



SUMMER 2021

# MEMBER *Source*

A Newsletter for CareSource® Members

## American Rescue Plan

### Opens Marketplace Enrollment

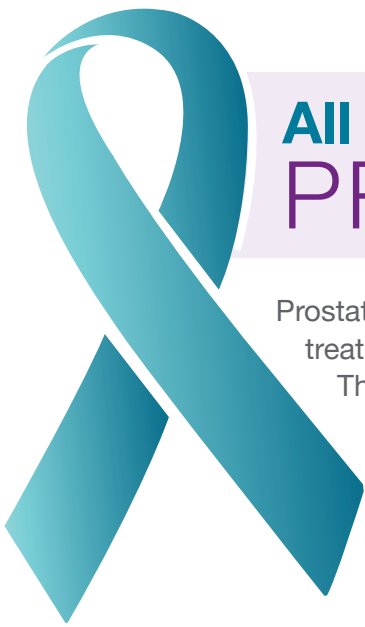
Because of the economic impact of the Coronavirus pandemic, the American Rescue Plan Act was enacted in March. One of the new stimulus programs included in it expands both who qualifies for and the amount of premium subsidy available for members insured through the Marketplace. This may help you qualify for or increase the Advance Premium Tax Credit (APTC) which would lower your monthly premium. The changes also make Silver plans more affordable. Silver plans have the added benefit of Cost Share Reduced plans that can substantially lower your out of pocket costs for care if you qualify.

We are encouraging all CareSource Marketplace members to visit [enroll.CareSource.com](https://enroll.caresource.com) to see if you qualify for additional savings and ensure you have the right level of coverage. If you enroll before May 31, your changes will be effective June 1. The COVID Special Enrollment is open until August 15. If you decide not to re-enroll, you can still file for the additional amount with your 2021 tax filing.

Whether you select the same or a different CareSource plan, **any amounts you have accumulated toward your annual deductible and out of pocket maximum will continue to apply to your new CareSource plan.**

Rest assured, no matter what your financial situation may be, CareSource has a plan that will meet your needs. If you need help or have questions, please call our licensed agents at **1-844-539-1733** to discuss your options, or call Member Services.





## All About PROSTATE CANCER

Prostate cancer is the second most common cancer in men. It is also one of the most treatable cancers. Prostate cancer happens when cancer grows in the prostate gland. This gland supplies part of the fluid that help sperm travel and reach an egg for reproduction.

Some men are more likely than others to develop prostate cancer. Men over the age of 55, have a family history of cancer, are overweight or smoke are at a higher risk. Men with African ancestry are also more likely to get prostate cancer.

### COMMON SYMPTOMS ARE:

- Pain while you are urinating or during ejaculation.
- Urinating more often.
- Having trouble starting or stopping the flow of urine.
- Blood in your urine or semen.

Talking with your primary care provider (PCP) if you have any of these symptoms is key. Your PCP can help you make the best choices for your prostate health.

## Break the Stigma: Men and Depression

Depression is difficult for men and women, but it affects them differently. Men struggle to cope with depression and the stigma with having it. Feelings of inadequacy, failure and shame often occur in men who experience depression. This causes men to choose not to talk about their feelings or seek treatment. Men may hide or deny their symptoms to “be strong.”

**Let's break the stigma. Reach out! CareSource is here to help. We cover services like depression screenings, talk therapy and medications to treat symptoms and recover from depression.**

If you feel stressed or worried, visit myStrength<sup>SM</sup> in your **MyCareSource.com** account. myStrength is a free service. It has tools and resources to help put you on the path of emotional wellness. Visit [bh.mystrength.com/caresource](https://bh.mystrength.com/caresource) to learn more.

**Sources:** National Alliance on Mental Illness. [NAMI.org](https://www.nami.org).



# What to Expect at a Prostate Cancer Screening

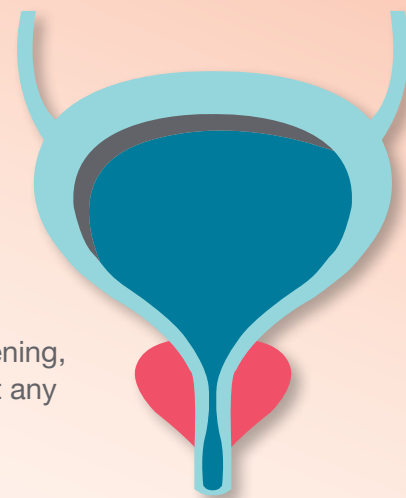
Many men with prostate cancer never experience symptoms and without screening, would never know they had it. Talk with your primary care provider (PCP) about any risk factors before you have a Prostate Cancer Screening.

There are two tests commonly used to screen for prostate cancer:

1. **Prostate Specific Antigen (PSA) Test:** A PSA test measures the level of PSA in the blood. PSA levels can be higher in men who have prostate cancer. The higher the PSA level in the blood, the more likely a prostate problem is present. Many factors, such as age and race, can affect PSA levels.
2. **Digital Rectal Examination (DRE):** DRE is when a PCP inserts a gloved, lubricated finger into the rectum to feel the prostate.

Your PCP may recommend a biopsy if a PSA test or DRE are abnormal. The biopsy will determine if you have prostate cancer. If you are age 55 and older, ask your PCP if you should be screened.

**Sources:** [www.cdc.gov/cancer/prostate/index.htm](http://www.cdc.gov/cancer/prostate/index.htm)



## COLORECTAL CANCER AWARENESS

Colorectal cancer is a cancer in the colon or the rectum. It is most often found in adults 50 years of age or older, but it can happen at any age. One of the first signs is a change in your bowels. Other early symptoms are:

- Diarrhea or constipation.
- Blood in your stool.
- Constant stomach aches or pains.
- Nausea or vomiting.

You may not have any signs until the cancer is at an advanced stage, so talk with your primary care provider (PCP) if you have any symptoms. The good news is that eating healthy and staying active can reduce your risk.

You can get screened for colorectal cancer starting at age 50. You may also be able to get screened earlier if you have a family history of this cancer. Your PCP will know what is right for you.







# COVID-19



## MYTHS

and



## FACTS



**MYTH #1: If I have recovered from COVID-19, I don't need to get the COVID-19 vaccine.**



### FACT:

**People who have recovered from COVID-19 may still benefit from getting vaccinated.**

Experts do not know how long someone is immune after having COVID-19. This is due to the heightened health risks with COVID-19. Since re-infection can happen, you should still get a vaccine, even if you had COVID-19 before. The immunity someone gains from having an infection varies from person to person. This is called natural immunity. Both natural immunity and vaccine-induced immunity are topics COVID-19 experts are examining further. The Centers for Disease Control and Prevention (CDC) will notify the public once more information is confirmed.



**MYTH #2: COVID-19 isn't very serious, so I don't need to get the vaccine.**



### FACT:

**The severity of COVID-19 symptoms varies widely. Getting vaccinated can help prevent infection with COVID-19.**

While many people with COVID-19 have only a mild illness, others may get a severe illness or die. There is no way to know how COVID-19 will affect you. The COVID-19 vaccination creates an antibody response in your body to help protect you from severe illness. Also, if you get COVID-19, you may spread the disease to friends, family and others around you while you are sick.



**MYTH #3: COVID-19 vaccines were rushed and developed too quickly.**



### FACT:

**COVID-19 vaccine development and clinical trials were thorough.**

There have been no shortcuts in the vaccine preparation. The process has been quicker as a result of tactful efforts to run clinical trial phases at the same time. In addition, the CEOs of AstraZeneca, BioNTech, GlaxoSmithKline, Johnson & Johnson, Merck, Moderna, Novavax, Pfizer and Sanofi committed to uphold the integrity of the first COVID-19 vaccines. This included the scientific process, regulatory filings and approvals.

Sources: [www.cdc.gov/coronavirus/2019-ncov/vaccines/facts.html](https://www.cdc.gov/coronavirus/2019-ncov/vaccines/facts.html)



## Pharmacy Updates

CareSource has a searchable drug list on our website. Find out which drugs are covered under your plan by going to the **Find My Prescriptions** link under Member Tools & Resources. You'll find the most current changes and updates, too. If you don't have access to the internet, we can help you. Call Member Services to find out more information.



# LET'S ROLL UP YOUR Sleeves!

We are all ready for COVID-19 to be a thing of the past. And, we can help stop the virus by getting a COVID-19 vaccine. The vaccine is provided at no member cost share. Vaccines work with your body's natural defenses so your body can fight the virus if you are exposed. The Department of Health's <https://dhhr.wv.gov/COVID-19> website is the best way to know when you are eligible for the COVID-19 vaccine and how to schedule it.



## Here are a few tips to keep in mind when you get vaccinated:

- ✓ Wear something that allows access to your upper arm like a short sleeved shirt or loose fitting shirt that can be rolled up.
- ✓ Wear a mask that covers your nose and mouth.
- ✓ Stay six feet away from others while inside.

You will need to stay about 15 to 20 minutes after getting the vaccine to make sure you do not have a reaction to it. The vaccine may cause side effects like sore muscles, feeling tired, or a mild fever. These side effects do not last more than a day or two for most people.

## After the shot:

- ✓ You will get a vaccination card. It will tell you which COVID-19 vaccine you received, the date you got it, and where you received it.
- ✓ The currently authorized vaccines need two doses to be most effective. Plan to get your second shot as close to the recommended three-week or one-month period.

If you need help scheduling your second vaccine, call the location that set up your first appointment. You can also call Member Services for help. Always talk with your primary care provider (PCP) if you have any concerns or questions about whether the vaccine is right for you.

I GOT  
MY COVID-19  
VACCINE!





## Tips for Your Next Telehealth Visit

Telemedicine is a convenient option for care. It uses your phone or computer to speak to a provider from wherever you are. Follow the tips below to get the most out of your telemedicine visit.

- Find a quiet place for your visit. Make sure it is somewhere with a reliable internet connection.
- Decide if you'll use your computer, phone, or tablet.
- If you need to download an app or create an account, do so well before the start of your visit.
- *Have your medical history on hand.*
- *Write down any questions you want to ask ahead of time.*
- *Take notes during your visit.*

Your primary care provider (PCP) may offer telehealth visits. Check with his or her office first. If your PCP doesn't offer telehealth or has limited hours, you can use MYidealDOCTOR® to speak to a board-certified doctor, 24/7. Reach MYidealDOCTOR through the CareSource mobile app, visit MYidealDOCTORtelehealth.com, or call 1-855-879-4332.

## How Can Your Pharmacist Help to Improve Your Health?

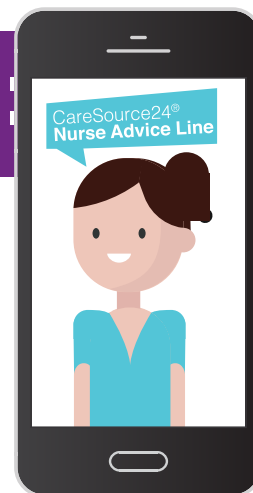


Pharmacists are part of your health care team. They can do much more than just count pills. Pharmacists can teach you a lot about your prescriptions and how medicines impact each other. They can give shots to prevent illness and keep you healthy. They can also check your blood pressure and blood sugar. Pharmacists can also give you tips to help you remember to take your medicine. They may be

able to coordinate all of your medications so that you can get them on the same day each month. Pharmacists can be very helpful. They also can provide medication and support for tobacco cessation. Ask your pharmacist how they can help improve your health!

## Where to GET CARE

The CareSource24® Nurse Advice Line is here 24 hours a day, seven days a week to give advice and answer your health questions. Our registered nurses can help you decide when self-care or a visit to your primary care provider (PCP), urgent care, or the emergency room is needed. Call now at **1-866-206-0701** (TTY: 711) to talk with a registered nurse.



# Prediabetes

More than one-third of Americans have prediabetes (CDC, 2020). Prediabetes means your blood glucose (sugar) is too high. It is a warning to take steps to prevent type 2 diabetes like:



## Change Your Eating Habits

- Eat more fruits and vegetables.
- Eat meals slowly.
- Avoid junk food.
- Drink more water and less sugary drinks.
- Read food labels to compare which foods are healthier.



## Get Physical

(30 to 60 minutes per day)

- Take walks.
- Make it fun. Do what activities you like best.
- Start slow and build up.
- Stay Positive! Focus on progress.



**TIP:**

Try to control screen time. Limit TV, phone and computer to two hours a day.



## Lose Weight

- Even 10 to 15 pounds is great!

Learn about your risk and take action! Talk to your primary care provider (PCP) about being tested.

Source: Centers for Disease Control and Prevention  
[www.cdc.gov/diabetes/basics/prediabetes.html](http://www.cdc.gov/diabetes/basics/prediabetes.html).



## Reviewing Your Explanation of Benefits

CareSource sends Explanation of Benefits (EOB) statements to some members to look for potential fraud, waste and abuse. An **EOB statement is not a bill**. If you receive an EOB statement, you can help us by checking for the following things:

1. Services, supplies or equipment listed that you did not receive.
2. Services that were billed more than once.
3. Dates of service listed that are unfamiliar to you.

If you think there could be errors or fraud, please let us know by contacting our Program Integrity department. You can report anonymously by:

- **Phone:** Call Member Services and follow the prompts for fraud; or
- **Write:** Send us a letter or complete our Confidential Reporting Form located at **CareSource.com/members/tools-resources/fraud-waste-abuse/** and send it to:

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

There are other ways you may contact us that are not anonymous, including:

- Email: **fraud@CareSource.com**; or
- Fax: **1-800-418-0248**

Your report will be kept confidential to the extent permitted by law. Thank you for helping us prevent fraud, waste and abuse in health care!

# Chronic Obstructive Pulmonary Disease (COPD) and Asthma Flare-Ups

For those with COPD or asthma, it is important to know the signs of flare-ups. Signs may start suddenly or develop slowly over several hours or days.



## COMMON SIGNS OF FLARE-UPS INCLUDE:

- Shortness of breath.
- Wheezing or whistling sounds when you breathe.
- Coughing, sometimes with mucus.
- Chest tightness.



Your primary care provider (PCP) can help you understand what you should do if you're having a flare-up. You should work with them to create an action plan. They can also recommend medications that can help with a flare-up. Always take medications as directed.

You can prevent flare-ups by avoiding triggers such as air pollution, dust, and strong scents. Do not smoke and avoid secondhand smoke. You should also stay away from people who may be sick with a cold or the flu. Make sure you see your PCP at least twice a year to discuss and manage your condition.

**Sources:** MedlinePlus, National Library of Medicine, (2021, January 5). COPD Flare-Ups

<https://medlineplus.gov/ency/patientinstructions/000698.htm>. MedlinePlus, National Library of Medicine, (2021, January 5). Asthma

<https://medlineplus.gov/ency/article/000141.htm>

## CMS Interoperability Communication



Interoperability is a term being used more and more in health care. The Centers for Medicare and Medicaid (CMS) issued a rule that gives patients better access to their health care information called Interoperability and Patient Access. Interoperability and Patient Access transfers data between patients, health care providers and health insurance plans for better care coordination. It can also help you make informed decisions about your health care needs.

Currently, as a member, you have access to medical and pharmacy claims, provider network, and formularies using your CareSource member portal or mobile app. You will also have the ability to use other health related systems to access your health information. This means your health care records will be available to you whenever you need them.





## Remove the Risk:

### Get a Free DisposeRx® Packet

Do you have expired drugs or medications you no longer use? Expired or unused drugs can be a health risk for toddlers, teens, or family pets if they are within their reach. They can also be misused. Most people who misuse prescription drugs get them from friends or family. It is important to safely dispose of these drugs before they cause harm.

Drug take back sites like local drugstores or police stations can safely dispose these expired or unused drugs for you. Visit [deadiversion.usdoj.gov/pubdispsearch](http://deadiversion.usdoj.gov/pubdispsearch) to see a list of sites near you.

CareSource also has free DisposeRx® packets to help you safely get rid of these drugs or medications. These packets are safe for the environment, easy to use, and will help reduce drug misuse. Get your free packet at [secureforms.CareSource.com/DisposeRx](http://secureforms.CareSource.com/DisposeRx)

Source: [www.FDA.gov/drugdisposal](http://www.FDA.gov/drugdisposal)



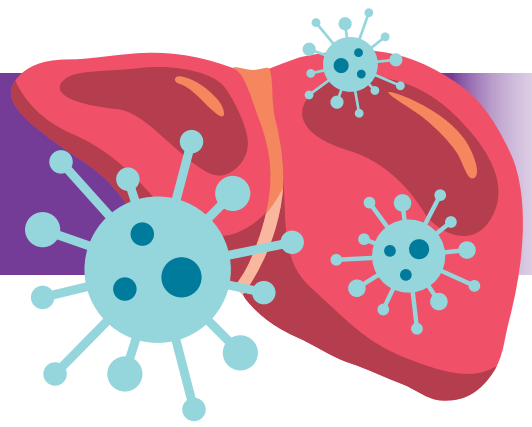
## Want to receive information from CareSource by Email or Text?

Make the change. It's easy!

Use your **MyCareSource.com** account if you want to receive information from us through email or text. Cut down on paper and get the information you need faster. Go to the **Preferences** tab on your [MyCareSource.com](http://MyCareSource.com) account and tell us that you want email or text. We can't send you everything digitally, but when we can, we will.



# Testing and Care for Hepatitis C and HIV



Hepatitis C (HCV) and human immunodeficiency virus (HIV) are caused by viruses. If HCV is left untreated it can lead to liver damage, liver cancer and liver failure. If HIV is not treated, it can eventually lead to AIDS.

Approximately  
**25% of people  
with HIV** in the  
United States  
**also have HCV.**

Getting tested is the only way to know for sure if you have for HCV or HIV. Knowing your status is important to get early treatment and help protect others. Talk with your primary care provider (PCP) to see if you should get tested.

You can live well with HCV or HIV. Both viruses are treatable. Getting proper care can keep you healthy. Learn what you can do to protect yourself and others from HCV and HIV by visiting the link below.

**Source:** National Institutes of Health <https://hivinfo.nih.gov/understanding-hiv/fact-sheets/hiv-and-hepatitis-c>

Be Part of the



## Medication Therapy Management Program

Using medications the right way is vital to your health. That's why we have a Medication Therapy Management (MTM) program. The MTM program will:

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

A key part of the MTM program is working one-on-one with your pharmacist. Your pharmacist will meet with you to go over your drug list. Your drug list covers any prescription drugs, over-the-counter drugs, herbals or supplements you take.

You can take part in the MTM program at no cost to you. Ask your pharmacist if they are part of the MTM program. Drugstores may also reach out to you if they think you could benefit from the program. Or, call Member Services to learn more.



## Talking with your Primary Care Provider (PCP) about **Exercise**

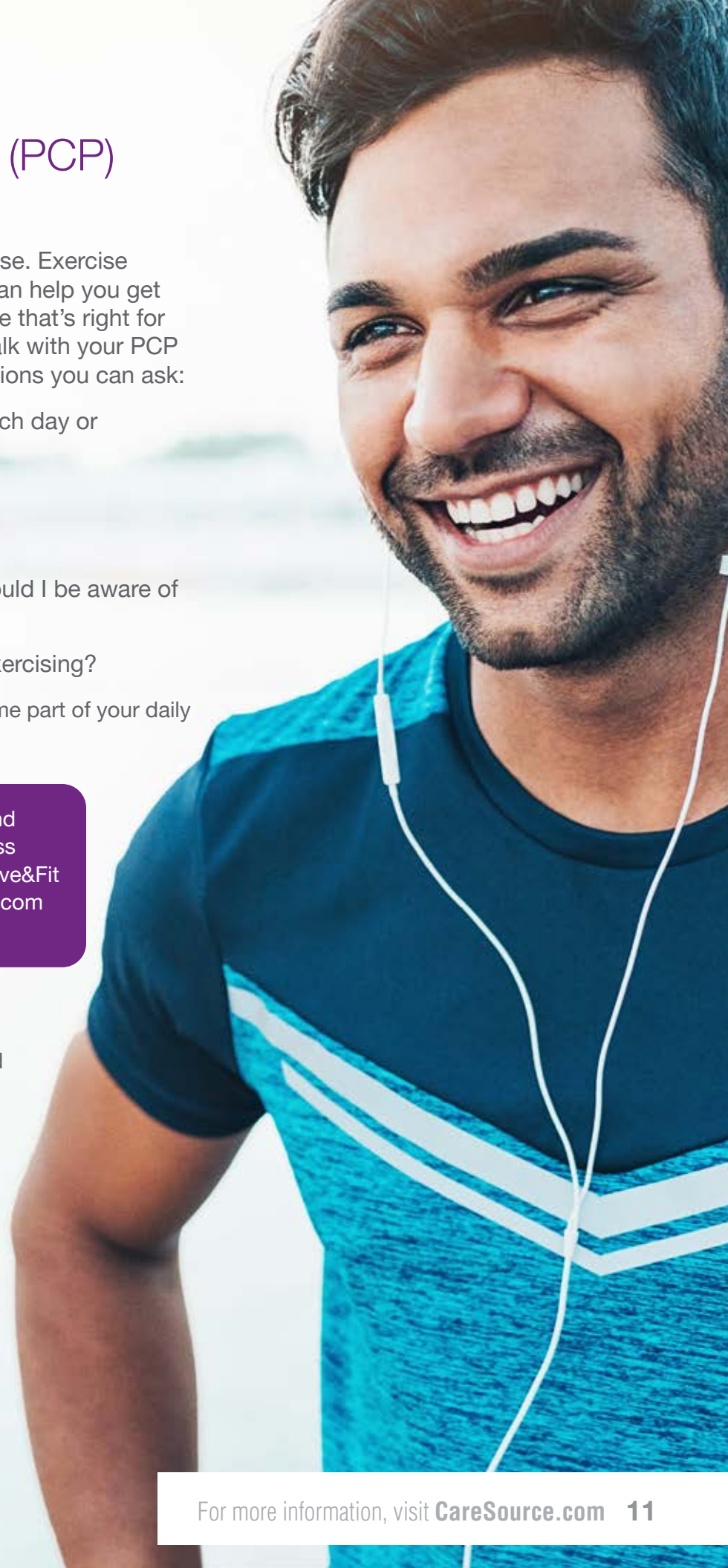
There are many great reasons to exercise. Exercise improves your energy and mood and can help you get better sleep. Finding an exercise routine that's right for you may sound easy, but you should talk with your PCP before you begin. Here are some questions you can ask:

- How much exercise should I do each day or each week?
- What type of exercise should I do?
- What activities should I avoid?
- If I'm taking medications, what should I be aware of when exercising?
- What can I do to stay safe while exercising?

With the right mindset, exercise can become part of your daily routine!

If you have an optional Dental, Vision and Fitness Plan\* and are looking for a fitness center or home fitness options, call Active&Fit at 1-877-771-2746 or visit [ActiveandFit.com](https://ActiveandFit.com) for more information

\*Active&Fit is an added benefit for members who have enrolled in an optional Adult Dental, Vision and Fitness plan.



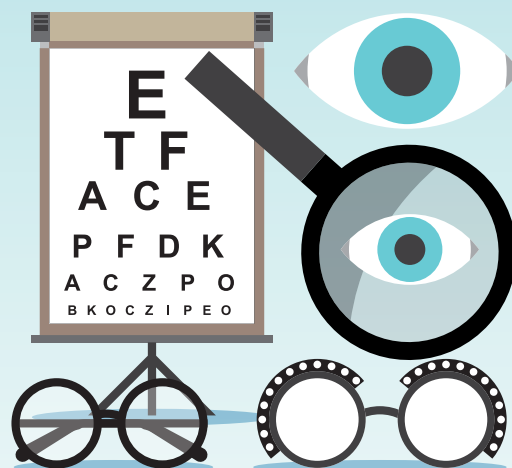


# Keep an Eye on Your Diabetes

Diabetes is the leading cause of vision loss in people ages 18 to 64. Often, there are no obvious signs. Get an annual diabetes eye exam with an in-network eye doctor\*. He or she can catch problems and treat them early. An annual exam can prevent 95 percent of vision loss caused by diabetes.

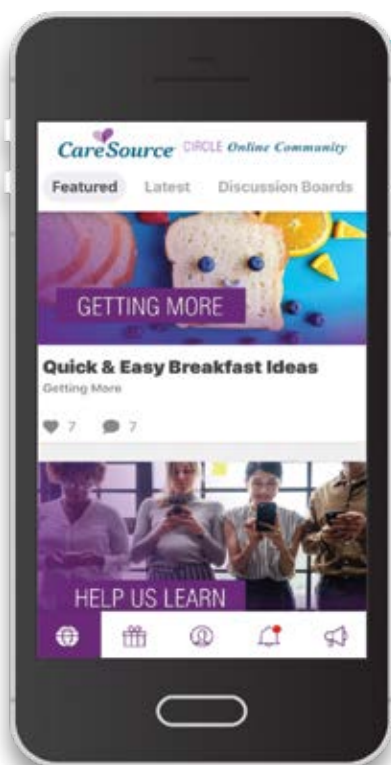
Try our online wellness program, MyHealth. Click on the **Health** tab in your **MyCareSource.com** account, then **MyHealth – Wellness Program**.

*\*You may be responsible for the cost if you do not check with CareSource or your eye doctor before getting services.*



## Have You Joined CareSource Circle?

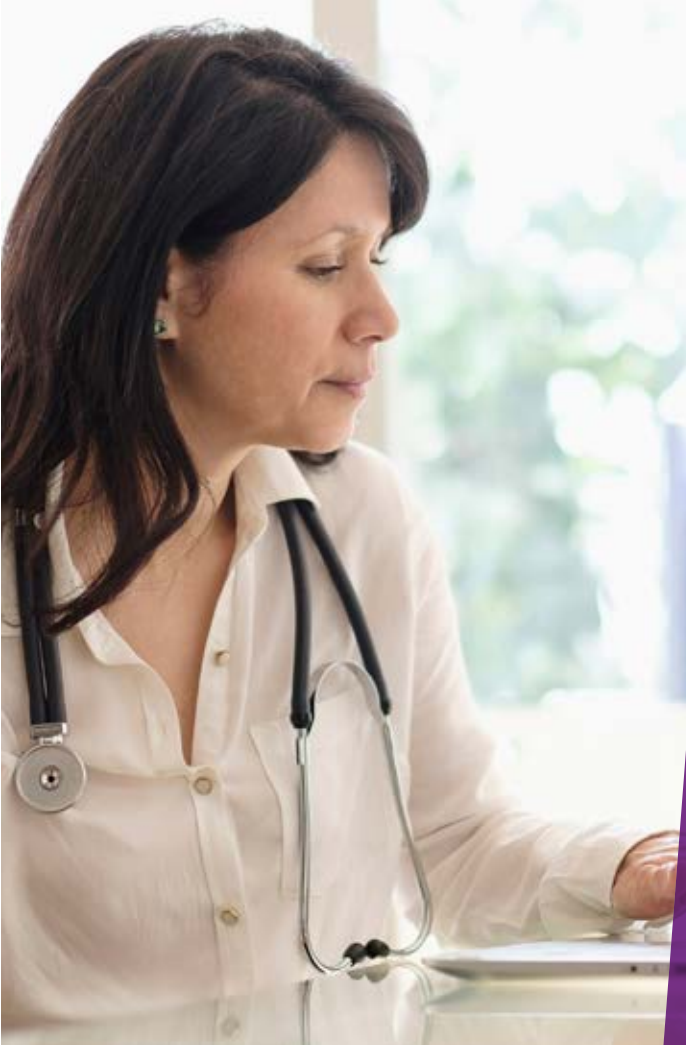
Your feedback is important to us. CareSource Circle is an online community where your voice can shape the future of your health plan. You can also receive CareSource updates, discover health tips, get to know other CareSource members and much more. Visit the link below to become a Circle member today!



[caresourcecircle.com/recruitment\\_survey](https://caresourcecircle.com/recruitment_survey)







## The ABC's of Prior Authorization

Prior Authorization (PA) is how we decide if a health service will be covered by CareSource. The services must be evidence-based and medically necessary for your care. CareSource must review and approve certain services before you get them. Your care may not be covered if you do not get Prior Authorization first, except for emergencies.

An easy way to think about PA is:

- **A**sk about Prior Authorization
- **B**efore you get
- **C**are

Your primary care provider (PCP) will ask for this approval from CareSource for you. You can find the most up-to-date PA list in your **MyCareSource.com** account.



## Interpreter Interprete စကားပြန်



CareSource has in person interpreters for your medical visits. Call Member Services to request an interpreter. Your provider can fax a request to 937-396-3720 or email **InterpreterServices@CareSource.com**.



CareSource ofrece intérpretes en persona para sus citas médicas. Llame a Servicios para Miembros para programar o pídale a su proveedor que envíe un fax al 937-396-3720 o envíe un correo electrónico a **InterpreterServices@CareSource.com** para solicitar un intérprete.



သင်၏ဆေးကုသမှုရက်ချိန်းများအတွက် CareSource သည်လူတစ်ဦး တစ်ယောက်ကိုစကားပြန်များဖြင့် ကမ်းလှမ်းသည်။ စကားပြန်ကိုတောင်းဆိုရန်သင်၏ ဝန်ဆောင်မှုပေးသူများကိုဖက်စ် ၉၃၇-၃၉၆-၃၇၂၀ သို့မဟုတ်အီးမေးလ်ဖြင့် **InterpreterServices@CareSource.com** သို့အီးမေးလ်ပို့ပါ။



Receive  
**Quality**  
Health Care  
with  
**CareSource**



*Quality* is a word heard often in health care. But what does it mean? Quality refers to how good something is. High quality health care means you:



Get the right care.



At the right time.



From the right provider.

CareSource has a team of professionals, doctors, nurses and other health care workers who provide quality care. CareSource wants to make sure your health care experience is unmatched. We hire people who review the care you receive. We want your doctors, nurses and hospitals to give you the highest quality care.



# Tips to Lower Your Cost for Care



We want you to get the most out of your health care coverage. Here are a few easy ways to get the best use of your health care dollars:

- \$** Call the CareSource24® Nurse Advice Line to ensure you are going to the right place for care, such as seeing your PCP instead of going to the emergency room (ER). Not only are your plan's cost shares higher in the ER, but the amount billed by the provider will also be higher.
- \$** Make sure you are visiting in-network providers. Use the **Find A Doctor/Provider** tool to locate a provider near you. Go to **FindADoctor.CareSource.com**.
- \$** Consider a telehealth visit. It is the same cost as a PCP visit and you can call from the comfort of home.
- \$** See your PCP more often and take advantage of free preventive care. Seeing your doctor regularly can help you better manage health issues, which can reduce your overall cost. Much like maintenance on a car, it will cost more if your brakes go out and you crash instead of getting them checked and serviced at the right time. It also allows you to plan for medical procedures.
- \$** Shop around for specialty services
  - Many of us cut coupons, shop for deals, and wait for sales for other items. Applying those skills to your health care can go a long way toward saving you money. When you have the opportunity to plan ahead for your health care needs, you can shop to find the best provider at the best price for you. Many providers can give you an idea of their cost and what you would pay.
  - Use our new **Treatment Cost Navigator (TCN)** online tool. You can search for specific services or procedures from different providers to get an estimate of the overall cost, and your cost (considering your deductible, copays and coinsurance). We continue to add to this tool and encourage you to check it out! The Treatment Cost Navigator can be found in your **MyCareSource** account.



PO Box 8738  
Dayton, OH 45401-8738

**CareSource.com**

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**Member Services Dept:**

**1-855-202-0622**

(TTY: 711)

**CareSource24®**

24-Hour Nurse Advice Line:

**1-866-206-0701**

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## We Want to Hear From YOU!

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 two to three minutes.

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

**Thank you for trusting CareSource with your healthcare needs.**