



FIRST EDITION 2026

MEMBER *Source*

A Newsletter for Marketplace Members

Help Us Help You!

Share Your Feedback Surveys You May Get in 2026

We sometimes ask you to take surveys to tell us about your time with CareSource. We want to hear from you! Here are a few examples of surveys we send:

- **Health Assessments** ask about your health and needs. We may reach out to make you aware of programs or support. These can help with your health care needs. Go to **MyLife.CareSource.com/Assess**.
- **The Qualified Health Plan Enrollee Experience Survey** is needed for all insurers that offer health plans on the Healthcare Marketplace® (Exchange).
- **Member Satisfaction Surveys** help us measure our progress toward serving you better. We want you to suggest us to friends and loved ones when they need coverage!

You might get these in your email, or by mail. Your feedback always matters. *We look forward to hearing from you!*

Thank you for taking our surveys.


CareSource®





Thank You

For Being a CareSource Member

We care about you. We want you to learn about your benefits, services and programs. You can find more information in your member handbook or Evidence of Coverage (EOC), available on [CareSource.com](https://www.caresource.com)



Learn about your plan.

Find the benefits and services covered under your plan at **CareSource.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. You can also get materials in other formats like large print or braille. This is all at no cost to you.
- Our Care Management program and how you may self-refer or have your caregiver refer you.
- Your pharmacy benefits:
 - Our drug formulary, showing covered medications and their cost Tier.
 - 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.
- What you must pay for. This includes copays, coinsurance or other charges. If you paid for covered services, learn how to submit a form to get paid back.

- 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)

By answering a few questions about your current health and habits, we can give you tips and tools and connect you to programs and services to help improve your health and wellbeing. Take the HNA in one of these ways:

- **Online:** Sign up or log in to **MyLife.CareSource.com**. You can also find it at [MyLife.CareSource.com/assess](https://www.mylife.caresource.com/assess).
- **Phone:** Call **1-833-230-2011** (TTY: 711) Monday through Friday from 7 a.m. to 6 p.m. ET. and from 8 a.m. to 6 p.m. PT.





Find a Doctor/Provider

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

- How to choose your PCP and schedule a visit.
- How to see a specialist like a mental health provider.
- Where to get care if your PCP is not available or the office is closed.
- How to get emergency care by going to an ER or calling 911.
- How to get care when you travel out of the plan's area.



Learn how we manage your plan.

- Through our Quality Program. It is here to make sure you get good care and service.
- By our promise to protect your privacy. Our privacy practices and HIPAA/Member Consent go over what routine consent is, and how we may use and share your health data. This includes your race, languages you speak, sexual orientation, if you have a disability, and more. They also go over how we use authorizations. You can tell us if you want us to share health data not covered by routine consent. You can ask us for a list of where your data was shared.
- By telling you how and when new technology is covered.
- By keeping people who make your coverage decisions from profiting from them.
- By having an independent external appeal process for decisions about your care.



Learn about free health and wellness programs.

We have **free** programs to help you improve your health. You may get mail about them. We also may call to tell you about them. We may sign you up if we hear from one of your providers or another health care source. Call Member Services to opt-in or out. A few of these programs are:

- **Care Management:** We have a team of nurses and clinical experts who work with you and your providers to meet your health needs. They can help you with the health care system. They can also help you manage your care with all your providers.
- **MyHealth:** Adults 18 and older can use online tools and small step guides to help set and track health goals.
- **myStrengthSM:** Get online help for your mood, body and spirit. Visit **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 your CareSource ID card.. We are here to help.


CareSource[®]



Learn More About Your Plan



Your plan documents are the best place to find up-to-date information about your health plan. You can find your plan documents at **CareSource.com/MPplandocs**. There are many topics covered. This can include plan benefits, services, and extra benefits. You can also find information about where to go for care, pharmacy and prescription drugs, and more!

Your plan documents will help you get the most out of your plan. Call Member Services to ask for printed materials to be sent to you.



Use the 24-Hour Nurse Advice Line

Remember if you have health care question or are not feeling well, reach out to the 24-Hour Nurse Advice Line. They are available 24/7. Call the number on the back of your member ID card to speak to a nurse today.



Ways to Make a Payment

Most Marketplace members have a monthly bill for their health plan. It's essential to pay on time, before the month of coverage.



ELECTRONIC PAYMENTS

- Log in to your CareSource MyLifeSM account and go to **My Plan** to pay your bill.
- You can also pay at **CareSource.com/MPpay** without logging in. Just enter your name, CareSource ID number and birth date.



TIPS



- Pay your bill early each month so we can process it on time. If you miss the due date, your benefits may be at risk.
- Business days needed for payments to process: 3 for electronic and phone payments; 7 to 10 days for check or money order.
 - Don't send claims or other letters with your payment. This can delay processing.



PAY BY PHONE

Call Member Services. Tell our voice system you want to “make a payment.” Follow the instructions to pay with a credit card, debit card, or e-check. You can pay by phone 24/7.



PAY BY MAIL

Cut off the bottom part of your invoice and write your payment amount on it. Add your member ID number on the comment line of on your check or money order made payable to CareSource. Be sure the correct address shows in the window of the envelope.

Myths vs Facts: Vaccines

Vaccines help keep us healthy. Some things about vaccines can be confusing. It's good to know how vaccines help us stay healthy. Here are some common myths and the facts about vaccines:

1

Myth: Getting sick from diseases that vaccines can prevent is just part of life.

Fact: Vaccines can prevent diseases that can cause lasting problems. Vaccines help your body learn how to fight off these diseases. This protects you if you get exposed to them.

2

Myth: I don't need to be vaccinated because others are already protected.

Fact: When many people are vaccinated, it helps protect everyone. This helps those who can't get vaccinated, like babies or pregnant women. But if too many people don't get vaccinated, the disease can spread again.

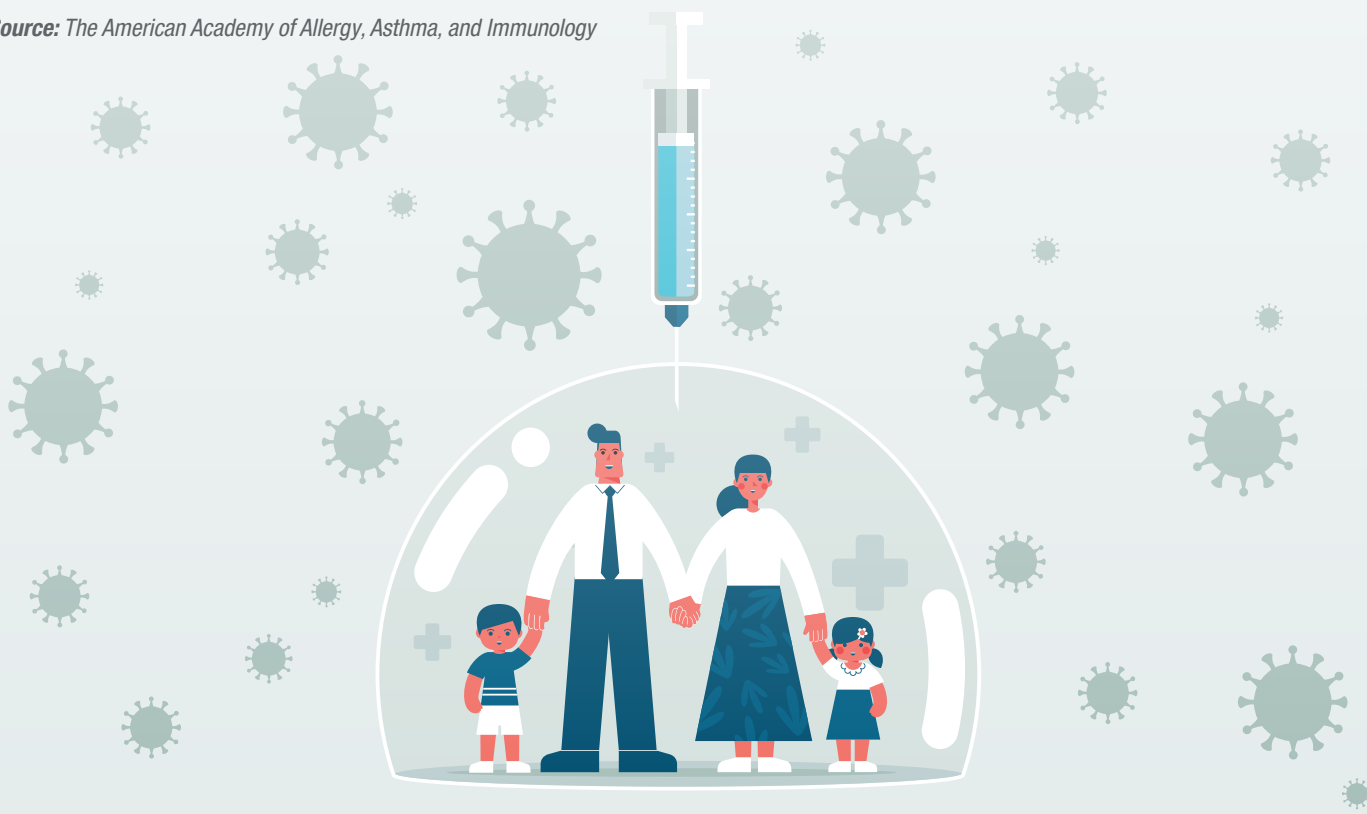
3

Myth: You can get sick from a vaccine.

Fact: It's unlikely for someone to get sick from a vaccine. Most vaccines are made from germs that have been killed or weakened, so they can't make you sick. An individual might have minor or temporary side effects like a sore arm or a low fever. Serious side effects are rare.

Remember, vaccines are a safe way to keep everyone healthy! Please talk to your provider if you have any questions or concerns.

Source: The American Academy of Allergy, Asthma, and Immunology





Nutrition and Affordability

With food prices rising, it is more important than ever to shop on a budget. Here are some basic tips and tricks that can help you eat well, stay healthy, and save money!

1



Make a Plan:

Before you go to the store, make a list of what you already have. This will help you avoid buying what you do not need.

2



Important Food Groups:

Buy plenty of whole grains that can last, such as oatmeal and brown rice. These are easy to freeze and store. When buying vegetables and fruits, buy what is in season. This is when they are cheaper.

3



Protein:

Meat can be expensive, so buy what is on sale. Look for lean meats that are good for grilling and broiling. Buy larger packs if you can, as it is cheaper in the long-run. Beans are a great way to add protein to your diet. They are affordable and can be added to many meals.

If you need help paying for healthy food, you may qualify for Supplemental Nutrition Assistance Program (SNAP). Learn more and apply at fns.usda.gov/snap.

Source: The Mayo Clinic Health System

Important Resources



CareSource MyLifeSM:
MyLife.CareSource.com



Find a Doctor:
FindADoctor.CareSource.com



Plan Documents:
CareSource.com/MPplandocs



Report Fraud, Waste, and Abuse:
CareSource.com/ReportFWA



Find My Prescriptions:
CareSource.com/MPfindRX

Four Tips to Kick Nicotine Pouches to the Curb

Nicotine pouches may seem like a safe way to help quit tobacco products. Did you know they can still be harmful and addictive? Quitting can be a challenge, but it's possible! Check out these tips:

- Use a lower dose of nicotine replacement therapy (NRT) than your pouches.
- Practice “mini quit” sessions. Don't use a nicotine pouch when you normally would. You'll gain experience dealing with cravings and grow more confident.
- Wait longer between pouches. Each extra minute can help you learn to deal with cravings.
- Change your routines. For example, if you normally use nicotine after a meal, go for a walk. If you buy nicotine at a specific store, change your route to not pass the usual location.

If you're struggling to quit, the Tobacco Quit Line can help. They offer free quit coaching and more. Call 1-800-QUIT-NOW (800-784-8669) to enroll or ask questions.

Sources: American Lung Association. *Zyn 101: What to Know About Big Tobacco's Latest Addiction, Ex Program. How to Quit Zyn and Other Nicotine Pouches*



Dive into Good Mental Health

Ready to make the most of Summer and feel rejuvenated?

Try these activities:



Get Your Hands Dirty.

Grow a plant or two in your own garden! If you grow veggies or herbs, you can add them into healthy meals. Many plants do well in pots and can grow with light from a window. Green beans, tomatoes, basil, and rosemary are easy to grow. Plus, many public libraries offer seeds or host plant swaps to help you get started.

Prioritize Sleep.

More sunlight this season may make you feel like staying up later – but don't fall for this. Getting enough sleep will help you be energized for all the things you want and need to do.

Go Outside.

Whether it's taking a walk or reading outside, getting some sunlight can do wonders for your mental health. Don't forget to wear sunscreen!

Revamp Your Living Space.

Organize household items. This can leave you feeling brand new for a new season. Plus, you'll easily be able to find things when you need them.

Want more ideas?

Check out CareSource MyLifeSM for tools to help improve your outlook and mood. Visit **MyLife.CareSource.com** or get the app through the App Store[®] or Google Play[®].

Sources:

Psychology Today. 5 Ways to Boost Your Mental Health for Spring, Brown University Health. Spring into Self-Care

Avoid the Flu!

Get Your Flu Shot Today.



Make a plan to get your flu shot before the flu gets to you. Get all your vaccinations on time to keep you and your loved ones safe. Getting vaccinated helps you stay healthy. It also helps stop the spread of illnesses. For more information on the flu shot, visit **CareSource.com/flushot**.

In-Network Saves Out-of-Pocket Costs



All our health plans are a type of managed care plan. This means you need to use doctors and facilities that are part of our network for your care to be covered (except in emergencies).

We have agreements with the providers in our network. They promise to provide covered services at the rates we set. They also won't charge you more than the allowed amount. You can see any specialist anytime if you need special treatment. And you don't need a referral!

Most routine care won't be covered out-of-network. But some specialized services may be allowed with prior approval from us.

At times you may get unexpected services from an out-of-network provider. For example, an anesthesiologist during surgery at an in-network hospital. Those services will be covered, and the provider cannot balance bill you for services covered by the No Surprises Act.

To learn more, read your plan documents at **CareSource.com/MPplandocs**.





Questions About Your Prescriptions?

Find out if a drug is covered at **CareSource.com/MPfindRX**. You can also talk to a CareSource pharmacist! You do not need an appointment. Call **1-833-230-2073 (TTY: 711)** to speak to a pharmacist.

What is Balance Billing?

Sometimes a provider bills you for the difference between what they charged and the allowed amount paid by CareSource. This is called “Balance Billing” or sometimes “surprise billing.” Providers in our network are not allowed to balance bill you for covered care.

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, those providers can only charge your plan’s in-network cost-sharing amount.

This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can’t balance bill you and may not ask you to give up your protections not to be balance billed. If you get other types of services at these in-network facilities, out-of-network providers can’t balance bill you, unless you give written consent and give up your protections.

When you receive emergency care, you should only have to pay your normal cost share (copay, coinsurance, and deductible).

If you get a surprise bill, call the provider. If they don’t resolve it, call Member Services.



Be Smart With Your Health Care Dollars



We all know health care costs are only going up. We work hard to keep premiums as affordable as possible, but that is only a part of your cost of care.

Here are some ways you can help control costs:

- ✓ **Read your plan documents.** They will help you understand the benefits and limitations of your plan.
- ✓ **Know where to get care.** The right care in the right setting will save you money. Consider using telehealth. Getting care 24/7 from our Teladoc® provider is free to you!* Learn more about Teladoc on **CareSource.com**, under *Where to Get Care*.
- ✓ **Have a Primary Care Provider (PCP).** Their job is to know your medical history and help manage your day-to-day health needs.
- ✓ **Get preventive care.** Schedule your annual checkup, even if you feel great! Preventive care can help detect health issues early.
- ✓ **Make informed health decisions.** Ask your doctor why a procedure is needed and if any other treatments are available that may be less invasive and costly.
- ✓ **Review your explanation of benefits (EOB).** Mistakes can happen. So, if you see something that doesn't look right, contact your provider's billing office to discuss.
- ✓ **Talk to your doctor about your lifestyle.** Ask for suggestions to help achieve a better quality of life. Improving your health may lower your health care costs.
- ✓ **Ask about lower cost prescription drugs, including generics.** Don't let the commercials on TV entice you into taking more expensive medicines.
- ✓ **Ask about costs or shop around if you have time.** If your provider has suggested a procedure or surgery, ask about the cost. It may feel uncomfortable, but it can save you money. It's your money. Ask your provider about the cost and if there are alternatives. You can also use our *Cost Estimator* tool available in your CareSource MyLife account. You can compare average costs for many common procedures.

Bottom Line: if your provider knows that costs are important to you, they will keep that in mind when providing care.



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 مجاً. 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 lwwersetzer 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.

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Gba ìrànṣọ́wọ́ ọ̀fẹ́ ní èdè rẹ̀ pẹ̀lú àwọn ògbifọ́ àti àwọn ohun èlò míràn tí a kọ sílẹ̀. Gba àwọn ìrànṣọ́wọ́ àti àtilẹ́yìn 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)

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 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**.

Multi-EXC-M-3314787



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

HOW TO REACH US

 Facebook.com/CareSource

 X.com/CareSource

 Instagram.com/CareSource

Important Plan Information

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 MyLifeSM has all the features you need to manage your plan. Log in to your secure account, view your benefits, access 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[®].