



SUMMER 2019

MEMBER *Source*

A Newsletter for CareSource® Members

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Understanding Your Benefits: When Do I Need a Prior Authorization?

Some kinds of care need our approval ahead of time. We call this a prior authorization. It is to ensure that your care is medically necessary and is right for you. Some medications may also need our prior authorization. Your provider should work with CareSource to make sure any prior authorizations needed are approved by us before you get care.

Examples of services that may need a prior authorization are:

- Inpatient hospital stay
- Outpatient surgery
- Infusion medications

Ask your provider if your new service or medication needs a prior authorization. You can view and download the prior authorization List on the **Benefits and Services** page at [CareSource.com/marketplace](https://www.caresource.com/marketplace).

Your Important Plan Documents Are Online

You can view plan documents at [CareSource.com/marketplace](https://www.caresource.com/marketplace). Hover over Plans and choose **Plan Documents** under **Marketplace**. From there, you can pick your state and plan to see your Member Handbook, Evidence of Coverage, and your Schedule of Benefits. Your plan documents give you important information about your coverage and your costs. You can also find your plan documents on [MyCareSource.com](https://www.mycaresource.com).


CareSource®

Behavior Modifying Drugs and Children

Does your child take an antipsychotic drug like Abilify (Aripiprazole) or Risperidal? They are used to treat serious mental illness and developmental disorders. They can help kids and teens manage their symptoms.

The use of multiple antipsychotics can be potentially dangerous. Your child's doctor should use caution when prescribing these drugs. Be sure to ask the doctor about the risks and benefits of taking them. In some situations, there are other treatments that should be tried first. Sometimes "talk therapy" or another drug works just as well.

While taking these drugs, stay safe with these tips:

- Make sure your child takes it only as prescribed.
- Keep all follow-up appointments while your child is on the medication. The doctor may need to check your child's blood levels on a routine basis to look for any side effects or metabolic issues.
- Monitor side effects carefully. If you have concerns, let your child's doctor know right away.
- Make sure your child drinks plenty of water and uses sunscreen outdoors. Children on antipsychotics have a higher risk for heat and sun sensitivity.

Going Green

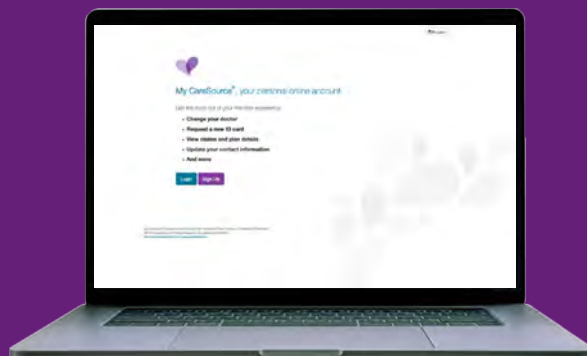
We have great news! Your Explanation of Benefits (EOB) statements are online for easy and around the clock viewing. Log in to your personal and secure My CareSource® account to access your statements.

To stop receiving paper EOBs, go to **Preferences** on your **MyCareSource.com** account, select email as your preferred communication preference, and ensure that we have the correct email address. No more waiting on the mail and no more piles of paper!

Don't have a My CareSource account yet?

No problem! Sign up anytime at **MyCareSource.com**.

Note: When required, communications will still be sent by mail, regardless of your communication preference.



Review Your Explanation of Benefits Statement

An EOB outlines the claims we've received for you or your family. This helps us watch for potential fraud, waste or abuse. **This statement is not a bill.** When you receive an EOB, please help us out. You can check for these three things:

1. Are there any services, supplies or equipment listed that you did not receive?
2. Are there any services billed more than once?
3. Are there dates of service listed that are not familiar to you?

Checking these things, will help ensure providers are not billing for services you did not receive. If you suspect errors or fraud, please let us know. You can:

- Call: **1-855-202-0622**
(TTY: 1-800-982-8771 or 711). Choose the menu option to report fraud
- Write us a letter or fill out our confidential reporting form located on CareSource.com. Mail it to:
CareSource,
Attn: Special Investigations Unit
P.O. Box 1940
Dayton, OH 45401-1940

You do not have to give us your name when you write or call. If you do not mind giving us your name, you can:

- Send an email to fraud@CareSource.com
- Send a fax to 1-800-418-0248

If you do not give us your name, we will not be able to call you back for more information, so give as many details as possible. Your report will be kept confidential to the extent allowed by law.

Drug List Updates

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

Log on to: **CareSource.com/members/tools-resources/find-my-prescriptions**



Medication Synchronization: Fewer Trips to the Pharmacy

Medication synchronization is a service some pharmacies offer to line up refill dates for your long-term medications. Taking part in this program may result in fewer trips to the pharmacy. This saves you time and money spent on transportation. It may also help you remember to refill your medications on time by letting you pick up most of them on the same day each month.

Here are a few important things to know about medication synchronization:

- Medication synchronization is for chronic, long-term medications.
- Antibiotics, controlled substances, compounded products, and pre-packaged drugs are usually not included.
- If your plan requires a copay for prescriptions, the cost will be based on the number of days being filled early (Note: not all CareSource plans or medications require a copay).

If you think medication synchronization is right for you, please ask your pharmacy if they offer this service.

Money Saving Opportunities

The cost of health care continues to rise, but there are steps you can take to help control your portion of the costs. Here are some tips that can save you money:

Medications:

- Discuss medications with your provider when they are prescribed. If appropriate, ask him or her to choose a medication on the lower “cost tiers” of your plan’s formulary. Your copayment or coinsurance varies depending on your medication’s cost tier.
- Be sure to fill your prescription at a network pharmacy.
- If you have an ongoing prescription for a medication, check out mail order prescription options. Talk to your provider or pharmacist to see if this is an option.

Getting the Care You Need:

- Your Primary Care Provider (PCP) should always be your first choice for non-emergency care.
- The CareSource24® Nurse Advice Line is open 24 hours a day if you have a health related question or aren’t sure where to go for care. Call the CareSource24 toll-free number on your member ID card for caring advice from a registered nurse. The call is always free.
- Use MYidealDOCTOR™, the 24/7 on-demand doctor, by calling 1-855-879-4332 or visiting myidealdoc.com. A telemedicine visit with MYidealDOCTOR is the same cost as a PCP visit. Try it for rashes, fever, congestion, and more!
- Go to an urgent care clinic when you need care after hours, if your needs are not life threatening. An urgent care will cost you less than an emergency room visit.
- Emergency Room visits are always the **MOST EXPENSIVE** option, and should only be used in a true “emergency, such as broken bones, head injuries, extreme pain, suspected heart attack or stroke, or a serious accident.
- Some services and prescriptions may require a prior authorization before CareSource will cover them. Your provider should work with us to get a prior authorization. You can access our prior authorization list on CareSource.com/marketplace, under **Benefits and Services**.



CareSource24® Nurse Advice Line

We care about your health and want to help!

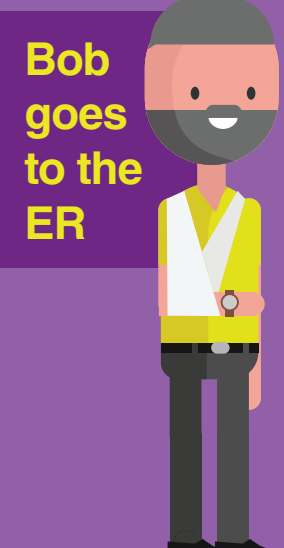
- Should you go to urgent care or the emergency room?
- Should you use ice or heat on an injury?
- Can your head cold be treated at home or is it something more?

Our registered nurses are available 24 hours a day, 7 days a week to answer your health related questions. Call the CareSource24 Nurse Advice Line number on the back of your member ID card any time.



Your Costs for Emergency Room Visits

Beginning May 1, 2019, Emergency Room (ER) costs have been calculated differently to account for all member deductibles, copays, and coinsurance. Previously, facility charges were the only cost consideration for member responsibility. Professional charges, labs, etc., were not included in the calculation. Since May 1, all ER visit related charges have been included in the member's responsibility calculation. This will increase the cost for ER visits.

EXAMPLE	ER Costs		CareSource Coverage	
 Bob goes to the ER	 \$5,000 facility charges	 \$3,000 professional charges	 \$6,500 deductible	 \$250 copay after deductible for Emergency Room Care
	Before May 1: Bob Pays \$5,000 (facility charges apply to the deductible). After May 1: Bob Pays \$6,750 (facility and part of professional charges satisfy deductible, \$250 copay on remaining charges). In both examples, if Bob has met his deductible, he would pay \$250 for the ER copay.			

If you have any questions or need help understanding this change, please call Member Services.

This is an example only. Refer to your plan documents for your coverage amounts and cost shares. Your deductible, as well as any copay or coinsurance for ER visits will vary depending upon your plan.

Diabetes and Eye Care

People with diabetes have a higher risk of getting eye problems than those without diabetes. Follow these steps to help keep you and your eyes healthy.

- Keep blood sugar levels under tight control.
- Keep high blood pressure under control. High blood pressure can make eye problems worse.
- Quit smoking.
- See an eye care professional at least once a year for a dilated eye exam. Only optometrists and ophthalmologists can detect and treat retinopathy.
- See your eye care professional if:
 - Your vision becomes blurry or you see double
 - You have trouble reading signs or books
 - One or both of your eyes hurt
 - Your eyes get red and stay that way
 - You feel pressure in your eye
 - You see spots or floaters
 - Straight lines do not look straight
 - You can't see things at the side as well as you used to

Source: American Diabetes Association



Medications and High Blood Pressure

Lifestyle changes, like eating healthy and being physically active, may be enough to reach your blood pressure target. Sometimes, you may need to take medication to help reach your goal. Always take your medication the way your health care provider tells you. That way, your blood pressure will go down where it belongs!

Medication Checkup

At least once a year, you should review and talk about all of the medications with your health care provider or pharmacist. This includes prescription and over-the-counter medications. Take a list of your medications to each health care provider's appointment. Your health care provider will explain how to take the medication, what you can expect while you're taking it, and any warnings about the medication.

Your health care provider and your pharmacist are your best sources of information. Don't hesitate to talk to them your medications or any side effects you may experience. Don't stop your prescribed medication without first discussing it with your health care provider. Get a written summary of the discussion, including an action plan that recommends what you can do to manage your medications.

If you are prescribed blood pressure medications, ask your provider about any needed tests to make sure they are working properly.



Source: American Heart Association

Schedule a Well-Child Visit Today

Children need to see the doctor even when they are not sick or hurt. These visits are called well-child exams. Anytime is a good time to be sure your child is as healthy as possible, but you may choose to schedule around their birthday or back to school as a reminder that it's time to make an appointment. CareSource covers the exams at no cost to you.

Well-child exams are an important part of growing up and staying healthy all year long! These exams may include:

- Health and development history
- Complete physical exam
- Immunizations (shots)
- Height and weight check
- Lead screening
- Developmental screening (how your child plays, learns, speaks, acts and moves)
- Dental, vision and hearing screenings
- Health education and guidance
- Referrals for further diagnosis (testing) and treatment when needed



Women's Health

Preventive care can find problems early when they are easier to treat. Be sure to talk to your health care provider about breast cancer screenings and services. Breast cancer screenings include:

Breast Self-Exam – Done by a person on his/her own breast so that he/she is familiar with how the breast looks and feels. Look for symptoms that may be of concern, such as lumps, pain or changes in size.

Clinical Breast Exam – Done by a health care provider who uses his/her hands to feel for lumps or other breast changes.

Mammogram – An X-ray of the breast that can detect breast cancer early, when it is easier to treat, before it's large enough to feel or cause symptoms. A mammogram is the best way to find breast cancer for most women.

Breast Magnetic Resonance Imaging (MRI) – A breast MRI is used with the mammogram to screen women who are at high risk for getting breast cancer.

As a CareSource member, you may be eligible to earn reward dollars for getting a mammogram. To see if you're eligible, log in to your **MyCareSource.com** account. Click on **Health**, then click on **MyHealth**. From there, click on **Rewards** to see all eligible rewards.

Source: Centers for Disease Control and Prevention





The Zika Virus and Pregnancy

Warmer weather and mosquito season is here. Most mosquitos are just pests, but some mosquitos can spread viruses that cause disease, like the Zika virus. Pregnant women need to be extra careful in preventing mosquito bites. The Zika virus can be passed from a pregnant woman to her fetus and can cause serious birth defects. Zika can also be spread by having sex with someone who is infected, even when they do not show symptoms. There is no vaccine to prevent Zika infections, but there are actions you can take to protect yourself and your family from mosquito bites:

- Use air conditioning or window and door screens, and stay indoors during peak mosquito times
- Wear a long sleeved shirt and long pants when outside
- Eliminate standing water around your home
- Use EPA-registered insect repellent* (www.epa.gov/insect-repellents/find-repellent-right-you)
- Discuss international travel plans with your doctor. Pregnant women should not travel to areas with Zika outbreaks unless absolutely necessary.

To avoid spreading the virus during sex with a partner who has recently traveled to a risk area, use a new condom every time you have vaginal, oral or anal sex.

For more information about Zika during pregnancy, visit: www.cdc.gov/zika/pregnancy/index.html, wwwnc.cdc.gov/travel/page/world-map-areas-with-zika or kidshealth.org/CareSource/en/parents/5-zika.html.

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

Member Services Dept:

1-855-202-0622

TTY 1-800-982-8771

CareSource24®

24-Hour Nurse Advice Line:

1-866-206-0701

TTY 1-800-982-8771

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Instagram.com/**CareSource**

No Internet? Call Member Services for help.

Ten Small Ways to Get Big Stress Relief

We all have stress. It is just a part of life. Too much stress, however, is bad for your health. The trick is to learn how to manage it in healthy ways.

There are good and bad ways to deal with stress. Bad ones include smoking, overeating, and using drugs or alcohol. They may temporarily reduce stress, but they cause more damage in the long run. Try some of these good ways until you find the ones that work best for you.

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|-------------------------------|----------------------|
| 1. Breathe deeply. | 8. Take a long bath. |
| 2. Exercise. | 9. Listen to music. |
| 3. Get enough sleep. | 10. Play with a pet. |
| 4. Go for a walk. | |
| 5. Write in a journal. | |
| 6. Call a good friend. | |
| 7. Pare down your to-do list. | |

