, pay your bill, view your digital ID card and so much more.

CareSource MyLife is easy to use. Plus, you can get tips and resources tailored to you.

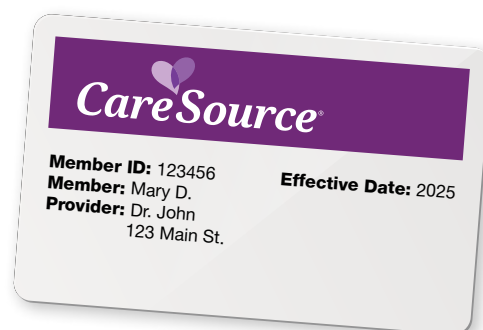
Set up your account today!

Visit **MyLife.CareSource.com** or get the app through the Apple App Store® or Google Play®.



You Asked For It!

Your Top Questions to Member Services Answered



When will I get my member ID card?

Each member of your family who is on a CareSource Marketplace plan will receive their own member ID card. Carry your member ID card with you in a secure place. Call Member Services if you did not receive your card or if any of the information listed is wrong. You must show your member ID card when you get medical services or prescriptions.

Need it sooner? You can view your digital member ID card on CareSource MyLife.



I lost my member ID card. What should I do?

If you lose your member ID card, you can request a new printed ID card through CareSource MyLife. You can also call Member Services to get a new one sent to you.

Test Your **Vision**



Can you see this hidden Image?

If not, you may want to get your eyes examined. Talk to your provider to see if you need a vision test.



Stay Healthy and Prevent the Flu

Flu viruses can spread from coughing or sneezing. You may also get the flu by touching something with a live flu virus on it, and then touching your mouth or nose. Help stop 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. Infants and children should receive two flu shots between six months and two years old. After the age of two, they should receive one flu shot per year. Visit **CareSource.com/FluShot** to learn more.



5-Minute Homemade Peanut Butter

INGREDIENTS:

2 cups dry roasted peanuts*
1-2 tablespoons honey or sugar
Additional salt to taste

INSTRUCTIONS:

Place peanuts in a food processor. Turn the food processor on and let it run for four to five minutes. The peanuts will go from crumbs to a dry ball and then to a smooth and creamy peanut butter. Stir in the honey or sugar. Add salt to taste. Store in the fridge for two to four weeks.

**This recipe can be made with sunflower seeds instead of peanuts if you have a peanut allergy.*

Want more recipes and to stay connected?

With CareSource Circle, you can receive CareSource updates, find new recipes, discover health tips, get to know other CareSource members and so much more. Sign up at [CareSource.com/CircleMarketplace](https://www.caresource.com/CircleMarketplace).



Keeping Your Bones Healthy Is As Easy As 1-2-3!



Some things that affect bone health can't be controlled, like sex, race or family history. The good news is that there are some things you can control to help keep your bones healthy.

1. Diet

Eat enough foods with calcium and vitamin D like milk, orange juice and salmon.

2. Exercise

Weight-bearing exercises like walking, jogging, climbing stairs or even dancing can help. Doing exercises with free weights can help, too! Don't have free weights? Use something you have around the house like filled water bottles or canned goods!

3. Choose Healthy Habits

Avoid drinking too much alcohol and using tobacco. These things weaken your bones.

Source:

Mayo Clinic. www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/bone-health/art-20045060.

Tips for the New School Year



Sending kids back to school after the summer can be a challenge. Plan ahead and help lower the stress.

Before School Starts:

- Schedule doctor and dental checkups.
- Look at school materials for important information.
- Go to your child's open house. Tour the school and meet teachers.
- Bring back bedtime and mealtime routines.
- Review your child's after school plans.

The First Week:

- Pack lunches the night before, if needed.
- Give your child plenty of time to get up and eat breakfast. Help them get to school on time.
- Check in with their teacher to get feedback. They can tell you how and what your child is doing in school.

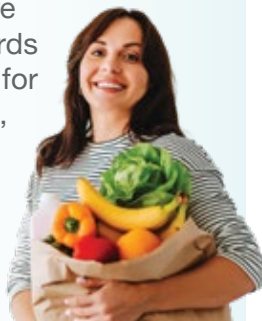
The more planning and routines, the easier it is to ease into the new year.

Fall into Healthy Habits and Earn Rewards



Earn rewards for doing healthy activities!

All members ages 18 and older are signed up for the MyHealth Rewards program. Exchange your rewards for gift cards to stores like Old Navy®, TJ Maxx®, Walmart® and more! Log in to MyLife.CareSource.com to get started. You can also track your progress and view your balance here.



MyHealth Rewards earned in the current year will expire in Mid-December of the following year. See all the ways you can earn rewards and learn more at CareSource.com/plans/marketplace/benefits-services/rewards/. You can also call Member Services. The number is on the back of the newsletter.

** Rewards are subject to change. Your ability to earn rewards may vary by age, gender, health issues and health care needs. You may be responsible for the cost of preventive care if you do not check with CareSource or your primary care provider (PCP) before receiving services.*



Tips for Your Next Telehealth Visit

Your providers may offer telehealth visits. Check with their office. If they don't, or if they have limited hours, you may use Teladoc® at no cost to you. Call 1-800-TELADOC (835-2362) or visit Teladoc.com/CareSource to get started.

You can use your phone, tablet or computer to talk to a provider. Telehealth lets you get quick health advice from home. Use these tips to get the most out of your visit:

- Find a quiet place with a reliable internet connection.
- Decide if you'll use your computer, phone or tablet.
- You may need to download an app or create an account. Make sure you do this well before your visit time.
- Have your medical history on hand.
- Write down any questions you want to ask ahead of time.
- Take notes during your visit.



ADHD Paralysis and Brain Dumps



Source: Attention Deficit Disorder Association.
<https://add.org/adhd-paralysis/>.

ADHD paralysis happens when a person with ADHD is overwhelmed by emotion, information, decisions or the world around them. This makes it hard to focus, prioritize and move forward.

One thing you can do to help get through a bout of ADHD paralysis is doing a daily brain dump. This is a list of thoughts you write down, either on paper, your phone or your computer. Get everything out of your crowded brain!

Some of these thoughts may not require any attention. Cross them off your list. Prioritize and sort the thoughts that are left. If they have deadlines, you can add them to your calendar or break them into smaller tasks. Crossing these smaller tasks off your list can help you feel motivated to tackle larger ones.

3-STEP GUIDE FOR Meditating

Stress is something that affects everyone. The good news is, there are many ways to manage stress. One way is through meditation. Here's how to meditate right at home:

STEP 1: Sit or lie down in a quiet area where distractions are limited.

STEP 2: Take slow, deep breaths. Pay attention to these breaths. Place your hand on your tummy or chest to help you stay focused.

STEP 3: If you start to get distracted, don't worry – it's OK! Just notice it and try to focus on your breathing again.

Stress affects all of us. By meditating regularly, you can help manage your stress better. Good luck!

Source: MedlinePlus. medlineplus.gov/ency/patientinstructions/000874.htm.



Depression and Aging

As you age, life changes can cause anxiety, sadness, stress or loneliness. Many people accept this as part of the aging process and don't ask for help. This may make their feelings worse over time.

Depression is usually not a part of aging. Look out for the signs that you or someone you know may be suffering from depression. Possible signs include:

- Extreme worry over health
- Tearfulness
- Feelings of worthlessness, or
- Changes in weight or sleep

Talk with your provider if you notice any of these in yourself or a loved one. Your primary care doctor or nurse can screen you for depression. They can also provide referrals, if needed.

Source: Centers for Disease Control and Prevention,
<https://www.cdc.gov/healthy-aging/about/depression-aging.html>

BLAST to the **PAST** with these **EXERCISES!**

Exercise looks different for everyone. Popular exercises have also changed throughout time. Switch up your fitness routine with these trends from the past!



➤ **Hula-hooping**

You may have used a hula hoop when you were young as a toy. It can be a fun exercise for adults, too. It gets your whole body moving and increases your heart rate.

➤ **Roller Skating**

Roller skating can help build your core strength. You can build your lower body strength by moving the muscles in your hips and legs. Make it a social event and skate with your friends!

➤ **Jazzercise**

While leg warmers and sweat bands may come to mind, Jazzercise is an upbeat way to get your body moving. Jazzercise blends music with dancing, stretching, and strengthening your muscles.

➤ **Zumba**

Zumba combines Latin and international music with dance. to create a workout for all ages. It's like a big dance party! Zumba helps build your strength and flexibility. It may also relieve stress and boost your mood.

➤ **Online Fitness Classes & Games**

A more modern version of exercise are online fitness classes and games. These are a great way to stay active from the comfort of your own home. You have access to on-demand home fitness programs on the Active&Fit® website and mobile app.

What is most important is finding a way to stay active that you enjoy!

This content is for informational purposes only. It is not meant to take the place of professional medical advice, diagnosis or treatment. Always talk to a qualified health provider with any questions you may have.



You have access to fitness centers and select YMCAs with Active&Fit®. The Active&Fit Home Fitness program also allows you to request one home fitness kit per year at no additional cost to you. Some kits include a Fitbit® or Garmin® Wearable Fitness Tracker. Learn more about your fitness benefits by calling A&F: 1-877-771-2746 or visiting A&F: ActiveandFit.com.

*Active&Fit is for members who have an optional adult Vision & Fitness plan or who purchase a monthly membership in Active&Fit Direct.



What Can Care Management Do For You?

We created this program with you and your health in mind. Your care team may include nurses, pharmacists, a social worker and health specialists. We can help you with these things and more:



Coordinating your care.



Managing your health condition.



Getting community support.



Tracking your rewards.

Learn more about Care Management by calling Member Services.

Dial 9-8-8 for Crisis Help

The 9-8-8 Lifeline is for anyone that is having problems with their mental health. If you need help dealing with your feelings or with drug or alcohol use, the Lifeline can help. **You can talk or text by calling or entering 9-8-8.** You can chat on the website. If you are deaf or hard of hearing, you can use video calls on the website at **988Lifeline.org**. Counselors are ready to help you 24 hours a day.

You are not alone!



Improving Health Communications

We know you get a lot of information about your health and health care. It can make it hard to know what to act on and what you really need to know.

We work with your providers and use the claims they send to us to keep your data up to date. If you are getting reminders or communications from us that don't seem right for you based on your medical history, talk with your provider. They may need to update your claims or medical records with us. You can ask them to share these updates with us.

This helps us make sure we are sending the right types of health care reminders and communications to you for your unique health needs.



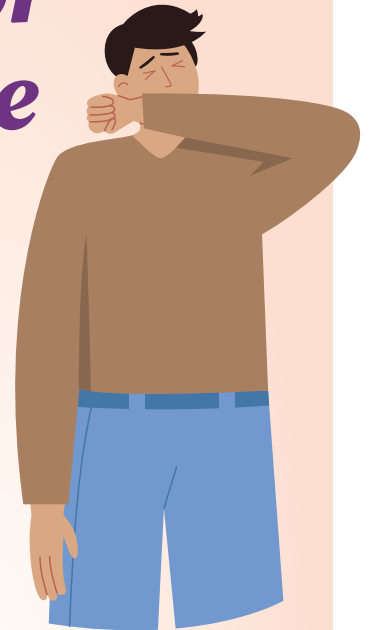
You Are Protected from Surprise Billing

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 CareSource Marketplace in-network providers, or when you use 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**.

How to Avoid or Manage RSV

Respiratory Syncytial Virus infection (RSV) may seem like the common cold. But it can become severe, especially in young children and older adults.



What's the best way to protect yourself? Wash your hands and clean surfaces often. Try to keep your distance from others if they are sick.

If you can, get an RSV vaccination each year! They are available for infants, some young children and those who are pregnant. Adults 60 and older may be able to get them too.

If you or anyone close to you gets sick:

- ✓ Wash hands and clean surfaces often.
- ✓ Cover coughs and sneezes.
- ✓ Don't touch your eyes, nose or mouth.
- ✓ Avoid others who are not sick.

For more info, visit www.cdc.gov/rsv/causes/index.html.

Sources: Centers for Disease Control and Prevention, www.cdc.gov/rsv/vaccines/index.html





Breast Cancer **AWARENESS**

Breast cancer is the second most common cancer in the United States. It is the second-leading cause of cancer death in women. There is no sure way to prevent breast cancer, but there are ways to lower your risk.



Get regular physical exercise.



Have a healthy weight.



Eat healthy foods.

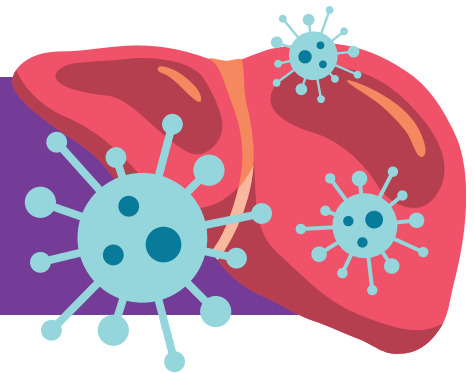


Limit alcohol.

The earlier breast cancer is found, the better chance for successful treatment. Women between ages 40 and 75 should get a mammogram at least once every two years. All women should talk with their provider about when to start screening. Staying informed is key! You may even be able to earn a reward for completing a Breast Cancer Screening. Call Member Services for details.

Source: Siteman Cancer Center, <https://siteman.wustl.edu/prevention/8-ways/8-ways-to-prevent-breast-cancer/>

Testing and Care for Hepatitis C and HIV

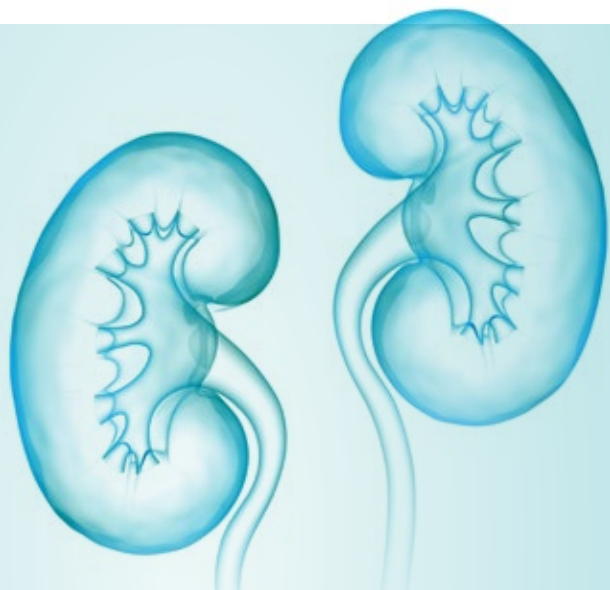


Hepatitis C (HCV) and human immunodeficiency virus (HIV) are caused by viruses. If HCV is not treated it can hurt the liver. It can lead to liver cancer or liver failure. If HIV is not treated, it can lead to Acquired Immunodeficiency Syndrome (AIDS). When AIDS is present, the body's immune system becomes weak and can lead to other infections.

Getting tested is the only sure way to know if you have HCV or HIV. Knowing your status lets you get early care and protect others. Ask your provider if you should get tested.

You can live well with HCV or HIV. Getting proper care can keep you healthy. Learn what you can do to protect yourself and others from HCV and HIV at the link below.

Source: National Institutes of Health, <https://hivinfo.nih.gov/understanding-hiv/fact-sheets/hiv-and-hepatitis-c>



Are you at Risk for Chronic Kidney Disease?

If you have diabetes or high blood pressure, you're at risk for chronic kidney disease (CKD). You may not notice any symptoms during the early stages. If it is left untreated, CKD can get worse and lead to permanent kidney failure.

Here's how you can take action:

1. Get screened for CKD today.
2. Get urine and blood tests to monitor your kidney function.
3. Keep your blood pressure below 140/90.
4. Keep your blood sugar levels under control.

Need help managing CKD?

Our Care Management program can help you learn more about CKD and find ways to better manage it. Call **1-833-230-2037** (TTY: 711) if you would like to be part of the Care Management program.

Source: Centers for Disease Control and Prevention,
<https://www.cdc.gov/kidney-disease/about/index.html>

What the Color of Your Tongue Can Tell You About Your Health

A healthy tongue is a shade of pink. If you notice changes in your tongue color, call your provider. It could be a sign that you have a new health condition. They can help you find out what is going on and get treatment if you need it.



Yellow – This can be a sign of poor oral hygiene.



Blue – This can happen if you have a blood vessel disorder or disease.



Black – Some medications can cause this.



Purple – This could mean you have Kawasaki disease.



White – This can be a sign of leukoplakia or oral thrush.



Green – Tobacco use can cause this.

Source: Cleveland Clinic,
my.clevelandclinic.org/health/symptoms/24600-tongue-color



Know Your Blood Pressure Numbers



Managing your blood pressure is one of the best things you can do for your heart. Get your blood pressure checked at every doctor visit. Know your numbers and what they mean. Talk to your provider about your goals. They may have target blood pressure numbers for you to maintain.

There are usually no signs or symptoms for high blood pressure. If it is not treated, it can cause strokes, heart attacks or even death. Changing your lifestyle can help control it. Your provider may ask that you:

- Eat a healthy diet with less salt
- Exercise regularly
- Quit smoking
- Maintain a healthy weight

You may also need to take medicine to lower your blood pressure. Always take it as directed. If you skip doses because you can't afford the medicine, have side effects or forget to take it, talk to your doctor about solutions. Don't change your treatment without your provider's guidance.

BLOOD PRESSURE LEVEL	SYSTOLIC (mm Hg) (upper number)		DIASTOLIC (mm Hg) (lower number)
Normal	Less than 120	and	Less than 80
Elevated	120 – 129	and	Less than 80
High – Stage 1	130 – 139	or	80 – 89
High – Stage 2	140 or Higher	or	90 or Higher
Crisis – See a doctor right away.	180 or Higher	and/or	120 or Higher

***Source:** American Heart Association,
<https://www.heart.org/en/health-topics/high-blood-pressure/understanding-blood-pressure-readings>

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 مجاناً. اتصل على الرقم **1-833-230-2099** (TTY) "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 डिसएबिलिटी 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.

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Gba ìrànṣíwọ́ ọ̀fẹ́ ní èdè rẹ̀ pẹ̀lú àwọn ògbifẹ́ àti àwọn ohun èlò mírán tí a kọ sílẹ̀. Gba àwọn ìrànṣíwọ́ àti àtílẹ́yìn ọ̀fẹ́ bí o 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 شوو 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)

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

Multi-EXC-M-3287937

Non-Discrimination Notice

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: CareSource
Attn: Civil Rights Coordinator
P.O. Box 1947
Dayton, OH 45401
Phone: 1-844-539-1732 (TTY: 711)
Email: CivilRightsCoordinator@CareSource.com
Fax: 1-844-417-6254

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.
Phone: 1-800-368-1019 (TTY: 1-800-537-7697)
Online: ocrportal.hhs.gov

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

Multi-EXC-M-3314787



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

HOW TO REACH US

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

24-Hour Nurse Advice Line:
See your CareSource member ID card

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