



WINTER 2020

MEMBER *Source*

A Newsletter for CareSource® Members

2021 is Almost Here. Are You Ready?

With three silver plans to choose from, picking a plan that may help reduce your costs with Cost Share Reductions is easier than ever! Remember, only Silver plans offer you the ability to get lower deductibles and copays based on your income. We also offer an HSA eligible Bronze plan that you can use with your Health Savings Account. All Marketplace plans offer Annual Premium Tax Credits (APTC) that may help lower your monthly premium. All CareSource plans offer pediatric dental and vision benefits.

Our optional Dental, Vision and Fitness plans give adults dental coverage, including two checkups per year and for 2021, an **expanded provider network** through DentaQuest®. Vision care benefits include glasses or contacts through the EyeMed® network of providers. Free membership in the Active&Fit® fitness program for members 18 and over offers up to two home fitness kits or membership in a network of fitness centers.

[Enroll.CareSource.com](https://enroll.caresource.com)

Update your Marketplace application and pick the CareSource plan that is right for you! Go online to **Enroll.CareSource.com** to update your information with the Marketplace, shop and compare CareSource plans, and to get an estimate of your monthly premium before you choose your plan. It's easy and quick, and your information is always protected.

Give Us a Call!

If you'd rather talk to someone who can help you pick the best plan for your situation, you can call 1-844-539-1733 and speak to one of our knowledgeable agents. We are here to help you get the plan that is right for you and your budget! We are here from 8 a.m. to 8 p.m., Monday through Friday to talk with you.



ADV-NLQ4(WV2020)

WVOIC Approved: 12/2/2020



Get a Checkup **Every Year**

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

Preventing disease before it starts is vital to helping people live longer, healthier lives. Preventive care includes immunizations and screenings for common infectious diseases and cancers. It 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 PCP can connect you to counseling and educational services and programs.

During your visit, your health care provider may:

- Review your health needs assessment (you can complete it at [MyCareSource.com](https://www.mycaresource.com))
- Update your medical and family history
- Check your weight and blood pressure
- Update your list of current medical providers and suppliers
- Screen for cognitive (mental) issues
- Update your written screening goals 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
- Review and update recommended vaccinations or immunizations (i.e., influenza, pneumococcal)

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
- Complete the Health Needs Assessment on your **MyCareSource.com** account
- Write down any questions or concerns you want to discuss

These visits can often be completed through telehealth services. If you need help contacting your 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*.






Heart Failure and Medications

Heart failure is a chronic condition in which the heart doesn't pump blood as well as it should. Heart failure is often treated with a combination of medications. Work with your primary care provider (PCP) to find the best treatment plan for you. Your PCP may need to change your dosages based on your blood test results to make sure they are working safely.

Here are a few tips to keep in mind:

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- Make a list of the medications you take and share it with all of your providers. Carry the list with you at all times.
 - Talk to your PCP about any over-the-counter (OTC) drugs or supplements you are taking. They can worsen heart failure.
 - Some OTC drugs such as ibuprofen (Advil, Motrin IB), naproxen sodium (Aleve), and diet pills may lead to fluid buildup.
 - Be careful about taking supplements. Some may interfere with heart failure medications.
 - Talk to your PCP if you have any side effects.
 - Don't stop taking any medications without talking to your PCP first.



*Remember, medication
safety starts with
YOU!*

Taking medications as prescribed by your primary care provider (PCP) is vital to your health. But did you know that good communication with your care team is just as important?

Your PCP may change your dose or switch your medication based on how you react to treatment. Not keeping track of all these changes could lead to medication errors. The best way to prevent errors is by talking with your PCP and pharmacist.

If you are starting or stopping a medication, ask your PCP for a new medication list and review it at the end of the visit. Let your pharmacist know of any changes. Your pharmacist can tell you how to take your medications. They can also discontinue any old prescriptions in your pharmacy record so they aren't accidentally filled.

Connect with MYidealDOCTOR® Telehealth Services Through the CareSource Mobile App:

You have one touch access to a health care provider, day or night, 24/7/365. You can connect with MYidealDOCTOR right from the home screen. See helpful information about how to schedule your MYidealDOCTOR visit in the app.

Our Mobile App Also Has These Easy-to-Use Features!



Digital ID Card

View and share your digital CareSource member ID card.



Find a Doctor

Find a doctor or hospital, and more near you.



Call a Nurse

Call CareSource24®, our Nurse Advice Line, and speak to a nurse 24/7/365.



My CareSource®

Log in to your secure My CareSource account.



Message Center

Get news and reminders from CareSource.

And More...

Download the app and check it out now.



**Some features will not become active until your plan's effective date.*



The Best Thing Next to a **HOUSE CALL!**

Telehealth lets you talk to a provider over the phone or computer. Your primary care provider (PCP) and others may offer telehealth services. Call your PCP's office for details.

Telehealth is great for treating many conditions over the phone or computer, such as:

- Medication follow-up (with the prescriber)
- Coughs/colds/flu
- Allergies/sinus
- Minor injuries
- Minor infections
- Sore throat/fever
- Rashes
- And more

If your PCP doesn't offer telehealth or has limited hours, you can call MYidealDOCTOR® anytime, day or night. Feel better faster with MYidealDOCTOR. Use the CareSource App to connect, call 1-855-879-4332, or visit [MYidealDOCTORtelehealth.com](https://www.MYidealDOCTORtelehealth.com).

If you're not sure of the best way to get care or if you need medical advice, call the CareSource24® Nurse Advice Line. The number is on the back of this newsletter and on your CareSource member ID card.



You Have Options!

Don't put off getting medical care because of COVID-19 fears. As our communities open, we should all adopt safe practices, like frequent hand-washing, social distancing, and wearing face masks when needed. These practices make us all safer!

You have options for care.

If you aren't sure where to go, call the CareSource24® Nurse Advice Line. Nurses are available to speak with you 24/7/365. The number is on the back of this newsletter, and on your CareSource member ID card.



Primary Care Provider (PCP)

Usually open during regular business hours. Appointment needed.

For routine care, common illnesses and advice. May also offer telehealth. Contact your PCP's office to find out. Visit your doctor the most often!



Telehealth

Convenient access to a doctor by phone or computer, from wherever you are.

Your PCP may offer telehealth. Contact their office for details. If your PCP is not available or doesn't offer telehealth, call MYidealDOCTOR at 1-855-879-4332 or visit myidealdoctortelehealth.com.



Urgent Care

Usually open 7 days a week with evening and weekend hours.

When your PCP is not available, or your condition or injury can't wait. For common illnesses, x-rays, deep cuts, etc.



Hospital Emergency Room

Open 24 hours a day, 365 days a year. When you are very sick or need immediate help. For life-threatening situations such as chest pain, head injury, miscarriage, etc.

Prior Authorization List Changes Coming

January 1, 2021

There are times when CareSource must preapprove some services before you get them. We call this prior authorization (PA). This means that your provider must get approval from us. They must do this before they can give you certain services. They will know how to do this. You may have to pay for services if your provider does not get a PA.

The list of services that need a PA for your plan will be changing on January 1, 2021. Visit **CareSource.com** to see the most up-to-date list of what needs a PA. You can also find the PA list in your MyCareSource.com account. Or you can call the toll-free phone number on your ID card and speak with Member Services. We are here to help you get the care you need, when you need it.



Call it Quits: How Robocalls Work



Robocalls are auto-dialed calls that have a pre-recorded message. Many robocalls are valid, like calls from your primary care provider reminding you about your visit. Some robocalls are scams that may pressure you to buy something or give your personal information over the phone. Know the signs of fraudulent robocalls so you can protect yourself from scams. Here are a few tips to help spot a fraudulent robocall:

- **You're urged to act quickly.**
- **You're asked to press a number to be taken off of a call list or to speak to a live person.**
- **You're asked to wire money or send a prepaid money or gift card.**

DO'S:

- **Do verify the caller.** If the call claims to be from Social Security or Internal Revenue Service (IRS), hang up and look up the phone number. Call and ask if they tried to reach you.
- **Do add your name** to the National Do Not Call Registry at [DoNotCall.gov](https://www.donotcall.gov).

Source: fcc.gov

DON'TS:

- **Don't answer calls from an unknown number.** Let it go to voicemail.
- **Don't press any keys or reply to a message.**
- **Don't give any personal information over the phone.** This includes your credit card or Social Security number or Medicaid ID number.

Drug List Updates



CareSource has a searchable drug list on our website. Find out which drugs are covered under your plan by visiting **Find My Prescriptions** under Member Tools & Resources. It is updated monthly so you'll find the most up-to-date list of drugs. If you don't have access to the internet, we can help. Call Member Services to find out if a medication is covered and its cost to you.

Heart Healthy Lifestyle Changes

Lifestyle changes can be some of the best things you can do to improve your health and to prevent and treat heart disease. Stay at a healthy weight by making good food and drink choices and by being physically active on a regular basis. If you are over a healthy weight range, losing even a little weight has great benefits!

Choose Healthy Foods and Drinks Every Day

- Eat fruits and vegetables
- Include whole grains instead of processed foods
- Use fat-free or low-fat dairy products
- Trade high-fat meats (like bacon and red meat) for lean and low-fat meats and proteins (like fish, chicken, turkey, beans, or tofu)

Limit alcohol intake - Men should not have more than two drinks per day and women should not have more than one drink per day. Examples of one drink include 12 fluid ounces of beer or 5 fluid ounces of wine.

Get regular physical activity - Do physical activities you enjoy. Try walking for 10 minutes, three times a day, five days a week. Talk to your PCP about the types of activities best for you.

Don't smoke and avoid secondhand smoke - Call 1-800-QUIT-NOW (1-800-784-8669).

Find ways to reduce stress in your life - Try deep breathing or meditation. Getting plenty of sleep can help, too. Visit mystrength.com/r/caresource to help you manage your stress.



FLU SHOT AND COVID-19



A flu shot is one of the easiest steps you can take to stay healthy. It's even more vital now with the COVID-19 pandemic. Stay up-to-date on your flu shot and encourage others to do the same. The best part? You can get your flu shot at no cost to you!



Self-Care

During a Pandemic

The COVID-19 pandemic is stressful and can create fear and anxiety. It can be overwhelming for both adults and children. Social distancing is key for slowing the spread of COVID-19. It can also make us feel isolated and lonely. Self-care during a pandemic may feel selfish, but it is a healthy way to stay positive for yourself, your family, and for your community.

If you are feeling stressed and overwhelmed, CareSource and myStrengthSM can help. Their self-guided modules can strengthen your emotional health and give you support right from home! You can access myStrength through your My CareSource account or go to mystrength.com/r/caresource to learn more. If you feel you need more help, call the CareSource24[®] Nurse Advice Line. Nurses are available to speak with you 24/7/365. The number is on the back of this newsletter, and on your CareSource member ID card.

Source:

www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html



Go Green: Go Paperless!

Your My CareSource account now gives you the ability to tell us if you want to receive communication from us through email or text instead of through the mail. Cut down on paper and get the information you need faster.

Go to the Preferences tab on your **MyCareSource.com** account and tell us that you want email or text when possible. We can't send you everything electronically, but when we can, we will.

Now you can get a paperless invoice! Make sure you tell us you want your invoice electronically. We will send you a text or email each month letting you know your invoice is ready to view on **MyCareSource.com**.





Low Blood Sugar & Diabetes

Low blood sugar (glucose) can be dangerous. Glucose is the main source of energy for the body. Low blood sugar can happen when the amount of glucose in your blood drops below what your body needs. It can be caused by:

- Not eating enough food or skipping meals.
- Being more active than usual.
- Taking too much medication, such as insulin or diabetes pills.
- Taking other medications that cause low blood sugar.



Take Charge of Your Health **Now!**

Did you know you automatically have access to personalized health tools called Journeys®? Journeys allows you to track exercise goals and have access to small step guides on health and wellness topics that matter the most to you. The MyHealth program is available to all members at no additional cost!

To get started with the CareSource online wellness program, simply login to your personal online My CareSource account, click on the **Health** tab and then select the link for the **MyHealth – Wellness Program**



Symptoms of low blood sugar can develop quickly and need to be treated immediately. Learn your own signs and symptoms of when your blood glucose is low. The goal is to quickly get your blood sugar back to normal. Eat or drink 15 grams of carbohydrates that are easily digested like:

- Half a cup of fruit juice
- A few pieces of hard candy
- Glucose tablets

Talk with your PCP if you're still having issues with low blood sugar as your medications may need adjusted. If symptoms **DO NOT** improve after you have had a quick-sugar food, call 911 or have someone drive you to the Emergency Room. **DO NOT** drive when your blood glucose is low.

Source: American Diabetes Association (ADA), Centers for Disease Control and Prevention (CDC)



Fill Half Your Plate with **Fruits and Veggies**

Eating a diet rich in fruits and vegetables is key to staying healthy! Fruits and veggies are full of vitamins, minerals, and fiber you need for a healthy diet. Plus, they are low in calories and fat and are a good source of carbohydrates. That's why it's important to fill half your plate at each meal with fruits and veggies. It's easier than you think!

- **Add veggies to meals and dishes you already like to eat.** Tacos, pasta, and stir-fry taste great with added veggies.
- **Brighten your plate with fruits and veggies of all different colors.** A variety of colors add greater nutritional value.
- **Bananas, apples, and oranges make great on-the-go snacks.** Keep these fruits on a table or countertop. It's easier to choose healthy snacks when they're within reach!
- **Stock up on fresh fruits and veggies in season.** They cost less and are more likely at their peak flavor.
- **Get veggies that are easy to prepare.** Baby carrots, celery sticks, and salad greens are always great to have on hand.
- **Have a sweet tooth? Try a fresh fruit salad for a tasty dessert after any meal.** Or, keep dried fruits like raisins or cranberries on hand for your sweet cravings.

Source: choosemyplate.gov

Smoking and Tobacco Use

Tobacco use can lead to tobacco/nicotine dependence and major health problems. Smoking and using tobacco harms almost all organs in the body. When you stop smoking or using tobacco products, you cut the risk of smoking-related diseases such as heart attacks, strokes, and certain cancers.

The good news is smokers can - and do - quit for good. **Since 2002, there have been more former than current smokers.** If you quit smoking, it will be easier to breathe so you can be more active. By quitting smoking, you will help protect those around you from health risks linked to breathing secondhand smoke. You will also have more money in your wallet. Studies show that a person who smokes one pack a day will save over \$2,000 a year!



To get help and quit for good, call the West Virginia Tobacco Quit Line at 1-800-QUIT-NOW (1-800-784-8669). Coaches can counsel you over the phone for free. Nicotine replacement therapy, such as nicotine patches and gum, is available to eligible members.

Source: Centers for Disease Control and Prevention





TAKE CONTROL OF HIV AND HCV

Win the fight for a healthier life

Treatment is an important part of staying healthy with Human Immunodeficiency Virus (HIV) and the Hepatitis C Virus (HCV). Follow the helpful tips below:

- See a primary care provider (PCP) soon after testing positive for HIV or HCV. Start treatment right away.
- Take your medications daily and exactly as prescribed. Medications can help you live a longer and healthier life. Medications also reduce the risk of spreading HIV or HCV to others.
- Don't miss visits with your PCP. Regular care is an important part of treatment. It helps make sure your treatment plan is keeping the virus under control.



CareSource will be closed on the following days:

- Thursday, November 26 – Thanksgiving
- Friday, November 27 – Day after Thanksgiving
- Thursday, December 24 – Christmas Eve
- Friday, December 25 – Christmas Day

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- Friday, January 1 – New Year's Day
- Monday, May 31 – Memorial Day
- Monday, July 5 – Fourth of July (*observed*)
- Monday, September 6 – Labor Day
- Thursday, November 25 – Thanksgiving
- Friday, November 26 – Day after Thanksgiving
- Friday, December 24 – Christmas Eve
- Monday, December 27 – Day after Christmas (*observed*)

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>.



PO Box 8738
Dayton, OH 45401-8738

CareSource.com

How to Reach Us

Member Services Dept:

1-855-202-0622

(TTY: **1-800-982-8771** or **711**)

CareSource24®

24 Hour Nurse Advice Line:

1-866-206-0701

(TTY: **1-800-982-8771** or **711**)

Join Us



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Twitter.com/**CareSource**



Instagram.com/**CareSource**



Pinterest.com/**CareSource**

IMPORTANT PLAN INFORMATION



We love our members.

That's why we want to hear from you!
Go to the link below and let us know
what topics you'd like to see in your
quarterly newsletters. This survey only
takes 2-3 minutes.

CareSource.com/NewsletterSurvey

Thank you for trusting CareSource with
your health care needs.

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