



SPRING 2019

MEMBER *Source*

A Newsletter for CareSource® Members

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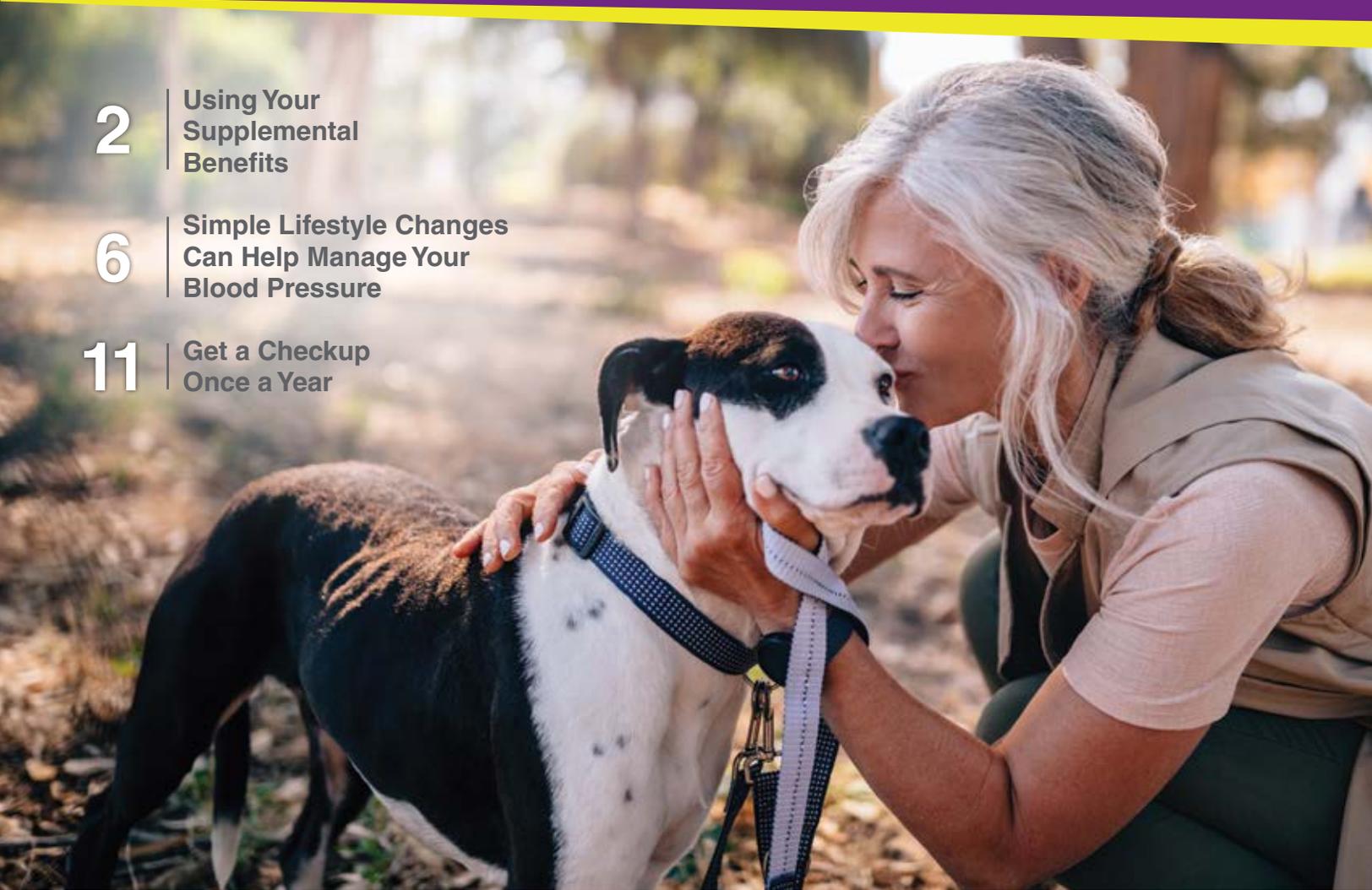
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Paying your Premium is Easy

CareSource makes it easy to pay your monthly bill online, by phone or by mail.

You can set up automatic monthly payments or make a one-time payment online through your My CareSource® account. Log in at **MyCareSource.com** and choose the **Pay Bill** option. Select **Make a Payment** for a one-time payment, or **Manage Automatic Payments** to set up a monthly recurring payment. Follow the prompts to pay with a credit card, debit card or electronic check.

To pay by phone, have your member ID handy and call **1-800-479-9502**. Tell “Katie,” our automated attendant, that you are a member and want to pay by phone. You can also mail your payment using the return address on your payment slip at the bottom of your invoice.


CareSource®

USING YOUR SUPPLEMENTAL BENEFITS



HEARING PROGRAM

ALL Marketplace plans offer a hearing program through the TruHearing network of providers. This program covers routine hearing exams, and if needed, members can choose from a selection of high quality hearing aids offered at a discount. Visit TruHearing.com/choice or call 1-866-202-2561 for details.



VISION BENEFIT

Vision benefits offered through the EyeMed network. All children get pediatric vision coverage. Adult members with optional Dental and Vision plans also get the EyeMed network for your routine vision benefits. EyeMed offers a large network of providers, including vision centers that are open evenings and weekends. For details, visit EyeMedVisionCare.com/csmp.



FITNESS PROGRAM

This year, adult members with an optional Dental and Vision plan have access to the Active&Fit® program at no cost! This program was previously offered with a fee for either access to the Active&Fit fitness center network or home fitness kits. For convenience, you can go to any participating fitness center in the network or choose up to two home fitness kits and have them delivered directly to your home. Active&Fit also offers online classes, and you can connect your wearable fitness device with the Active&Fit Connected!™ tool to easily track your progress. Visit ActiveandFit.com for details and to enroll. It's so easy, there's no reason not to join!



DENTAL BENEFIT

Dental care is covered for children on all plans, and for adults with an optional Dental and Vision plan. Dental providers can be found in our provider directories and on CareSource.com using our Find A Doctor lookup tool.

You can find your supplemental benefits customer service phone numbers on the back of your CareSource member ID card.

Note: Your use of the Active&Fit Connected! tool serves as your consent for American Specialty Health Fitness, Inc. (ASH Fitness) to receive information about your tracked activity. Purchase of a wearable fitness device or app may be required and is not reimbursed by the Active&Fit program (though there are free apps that can track your progress as well).

The Active&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit and Active&Fit Connected! are trademarks of ASH and used with permission herein.





Protect Yourself and Your Information

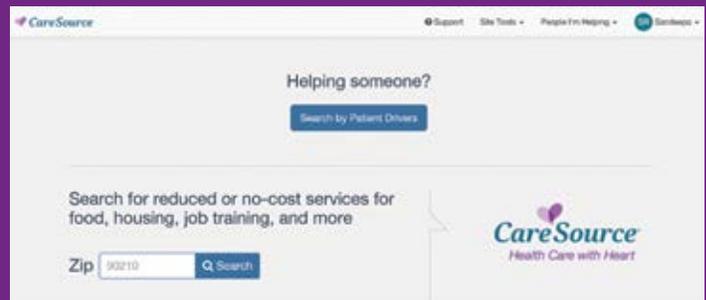
Health insurance fraud is a serious issue. One way that we can help combat it is to protect our personal information. If someone calls you advertising medications, and you were not expecting the call, it isn't safe to give out your information.

Recently, there have been a lot of ads on the internet and social media that promise pain relief without opioids. They are ads for products like pain creams. You should always take medical advice from your doctor – not the internet. These ads may also offer free prizes if you use their pharmacy or products. Clicking on these ads can lead to stolen information.

Always check the prescriber on your prescription. Be sure you know who it is. If you have concerns about a prescription you didn't expect, please contact us. Call Member Services and ask to report fraud.

Finding Help Just Got Easier

CareSource is excited to offer an interactive tool to help connect you to local resources! The MyResources tool connects you with local low-cost and no cost programs and services for food, shelter, health care, work, financial support and more. Try it today by logging into your My CareSource account to access free tools and features!



Cold and Flu Season is Here— Have You Been Vaccinated?

The Centers for Disease Control and Prevention (CDC) recommends everyone 6 months and older get an annual flu vaccine. It normally takes two weeks after being vaccinated to be protected against the flu. Getting a flu vaccine each year is the best way to prevent getting sick with the flu and spreading it to others. Chances are you will avoid more serious illness if you get this protection. It's not too late to get your flu shot this season!

Visit your health care provider and get your flu vaccine today! Annual flu vaccines are a covered benefit for you as a CareSource member. They are available at **NO COST TO YOU**. If you have already had your flu vaccine, thank you!

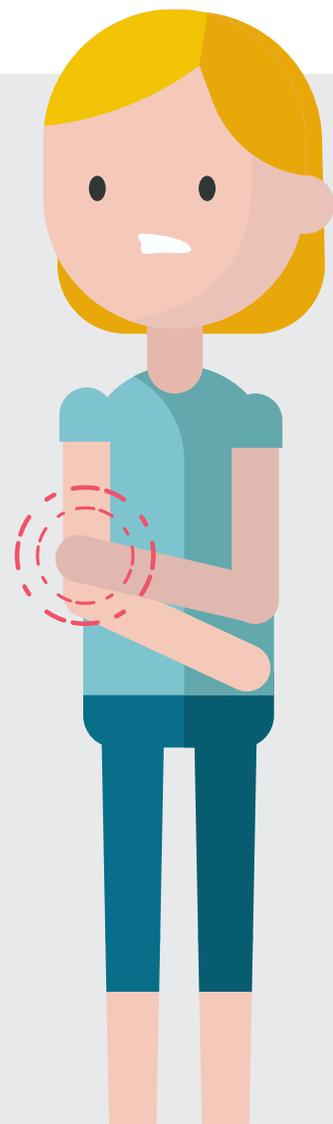


Know Your Benefits

If you need emergency care, be sure to know your benefits. Keep these facts in mind.

- You may go to any emergency room (ER) for emergency care. It does not need to be part of the CareSource provider network; however, going to an in-network provider will help to manage your costs.
- Sometimes you need to be admitted to the hospital after you get ER care. If you went to an out-of-network ER, then you will need to transfer to a network provider once your condition is stable.

You or your provider should let us know of any inpatient hospital admission. Let us know within 24 hours or as soon as possible. By calling us, you may avoid extra costs for any hospital stay that is not medically necessary.



Simple Lifestyle Changes Can Help Manage Your Blood Pressure

Uncontrolled high blood pressure raises your risk of heart disease and stroke. Your lifestyle plays a vital role in taking care of your blood pressure. Here are some tips:

- **Eat a healthy diet.**
- **Limit sodium (salt) in your diet:** 1,500 mg a day or less is ideal for most adults.
- **Work out regularly:** about 30 minutes most days of the week.
- **Lose extra pounds.**
- **Limit the amount of alcohol you drink:** one drink a day for women, or two a day for men.
- **Make a plan to quit smoking.**
- **Cut back on caffeine.**
- **Lower your stress:** make time to relax. Take time each day to sit quietly and breathe deeply.
- **Medications:** understand each of the medications you take. Take all of your medications exactly as your health care provider says.
- **Check your blood pressure at home and see your health care provider regularly:** Home checking can help you keep tabs on your blood pressure, make certain your lifestyle changes are working, and alert you and your health care provider to potential health problems. Talk to your health care provider about checking your blood pressure at home.

Reference: Mayo Clinic





Do You Have Diabetes?

Know Your Blood Glucose Levels

When you have diabetes, self-testing your blood glucose (sugar) at home is a vital tool in taking charge of your treatment plan. Checking your blood sugar will help you identify levels that are high or low. It will also help you determine how diet and exercise affect blood sugar levels. Your health care provider will tell you how often you should check your blood sugar level. He or she will also set target ranges for you.

Your health care provider may also recommend you get an A1C test. A1C (HbA1C) is a blood test. It shows your average blood sugar levels over the past 2-3 months. It provides a useful gauge of diabetes control. For most adults with diabetes, an A1C level of 7 percent or less is a common treatment target. Lower or higher targets may be appropriate for some individuals. If your A1C level is above your target, your health care provider may recommend a change in your diabetes treatment plan.

Reference: Mayo Clinic

Special Enrollment Period

People who have change of life events may qualify for a Special Enrollment Period (SEP). If you or someone you know has had a life changing event and may need health insurance or to change plans, visit [CareSource.com/marketplace](https://www.caresource.com/marketplace) or call **1-844-539-1733** (TTY: 1-800-750-0750 TTY or 711) for help.

Changing to Adult Care

Does your teen see a pediatrician? When children turn 18 years old, they may need to change to a health care provider who focuses on adult care.

Talk to your child's doctor. Ask if they accept patients who are 18 and older. If they do, your child can continue to get care from them. If they don't, you will need to find a new health care provider for your child by age 18. If needed, Member Services can help with a smooth transition in choosing a new primary care provider for your child. Talking to your child in their early teen years, before they turn 18, will also help make the change easier for them.

If you don't have internet access, don't worry.

We can still help you. Call Member Services with your questions. Just dial **1-800-479-9502** (TTY: 1-800-750-0750 or 711). We are open 7 a.m. to 7 p.m., Monday through Friday.

Non-Formulary and Brand Name Drugs May Cost You More

If you are approved to take a non-formulary, brand name drug when a generic equivalent is available, you will be responsible to pay the difference in cost between the brand name drug and the generic drug. Also, you must pay the applicable copayment or coinsurance for the drug.

The difference in cost between a brand name and a generic drug can be significant. The amount of the difference does not apply to your maximum out of pocket costs. For more information, please refer to your Evidence of Coverage (EOC) on [CareSource.com](https://www.caresource.com).



Drug List Updates

Log on to: [CareSource.com/members/tools-resources/find-my-prescriptions](https://www.caresource.com/members/tools-resources/find-my-prescriptions)

Find out which drugs are covered under your plan. You'll find the most current changes and updates, too. Please call Member Services if you don't have access to the internet. We can help you.





Here's to a **HEALTHY 2019!**

We are always looking for better ways to help you lead a healthier and safer lifestyle. Completing your Health Risk Assessment (HRA) is a great way to get started. Once you've completed the HRA and thought about the lifestyle changes you'd like to make you can explore the MyHealth portal linked from **MyCareSource.com** to see all the free online wellness programs CareSource offers its members.

The HRA can be completed in one of several ways:

- Online through the My CareSource member portal at **MyCareSource.com**
- Over the phone by calling the Member Services telephone number on your CareSource ID card.
- By paper copy: contact Member Services to request a copy be mailed to you.

Why not start on a path to a healthier life today?

Colorectal Cancer – **Prevention Is Key**

Colorectal cancer is the second leading cause of death from cancer in the U.S. It is a disease in which cancer cells form in the tissues of the colon or the rectum. You can lower your chances of getting colorectal cancer by eating nutrient-dense, fiber-rich foods such as leafy greens, whole grains, and fruits. You should also exercise for 30 minutes each day. Finding colorectal cancer early can make it easier to treat. Talk to your health care provider about early detection tests.

Reference: cancer.gov





Get a Checkup **ONCE A YEAR**

See your health care provider once a year for a checkup. This visit is important for your health and wellness. Getting checkups when you are not sick gives time to form a trusting bond with your health care provider and to set goals for your health.

Preventing disease before it starts is vital to helping people live longer, healthier lives. Preventive health care includes immunizations and screenings for common chronic and infectious diseases and cancers. Preventive care also includes clinical and behavioral interventions to manage chronic disease and reduce associated risks. Counseling can help you manage a chronic disease and live a healthier life. Your health care provider can help connect you to counseling and education services and programs.

During your visit, your health care provider may:

- Update the health risk assessment you completed
- Update your medical and family history
- Check your weight and blood pressure
- Update your list of current medical providers and suppliers
- Screen for cognitive, or mental, issues
- Update your written screening schedule from past wellness visits
- Update your list of risk factors and conditions and the care you are getting or that is recommended
- Give health advice and referrals
- Review and update your medications

To get ready for your checkup:

- Make a list of all the medicines you take
- Fill out forms in advance if you can, especially if your address, phone number or other information has changed since your last visit
- Write down any questions or concerns

If you need help contacting your health care provider or would like to find a new one in your area, please call Member Services or use our online provider lookup tool. Go to **CareSource.com**. Hover over Members, then click **Find A Doctor** under Tools & Resources.



Thank You

FOR BEING A CARESOURCE MEMBER

We want to remind you that you can find the most up-to-date information about your benefits and services on our website at **CareSource.com**. You will find many helpful items that you can read or print such as:

- Information about our Quality Program, to ensure you get good care and service.
- Information about our Care Management Program and how you or your caregiver may self-refer to the Program.
- Information about our Disease Management Programs and how you may get help.
- How to contact staff if you have questions about how we manage care and services and the toll-free number to call.
- How you can reach us using TTY services if you have problems with hearing.
- CareSource's policy prohibiting financial incentives for utilization management decision-makers.
- A description of the availability of the independent, external appeals process for utilization management decisions by CareSource.
- CareSource's statement about your rights and responsibilities.
- Information about benefits and services that you get or that are not included in your coverage.
- Information about our pharmacy benefits and medicines you can get. This includes our drug list with any restrictions and preferences; how to use our pharmaceutical management procedures; an explanation of limits and quotas; how to receive coverage for non-formulary drugs and an explanation of how practitioners can provide information to support an exception; and CareSource's processes for generic substitution, therapeutic interchange, and step-therapy.
- Information about copayments and other charges for which you are responsible.
- How to get services if you travel, and any restrictions on your benefits.
- How you can get our printed information or get help talking with us in another language about how we manage care and services, or about benefits, access to services and other issues.
- How you may submit a claim for covered services, if needed.
- Learn about our health partners, including their board certification, the medical school they went to and where they completed their residency.
- How to choose your primary care doctor and make appointments.



- How to get specialty care, mental health care and hospital services.
- How to get care after your doctor's normal office hours.
- How to get emergency care, including when to directly access emergency care or use 911 services.
- How to get care and coverage when you are out of CareSource's service area.
- How to tell us if you are unhappy with CareSource.
- How you can appeal a decision that affects your coverage, benefits or your relationship with CareSource in a negative way.
- How CareSource decides how and when add new technology as a covered benefit.
- Our notice of privacy practices and confidentiality policies, including what a "routine consent" is and how it allows CareSource to use and disclose information about you; how CareSource uses authorizations and your right to approve the release of personal health information not covered by the "routine consent;" how you may request restrictions on the use or disclosure of personal health information, amendments to personal health information, access to your personal health information or an accounting of disclosures of personal health information; CareSource's commitment to protect your privacy in all settings and CareSource's policy on sharing personal health information with plan sponsors and employers.

There is other information about CareSource and our services on the website that is useful to know.

Our ***Find A Doctor*** tool lists doctors, hospitals and urgent care centers that you can choose from to meet your needs. You can search for a physician by specific characteristics such as office location, gender or specialty.

You can also take a Health Risk Assessment (HRA) on our website. Go to **caresource.com/members/my-caresource-account** and click on "Health Assessment & Screening." When you complete the HRA, you will get tips that may help you improve your health. You can also have access to tools that help you better understand what you can do to improve your health.

If you would like more information, or do not have access to the internet, call Member Services at **1-800-479-9502** (TTY: 1-800-750-0750 or 711).

Thank you,
CareSource

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

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please call the member services number on your member ID card.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource
Attn: Civil Rights Coordinator
P.O. Box 1947, Dayton, Ohio 45401
1-844-539-1732, TTY: 711
Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



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

Member Services Dept:
1-800-479-9502
(TTY: 1-800-750-0750 or 711)

CareSource24®
24-Hour Nurse Advice Line:
1-866-206-4240

JOIN US

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 [Instagram.com/CareSource](https://www.instagram.com/CareSource)

 [Pinterest.com/CareSource](https://www.pinterest.com/CareSource)

Is it **SAD**?

Did you know that the cold, dark winter months can trigger depression? Seasonal Affective Disorder (SAD) is a type of depression. It comes and goes with the seasons. It usually occurs in the winter when the days are shorter.

Do you think you might have SAD? Talk to your doctor. Together, you can figure out if your blues are just a passing mood or something more serious. If you have a Care Manager, he or she can assist you with finding a provider who can help you.

If you do have SAD, you are not alone. Treatment is available, and we are here to help. We offer resources on myStrength, our online wellness tool. It can help you strengthen your mind, body and spirit. You can find self-help tools and wellness resources that fit your needs.

Access myStrength online or on your mobile device at no cost to you. Visit www.mystrength.com/r/caresource to get started.