



SPRING 2022

# MEMBER *Source*

A Newsletter for CareSource® Medicare Advantage Members

## Five Steps

### to Start the Year Off on the Right Foot

New Year's resolutions can get broken quickly when you're trying to do too much too fast. Here are some simple changes to ease yourself into this year and make it a little better than the one before.

1

**Check in with your body.** Check in with your body. Before jumping into a new workout regimen, make sure you are healthy enough for physical activity. This could mean a quick trip to your primary care provider's (PCP) office for a wellness exam.

2

**Walk every day.** Walking can help with many issues and give you more energy while lowering anxiety and lifting spirits.

3

**Set a realistic goal and start small.** Tying your goal to a milestone is a great way to stay focused and create a timeline. Listen to your body and give yourself plenty of time to recover as you go.

4

**Lose the diet; commit to healthy habits.**

Did you know it takes your brain up to 20 minutes to realize you are full? Try no-technology meals! Choose healthier options, focus on the actual act of eating, slow down and listen to what your body needs.

5

**Mix it up.** Keep your workout interesting!

By adding variety, you can increase your progress and decrease your risk for injury.

Looking for a fitness center or home fitness program options?

Call Silver&Fit® at 1-877-427-4788 (TTY: 711) or visit [www.SilverandFit.com](http://www.SilverandFit.com) for more information.

  
**CareSource**®

**NEW:**

# BrainHQ®



Brain Health &  
Memory Benefit

Brain health is just as important as physical health but is often overlooked. BrainHQ® provides the exercise your brain needs to be at its sharpest. Think of it as a personal gym where you exercise your memory, attention, brain speed, people skills, navigation, intelligence and more!

This tool offers cognitive training that's completely tailored to you and provided at no cost. BrainHQ supports members every step of the way, with free features like:

- ✓ Weekly challenges to help you set and reach your goals.
- ✓ Online and phone support to help you succeed.
- ✓ A monthly newsletter and other resources with brain health news, tips and more.



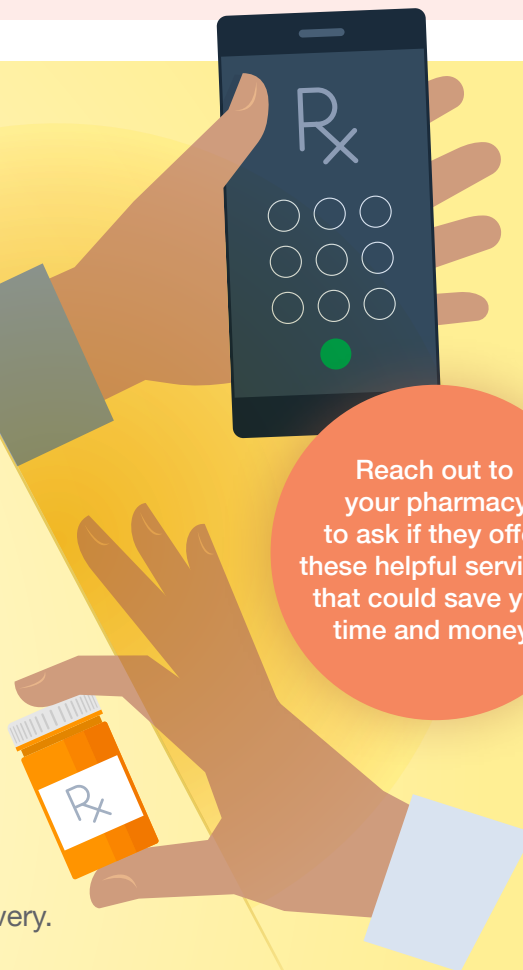
BrainHQ can be accessed using a computer or mobile device. Visit [CareSource.brainhq.com](https://www.caresource.com/brainhq) to get started. Take charge of your brain health today!

## Medication Adherence Made Easier

Sometimes, managing your medications can seem like another chore on your to-do list. It's important to remember that taking your medications correctly is a big part of your health. This means taking the right dose at the right time. It also means getting your medications from the pharmacy on time.

Many pharmacies offer ways to make it easier for you to get your medicine:

- Your local pharmacy might be able to fill all your medications on the same day.
- Your local pharmacy might be able to deliver your medications right to your door with mail-order delivery.



Reach out to your pharmacy to ask if they offer these helpful services that could save you time and money.



# Understanding Social Determinants of Health

Social determinants of health (SDOH) are things in your living spaces that affect your health, well-being and quality of life.

SDOH are broken down into these five focus areas:



**1. Economic stability:**  
job openings, stable income



**2. Education access and quality:**  
reading and writing skills, good schooling



**3. Health care access and quality:**  
access to healthy foods, access to exercise



**4. Neighborhood and built environment:**  
safe housing, public transit



**5. Social and community:**  
racial equity, equal opportunities



SDOH also play a big role in certain health issues. For example, if you don't have a grocery store in your area with healthy foods, you are less likely to have good nutrition. This will then raise your risk of health conditions like heart disease, diabetes and obesity. It may even lower your life expectancy compared to people who do have healthy foods in their grocery stores.



## How to Use Your Evidence of Coverage

Each year, we mail the Annual Notice of Change (ANOC) with a plan document request card included to all CareSource Medicare Advantage members. The request card allows you to receive a mailed copy of the 2022 Evidence of Coverage (EOC), Formulary and Provider Directory. Simply remove the perforated card of the document you would like and drop it in the mail free of charge. CareSource will mail it directly to you. It's that easy!

It is important to understand all the documents we send you. The EOC is an important legal document that describes how the plan works, the covered services you are entitled to, any conditions and limits related to covered services, the health care services that are not covered by the plan, and the annual deductible, copayments, and coinsurance you must pay when you receive covered services. The EOC is also posted online at [CareSource.com/plans/medicare/plan-documents](https://www.caresource.com/plans/medicare/plan-documents).

Call Member Services with any questions about your EOC.



# Lifestyle Tips for High Cholesterol

High cholesterol is linked to heart disease and stroke. Having your cholesterol checked is key. If yours is high, make these changes to your lifestyle:

- Be active at least 30 minutes a day for most days.
- Limit foods high in saturated fat, like cheese, fatty meats, dairy desserts and tropical oils (palm oil).
- Avoid trans fats, which are often found in store-bought cookies, crackers and cakes.

In addition to lifestyle changes, your primary care provider (PCP) may prescribe medication to help lower your cholesterol. Sometimes a medication that belongs to a group called Statins are used. Statins block the body from making cholesterol. They can help improve your cholesterol, so the risk for heart attacks and strokes is lower.

Work with your PCP to keep your cholesterol in a healthy range.

Source: Centers for Disease Control and Prevention (CDC). [www.cdc.gov/cholesterol/prevention.htm](http://www.cdc.gov/cholesterol/prevention.htm).



## Over-the-Counter (OTC) Benefit\* Program

As a CareSource member, you have an Over-the-Counter (OTC) benefit every quarter on eligible plans. This benefit allows you to get OTC products you may need by mail delivery or visiting a participating retailer with your OTC debit card.

### How to use your OTC benefit:

- 1. Participating Retailer:** Using your CareSource OTC debit card, you can visit a participating retailer or pharmacy to purchase OTC products. Visit the online portal to see a full list of participating retailers.
- 2. Online:** Visit **CareSourceAdvantageOTC.com** to order online. You will need to register by creating a username and password to access the ordering portal.
- 3. By Phone:** Call Member Experience Advocates at 1-866-275-3905 (TTY: 711) to place orders over the phone.
- 4. By Mail:** Fill out an OTC order form and mail the completed form to:  
CareSource OTC Orders  
4613 N. University Drive, Unit #586  
Coral Spring, FL 33067

If you would like to request an OTC debit card, visit **CareSourceAdvantageOTC.com** and select the **OTC Debit Card** section at the top of the page. You will receive your card 5 to 10 business days from registration. Activation instructions will be included in the debit card mailer.

Make sure you use your benefit amounts before the end of every quarter. Quarterly OTC balances do not roll over from quarter to quarter. The dollar value of your quarterly allowance depends on your plan.

*\*OTC Benefit Program available to CareSource Advantage® (HMO Only)*





# Growing Food Security: The Benefits of Gardening

Millions of Americans face food insecurity each year. Food insecurity means that at some point during the month, a person doesn't know where their next meal is coming from. Even if they have food subsidies from programs like the Supplemental Food and Nutrition Program (SNAP) or Women, Infant and Children (WIC) benefits, they could run out before the end of the month.

"Food is a basic need. Much like housing and clothing, many basic needs have been elevated as important because of COVID-19," said **Steve Smitherman, Indiana Market President at CareSource.**

The good news is that gardening can bring fresh, healthy, organic and low-cost food to you and your family. Here are some tips to get started with your own garden:



1. **Think low upkeep, high yield.** Cherry tomatoes, salad greens, cucumbers and beans are high producing, low-cost staples.



2. **Plant seeds, not seedlings.** Seed packets keep your cost low. The easiest plants to start from seeds are beets, carrots, cucumbers, green beans, lettuces, squashes, radishes, tomatoes and zucchini. Make sure you select seeds that match your climate zone.



3. **Grow organic.** It's cheaper and doesn't harm anyone or anything. Organic plants have been shown to have higher vitamin and mineral content.



4. **Herb it up.** Mint, rosemary and basil taste great and can put off pests.



5. **The more the merrier.** Get your neighbors and family involved. With more gardens, you'll have more food to share!

Overall, keep it simple. You can expand your garden year after year, providing a bounty of nutritious food security.



## Safely Dispose Drugs

Do you have expired prescription drugs or medications you no longer use? These drugs can be a health risk for toddlers, teens or family pets if they are within reach. They can also be misused. Most people who misuse drugs get them from friends or family. These drugs should be safely disposed so that they do not cause harm.

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

Find even more ways to safely dispose of drugs in your community. Learn more at [FDA.gov/DrugDisposal](https://FDA.gov/DrugDisposal).



# CareSource Recognizes National Developmental Disabilities Awareness Month

March is National Developmental Disabilities Awareness Month.

A developmental disability affects someone's growth. It can involve physical, learning, language or behavior areas. Someone who has a developmental disability usually has it for life. It can start before birth or after birth due to an injury or infection.

Some examples include:

- Vision loss
- Autism spectrum disorder (ASD)
- Cerebral palsy
- Hearing loss
- Down syndrome

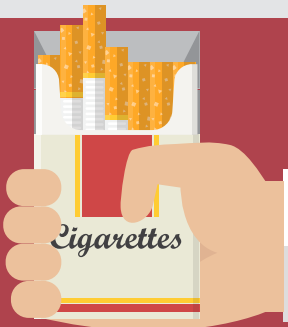
Developmental disabilities are usually not curable, but can be managed with physical, speech or occupational therapy, medications, and/or special education.

Help us celebrate and support these members of the CareSource community! To learn more, visit [www.cdc.gov/ncbddd/developmentaldisabilities/index.html](http://www.cdc.gov/ncbddd/developmentaldisabilities/index.html).

Sources: Centers for Disease Control and Prevention (CDC).

[www.cdc.gov/ncbddd/developmentaldisabilities/index.html](http://www.cdc.gov/ncbddd/developmentaldisabilities/index.html)

MedlinePlus. [medlineplus.gov/developmentaldisabilities.html](http://medlineplus.gov/developmentaldisabilities.html)



MAKE THIS  
THE YEAR  
**YOU QUIT!**

Did you know that people who smoke have a 30 to 40 percent higher risk of diabetes than those who do not smoke? The more you smoke, the higher your risk. Smoking increases inflammation in the body. This is a sign that your cells have been damaged. Smoking may also make your body more resistant to insulin. When you stop smoking, the health benefits begin right away.

You can quit today, and start enjoying your new, healthier life. Adding healthy lifestyle changes can lower your chance of getting diabetes. These changes could include a healthy diet, weight loss or exercise.

If you need help quitting smoking or tobacco use, call the Ohio Tobacco Quit Line. The Tobacco Quit Line provides free quit coaching, and Nicotine Replacement Therapy may be available at no charge to eligible participants.

Call **1-800-QUIT-NOW** (1-800-784-8669) to enroll or ask questions.

Source: Centers for Disease Control and Prevention (CDC). [www.cdc.gov/tobacco/data\\_statistics/sgr/50th-anniversary/pdfs/fs\\_smoking\\_diabetes\\_508.pdf](http://www.cdc.gov/tobacco/data_statistics/sgr/50th-anniversary/pdfs/fs_smoking_diabetes_508.pdf).





## Create Your Caregiver Action Plan

Being a caregiver is a challenging role. While you're caring for your loved one, you also need to be sure to care for yourself. Checking in on your needs regularly is vital. The 5-step Caregiver Action Plan tool created by [Caregiver Support Services](#) can walk you through steps to ensure your needs are met, so you don't burn out. Here are the steps:

### Step 1:

Assess your situation: gauge your own needs and those of your loved one.

### Step 2:

Develop a plan: organize and document your plan.

### Steps 3 and 4:

Implement and evaluate: review tips to get your plan rolling and ways you can celebrate successes.

### Step 5:

Take care of yourself!

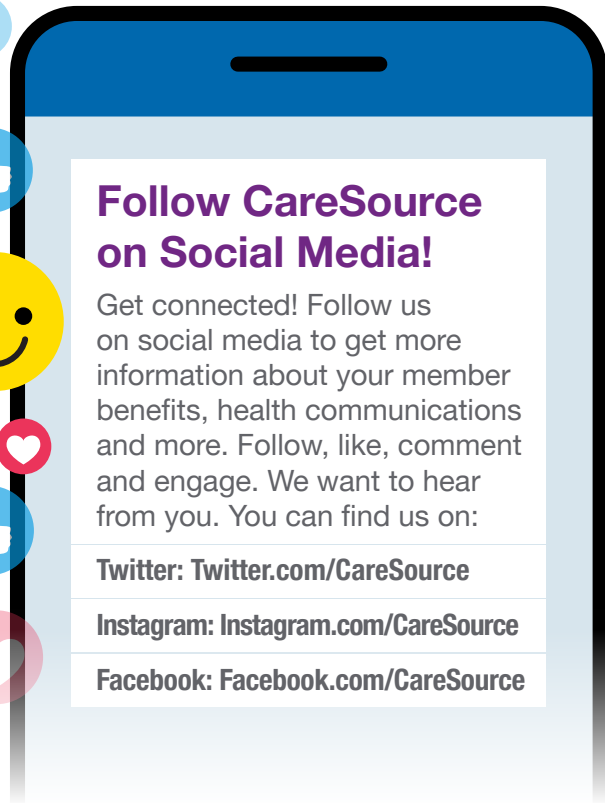
To learn more and create a plan that works for you, go to [www.caregiversupportservices.com/caregiver-support/](http://www.caregiversupportservices.com/caregiver-support/).

## Sharing Your Health Data

It's always easier to help someone when you know more about them. This is true for your health care, too. You can help CareSource have more complete information in our records by sharing your clinical health data from your previous health plans with us. This makes it easier for us to help connect you to the care you need.

Log into My CareSource® and fill out the form to submit a request to share your information. We will work with your previous plan to get your data. Some plans may not be able to share data with us at this time.

If you have questions, please call Member Services.



### Follow CareSource on Social Media!

Get connected! Follow us on social media to get more information about your member benefits, health communications and more. Follow, like, comment and engage. We want to hear from you. You can find us on:

Twitter: [Twitter.com/CareSource](https://twitter.com/CareSource)

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

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

# Start the Year Strong with Your Flu Shot

It's not too late to get your flu shot! End the winter strong, and head into spring healthy. The flu shot is free, and you may even be able to earn a **\$40 reward!**



Keep yourself and those around you healthy - almost everyone six months of age and older needs a flu shot every year. It's vital for:

- People 65 years of age or older
- People who live in nursing homes
- Pregnant women
- Anyone with a chronic condition (e.g., asthma or diabetes)

**Note:** The flu shot and the COVID-19 vaccine are not the same; you need both!



## Where to GET CARE

The CareSource24<sup>®</sup> 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 (ER) is needed. Call now at **1-866-206-0569** to talk with a CareSource24 team member.



## Pharmacy Updates

CareSource has a searchable drug list that is updated monthly on the **CareSource.com** website. To find out which drugs are covered under your plan, go to the **Find My Prescriptions** link under **Member Tools & Resources**. The most current updates can be found there also. If you do not have access to the Internet, you can call Member Services. A CareSource representative will help you find out if a medication is covered and how much it will cost.





## Do You Have Prediabetes?

The Medicare Diabetes Prevention Program (MDPP) Can Help.



The Medicare Diabetes Prevention Program (MDPP) is a health and wellness program CareSource offers to eligible members who are prediabetic at no cost. The program provides education and coaching services to help individuals lose weight and avoid developing type 2 diabetes.

The focus of the 12-month training is long-term dietary change, increased physical activity and problem solving strategies to help participants maintain weight loss and a healthy lifestyle.

To sign up or learn more, visit [GoSolera.com/CareSource](https://www.GoSolera.com/CareSource), or call **1-844-612-2948 (TTY: 711)**. Make a healthy change today!



## Your Feedback is Important

Quality care is our goal. CareSource is dedicated to gathering input from members like you. We collect member feedback in a variety of ways all year round.

Each Spring, we conduct the Medicare Consumer Assessment of Healthcare Providers and Systems (MCAHPS) survey to learn more about your overall health care experiences. If you receive the survey by email, mail or phone, we hope you take it. We value your feedback!

# Protect Your Privacy

Health plan fraud is serious. One way you can help fight fraud is to protect your private information.

1. Be careful when giving out your CareSource member ID card or social security number.
2. Do not let another person use your member ID card to get service. It's not legal, and it puts you at risk for identity theft.
3. Report any suspected fraud. If you think someone has used your card to get services, tell us right away.

Call Member Services and follow the prompts for reporting fraud. You don't have to give us your name when you report. Your report always stays private to the extent permitted by law in any case.





# COVID-19:

## Tools Against the Variant

The new COVID-19 variant, Omicron has changed the course of the pandemic once again. Many are stating that the Omicron variant causes mild symptoms. The experience may differ for those not vaccinated.

The Centers for Disease Control and Prevention (CDC) states Omicron spreads more easily than the original virus. Getting vaccinated remains the best tool to protect you from COVID-19 and to help reduce the start of new variant. Other tools to fight Omicron include getting tested for COVID-19 and wearing masks.



### Get Vaccinated and Boosted

- CDC advises that everyone 5 years and older get fully vaccinated to protect themselves from COVID-19.
- CDC also advises that everyone ages 16 years and older get a booster shot after completing their first COVID-19 vaccination series. You are eligible for a booster at:
  - five months after completing Pfizer-BioNTech primary series,
  - six months after completing Moderna primary series,
  - two months after the first J&J/Janssen vaccine.



### Wear a Mask

- CDC states masks offer protection against all variants.
- Even if you are fully vaccinated, the CDC advises mask wearing in the below settings:
  - Indoor public places where crowds may gather.
  - Activities with close contact to others.
- Make sure your mask fits snugly and covers your nose and mouth.



### Get Tested

- Testing can give you information about your risk of spreading COVID-19.
- COVID-19 self-tests (also called home tests or over-the-counter (OTC) tests) is one of many ways to detect COVID-19. Self-tests can be taken at home and give you quick results.
- If you have COVID-19 or have symptoms, isolate for at least 5 days.
- Questions about your self-test result or need help getting tested? Call your primary care provider (PCP) or local health department.

To find a vaccine or booster location near you, go to [Vaccine.gov](https://www.vaccine.gov). If you need help scheduling a vaccine appointment or getting a ride, CareSource can help. Call Member Services today.

## 5-Minute Homemade Peanut Butter



### INGREDIENTS:

2 cups dry roasted peanuts\*  
1–2 tablespoons honey or sugar  
Additional salt to taste

### INSTRUCTIONS:

Place peanuts in food processor. Turn the food processor on and let it run for four to five minutes. You'll see the peanuts go in stages from crumbs to a dry ball to a smooth and creamy peanut butter. Stir in the honey or sugar and salt to taste.

Store in the fridge for two to four weeks.

\*This recipe can be made with sunflower seeds instead of peanuts if you have a peanut allergy.

### Want more recipes and to stay connected?

CareSource Circle is an online community where your voice has the ability to shape the future of your health plan. You can also receive CareSource updates, find new



recipes, discover health tips, get to know other CareSource members and so much more. Become a Circle member today!



## Go Green with Paperless Invoicing

Get your invoice on your secure MyCareSource.com account. It can be found in the **Documents** section of your My CareSource® account.

You can reduce your mail and help the environment by updating your account preferences! Click the **Get Started** button on the **Go Green banner** on your My CareSource home page or Preferences page to stop receiving paper copies of your invoice. We will send you an email and/or text to let you know that your new monthly invoice is ready. You can always update your preferences to start receiving paper invoices in the future.

Save a stamp! You can also pay your bill through your My CareSource account (click **Pay Bill** on the home page), or use **CareSource.com/MPpay**. Both are quick, easy and secure!

Call the Member Services with any questions.

## Need Help with Winter Utility Bills?

You may be able to get help for those high heat and electric bills this winter. Your state has programs to help. Most are managed by your local Community Action Agency. You can contact your state or local program at the link and phone number below.

### Ohio Home Energy Assistance Program:

- <https://puco.ohio.gov/wps/portal/gov/puco/utilities/gas/resources/home-energy-assistance-program>
- To sign up, call 1-800-282-0880.





PO Box 8738  
Dayton, OH 45401-8738  
**CareSource.com**

## HOW TO REACH US

**Member Services Dept:**  
**1-844-607-2827** (TTY: 711)

**CareSource24®**  
24-Hour Nurse Advice Line:  
**1-866-206-0569**

### Join Us

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 [Twitter.com/CareSource](https://twitter.com/CareSource)

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

## Important Plan Information



## 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 health care needs.