

FALL 2016

MemberSource

A newsletter for CareSource marketplace members

Stick with CareSource in 2017

Open enrollment is from Nov. 1 – Jan. 31

Thank you for choosing CareSource for your health insurance coverage! We appreciate your trust in us to help you get the care you need, and we want to keep you covered in 2017.

Open enrollment is a time period when you can make a change to your coverage. It lasts from November 1 – January 31. If you do nothing, you will be automatically re-enrolled in the same plan. However, 2017 plan changes will apply. You should have received a mailing in October that let you know about plan updates and how to re-enroll or choose a new CareSource plan if you want to make changes. Please review the options available for 2017 to make sure you choose the plan that best meets your needs.

If you want to change your plan without a gap in coverage, we encourage you to re-enroll by December 15. Our new direct enrollment portal offers easy, secure, one-stop shopping. Just visit **CareSource.com/marketplace**. Then select your state and we will guide you through the entire process. We'll get you started, take you to HealthCare.gov to update your application, show you available CareSource plans, and help you make your payment online if you choose.

Look Inside!

We've included more details about the types of plans we offer to help you make an informed decision. You'll also find additional resources you can use to get help if you need it.



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Which CareSource Marketplace Plan is Right for You?

CareSource marketplace plans offer a broad selection of low-cost health plans in the Health Insurance Marketplace to fit your needs and budget. Being a member comes with lots of advantages. They include:

- A comprehensive network of doctors and other health care providers to serve you
- Free preventive and wellness services*
- A 24-hour nurse advice line
- And more

New for 2017

- More silver-level plan options
- Health care clinics inside select grocery and drug stores added to our provider network for your convenience
- A new fitness benefit included in all Dental and Vision plans

How do you know which CareSource marketplace plan is right for you? Here are some differences to consider:

- **CareSource Gold** If you anticipate a lot of health care expenses throughout the year, you may prefer a Gold plan. It allows you to pay lower costs for care (such as copays, coinsurance and deductibles), but includes higher monthly premiums.
- **CareSource Silver** If you anticipate few health care expenses throughout the year (you are healthy and don't go to the doctor very often), you may prefer a Silver plan. It allows you to pay less in monthly premiums. CareSource Silver plans offer a balanced mix of premium costs with low cost benefits, such as \$0 Copays* for primary care, health clinic and mental health visits. **It is also the only plan level that allows you to get additional savings through Cost-Sharing Reductions in addition to the Advanced Premium Tax Credit (APTC), if you qualify.**
- **CareSource Federal Simple Choice** These are our Federal Standard plans. The costs for care for Federal Simple Choice plans are the same for every health insurer on the Federal Marketplace, but the provider networks, monthly premiums, added benefits and medications covered will vary. Federal Simple Choice plans have higher costs for care, compared to our standard CareSource Silver, but typically have lower premiums. Federal Simple Choice plans also qualify for APTC that can lower your premiums, and Cost-Sharing Reductions that can lower your costs for care, if you qualify.
- **Caresource Low Premium** These have the lowest premiums of our Silver plans, but much higher deductibles and fewer benefit options. For example, you can't add Dental and Vision coverage to the Low Premium plan. However, this plan does qualify for APTC that can lower your premiums, and Cost Sharing Reductions that can lower your costs for care, if you qualify.
- **CareSource Bronze** If you anticipate few health care expenses throughout the year (you are healthy and rarely go to the doctor), you may prefer a Bronze plan. It allows you to pay less in monthly premiums, but includes higher cost-sharing when you do use your health care benefits. You should note, however, that Bronze plans do not qualify for Cost-Sharing Reductions through the Federal Marketplace that could significantly lower your costs for medical care, should you need it.

**Primary care physician, health care clinic, and mental health/substance abuse visits received in-network have no copay requirement for Gold and Silver plans. Preventive care received in-network will be at no cost.*

‘CareSource Just4Me’ Now Known as ‘CareSource’

At CareSource, we like to keep it simple. That’s why we have dropped the “Just4Me” part of our name for all of our Qualified Health Plans on the Health Insurance Marketplace, and we are now known simply as CareSource.

Our commitment to providing quality services, however, has not changed. We will continue to put affordable health care coverage within your reach, offering you a variety of comprehensive, low-cost individual and family plans to fit your needs and budget. Health insurance plans that are simple to understand, easy to use, and focused on people, not profits – those are CareSource marketplace plans!



Share the Health

Remember to share the health with your family and friends. Tell them about CareSource and the Health Insurance Marketplace. Many people who are uninsured can qualify for financial assistance to make their health insurance coverage affordable. Find out more at **CareSource.com/marketplace**.

Kettering Health Network Now Accepts CareSource Members

Your CareSource coverage in the Health Insurance Marketplace now gives you access to doctors, hospitals, health clinics and more in the Kettering Health Network.

- Kettering Health Network is ranked among the best in Ohio and across the nation, and has won awards from Truven Health and the Women’s Choice Awards for 2016.
- Kettering Health Network consists of 8 hospitals, 120 outpatient facilities and nearly 2,100 physicians serving southwest Ohio.

To find an updated list of health partners covered by your CareSource health insurance, visit **CareSource.com/marketplace** and use our “Find a Doctor/Provider” online search tool. This helpful tool lets you search by location, specialty, provider type and more to find the provider who best meets your needs. You will know that provider accepts your insurance plan when you see “Ohio Marketplace” listed on the right under the Program(s) heading.

Offering you a high quality provider network and keeping your costs low for frequently used services is all part of the CareSource commitment to providing health insurance you can afford, understand and use.





Need More Help?

We know that health care insurance can be confusing. That's why we offer tools and resources to make it easier for you to figure out what is best for you and your family. If you have questions about our 2017 plan offerings and benefits, you can:

- Call our licensed insurance agents to ask questions and review the options at **1-800-479-9502** (TTY for the hearing impaired: 1-800-750-0750 or 711).
- Visit our website at **CareSource.com/marketplace**. You will find:
 - Information about our marketplace health plans
 - A calculator tool to help you find out if you qualify for financial assistance from the government
 - Health insurance terms and definitions
 - Frequently asked questions
 - Easy-to-follow guidance to help you enroll

Tips for Cold and Flu Season

Cold and flu season is here. These tips can help keep you and your family healthy.

- 1 Get a flu shot.** Getting a flu shot each year is the best way to prevent the flu. We urge everyone 6 months and older to get one. CareSource members can get a yearly flu shot at no charge.
- 2 Know where to go.** Flu shots are available in many health care settings such as doctors' offices, departments of health and health clinics. Sometimes pharmacies and supermarkets offer flu shots, too. Call your primary care provider (PCP) about where to go in your area.
- 3 Learn the signs of a cold vs. the flu.** A cold is caused by a virus and clears up by itself in one to two weeks. The flu can be more serious. Remember, antibiotics cannot kill the viruses that cause a cold. Only take an antibiotic if a doctor prescribes it. You may want to ask the doctor if an antibiotic is really needed.
- 4 Call if you need help.** You can call our 24-hour nurse advice line any time. The number is **1-866-206-4240** (TTY: 1-800-750-0750 or 711).





Breast Health

October was Breast Cancer Awareness Month, but any time is a great time to make sure you are up to date with your breast cancer screenings. During these tests, health partners check a woman's breasts for cancer. These tests can help find breast cancer early when it is easier to treat.

Talk to your PCP or OB/GYN about breast cancer screening and whether you need a mammogram. You should also discuss your health history and your family health history with your doctor.

Four Ways to Report Fraud, Waste or Abuse

We have a program to handle cases of fraud, waste and abuse. You can learn about what types of activities are considered fraud, waste and abuse on our website at **CareSource.com**. An example may be someone trying to convince you to switch health plans for their own personal gain. Another example may be noticing charges on your Explanation of Benefits (EOB) that you do not recognize. Use the following options to report anything that does not seem right:

Anonymous options

1. Call **1-800-479-9502** (TTY: 1-800-750-0750 or 711) and select the menu option for reporting fraud.
2. Write us a letter or complete our confidential Fraud, Waste and Abuse Reporting Form located on our website and send it to:
CareSource
Attn: Special Investigations Unit
P.O. Box 1940
Dayton, OH 45401-1940

Other options

3. Send an email to fraud@caresource.com.
4. Send a fax to 1-800-418-0248.



Most email systems are not protected from third parties. This means people may access your email without you knowing or saying it's OK. Please do not use email to tell us something that you think is confidential. Some examples are your social security number, member ID number, or medical diagnoses. Instead, please use the form or phone number above. This can help protect your privacy.

Suicide Prevention Resources

According to the Centers for Disease Control, suicide rates have increased from 1999 through 2014.¹ Here are some ways to help recognize and prevent it.

Risk factors for suicide

- A previous suicide attempt
- Availability of lethal means
- Limited supportive relationships
- A family history of suicide
- Major physical illness such as chronic pain
- Having depression, a mental illness or substance use disorder

Warning signs

- Hopelessness
- Withdrawing
- Feeling anxious or agitated
- Talking about hurting or killing oneself

How you can help

- Know the warning signs and the suicide prevention hotline number: 1-800-273-8255.
- Help connect your loved one to resources:
 - Encourage a visit to their primary care provider (PCP) or behavioral health care provider.
 - Encourage them to follow their mental health or substance use treatment plan.
 - Let them know about the free MY3 mobile suicide prevention app. You can download it at www.suicidepreventionlifeline.org/gethelp/my3-app.aspx
 - Encourage them to keep follow-up appointments after discharge from a hospital stay.
 - Know where your local crisis center is located. Find it at <http://suicidepreventionlifeline.org/our-network/>
- Encourage positive relationships with family, friends, faith and community.
- Restrict access to lethal means in the home. Find a drug disposal location near you at www.deadiversion.usdoj.gov
- Develop a safety plan. This is a set of steps to follow during a crisis. Learn how at <http://suicidepreventionlifeline.org/help-yourself/>²

Learn more at www.nimh.nih.gov/health/publications/suicide-prevention-listing.shtml

¹Centers for Disease Control and Preventions, National Center for Health Statistics, NCHS Data Brief No. 241, April 2016, Retrieved September 2016.

²National Suicide Prevention Lifeline, Retrieved October 2016.



Prevent Pneumonia

Pneumonia is an infection of the lungs. It is usually caused by a virus or bacteria. You are more likely to get pneumonia if you:

- Are older than 65 years of age or younger than 5
- Have an underlying medical condition, like diabetes or asthma
- Smoke cigarettes

Pneumonia can often be prevented and can usually be treated. Keeping your hands clean is one of the best ways to prevent the spread of infection and illness.

To help prevent pneumonia, experts recommend a pneumonia vaccine each year for eligible patients. Check with your doctor to see if you should receive a pneumonia vaccine.



Members Provide Feedback

CareSource participates in the national Qualified Health Plan Enrollee Survey each spring. The survey asks questions about your health and the care and service you receive. We use your feedback to improve our members' experiences with CareSource.

In the most recent survey, members gave high marks to:

- Their ability to get the care they need quickly
- How well their doctor communicates with them
- Their overall coordination of care

Recently, we have been working to improve our billing services as well as provider network offerings according to the feedback members like you have given us. Your input is important, and directly impacts the products and services we offer. If you are asked to take the survey, or any of the other member satisfaction surveys we offer, please participate and let us know what you think. We value your input into making our health plans better.

Non-Discrimination Notice:

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.

Spanish

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete, Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

Chinese

如果您或者您在帮助的人对 CareSource 存有疑问, 您有权 免费获得以您的语言提供的帮助和信息。 如果您需要与一位翻译交谈, 请拨打您的会员 ID 卡上的会员服务电话号码。

MemberSource is a publication of a Qualified Health Plan offered through the Health Insurance Marketplace. The CareSource policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, visit **CareSource.com/marketplace** or call Member Services at **1-800-479-9502** (TTY: 1-800-750-0750 or 711).

*This is a solicitation for health insurance. Some exclusions and limitations may apply. Benefits and costs vary by plan. See the CareSource Evidence of Coverage or Schedule of Benefits document for more details at **CareSource.com/marketplace**.*





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

CareSource.com/marketplace

HOW TO REACH US

Member Services department:

1-800-479-9502

(TTY: 1-800-750-0750 or 711)

CareSource24®, 24-hour nurse
advice line: **1-866-206-4240**

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Pinterest.com/CareSource

Drug List Updates

CareSource has a searchable drug list on our website to help you find out which drugs are covered. Use the “Find My Prescriptions” link under “Quick Links” to find the medicines covered under your plan.

Quarterly changes and updates to the list are online, too. Just go to this link: **CareSource.com/members/ohio/marketplace/my-pharmacy/drug-formulary**

If you don't have access to the Internet, please call Member Services at the phone number on the back of your ID card. We will be happy to help you.

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Finding a Doctor just got Easier

Do you need to find a health partner in our network? You can search for one on our website. We have improved our online Find a Doctor tool. Now it is easier than ever to use.

We used member and health partner feedback to enhance our system. Searching is easier and more intuitive. Information about health care providers is more detailed and complete. You can search based on name, location, specialty and much more. Use our tool any time to search our most current list of health partners.

Our website includes simple instructions to help you find exactly what you need. Just go to **CareSource.com** and click on Find a Doctor/ Provider under “Quick Links.”