



SUMMER 2023

MEMBER *Source*

A Newsletter for North Carolina Marketplace Members

“Clean” Eating



How likely are your fruits and veggies to contain pesticides?

Washing your produce before you eat, cut, or cook with it is important. This way you can rinse off any dirt, insects, or extra leaves, and eliminate any germs. It also helps to wash away any leftover substances that have been used to kill or prevent pests, also called pesticides, that may still be on your produce.

THE CLEAN FIFTEEN are those **LEAST** likely to have leftover substances on them.

Avocados	Mangoes	Sweet Potatoes
Sweet Corn	Asparagus	Watermelon
Pineapple	Kiwi	Cabbage
Onions	Sweet Peas	Cantaloupe
Papaya	Mushrooms	Honeydew Melon

THE DIRTY DOZEN are those **MOST** likely to have leftover substances on them.

Strawberries	Spinach	Cherries
Nectarines	Apples	Celery
Grapes	Peaches	Pears
Bell and Hot Peppers		Tomatoes
Kale, Collard, and Mustard Greens		

 **CareSource**[®]



Eating fruits and vegetables are important for your overall health. You just want to make sure they are clean before you eat them!

Some tips for washing your produce:

Wash your hands. Gently rub the produce with your hands under running water. For produce with a firm skin, use a clean vegetable brush to wash. This could include potatoes or melons. Dry produce with a clean towel.

Sources: *Environmental Working Group*. www.ewg.org/foodnews/dirty-dozen.php, *U.S. Food and Drug Administration (FDA)*. www.fda.gov/consumers/consumer-updates/7-tips-cleaning-fruits-vegetables, www.cdc.gov/foodsafety/communication/steps-healthy-fruits-veggies.html



Pharmacy Updates

CareSource has a searchable drug list on **CareSource.com**. Go to **Find My Prescriptions** under **Member Tools & Resources**. Select **North Carolina** and **Marketplace** to find out which drugs are covered. It is where the most current updates can be found. Call Member Services if you do not have access to the Internet. We can help you find out if a medication is covered and how much it will cost.



What is Surprise Billing?

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or other facility, you are protected by law from surprise billing.

Surprise billing is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider. In these situations, you should only have to pay your cost share. Review your Explanation of Benefits, and if a provider bills you for more, call Member Services for help.

For more details about surprise billing, visit **CareSource.com/plans/marketplace/plan-documents/general-plan-information/** or refer to your Evidence of Coverage. If you think you have received a surprise bill or balance bill from a provider, please call us.



Go Green!

Earth Day was April 22, but you can do your part to help the earth any day! Choose email or text from CareSource instead of paper mail. We will send you a text or email when documents or invoices are ready for you to view in your My CareSource® account.

Update your preferences:

Log in to your account at **MyCareSource.com**. If you don't have a My CareSource account, click **Sign Up** and follow the prompts. Have your CareSource member ID card handy. Click **Preferences** on the top navigation bar. A screen to edit your contact preferences will appear.

Make sure your email and phone number are shown correctly on the form. If they are not, change them. Check the boxes for **Send me email** and/or **Send me text**. You can then pick the types of messages you would like to get electronically.

Click the **Update** button. **It is just that easy!**



Know When To Go Where

For the best care, know where to go to get the right kind of care. When possible, your primary care provider (PCP) should be your first choice for care.

If you have a medical emergency, don't wait! Call 911. If you have a mental health emergency, call 988. Don't wait to get care in an emergency!

 <p>Primary Care Provider (PCP)</p>	Used for common illnesses and advice. You will get most of your preventive care from your PCP. You should see your PCP the most often!
 <p>Telehealth</p>	Used to visit with a provider via phone or computer wherever you are. Ask your provider if they offer telehealth. Use telehealth for common illnesses such as coughs, sinus problems, rashes, mental health concerns and more. You can also talk to a doctor 24/7 through Teladoc®. Call 1-800-853-2362 or visit Teladoc.com/CareSource to get started.
 <p>Community Behavioral Health Centers (CBHCs)</p>	Used to provide health and social services for people living with mental health and/or substance use issues.
 <p>Convenience Care Clinics</p>	Used for minor sicknesses and to get shots. You can find them in many local drug and grocery stores.
 <p>Urgent Care</p>	Used to treat non-life-threatening issues. Use when you cannot visit your PCP and your health issue cannot wait.
 <p>Hospital Emergency Rooms</p>	Used for life-threatening issues or emergencies. Call 911 or go to the nearest ER.

Not sure where to go?

Call the CareSource24 Nurse Advice Line at **1-833-687-7355**.

We are here for you 24 hours a day, 7 days a week.

Life HACKS:



Get planting this summer with these tips and tricks!

1



Don't have space for a garden? You can easily grow herbs, peppers, tomatoes, onions, summer squash, beans and eggplant in containers. Broccoli, cabbage, lettuce and greens grow in the spring and fall.

2



Plant marigolds around your garden. They will attract bees and butterflies and keep pests away.

3



Save your eggshells! You can use eggshells to add nutrients to your plants. Eggshells also help keep certain types of insects away.

4



Looking for an easy way to water your plants each day? Turn an empty milk jug into a watering can.

YOU
ASKED
FOR IT!



Your Top Questions to Member Services Answered

What is the number for Member Services? When should I call?

The Member Services number is **1-833-230-2099** (TTY: 711). We are open Monday through Friday, 7 a.m. to 7 p.m., Eastern Time. Member Services can answer questions about your CareSource account. They can tell you about your CareSource benefits and how to use them. They can get your health plan information in your primary language, large print, braille, or audio. You can also call if you need help finding a provider near you.

What is the number for the CareSource24[®] Nurse Advice Line? When should I call CareSource24[®]?

The number for CareSource24[®] is **1-833-687-7355**. Nurses can help you 24 hours a day, 365 days a year. You can call any time you have questions about your health. A registered nurse can help you decide what kind of care you may need.

Where can I find these phone numbers?

Both the Member Services and CareSource24[®] Nurse Advice Line phone numbers are listed on your member CareSource member ID card.



COMING SOON

New Security for Your CareSource Member Portal and Mobile App

CareSource is adding an enhanced security to your My CareSource® account and CareSource Mobile App starting July 1, 2023. This is called Multi-Factor Authentication (MFA).

MFA uses three types of security when logging into your account, such as:



SOMETHING YOU KNOW
Username and Password



SOMETHING YOU HAVE
Passcode or Verification
Device



SOMETHING YOU ARE
Fingerprint or Face ID

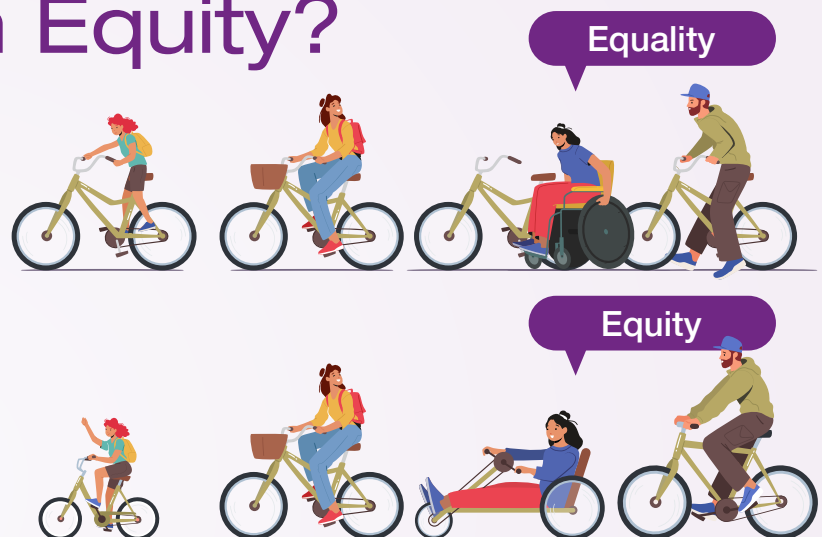
MFA gives an extra layer of safety. It makes it harder for someone to log in as if they were you. Your account is safer since they would also need your device to gain access.

How Does it Work? Let's say you're logging into your My CareSource account. First, you'll type in your username and password. Then, as a second step, you'll enter a one-time code sent to your email or smartphone. **Questions?** Call Member Services or visit [CareSource.com/about-us/multi-factor-authentication/](https://www.caresource.com/about-us/multi-factor-authentication/).

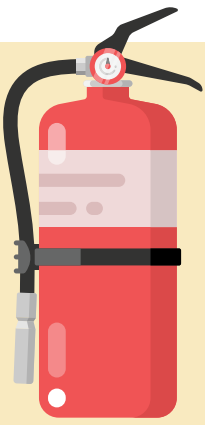
What is Health Equity?

There are many things that can impact your access to quality health care. **All people should have a chance to reach their best health.** The color of your skin, your gender, how much money you make, where you live, what language you speak, your sexual orientation, or any other way you identify should not impact the quality of care you receive. This is known as health equity.

Some groups of people have a harder time getting the care they need than others. This is health inequity. Sometimes this means that these groups experience disease or health issues at higher levels than those who get the care they need. When health equity is achieved, those affected most by gaps in care can reach better health outcomes.



We want to ensure health equity for all. You are one-of-a-kind and we want to make sure you have one-of-a-kind care for you and your family. That's Health Care with Heart®.



In Case of Fire

Summer brings campfires, cook-outs, sing-alongs and lots of good fun! But if you are not careful, it can also lead to burns or unexpected fires! If you are having a cook-out or camping, have a fire extinguisher nearby. You can buy a low cost one at most department or drug stores. Even a bucket of water or dirt is helpful if a fire gets out of a fire pit or onto dry grass.

Keep an eye on children and don't let them get too close to the fire. If you are roasting marshmallows, be extra careful of melted marshmallow falling off the stick or skewer. If you or someone else get a burn, first cool it with water. Keep it covered with a cool wet cloth for 5 minutes. Get medical help if needed.

TIP: You can get free smoke alarms at no cost! Visit www.redcross.org/sound-the-alarm.html



Source:
National Fire Protection Association, nfpa.org/education

Air Pollution and Your Health

Air pollution is harmful to our health. The American Lung Association says more than 4 in 10 Americans live in places with unhealthy levels of air pollution. You can be exposed to air pollution no matter where you live. It comes from many sources. Some are natural sources like smoke from wildfires. Most air pollution is caused by humans. It comes from things like car exhaust, factories, and agriculture. Breathing polluted air can cause inflammation in our lungs, making it harder to breathe. It can cause asthma attacks and make asthma symptoms worse.

There are things we can do to protect our health. Check the air quality each day where you live at www.AirNow.gov. Stay inside as much as you can on the days the air is unhealthy. We can also take steps to help reduce air pollution. Walk, bike, or use public transit to limit air pollution from cars. Support clean energy like wind and solar power. Small changes can make a big difference!

May is asthma awareness month.

Learn more about how air pollution affects those with asthma at www.Lung.org.





What is an Appeal?

If you disagree with a decision we make to deny a service or benefit claim, you can file an appeal. You can also appeal when we only approve part of a claim. You have 60 days to file an appeal. You have the right to a hearing at the state level with an appeal.

Examples of things you might file an appeal for:

- Denial of service or payment of service
- Denial, termination, or reduction on previously authorized service
- Failure to provide timely service or a timely answer.

You'll need to tell us:

1. Your name and CareSource member ID number
2. Your provider's name
3. The date of service
4. Reason you disagree with our decision
5. Any other supporting documentation

An Internal Appeal Request form is included with your Denial letter. You can print it from the Forms page on **CareSource.com** or ask Member Services to mail one to you. It will make filing your appeal easier.

To File an Appeal:



Call Member Services. Tell us you want to file an appeal **1-833-230-2099** (TTY: 711). We are open Monday – Friday, 7 a.m. – 7 p.m. Eastern Time.



Mail it to us:
CareSource
ATTN: North Carolina Member Appeals
P.O. Box 1947
Dayton, OH 45401



Fax it to us: 1-937-531-2398

What Happens Next

We will send you a letter saying we received your appeal request. It will tell you what you can expect to happen and when to expect it.



Stock Your Medicine Cabinet

Be ready in case you or your family have anything from a scrape to the common cold. You can be ready with a well-stocked medicine cabinet. It's hard to know what to have on hand. Here is a list to help you get started.

Aches & Pains

- Pain relievers such as aspirin, acetaminophen, or ibuprofen

Cold & Flu

- Decongestants, cough suppressants
- Cough drops
- A thermometer

Injury Aids

- Band-aids
- Antibiotic ointment
- Hot/cold pack
- Tweezers
- Cotton swabs and cotton balls
- Rubbing alcohol
- Hydrogen peroxide
- Nail clippers

Skin

- Aloe vera to help with sunburns
- Hydrocortisone cream for bites and rashes

Allergies

- Antihistamine to help with allergies
- Nasal saline for dry sinuses

Upset Stomach or Indigestion

- Antacid to help with heartburn
- Medication with loperamide to help with diarrhea
- Medication with polyethylene glycol to help with constipation

Your medicine cabinet doesn't have to be in a cabinet. You can store these items in a shoe box or small plastic bin. Keep your medications in a cool, dry place away from sunlight. Take your medicine as instructed. Read the labels and check the expiration dates. Keep medications safe from children and pets. Talk to your provider or pharmacist if you have any questions.

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.



Do You Have Caregiver Burnout?

Being a caregiver can be stressful and affect your health. It is common to forget to take care of yourself when you're caring and worrying about someone else. You could have caregiver burnout.

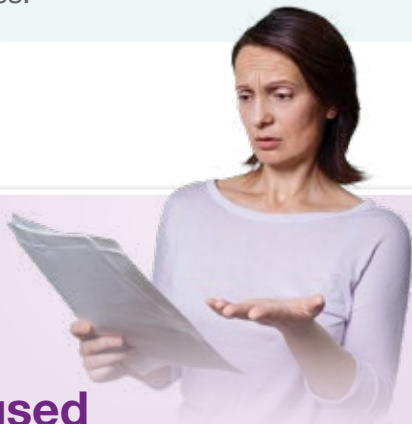
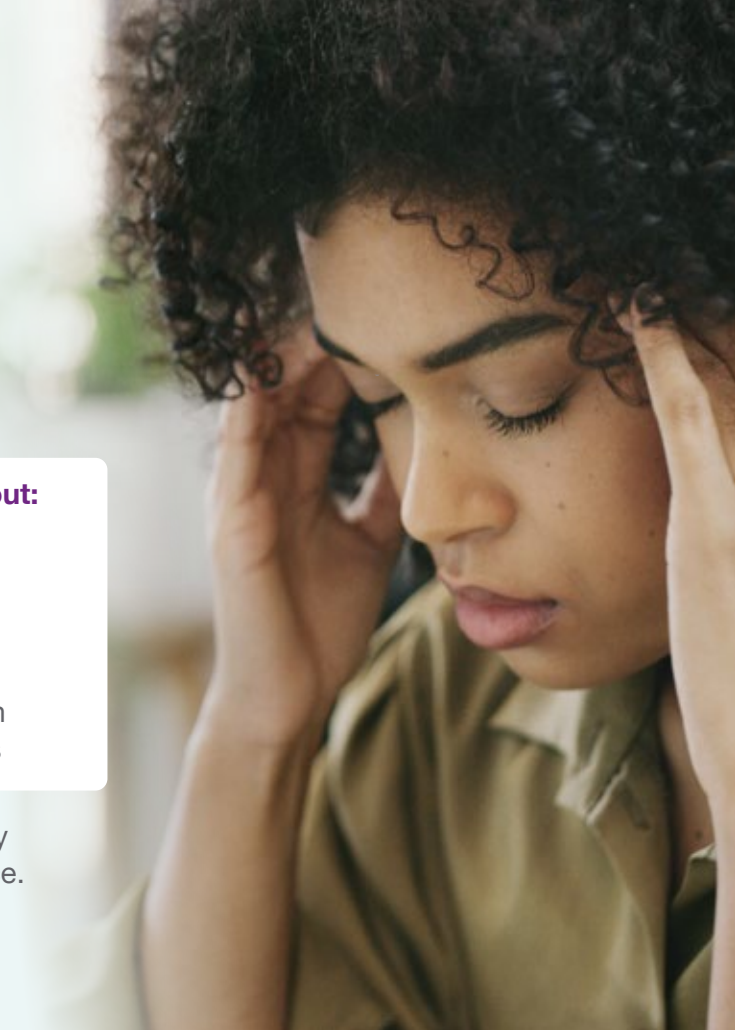
Physical signs of burnout:

- Exhaustion
- Problems sleeping
- Gaining weight
- Getting sick more often

Emotional signs of burnout:

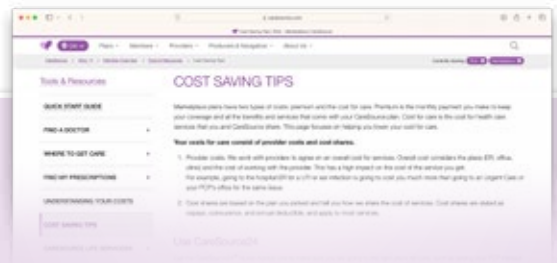
- Feelings of sadness or hopelessness
- Isolating from friends and ignoring hobbies
- Getting frustrated with yourself or loved ones

If you think you might be suffering from burnout, don't delay in taking care of yourself. Ask family or friends for assistance. Visit CaregiverAction.org and Caregiver.org to find support groups. There are also other helpful resources for you and your loved ones.



Confused About Your Costs?

A new page on CareSource.com can be used as a reference to help. It can help remind you of the difference between a copay and coinsurance and more. Go to **Members**, then **Tools and Resources**. Click the new Tile or find the new link on the side menu. **Understanding Your Costs**, helps explain the cost terms we use and where to find your plan's cost shares.



Want to Save Money on The Cost of Your Care?

There is a new page on CareSource.com just for you! It gives you tips and ideas for saving on your care and helps you understand some of the factors that drive the cost of your care. Go to **Members**, then **Tools and Resources**. Click the new Tile or find the new link on the side menu. A new page called **Cost Saving Tips** will give you some pointers that may help you start saving today!

Soak up the Sun and these Health Benefits!



From taking a walk outside to spending time at the pool, spending some time in the sun is good for your health and wellbeing. Light is a key part of your body's circadian rhythm. Sunlight helps your body know when you should be awake. And darkness helps your body know when you should go to sleep. Getting bright light after you wake up in the morning may help you feel more alert.

While you are spending time in the sun, keep your skin protected. Pack sunscreen with an SPF of 15 or higher. You will want to reapply to have protection throughout the day.

Spending time in the sun also helps your body produce Vitamin D. Vitamin D helps your body absorb calcium, which is key for bone health. Vitamin D is also important for building a strong immune system. Having consistent exposure to sunlight can help reduce the risk for illness or infections.

Sunlight also increases your serotonin levels. Serotonin is a hormone that helps boost your mood. It also helps you feel calmer and more focused. Spending just 5-15 minutes in the sun each day can help your health. Grab your sunscreen and soak up the sun this summer!

Sources:

www.cdc.gov/niosh/emres/longhourstraining/light.html,
www.medicalnewstoday.com/articles/326167#other-sources

Help Find Fraud



Help us track fraud, waste and abuse, or medical identity theft. CareSource sends you Explanation of Benefit (EOB) statements to review. When you get one, check the following:

- 1 Are the services, supplies, or equipment listed correctly?
- 2 Were any items billed more than once?
- 3 Are the services correct?

If you suspect errors or fraud, call Member Services. You can also email fraud@caresource.com, fax 1-800-418-0248, or write to:

CareSource
Attn: Program Integrity
P.O. Box 1940
Dayton, OH 45401-1940

You do not have to give us your name when you write or call. Your report will be kept as confidential as possible by law.



Feeding Your Newborn:

Use Your Resources!

Choosing to breastfeed, formula feed, or a combination of both is a hard decision for many new parents. Health experts stress that breast milk is the best choice. Breastfeeding may not be possible for all. If you cannot breastfeed or decide not to, know formula is a healthy, safe option.

How you feed your baby is a personal choice.

Most hospitals have lactation consultants on hand. Work with them if you have issues. They are there to help. Many will even check up with you at no cost after you leave the hospital.

Here are a few questions to ask to help you get started:

- 1 Does breastfeeding hurt?
- 2 How can I get my baby to latch properly?
- 3 Is my baby eating enough?
- 4 Am I producing enough milk?
- 5 Can I supplement with formula?

CareSource covers breast pumps, replacement parts, and milk storage bags at no cost to you. We want you to have the tools you need if you plan to breastfeed. You can order your breast pump online within 90 days of your due date.

Get what you need to breastfeed at: www.aeroflowbreastpumps.com

Fill out the information on the website and they will work with us to get your breast pump to you! Call Member Services if you have any questions.

Get the Most Out of Your Pharmacy Benefits

At CareSource, we want to make it easy for you to use all your benefits. Your CareSource plan includes pharmacy benefits and more!

We partner with Express Scripts to help manage your prescriptions. You should fill your prescriptions at a pharmacy that takes CareSource. Be sure to bring your member ID card when you are getting a prescription. This will let pharmacies know that CareSource pays for your medication.

Here are some other things you should know to make it easier to use your pharmacy benefits.



Use Our Online Tools

When you need to get or refill a prescription, find a pharmacy close to you with the **Find a Pharmacy** www.express-scripts.com/frontend/open-enrollment/caresourcerxinnoventions tool.



You can also find out if a drug is covered by using our Formulary caresource.com/wv/members/tools-resources/find-my-prescriptions/marketplace/

Ask Your CareSource Pharmacist



Do you have questions about your medications? You can talk to a CareSource RxInnovations™ pharmacist. They can review your medications with you and help answer questions. There is no appointment needed! Call **1-833-230-2073** to speak with a CareSource pharmacist today. We are open 9 a.m. to 5:30 p.m. Monday through Friday.





One-on-One Care

Taking medication the way it is prescribed is vital to your health. Our **Medication Therapy Management (MTM)** program can:

- Help you safely use your drugs.
- Help your providers and other caregivers work better together.
- Help you learn about your drugs and the right way to use them.
- Help your overall health.

You can work one-on-one with a pharmacist through the MTM program. They can go over your drug list with you and help you manage your medications. This service is part of your benefits and is at no cost to you.



Get Rid of Unused Medications the Safe Way

We can help you safely get rid of your unused medications. Expired or unused drugs can be a health risk for toddlers, teens, and family pets. CareSource has free **DisposeRx® packets**. Use these packets to help you get rid of expired drugs or medications you no longer use. These packets are safe for the environment, easy to use, and can help stop drug misuse.

Use this link (www.SecureForms.CareSource.com/en/DisposeRx/) to ask for a DisposeRx packet or call Member Services. The number is on the back of this newsletter.

You can also find a disposal site in your area year round at www.apps.deadiversion.usdoj.gov/pubdispsearch.



90-Day Prescriptions: Mail Order or Retail?

As a Marketplace member, you can get 90-day refills of many medications for chronic conditions. You can get these through our Express Scripts mail order pharmacy. You can also fill a 90-day supply of generic medications at your local retail pharmacy. Both offer the convenience of only having to refill your prescription every 90 days.

To find out more about the mail order pharmacy from Express Scripts, visit www.Express-Scripts.com/. You can also call them at 1-888-848-4452 from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

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

Exercise looks different for everyone. Exercises have also changed throughout time. Switch up your fitness routine with these trends from the past! Use this list for new and fun ways to get moving and stay active.



➤ **Hula-hooping**

You may have used the hula hoop when you were young. 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 you build your core strength. You can build your lower body strength by moving 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 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. It's like a big dance party! Zumba helps build your strength and flexibility. It also relieves stress and can boost your mood.

➤ **Online Fitness Classes & Games** A more modern version of exercising are online fitness classes and games. These are a great way to stay active from the comfort of your own home. As a CareSource Marketplace member you have access to on demand home fitness programs on the Silver&Fit® website and mobile app.

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

You may have access to fitness centers and select YMCAs with Active&Fit®. Learn more about these optional fitness benefits by calling 1-877-771-2746 or visiting ActiveandFit.com.

**Active&Fit is for members who have an optional adult Dental, Vision & Fitness plan.*

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Protect Your Child from Lead Exposure

Lead exposure even in small amounts can harm your child. Their bodies are still growing so they absorb lead at higher levels than adults. Most kids show no physical signs of lead exposure, but it can lead to:

- Brain and nervous system damage.
- Slower growth and development.
- Hearing, speech, learning, or behavior problems.

There is an easy way to find out if your child has been exposed to lead.

At 12 and 24 months, children should be routinely tested for lead. Just visit your child's provider for a simple blood lead test. You can get the test done at no cost to you! Call Member Services if you need help finding a provider or want to learn more.





ENGLISH - Language assistance services, free of charge, are available to you. Call: **1-833-230-2099** (TTY: 711).

SPANISH - Servicios gratuitos de asistencia lingüística, sin cargo, disponibles para usted. Llame al: 1-833-230-2099 (TTY: 711).

NEPALI - तपाईंका निम्ति निःशुल्क भाषा सहायता सेवाहरू उपलब्ध छन् । फोन गर्नुहोस्: 1-833-230-2099 (TTY: 711).

KOREAN - 언어 지원 서비스가 무료로 제공됩니다. 전화: 1-833-230-2099 (TTY: 711).

FRENCH - Services d'aide linguistique offerts sans frais. Composez le 1-833-230-2099 (TTY: 711).

GERMAN - Es stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Anrufen unter: 1-833-230-2099 (TTY: 711).

SIMPLIFIED CHINESE - 可为您提供免费的语言协助服务。请致电: 1-833-230-2099 (TTY: 711).

TELUGU - భాషా సాయం సర్వీసులు, మీకు ఉచితంగా లభ్యమవుతాయి. కాల్ చేయండి: 1-833-230-2099 (TTY: 711).

BURMESE - ဘာသာစကားဆိုင်ရာအကူအညီဝန်ဆောင်မှုများအား သင့်အတွက် အခမဲ့ ရရှိနိုင်ပါသည်။ ဖုန်းခေါ်ရန်: 1-833-230-2099 (TTY: 711).

ARABIC - تتوفر لك خدمات المساعدة اللغوية مجاناً. اتصل على الرقم: 1-833-230-2099 (هاتف نصي: 711).

URDU - زبان کی معاونتی ترجمانی خدمات، آپ کے لیے بالکل مفت یا فری آف چارج دستیاب ہیں۔ کال کریں: 1-833-230-2099 (TTY: 711)

PENNSYLVANIA DUTCH - Mir kenne dich Hilf griege mit Deitsch, unni as es dich ennich eppes koschte zellt. Ruf 1-833-230-2099 (TTY: 711) uff.

RUSSIAN - Вам доступны бесплатно услуги языкового сопровождения. Позвоните по номеру: 1-833-230-2099 (TTY: 711).

TAGALOG - May mga serbisyong tulong sa wika, na walang bayad, na magagamit mo. Tumawag sa: 1-833-230-2099 (TTY: 711).

VIETNAMESE - Dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi: 1-833-230-2099 (TTY: 711).

GUJARATI - ભાષા સહાય સેવાઓ તમારા માટે નિ:શુલ્ક ઉપલબ્ધ છે. 1-833-230-2099 (TTY: 711) પર કોલ કરો.

PORTUGUESE - Serviços linguísticos gratuitos disponíveis para você. Ligue para: 1-833-230-2099 (TTY: 711).

MARSHALLESE - Jerbal in jibañ ikijen kajin, ejelok onean, ej bellok ñan eok. Kurlok: 1-833-230-2099 (TTY: 711).

NOTICE OF NON-DISCRIMINATION

CareSource complies with applicable state and federal civil rights laws. We do not discriminate, exclude people, or treat them differently because of age, gender, gender identity, color, race, disability, national origin, ethnicity, marital status, sexual preference, sexual orientation, religious affiliation, health status, or public assistance status.

CareSource offers free aids and services to people with disabilities or those whose primary language is not English. We can get sign language interpreters or interpreters in other languages so they can communicate effectively with us or their providers. Printed materials are also available in large print, braille, or audio at no charge. Please call Member Services at the number on your CareSource ID card if you need any of these services.

If you believe we have not provided these services to you or discriminated in another way, you may file a grievance.

Mail: CareSource, Attn: Civil Rights Coordinator
P.O. Box 1947, Dayton, Ohio 45401

Email: CivilRightsCoordinator@CareSource.com

Phone: 1-844-539-1732

Fax: 1-844-417-6254

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

Mail: U.S. Dept. of Health and Human Services
200 Independence Ave, SW Room 509F

HHH Building Washington, D.C. 20201

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

Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are found at:

www.hhs.gov/ocr/office/file/index.html.



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