



WINTER 2024

MEMBER *Source*

A Newsletter for Ohio CareSource Dual Advantage™ (HMO D-SNP) Members

We Make it Easy to Find a Doctor



Do you need to find a doctor, hospital, pharmacy or other health care provider? You can use our online tool at any time to search for a provider in our network. Our tool is fast, convenient and updated daily. Go to FindADoctor.CareSource.com to get started.

Features

- ▶ **Search** by name, location, specialty and more.
- ▶ **Filter** your results to find what you need quickly.
- ▶ Enable 'Location Services' to get **suggested options** based on where you are.
- ▶ **Sort** your results by name, distance or relevancy.

If you need help, use the online tutorial. It will show you how simple it is to find what you need.


CareSource®





Benefits that Benefit **YOU!**

Medicare's Open Enrollment Period for health and prescription drug plans is here. In September, you got updated materials for 2025. Here's a highlight of what you will get starting January 1.

Healthy Allowances & Rewards

Each month you will get **\$255** on your Healthy Benefits+™ card to spend in even more ways. You can spend it on:

- Food & produce
- Over-the-counter (OTC) items
- Utilities
- Personal care items
- Pet care items (excludes veterinary care and grooming)
- Dental, vision & hearing services & accessories

New!

If you don't use the whole \$255 month to month, it will rollover! This means the money won't expire until the end of 2025.

We're bringing you even more ways to earn rewards in 2025 too! You can earn up to \$560 by completing healthy activities like going to your annual wellness visit or getting a flu shot.

Rewards expire one year from issuance. Visit HealthyBenefits.com/CareSource to learn more.





Dental

You have a \$6,000 dental allowance through DentaQuest®. Use it for services you need like crowns, implants and dentures!



Vision

Use your \$600 vision allowance for frames, lenses, or contacts through EyeMed®.



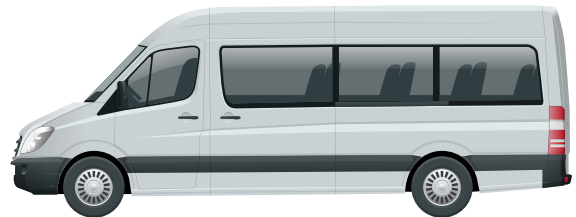
Hearing Benefits

Your plan includes TruHearing® Advanced Hearing model hearing aids every 3 years.



Pharmacy Benefits

You will continue to pay \$0 for all covered Part D drugs. Find a pharmacy close to you. Use the **Find a Pharmacy** tool at [CareSource.com/oh/members/tools-resources/find-my-prescriptions/find-a-pharmacy/dsnp](https://www.caresource.com/oh/members/tools-resources/find-my-prescriptions/find-a-pharmacy/dsnp)



Transportation

You will continue to get unlimited trips to your health care visits, pharmacy, gym and grocery store. Call Member Services to schedule a ride.

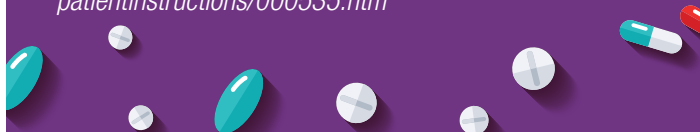
Questions? Call us. We're excited to serve you for another year!

Talk to Your Doctor or Pharmacist About Your Medications

Do you have questions about your medications? Talk to your doctor or pharmacist to make sure you are taking them correctly. These are some questions you can ask to learn more about your medicines.

- How long will it take to work?
- Can I take this with other medications?
- How long do I take this medication?
- Do I need to eat with this medication?
- Is there a certain amount of time I should wait between doses?

Source: <https://medlineplus.gov/ency/patientinstructions/000535.htm>



24/7 Help with the Push of a Button

We want to keep you safe and independent. We offer a Personal Emergency Response System (PERS) that provides 24/7 access to help at no additional cost to you.

We have you covered in the event of an emergency, such as falling in your home. With a push of a button, you can connect with a 24-hour response team. An experienced care specialist will quickly contact emergency services, caregivers or loved ones to get you the help you need.

Call Member Services to request your PERS device. Embrace independence and peace of mind!



Care Management How Can They Help?

We want to make sure you're getting the care you need. With our Care Management program, you can get help coordinating your health and non-health care needs. This program is at no cost to you.

Our Care Management team has nurses, social workers and community health workers who can work with you one-on-one. They are called Care Managers. Our Care Managers can work with you, your providers, family and/or caregivers to set up your care. We will work with you to meet your health and wellness goals.

How do I get a Care Coordinator?

You may hear from a Care Manager by phone if:

- Your doctor asks one to contact you.
- You ask for a phone call.
- Our staff thinks their services would be helpful to you or your family.

You can also call us to learn more about Care Management or join the program. Call the team directly at **1-844-679-7867** from 8 a.m. to 5 p.m., Monday through Friday, Eastern Time (ET).

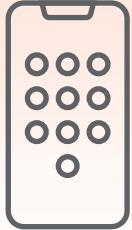


988 Suicide and Crisis Lifeline

Are you in crisis? If so, call or text 988. You can also open a chat on 988lifeline.org. 988 will reach the Suicide Prevention Hotline. This hotline can be used 24/7 by anyone struggling with their mental health or having thoughts of suicide.




Here are some tips for when you call 988:




Press "1" if you
are a veteran.


Press "2"
if you need
interpretation
services.


Dial 711 if you are hard
of hearing for TTY. Then,
dial **1-800-273-8255** or
your preferred service.


Talk and text
is available in
English and
Spanish.

Source: 988 Suicide & Crisis Lifeline. <https://988lifeline.org/current-events/the-lifeline-and-988>.



When to Get Your Hearing Checked

Do you have trouble hearing? Do you or your loved ones notice you're not hearing as well as you used to? It is important to get your hearing checked often. It can be hard to tell if your hearing is getting worse. Here are some early signs of hearing loss to look for:

- Hearing worse in one ear
- Ringing in your ear
- Turning volume up louder
- Pressure in the ear

Get your hearing checked! We partner with TruHearing® to offer you high quality care and hearing aids. Get a routine hearing test once a year at no cost to you! You can get Advanced Hearing model hearing aids every 3 years. There are rechargeable options available. Call 1-888-993-1955 (TTY: 711) to learn more.

Go Green!



Did you know we can send you email or text instead of paper mail? We will send you a text or email when documents are ready for you in your My CareSource® account.

Use these steps to update your preferences and go green!

1. Log in to your **MyCareSource.com** account. If you don't have an account, click **Sign Up** and follow the prompts. You will need your member ID card.
2. Click **Preferences** on the top navigation bar. A screen to edit your contact preferences will appear.
3. Make sure your email and phone number are correct. If they are not, change them. Check the boxes for **Send me email** and/or **Send me text**. You can pick the types of messages you would like to get electronically.

Click the **Update** button and you're all set!



Managing Food Allergies

During the Holiday Season

The holidays are a time to celebrate and often involve eating together. This can be challenging for those with food allergies. The more you know about food allergies, the better prepared you can be when planning meals. There are nine foods listed as major food allergens.

These include:



Milk



Eggs



Fish



Shellfish



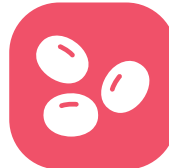
Tree Nuts



Peanuts



Wheat



Soybeans



Sesame

While some food allergies are mild, some can be severe or even life threatening. Talk to the people you are spending time with this holiday season. Tell the host if you have a food allergy. Ask questions. Talk through the menu. Having a plan can eliminate some of the worry. Consider writing labels for each dish. You can also keep dishes with food allergens separate from the rest of the food.

Source: Food and Drug Administration, www.fda.gov/food/buy-store-serve-safe-food/food-allergies-what-you-need-know



How to Support a Loved One Through a Difficult Diagnosis

It can be hard to get a life changing diagnosis or find out about a terminal illness. The news can feel overwhelming and difficult. There are no one-size-fits-all solutions, but if you have a loved one facing a difficult diagnosis, there are ways to support them.

Many times, we want to offer advice. Try not to say things that are out of your control, even if you think it will make them feel better. Saying that “everything will be fine” may make your loved one feel like they cannot share when things are not going well. Say, “I am here to support you” instead.

Find out what they need from you. Generally saying, “let me know how I can help” can be overwhelming. Offer specific kinds of help. Bring them a home cooked meal or do household chores.

If you offer help and your loved one does not want it, do not force it. Respect that they may need time and space. Still check in on them because they may want your help eventually.

Source: Mayo Clinic, [mayoclinichealthsystem.org](https://www.mayoclinichealthsystem.org)





Breathe Easier Indoors

When we think about air pollution, we often think of it outdoors. But air pollution levels can be just as high indoors!

There are several common indoor air pollutants. **Radon** is a naturally occurring gas that forms in soil. You cannot see or smell radon. **Combustion pollutants** are gases or particles that come from burning materials. Examples are space heaters, gas stoves and fireplaces. **Volatile Organic Compounds (VOCs)** are products like paint and common cleaners that emit chemical gases.

There are steps you can take to improve your indoor air quality.



- 1 When the weather is nice, open windows to let the breeze through. Check the outdoor air quality where you live at www.AirNow.gov first.



- 2 Limit your use of chemical cleaners or products. Or switch to less toxic products that have the **Safer Choice** label.



- 3 Vent your appliances like heaters and dryers outside. You can also install a carbon monoxide detector in your home.



- 4 Get your home tested for radon. Most states offer free or low-cost test kits. Find out how to get your kit at www.epa.gov/iaq and choose *radon*.

Life HACKS:



Cold & Flu Season

No one plans to get sick. When it happens, it can alter your daily life for up to a week or more. Listen to your doctor's treatment plan to help you get better. Here are some home remedies to help you feel better.

Stay hydrated.

Keeping your body hydrated can help to fight off a cold or flu virus. Drink plenty of water. Electrolyte drinks, like Gatorade or Pedialyte, can also help your body absorb the water.

Rest and drink warm tea.

Give your body time to heal. This helps your body focus on getting better. Warm herbal tea or lemon water can help soothe a sore throat and unblock sinuses. You can also gargle with warm salt water a few times each day.

Stay well this winter.

What's the best way to protect yourself? Get a flu shot!

Earn a \$40 reward for getting your flu shot. Learn more at [CareSource.com/FluShot](https://www.caresource.com/FluShot).

If you have questions about your health, CareSource24® provides around-the-clock access to a caring and experienced staff of registered nurses. Call CareSource24 at **1-833-687-7331 (833 NURSE 31)** 24 hours a day, 7 days a week, 365 days a year.

Protect Your Personal Information



Health insurance fraud is a serious issue. Stay safe. Protect your personal information.

- 1 Be careful when giving out your member ID card number or social security number.
- 2 Do not let another person use your member ID card. This is illegal. It puts you at risk for identity theft.
- 3 Report any suspicion of fraud. If you believe someone has used your card to get services, tell us as soon as you can.

Call **1-844-415-1272 (TTY: 711)** to report fraud. You do not have to give us your name when you write or call. Your report will be kept as confidential as allowed by law.



Your Feedback Is Important to Us!

You may receive surveys from us asking about your experiences. These may come by phone, email, text or mail. We want you to be honest in your responses. It will never affect your CareSource coverage. If you receive a survey, please take it! We need your feedback to ensure you are getting the care and support you deserve.

If you've had a good experience with us or the providers in our network, you can give scores such as 9 or 10, Excellent or Very Good. You can also tell us how we can better serve you! Call Member Services if there is anything you need help with now.

Your voice matters. Thank you for being the best part of CareSource!



It's Important to Drink Water *Even* in the Winter

Our bodies are made up of 60-70% water, so it is important to keep yourself hydrated. As it gets colder, this may seem hard. The dry air from indoor heating can make you dehydrated and you may not even know. Staying hydrated helps keep our immune system strong, which is important during cold and flu season.

There are simple ways to make sure you are getting enough water during the winter. Carry a water bottle with you. This can help encourage you to drink more water. Add some flavor by putting a slice of lemon, lime or other fruit to your water. Drink warm fluids. Hot herbal teas, warm water or warm broths are good choices. Eat hydrating foods like oranges, celery or yogurt. Warm soups can also provide the water you need. Plus, it's a great meal!



Want more health tips? Join CareSource Circle!

CareSource Circle is a private, online group you can join. Get health and wellness tips, recipes and more! You can tell us about your health care journey through live videos and chats, polls and more. You can also tell us what we can do to make your CareSource experience better.

To join, visit **CareSource.com/CircleOHDSNP**. You will need to answer a few questions to begin.

A stylized illustration of a human head in profile, facing right. The head is white with a thick blue outline. Inside the head, the brain area is filled with a dense, chaotic scribble of dark blue lines. The background is a solid light blue.

Get Ahead of Migraines

A big step in coping with migraines is to find out what may be causing them. Causes are not the same for each person. Once you find them, you may be able to stop migraines before they start.

Keep track of your patterns and habits. Some helpful things to track are what you eat or drink and when; when and how long you sleep; the weather; and for those who menstruate, when you have your period. Track when your migraines or headaches start, how long they last and other symptoms you have. Note what medicines and other things help ease the pain.

Take these notes to your provider. Together, you can find what may cause your migraines. This information can also help know the best ways to help ease the symptoms once they start.

Sources: Migraine Trust, <https://migrainetrust.org/live-with-migraine/self-management/common-triggers/>
National Center for Biotechnology Information, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7572189/>





Bringing You High Quality Care

In 2024, your CareSource Dual Advantage™ (HMO D-SNP) plan received 4.5 stars from the Centers for Medicare and Medicaid Services (CMS). Plans are evaluated each year on a 5-star rating system. More stars means a higher quality plan, which means more benefits and services for you!

We want to make sure you're getting the best care possible. We're prioritizing access to preventive care, a better member experience and greater pharmacy benefits. This means bringing you more benefits and services so you can have a complete health care experience.

Some of these benefits include:

- ✓ A monthly allowance for healthy food and over-the-counter items.
- ✓ \$0 copy for all covered Part D drugs.
- ✓ Unlimited transportation to your health care visits, pharmacy, gym and grocery store.
- ✓ Rewards for completing healthy activities like going to your annual wellness visits or getting a flu shot.

We can't wait to bring you even more benefits in 2025! For a highlight of what you can expect to see in 2025 visit page 2.



Questions About Your Prescriptions?

Find out if a drug is covered or how much it will cost at **CareSource.com**. We have a searchable drug list. Go to **Find My Prescriptions** under **Members then Tools & Resources**. Choose your **Ohio** and **Dual Advantage** to find out which drugs are covered. It is where the most current drug list can be found. You can also call Member Services.

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-833-230-2020**. Someone who speaks your language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-833-230-2020. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-833-230-2020。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-833-230-2020。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-833-230-2020. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-833-230-2020. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-833-230-2020 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-833-230-2020. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-833-230-2020 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-833-230-2020. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-833-230-2020. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-833-230-2020 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-833-230-2020. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-833-230-2020. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-833-230-2020. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-833-230-2020. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-833-230-2020にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。

TTY: 1-833-711-4711 or 711

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: 1-800-488-0134 (TTY: 711)
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

Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf

Phone: 1-800-368-1019 (TTY: 1-800-537-7697)

Complaint forms are found at: <http://www.hhs.gov/ocr/office/file/index.html>.



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

HOW TO REACH US

Member Services:
1-833-230-2020
(1-833-711-4711 or 711)

CareSource24®
24-Hour Nurse Advice Line:
1-833-687-7331 (833 NURSE 31)

Join Us

 [Facebook.com/CareSource](https://www.facebook.com/CareSource)

 [X.com/CareSource](https://www.x.com/CareSource)

 [Instagram.com/CareSource](https://www.instagram.com/CareSource)

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.

Y0119_OH-DSNP-M-3061968_C

*CareSource is an HMO D-SNP with a Medicare and state Medicaid contract.
Enrollment in CareSource depends on contract renewal.*

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