



FALL 2023

MEMBER *Source*

A Newsletter for West Virginia Marketplace Members



Save the Date

We are excited to offer our plans to more members than ever in 2024! We want you to have the best care at the best value when you enroll with CareSource.



Mark your calendar with these important dates:

November 1, 2023: Marketplace 2024 open enrollment begins.

December 15, 2023: Enroll by this date to have your coverage begin on January 1.

January 15, 2024: Marketplace 2024 open enrollment ends. Enroll by this date to have your plan start on February 1.

If you want to enroll, reenroll or change plans in 2024, you must do it during open enrollment.


CareSource®

NOTE: For 2024, the Marketplace may switch members currently enrolled in a Bronze plan to a Silver plan. They will only do this switch when it saves you money. Silver plans are the only plans that have Cost Share Reductions (CSRs). These are in addition to the Advance Premium Tax Credits (APTC) all Marketplace plans offer that may lower your monthly premium payment. CSRs lower your copays, coinsurance, and your annual deductible. CSRs and APTC are both based on your income and are determined by the Marketplace, not CareSource.

When you get your renewal package in the mail, it will have more information about the advantages of Silver plans. If you are not already enrolled in one, we encourage you to look into one for 2024!



Keep Your Cool in Extreme Heat

Extreme heat events are more common as the climate gets warmer. These heat events are even happening in the fall when we expect it to be cooler. As warmer weather lasts longer, heat-related illness is happening more often. This is partly because it is also more humid. When humidity is high, water does not evaporate as well. This makes it harder for your body to cool off by sweating.

All of us can be at risk of the health effects of heat. Children, older adults, pregnant women, athletes, outdoor workers, and those with heart or lung issues are some of those most affected.

Use these tips from the Centers for Disease Control and Prevention to prevent heat-related illness:

- **Drink lots of fluids** even if you are not thirsty. Stay away from sugary or alcoholic drinks. They can cause you to lose more body fluid.
- **Stay inside where it is air-conditioned** as much as you can. Do not rely on a fan to keep you cool during an extreme heat event.
- **Use your stove and oven less.** It can make your home hotter.
- Take cool showers or baths.
- **Use the buddy system.** Check in on a friend or a neighbor and have them do the same for you.

Learn more about extreme heat at www.heat.gov.

Enrolling in Medicare

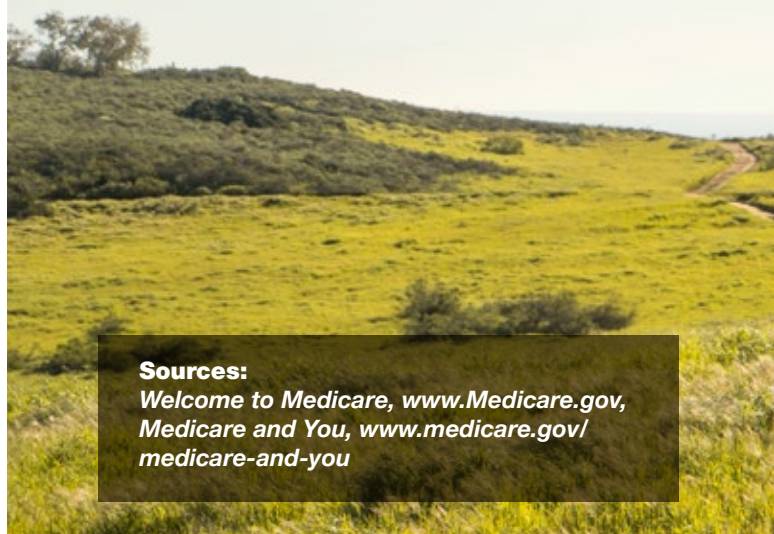
Breaking Down the Basics

Are you or a loved one eligible for Medicare? It might be hard to know where to start. There are many terms and types that make it confusing. Here's what to know before the Annual Enrollment Period starts on October 15.

Medicare is for people aged 65 and older. Some people under 65 with certain disabilities are also eligible. The plans are broken into Part A, Part B, Part C, and Part D.

Knowing what each part covers will help you know what is included. There are also plans for people who qualify for both Medicaid and Medicare. These are called dual special needs plans (D-SNP).

These are your options:



Sources:

Welcome to Medicare, www.Medicare.gov,
Medicare and You, www.medicare.gov/medicare-and-you



Original Medicare

These plans offer Part A and Part B. You can use any provider or hospital that takes Medicare. You can add drug or supplemental coverage if needed.

✓ **Part A** - Your hospital coverage:

- Inpatient hospital stays
- Skilled nursing facility stays
- Hospice care

✓ **Part B** - Your medical coverage:

- Visits to your primary care provider (PCP)/primary medical provider (PMP)
- Medical equipment
- Preventive care

These plans may not cover all your needs. You can choose an extra Medicare Supplemental (Medigap) plan. This helps you pay for services that are not covered with Original Medicare.

Medicare Advantage (Part C)

A combined plan for your health and drug coverage. You will likely have to use in-network providers for these plans. These may have lower out-of-pocket costs.

✓ **Part A**

✓ **Part B**

✓ **Part D** - Your drug coverage:

- Prescription drugs*
- Many vaccines

Extra Benefits like dental, vision, and hearing.

**Costs differ based on plans*

Find a plan that fits you or your loved one's needs and budget.

Here are some tips:

- Compare all the plans.
- Gather health information such as current providers.
- Look into medications and check to see what they cost or if they would be covered.
- Check what extra benefits may be needed like dental, vision or hearing.
- Look at financial resources at www.Medicare.gov/basics/costs/help.

By taking time to think about your health care needs, you and your loved ones will feel prepared to sign up for Medicare. You can learn more at www.Medicare.gov or call 1-800-MEDICARE (633-4227) (TTY: 1-877-486-2048).





Manage Your Medication This Fall!

Keeping up with your medication can be hard! It's important to fill and take your medication on time. If you are able, fill a 90-day supply so you won't run out during busy months.

HERE ARE OTHER TIPS:



Medication and Temperature Changes.

Some medications are affected by high or low temperatures. Medicine may be less effective if it is not kept at the right temperature. Do not leave any medication where the temperatures change, like in the car or the bathroom.



Stick to a plan!

Try to take your medication at the same time each day. You can set an alarm, use a pill box, or have a close friend or family member help to remind you to take it on time.



Traveling?

Be sure to take enough medication for your whole trip. Have it at the top of your packing list. Check for it each time you go somewhere new.

We want you to stay healthy.

Health Care Terminology... Explained

Health care terms can be confusing. We are here to help. Here are a few trickier terms defined:



Medically necessary

Care needed to diagnose or treat an illness, injury, condition, disease, or its symptoms.

Network provider

A doctor, hospital, drugstore, or other provider that gives care to CareSource members. The **Find a Doctor/Provider** tool has the most up-to-date list of network providers near you. Visit FindADoctor.CareSource.com.

Preventive care

Routine care like screenings and exams. You get this care to help stop a health problem from occurring.

Prior authorization

Approval that may be needed before you get a service. The service must be medically necessary for your care. Your network provider will get prior authorization for the care you need.

Your member handbook/Evidence of Coverage (EOC) has even more defined terms. Find it under **Plan Documents** on CareSource.com. You may also call Member Services to have a copy sent to you at no cost.





Be Prepared!

Injuries from falls and other accidents caused almost 36 million medical visits in 2021. Having a home first aid kit can save a trip to the doctor or ER, or even a life. You can buy a pre-made first aid kit or build one yourself.

To make your kit more personal, add:

- Some of your prescription drugs
- Other medicines you use often
- Important phone numbers
- Notes about you and your family's health

The Mayo Clinic (www.mayoclinic.org/first-aid/first-aid-kits) and WikiHow (www.wikihow.com/Create-a-Home-First-Aid-Kit) have great ideas for setting up a good home first aid kit.

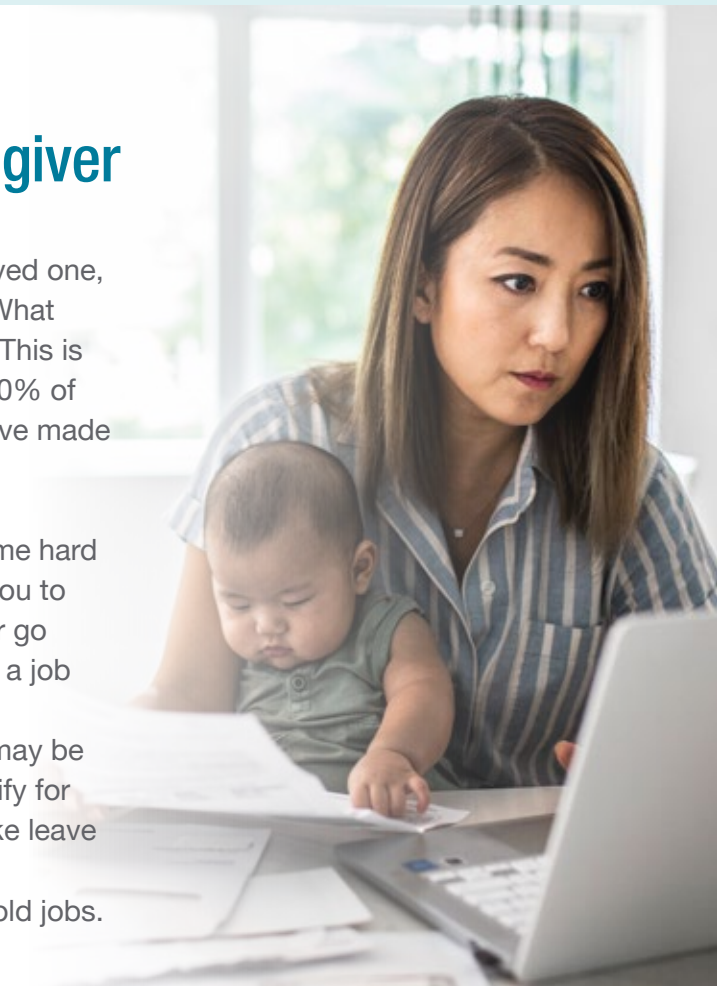
Source: National Safety Council, Injury Facts. www.injuryfacts.nsc.org/home-and-community/deaths-in-the-home/introduction/

Juggling a Job While Being a Caregiver

If you are a caregiver for a spouse, parent, child or other loved one, you know it is hard. It takes a lot of time, effort, and work. What do you do if you are juggling caregiving and holding a job? This is one of the most common issues facing caregivers. About 60% of caregivers are employed. Two-thirds of those caregivers have made changes to their jobs due to caregiving.

If you are one of these caregivers, you have likely made some hard choices. Maybe you have flexibility in your job that allows you to handle both roles. Maybe you had to leave the workforce or go part-time. There are resources for caregivers who also hold a job

If you are comfortable with it, talk to your employer. There may be flexible options you did not know about. You may also qualify for FMLA, the Family Medical Leave Act. This allows you to take leave to care for a family member. Caregiver Action Network at www.caregiveraction.org has a toolkit for caregivers who hold jobs. No matter what, know you are not alone.



Life HACKS:



It's Time to Get Ready for Autumn!

We have affordable and fun ideas for you and your family to decorate for the season.

BAKE BUGS OUT OF YOUR PINECONES

Pinecones you find outside while on a hike or in the park make great decorations! Just remember, there may be bugs living in them. Put the pinecones on foil in the oven at 200 degrees for 45 minutes. Then they will be bug-free and good to use throughout your home!



FRESHEN YOUR HOME

There's nothing better than a fresh smelling home on a crisp fall day. Make a fall scented DIY potpourri. Potpourri is a mix

of dried, natural plant materials that create a pleasant smell. Try using dried apples, orange slices, cloves, pinecones, cinnamon sticks, vanilla or essential oils. Mix your materials together and then place them into a jar or bowl.

CREATE A FALL WREATH

Brighten your house with a homemade fall wreath!

Gather items from your garden or take a nature walk to make the wreath. You will need a foam wreath to start. Paint or wrap the foam to match the items you are going to use. You can wrap the foam in burlap or ribbon. Then use nuts, dried flowers, grasses, or wheat to create your wreath. Glue or poke these items into the wreath. Be careful with dried leaves or flowers because they may be delicate. There's no wrong way to make it so you can be creative!



**YOU
ASKED
FOR IT!**



Your most asked questions to Member Services—answered.

What can I do on the member portal?

The member portal is a helpful tool to manage your benefits. You can view or print your member ID card, find a doctor, make a payment, check your claims, see your plan benefits, and more!

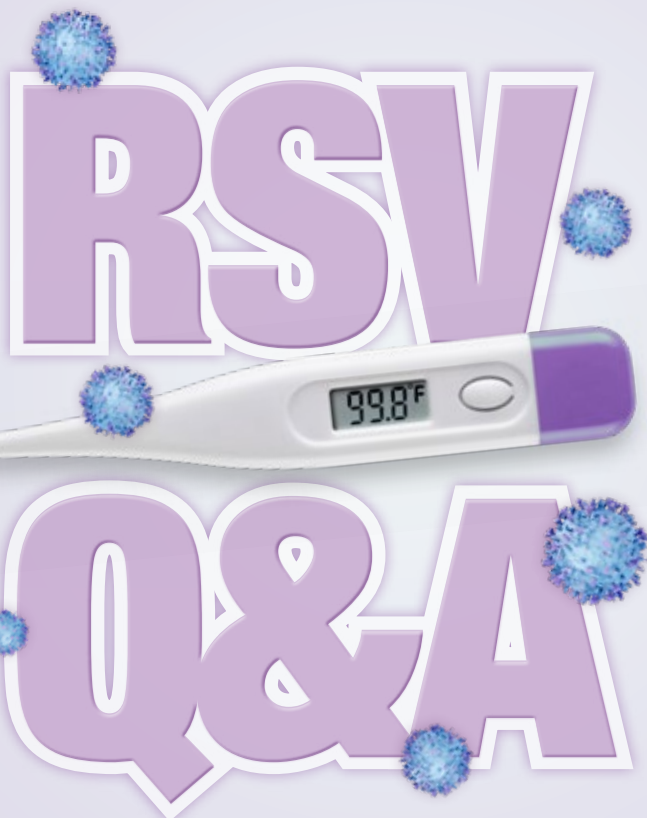
How do I set up a My CareSource member portal account?

Setting up an account for the My CareSource® member portal is easy. Go to **MyCareSource.com** and click **Sign up**. Fill out the information on the **Create an Account** page. Click **Register**, and you're all set!

How can I go to the member portal?

You can get to the member portal by going to **MyCareSource.com**. You can also use the CareSource mobile app to access the member portal. Download the app for free through the Apple App Store® or Google Play®.





Source: Centers for Disease Control and Prevention. www.cdc.gov/rsv/index.html.

What is RSV?

RSV is a virus that causes cold-like symptoms. Most people recover quickly, but it can be very serious. Babies and older adults are at high risk.

What are the symptoms of RSV?

Runny nose, coughing, sneezing, fever, and wheezing. You may also notice you are less hungry than usual. Call your doctor if symptoms worsen, you have trouble breathing, or a high fever.

How can I avoid getting RSV?

RSV spreads through contact with droplets. Wash your hands frequently and avoid touching your face. Clean and disinfect high-touch surfaces. Avoid contact with others who are sick.

Is there a cure for RSV?

No, there is not. But you can manage symptoms to help you feel better. Drink fluids and manage fever and pain with an over-the-counter (OTC) medication like ibuprofen.

For those 60 and older, an RSV vaccine is available. It can help keep you from getting RSV. Talk to your provider about whether this vaccine is right for you.



Telehealth Fraud

Telehealth is when you visit with a provider through the phone, video call, or email.

These visits are a convenient option for care. Make sure you do not fall victim to a scam. Be careful if you are offered free or very low-cost items or services through email, websites, or from someone calling you. Also be careful if you are offered supplies or tests that don't make sense. There is a chance it could be fraud. You can use our **Find A Doctor/Provider** tool to find in-network telehealth providers near you.

Call Member Services and ask to report fraud if you have suspicions. We will look into these complaints.

Source: Office of Inspector General. www.oig.hhs.gov/documents/root/1045/sfa-telefraud.pdf



Don't Fall to the Flu! Get Your Flu Shot Today.

Fall is here, and with it comes the start of flu season. Make a plan and 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**.

Caring for your Mental Health & Wellness



Good health means more than just taking care of your body. It means taking care of your mind, body, and spirit.

You may feel overwhelmed, sad, or nervous at times. Those feelings may go away on their own. Sometimes, these feelings are more serious and may make it hard to carry out daily tasks. You are not alone. You can feel better. CareSource has options available for both your mental and physical health.

Your Primary Care Provider (PCP) Can Help

Your annual wellness visit can be used to talk about mental health with your PCP. Any time you visit can be a good time to talk about it. They can give you a screening to decide if your concerns are serious enough to need medication or counseling. You may want to bring up:

- Feeling down or sad for more than a week
- Crying frequently
- Thinking of death or suicide
- Thinking of hurting others
- Trouble sleeping
- Dramatic mood swings
- Feeling short of breath or scared
- Using or abusing drugs or alcohol

If You Need Counseling...

You don't need our approval or a referral for counseling. We want you to get the help you need.

Use our **Find A Doctor/Provider** tool to find counselors, psychiatrists, and psychologists that are in-network and accepting new patients. Your Care Manager can help you find one. You can also call the CareSource24® Nurse Advice Line if you need to talk to someone right away.



Telehealth Services for Mental Health

If you can't find a local mental health provider or need telehealth counseling, Teladoc® offers counseling by appointment by phone or computer from 9 a.m. to 7 p.m. seven days a week. Talk to a counselor for mental health issues. You can talk to the same person each time if you like.

How to Use Teladoc*:

- Visit [Teladoc.com/CareSource](https://www.teladoc.com/CareSource)
- Call 1-800-TELADOC (835-23 62)
- Use the CareSource mobile app
- Download the Teladoc app

*To use Teladoc, you must be 18 years or older.

CareSource24 Nurse Advice Line

Call the CareSource24® Nurse Advice Line at **1-866-206-0701** or (TTY: 711). We are here 24 hours a day, 7 days a week, 365 days a year. Call us any time if you need to talk. We can listen and refer you to crisis care if you need it.

Suicide Prevention

GET HELP NOW! 9-8-8 is the number to reach a crisis counselor. You can call 24 hours a day, 7 days a week. Dial 9-8-8 if you or someone else is:

- Thinking of suicide or hurting themselves
- Having a mental health crisis
- Having a substance use crisis

Learn more about the 9-8-8 Suicide and Crisis Lifeline at www.988lifeline.org

Help for Moms and New Parents

Pregnancy and a new baby can bring a range of feelings. Moms and new parents can talk with mental health providers and other experts. Women and their families can get the help they need before, during and after the baby is born. Get help and support from these resources:

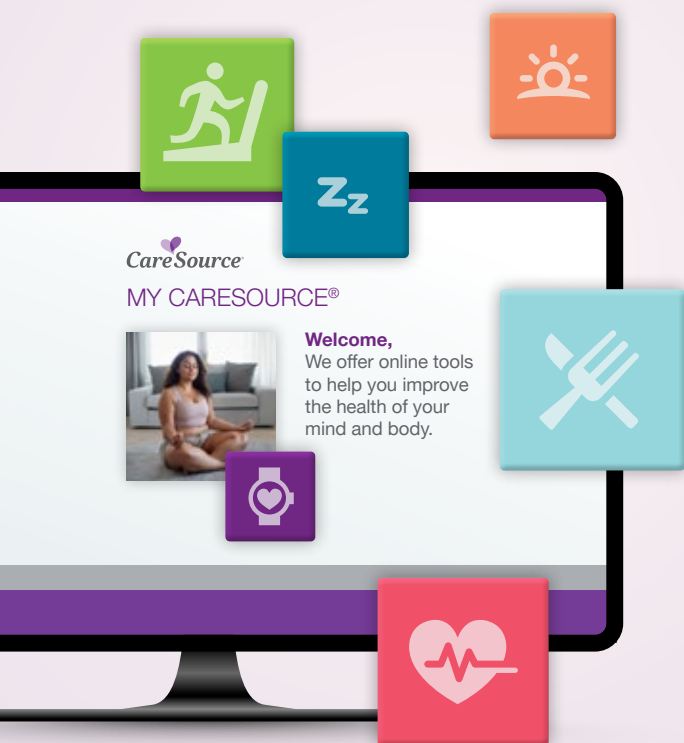
National Maternal Mental Health Hotline

Call or Text: 1-833-9-HELP4MOMS
(943-5746)

Postpartum Support International

Call: 1-800-944-4773

Tools for Your Mind and Body



We offer online tools to help you improve the health of your mind and body.

MyHealth

With MyHealth™, you can access health assessments, videos, and tools to meet your health goals. Go to **MyCareSource.com**. Click **Health** on the top menu bar and scroll down to the **MyHealth** link.

myStrength

You can use myStrengthSM to help your mood and mental health. It offers personalized support to help improve your mood. Get guided meditations, tools to help you sleep better, and more! Go to **MyCareSource.com**. Click **Health** on the top menu bar and scroll down to the **myStrength** link.

CareSource Circle

Join the CareSource Circle! It is an online community where you can give feedback and talk with other members. You'll see health tips, recipes, surveys, and more! Visit **CareSource.com/CircleMarketplace**.

**myStrength is for members aged 13 and up, MyHealth is for members aged 18 and up.*



Pharmacy Updates

CareSource has a searchable drug list on **CareSource.com**. Go to **Find My Prescriptions** under **Member Tools & Resources**. Select **West Virginia** 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 ambulatory surgical center, 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/Marketplace** or refer to your Evidence of Coverage. If you think you have received a surprise bill or balance bill from a provider, please call Member Services.

Laughter is the Best Medicine



What is a good joke about pizza?

None – they are all too cheesy.

Laughing is fun and good for you! Laughing can decrease stress, relieve pain, and improve your mood.

It can also increase the amount of oxygen you breathe which helps stimulate your organs. Just make sure you aren't laughing at the expense of others.

Try sharing daily jokes with friends or family to include others in this fun and free health benefit!





Create a Fitness Routine that Sticks!

Exercising is good for your health and decreases the risk for chronic diseases. It is recommended adults get 150 minutes of physical activity each week. A fitness routine can help make exercise a part of your daily life.

Think about your



**Lifestyle
& Health
Goals**



Time



Budget



**Physical
Condition**

When you are ready to start exercising, start slow. Think about the types of exercises you enjoy and what you want to do. Build those into your daily routine. Schedule time to exercise just like you would an appointment. When you break 150 minutes into five days, that's just 30 minutes of exercise each day! You can break up your exercise throughout the day. Instead of one 30-minute walk, you can do two 15-minute walks.

As you start moving, listen to your body. Take breaks and have days to rest. It may be hard, but the results will be rewarding.

As you're building your fitness plan, don't forget you have access to fitness centers and select YMCAs with Active&Fit®. Learn more about your 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.

Sources:

Centers for Disease Control and Prevention. www.cdc.gov/physicalactivity/basics/adding-pa/index.htm
Centers for Disease Control and Prevention. www.cdc.gov/physicalactivity/basics/adults/index.htm





Tips for the New School Year

Sending kids back to school after the summer can be challenging. Planning ahead can help lower the stress.

Before school starts:

- ✓ Schedule doctor and dental checkups.
- ✓ Review the school materials for important information.
- ✓ Go to your child's open house. Tour the school and meet teachers.
- ✓ Bring back bedtime and mealtime routines.
- ✓ Review your child's after school plan.

The first week

- ✓ Pack lunches the night before.
- ✓ Make sure they have plenty of time to get up, eat, and get to school on time.
- ✓ Check in with their teacher to get regular feedback. They can tell you how and what your child is doing in school.

The more planning and routines, the easier it is to ease kids and parents into the new year.



Sources:

www.healthychildren.org/English/ages-stages/gradeschool/school/Pages/Back-to-School-Back-to-the-Doctor.aspx; PBS.org.
www.pbs.org/parents/thrive/back-to-school-tips-for-parents

Adult ADHD



Adults with attention-deficit/hyperactivity disorder (ADHD) may have a hard time focusing on everyday tasks. These changes may help manage symptoms:

- Free yourself from distractions
- Keep a schedule
- Talk with a therapist.

With the right help, some characteristics could become advantages! Adults with ADHD tend to be more creative and have higher energy. This can be helpful in reaching goals. Sometimes people with ADHD have hyper-focus which can make them more productive. Learn more about living with ADHD at www.MedicalNewsToday.com/articles/adult-adhd-strategies#summary

Sources:

Psychology Today. <https://www.psychologytoday.com/us/blog/the-best-strategies-for-managing-adult-adhd/201702/can-you-improve-adult-adhd-without>;
Cleveland Clinic. <https://my.clevelandclinic.org/health/diseases/5197-attention-deficit-hyperactivity-disorder-adhd-in-adults>



Telehealth Fraud

Telehealth is when you visit with a provider through the phone, video call, or email.

These visits are a convenient option for care. Make sure you do not fall victim to a scam. Be careful if you are offered free or very low-cost items or services through email, websites, or from someone calling you. Also be careful if you are offered supplies or tests that don't make sense. There is a chance it could be fraud. You can use our **Find A Doctor/Provider** tool to find in-network telehealth providers near you.

Call Member Services and ask to report fraud if you have suspicions. We will look into these complaints.

Source: Office of Inspector General. www.oig.hhs.gov/documents/root/1045/sfa-telefraud.pdf



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 مجانًا. 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 griegie mit Deutsch, unni as es dich ennich eppes koschte zellt. Ruf 1-833-230-2099 (TTY: 711) uff.

RUSSIAN - Вам доступны бесплатно услуги языкового сопровождени я. 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.



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

HOW TO REACH US

Member Services Dept:
1-833-230-2099 (TTY: 711)

CareSource24®
24-Hour Nurse Advice Line:
1-866-206-0701 (TTY: 711)

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Important Plan Information

“

***Tell Us
What You
Think!***

”

We want to know your thoughts about your quarterly newsletter.

Tell us what you like, what you dislike, and ideas for improving your newsletters! Take the survey at the link below. It only takes a few minutes.

[CareSource.com/NewsletterSurvey](https://www.caresource.com/newslettersurvey)

We want to make your coverage the best you've ever had! We thank you for trusting us with your health coverage needs.