WINTER 2025

MEMBER Source

A Newsletter for Marketplace Members

The Impact of **Gratitude on** Health

The holiday season is full of appreciation. Gratitude can have a great effect on your health all year long.

Your mind and your body have a strong connection. When you practice gratitude, it can offer perks like:

- Lower blood pressure
- Stronger immune system
- Improved heart health
- Boost in mental health
- Better sleep quality
- Decreased pain levels

Want to express more gratitude in your daily life? Here are some tips and tricks:

- Keep a journal. Write down three things you're thankful for at the end of each day.
- Write thank you notes to friends and family.
- Take turns saving what you're grateful for at the dinner table.
- Ask yourself questions like, "What am I looking forward to this week?"

Practice a gratitude mindset to start feeling like a healthier, happier you.

CareSource

Sources: Harvard Medical School. www.health.harvard.edu/blog/gratitude-enhanceshealth-brings-happiness-and-may-even-lengthen-lives-202409113071 Cleveland Clinic. https://health.clevelandclinic.org/gratitude-for-wellness



Be Prepared.

Disaster can happen anytime. A tornado, hurricane, wildfire or flood can change your life. Make sure you and your family are prepared.



1. Make a Plan: use a checklist or create your own. Know what you and your family are going to do during and after an emergency. Know where you'll shelter and where to meet if you are divided.



2. Build a Kit: include enough food, water and medications for two weeks if possible.



3. Stay Informed: sign up for alerts by phone or text.

Visit **ready.gov** to download checklists and find helpful resources. Learn more about alerts here: **www.ready.gov/get-tech-ready**.



What Are Super Foods?

Have you ever heard of super foods? They get that name because they are packed full of essential nutrients. Having them in your diet is an essential part of staying healthy. Research has shown that having a healthy diet can reduce the risk of heart disease, high blood-pressure, diabetes and cancer.

Foods such as fish, berries, nuts, leafy greens, yogurt and whole grains are all super foods. There are great ways to add these to your diet. Try adding some nuts, like almonds or cashews, to yogurt. Or even try to include leafy greens like spinach or kale to soups and stews. Fish like salmon and tuna are high in Omega-3 fatty acids. Try a nice salmon dinner with some lemon for a hearty meal.



You may qualify for SNAP (Supplemental Nutrition Assistance Program). SNAP can help you pay for groceries each month. Visit fns.usda.gov/snap to learn more and see if you qualify.

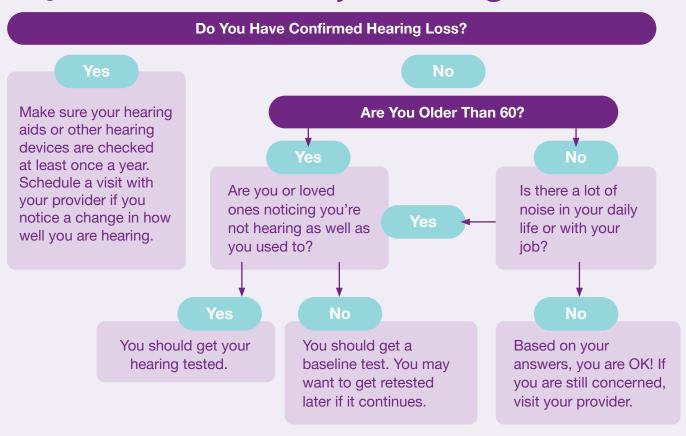
Sources:

Harvard Health Publishing. www.health.harvard.edu/blog/10-superfoods-to-boost-a-healthy-diet-2018082914463





Should I Get My Hearing Tested?





Watch Out for Seasonal Affective Disorder (SAD) This Holiday Season

Are you feeling down this season?

Or maybe you've noticed a loved one's change in behavior? Studies show those with mental health illness are more likely to feel worse during the holidays. SAD is a type of depression that happens when the seasons change. The following symptoms often start in fall and last through winter:

- Feeling tired
- Sleeping a lot
- Change in appetite
- Being easily annoyed
- Thoughts of self-harm

Can you help someone with SAD? Yes! Here are a few tips:

- Try to check in with them at least once a week.
- Listen kindly. Respond with, "How can I help?"
- Gently suggest they talk to a doctor or counselor.

Taking care of yourself is important, too. If you can't see your provider quickly enough, Teladoc has mental health providers available seven days a week from 7 a.m. to 9 p.m. They can help with anxiety, depression, stress, substance use, trauma and more. Visits for mental health must be scheduled ahead of time.

Call 1-800-TELADOC (835-2362) or visit Teladoc.com/CareSource to get started.

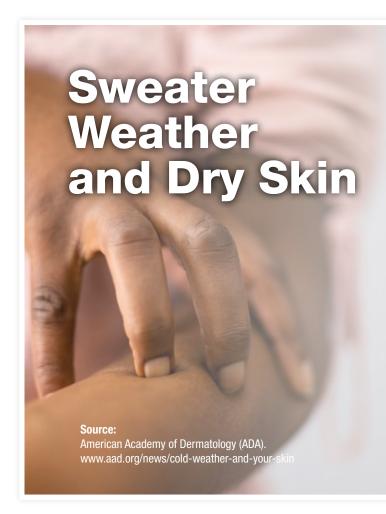
Need help right away?

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

Practice care and be mindful this holiday season!

Sources: Health Partners. www.healthpartners.com/blog/why-we-get-depressed-during-holidays/ Mayo Clinic. www.mayoclinic.org/diseases-conditions/seasonal-affective-disorder/symptoms-causes/syc-20364651





Cold air, wind and low humidity can make skin dry, itchy and cracked. There are ways to help your skin throughout the winter.

Take shorter, lukewarm showers. Hot water and harsh soaps dry out skin. Use gentle, scent-free, sensitive skin cleaners. Be sure to moisturize. Choose a scent-free cream, they repair skin better than lotion. Don't forget sunscreen! You can still get sun damage in winter.

Don't ignore cracked skin. Gently wash around the area and apply a skin ointment. Watch for signs of infection like redness, swelling and pain. If you see these signs, call your provider.

If your skin is still dry and cracked, you could have a skin condition like psoriasis, eczema or an allergic reaction. A dermatologist (skin doctor) can prescribe stronger treatments. They can also suggest a skin care routine to keep your skin healthy during harsh winter months.

Wash your Hands the Right Way and Stop the Spread of Flu!

You can help stop the spread of flu by washing your hands often for at least 15-20 seconds. The flu season lasts from October to May. Here's five steps to washing your hands thoroughly.



Talk with your provider or pharmacist about getting your flu shot today.

We want you to stay healthy!



WET your hands with clean, warm or cold running water. Turn off the tap. Apply soap.



LATHER your hands. Rub them together with the soap. Make sure to get the backs of your hands, between your fingers and under your nails.



SCRUB your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.



RINSE your hands well under clean, running water.



DRY your hands. Use a clean towel or air dry them.



Setting Health Goals for the New Year

The new year is a great time to set health goals. Try these tips:

- Start by thinking about what you want to change. Make sure your goals are specific and easy to follow.
- Try setting specific, measurable, attainable, relevant, and time-bound (SMART) goals. For example, aim to exercise for 30 minutes, five days a week or add more fruits and vegetables into your meals.
- Keep track of your progress! You can use a notebook or an app to see how you're doing.
- Remember to celebrate your small successes to keep you excited. It's also helpful to have friends or family support you in reaching your goals.

By setting clear health goals, you can make positive changes that can last all year long!



A World of Health and Well-Being Just For You

It's a world of health and well-being set up just for you! CareSource MyLife has all the features you need to manage your plan. Log in to your secure account, view your benefits, pay your bill, view your digital ID card and so much more. Plus, CareSource MyLife is easy to use! You will even get tips and resources tailored to you.

Set up your account today! Visit **MyLife.CareSource.com** or get the app through the App Store® or Google Play®.





The ABCs of Caregiving

Are you caring for an older adult? If so, you are not alone. Many people are helping an aging parent or loved one. It can be difficult, especially if you also juggle work, school, kids or other responsibilities. Keep these tips in mind to help you stay healthy, too.



A

Accept offers of help from others. Suggest specific things people can do to help you. B

Take breaks often.
Caregiving is hard work.
Take time to recharge
your own batteries.

C

Care for your own health. Try to eat well and get enough sleep. This will help you stay healthy and strong enough to take care of your loved one.

The Benefits of Baths

When is the last time you skipped a stressful morning shower and opted for a relaxing bath instead? Baths have surprising benefits for your health—other than getting you clean.

- Better sleep: Baths can help you sleep. Soak in a tub of warm water for 30 minutes within 2 hours of bedtime. This relaxes your body. The change in your body temperature is similar to the normal rise and fall that happens before sleep.
- Improved mental health: Baths don't only relax your body. They relax your mind. Taking time to care for yourself relieves stress. Less stress often means a better mood.
- Soothe your aches: If your muscles or joints ache, a
 bath might be your answer. The warm water relaxes
 your muscles and can make your joints feel less stiff.
 This can help you feel less sore.

Next time you need a pick-me-up, consider hopping in the bath to relax.

Source: Cleveland Clinic. health.clevelandclinic.org/reasons-to-take-a-bath



Getting enough sleep each night is important for your health and well-being. It has an impact on your day-to-day life. But how much sleep do you need each night? The answer depends on your age.

Newborn	Infant	Toddler	Preschool	School age	Teen	Adult	Adult	Adult
0-3 months	4-12 months	1-2 years	3-5 years	6-12 years	13-18 years	18-60 years	61-64 years	65+
16-18 hours	12-16 hours (including naps)	11-14 hours (including naps)	10-13 hours (including naps)	9-12 hours	8-10 hours	7 or more hours	7-9 hours	7-8 hours

Why do we need enough sleep each night? Sleep sharpens memory and problem-solving skills. It also lowers risks of certain diseases and can boost your immune system. Not getting enough sleep can cause health problems including:

- **Heart and blood vessel disease:** Includes high blood pressure, heart disease, heart attack and stroke.
- **Diabetes:** Affects the ability to regulate blood sugar.
- Obesity: When tired, you eat more, causing weight problems.
- **Immunodeficiency:** Fighting illnesses is harder on the body.
- Hormonal abnormalities: The body cannot make hormones correctly with lack of sleep.
- Pain: Pain can develop, or the feeling that pain is getting worse, with lack of sleep.
- Mental health issues: Poor sleep can make the symptoms of depression, anxiety and bipolar disorder worse.

Here are a few tips for getting a better night's sleep:

- Set a routine. Get up and go to bed at the same time daily.
- Start moving. Spend time outside and exercise. This lowers stress, which helps you sleep.
- Turn off your phone. Stop checking devices at least an hour before bed.
- Don't sleep too much. This raises your risk for diabetes, heart disease and stroke.

If you or a loved one is still having trouble falling asleep, talk to your provider. They can help you make a plan so you can catch your Zzzs.

Sources: National Institute of Neurological Disorders and Stroke. www.ninds.nih.gov/health-information/public-education/brain-basics/brain-basics-understanding-sleep CDC. www.cdc.gov/sleep/about/index.html





Thank You for Being a Member

CareSource is more than just quality health insurance. We care about you! We are proud to:

- ✓ Be a not-for-profit health care plan. Our focus is people over profits, so there are more benefits for you.
- ✓ Have a large network of providers. We have providers in the largest cities to the smallest towns.
- ✓ Support you beyond your physical health. We know access to healthy food, housing, transportation and community resources impact your overall health.

Find all of the benefits and services available to you.

Log in to CareSource MyLife at **MyLife.CareSource.com** or download the app through the App Store® or Google Play®.

Your Feedback is Important to Us!

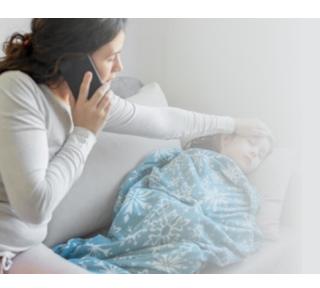
THANK YOU to the members who have taken our surveys in 2025!

You may receive surveys from us asking about your experiences. These may come by phone, email, text or mail. If you receive a survey, please take it! We need your feedback to ensure that you are getting the care and support you deserve.

If you have had a good experience with us or the providers in our network, you can give scores of 9 or 10, Always or Usually. You can also tell us how we can better serve you!

Your voice matters to help us improve your benefits and services!

Call Member Services at **1-833-230-2099** (TTY: 711) if there is anything you need help with now.



Using the 24-Hour Nurse Advice Line

Our smart, caring Registered Nurses are here 24/7 to talk with you. They can offer advice about your wound, sickness or health questions. They can also help you know when selfcare, a doctor's visit, urgent care or an emergency room visit is needed. Unsure of when and where to get care?

Call the 24-Hour Nurse Advice Line to talk to a Registered Nurse at **1-866-206-7861** (TTY: 1-833-711-4711 or 711) 24 hours a day, seven days a week.



Four Ways to Report Fraud Waste & Abuse

To anonymously report any Fraud, Waste and Abuse:

- Call 1-855-475-3163 and follow the steps to report fraud.
- Write to us. Fill out the Fraud, Waste and Abuse Reporting Form. Find it at CareSource.com/members/tools-resources/ fraud-waste-abuse/. You can also send a letter to us. Mail it to:

CareSource MyCare Ohio Attn: Special Investigations Unit P.O. Box 1940 Davton, OH 45401-1940

There are other ways to report that are not anonymous. You can:

- Fax us at 1-800-418-0248.
- Email fraud@CareSource.com.

Learn about what types of activities are considered fraud, waste and abuse in your member handbook.

Partners in Health

Your provider is a partner in your health. You should trust the people who give you care. Here are a few tips to keep in mind at your next visit with a provider:

- ✓ Be open and honest with them. Share your concerns even if it feels embarrassing. Your provider should listen and treat you with respect.
- ✓ Do not be afraid to ask questions. It can be helpful to write down what you want to talk about and bring it to your visit.
- ✓ You know your body best. If they tell you your symptoms are normal but you feel off, speak up. Ask, "What about my issue tells you that it is not serious or something to worry about?" Or "What should I look for that may mean this is getting worse?"

If you are not happy with your provider or feel like they are not listening to your concerns, you can get a new one. Find a network provider near you using our Find a Doctor tool in CareSource MyLife.

Do you know what a good provider/ patient relationship looks like? Scan the QR code to take the quiz and find out!









The Importance of Prenatal & Postpartum Care

Staying healthy during your pregnancy is one of the best ways to have a healthy birth. Be sure to go to your routine prenatal visits. You and your provider should talk about your care and birth plans. They can also answer any questions you may have. Here are some other ways you can help support a healthy pregnancy.

Prenatal care should start a few months before you become pregnant. Below are some healthy habits to follow:



Don't smoke or drink alcohol.



Take vitamins like folic acid.



Eat healthy.



Talk to your provider about any medical problems you have.

myStrengthSM is here to help

myStrength has tools and resources you can use 24 hours a day. Get support with the challenges of being a new parent. Sign up today through CareSource.MyLife.com or go to mystrength.com/r/ CareSource to learn more.

Postpartum care starts right after you give birth. Make sure you are:



Eating right.



Drinking plenty



Getting as much rest as you can.



Going to postpartum visits (one to six weeks after delivery).

We can also help you with breastfeeding resources. Call Mom and Baby Beginnings at 1-833-230-2043 (TTY: 711).

Your body goes through many changes during pregnancy and after you have your baby. At times, the physical and emotional changes you may feel can lead to anxiety, low self-esteem and depression. These feelings often go away on their own. If not, talk with your provider if you are feeling sad longer than two weeks. They can help you with the care you need to feel better.

Sources: Integrative Spine & Sports. https://integrativespineandsports.com/the-importance-of-prenatal-and-postpartum-care/, National Committee for Quality Assurance (NCQA), www.ncqa.org/report-cards/health-plans/state-of-health-care-quality-report/prenatal-depression-screening-and-follow-up-pnd-e/



Know the Dangers of Smoking

Smoking can lead to nicotine dependence and major health problems. When you stop smoking or using tobacco products, you cut the risk of health issues. Some of these are heart attacks, strokes and certain cancers. The good news is smokers can - and do - quit for good. Since 2002, there have been more former than current smokers.

If you quit smoking, it will be easier to breathe. This will help you be more active. You will also protect those around you from breathing secondhand smoke. As a bonus, you will save more money. Studies show that a person who smokes one pack a day will save over \$2,000 a year!



To get help, call 1-800-QUIT-NOW (1-800-784-8669). Coaches can counsel you over the phone for free. Nicotine replacement therapy, such as nicotine patches and gum, is available to eligible members.

Source: Centers for Disease Control and Prevention (CDC). www.cdc.gov/tobacco/about/index.html www.cdc.gov/tobacco/campaign/tips/quit-smoking/quitline/



Questions About Your Prescriptions?

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



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 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.



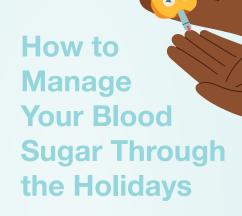


Protect Yourself and Others from STIs

If you are sexually active, it is vital to get tested for sexually transmitted infections (STIs). STIs often won't show symptoms so you may not know you have one. Even when there are no symptoms, STIs can cause serious health problems. Getting tested can help protect your health and the health of your partner.

We cover STI testing for chlamydia, gonorrhea and syphilis once per year, at no cost to you. Call your provider's office to schedule a test. To find a provider near you, use our Find a **Doctor** tool in CareSource MyLife. You may also go to a private, no cost or low-cost testing site near you. You can search for one by going to: https://gettested.cdc.gov/.

Source: Centers for Disease Control and Prevention (CDC). www.cdc.gov/sti/testing/



Do you have diabetes? As we head into winter and the holiday season, it helps to set a few small goals to keep your blood sugar in control.

- Keep to your schedule as much as you can
- Check your blood sugar often
- Keep track of sweets and treats you eat
- Take healthy dishes to parties
- Stay active

Start off your new year by trying to lessen problems caused by diabetes. Talk to your provider about tests and screenings you may need such as:

- Blood pressure, every visit
- Blood sugar test (A1C), at least twice a year
- Kidney function and blood lipids (fats)
- Dilated eye exam with an eye care professional, yearly
- Thorough foot exam, at least once a year and getting your feet checked at every visit

American Heart Association. https://www.heart.org/en/ news/2023/12/12/diabetes-control-at-the-holidays-itsnot-about-perfection, CDC. https://www.cdc.gov/diabetes/ healthy-eating/5-healthy-eating-tips-holidays.html

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 ذوى الاحتياجات الخاصة، ستحصل على المساعدات والدعم مجانًا. اتصل على الرقم 2099-230-1833 (TTY "الهاتف النصيّ للصم وضعاف السمع":

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).

Nhân trơ giúp miễn phí bằng ngôn ngữ của quý vi với thông dịch viên và các tài liêu 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 Helfe mitaus Koscht in dei Schprooch mit Iwwersetzer un annere schriftliche Dinge. Grick Aids un Helfe 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 मफ्त 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.

በአስተር፡ሚዎች እና በሌሎች የጵሑፍ ቁሳቁሶች በቋንቋዎ ከክፍያ ነፃ እርዳታ ያ*ማኙ።* የአካል *ጉ*ዳት ካለብዎት ከክፍያ ነፃ እርዳታ እና ድ*ጋ*ፍ ያግኙ። ወደ **1-833-230-2099** (TTY 711) ይደውሉ።

Gba ìrànlówó òfé ní èdè re pèlú àwon ògbifò àti àwon ohun èlò míràn tí a ko sílè. Gba àwon ìrànlówó àti àtiléyìn òfé bí o bá ní àilera 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).

వ్యాఖ్యాతలు మరియు ఇతర రాతపూర్వక మెటీరియల్స్ తో మీ భాషలో ఉచిత సహాయాన్ని పొందండి. ఒకవేళ మీకు వైకల్యం ఉంటే, ఉచిత ఉపకరణాలు మరియు మద్ధతు 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 nañinmejin 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.



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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CareSource.com/NewsletterSurvey

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