

FALL 2018

# MEMBERSource

A Newsletter for CareSource Medicare Advantage Members

## IN THIS ISSUE:

- 2 Addiction: Take the First Step
- 3 Ask Your Doctor
- 4 Know Your Blood Pressure Numbers
- 5 “Sandwiched” Caregiving
- 9 Get Rid of Medicine Safely



## IMPORTANT DATES TO REMEMBER

Medicare’s Open Enrollment Period for health and prescription drug plans is coming soon. Mark your calendar with these important dates:

**October 1, 2018** – Start comparing your coverage options for the 2019 plan year.

**October 15 – December 7, 2018** – If you want to change your Medicare health or prescription drug coverage for 2019, you can make a change during these dates.

**January 1, 2019** – Your 2019 coverage begins. If you change plans, your new coverage begins on this date. If you did not change plans, any new costs and benefits for your plan begin on this date.

We will be sending you updated materials for the new year. These include a notice of any upcoming changes to your plan. At CareSource, your health comes first. We focus on you to provide health care with heart. Thank you for choosing CareSource.

## NEW MEDICARE CARD REMINDER

The Centers for Medicare and Medicaid Services (CMS) is mailing new Medicare cards now through April 2019. When you get yours, be sure to safely destroy your old card. Keep your new card in a safe place.

These changes do not affect your CareSource member ID card. Continue to use your CareSource card when you visit your doctor, pharmacy and other health care providers.



# ADDICTION: TAKE THE FIRST STEP

## Treatment works. Recovery does happen.

With all we hear about drug addiction, it is important to remember that people do recover every day. Treatment works. Like many other chronic diseases, with the proper treatment and support system, you can manage your addiction. You can live a healthy and happy life.

Treatment may include counseling, behavioral therapy, support groups or medication-assisted treatment. Though not required, detoxification is also available to help your body withdraw from drugs and prepare you for treatment.

## I am ready for help. How do I get started?

Asking for help is the first step. Call Member Services. We can help you find a provider and schedule an appointment. You can also reach our representatives through the addiction treatment phone number at **1-833-674-6437**.

Talk with your doctor. You can use the Find a Doctor/Provider tool on our website to find doctors who treat addiction in your area. If you have a Care Manager, he/she can also help you.

*“You never fail  
until you stop trying.”  
– Albert Einstein*



# WHERE TO GO FOR CARE

Deciding where to get health care can be difficult. It depends on the type of care you need.

<b>Doctor's Office</b>	<ul style="list-style-type: none"> <li>• Routine and preventive care</li> <li>• Checkups and shots</li> <li>• Most illnesses and injuries</li> </ul>
<b>Convenience Care</b>	<ul style="list-style-type: none"> <li>• When your doctor's office is closed</li> <li>• Extended evening and weekend hours</li> <li>• Inside local pharmacies and grocery stores</li> </ul>
<b>Urgent Care</b>	<ul style="list-style-type: none"> <li>• When your doctor's office is closed</li> <li>• For more serious or complex illness or injury</li> </ul>
<b>Emergency Room</b>	<ul style="list-style-type: none"> <li>• Life-saving care only</li> <li>• When you need treatment right away</li> <li>• Serious accidents or illnesses</li> </ul>

Find a provider or clinic using our Find a Doctor/Provider tool at [CareSource.com](https://www.caresource.com). If you don't know what to do, we can help. Just call CareSource24<sup>®</sup>. The number is on your member ID card. You can also use the CareSource mobile app.



## MAKING YOUR PAYMENT IS EASY

Automatic payments make remembering to pay on time easy! To set up automatic bill payments, log in to your My CareSource account, and select **Pay Bill** from the right side menu. Then select **Manage Automatic Payments**. Click **Continue** to go to our secure payment site. Confirm your member information and follow the prompts to set up your monthly payment. It's easy! You can cancel automatic payments at any time.

## Ask Your Doctor

Has your doctor recommended a new medicine for your health condition? Here are some questions to ask:

- How does it work?
- When and how often should I take it?
- Should I take it with or without food?
- Will it interact with any of my other medicines?
- What are the common side effects?
- What should I do if I miss a dose?
- Are there other treatment options?

**Note:** *If you experience any side effects be sure and call your doctor!*



## KNOW YOUR BLOOD PRESSURE NUMBERS

Managing your blood pressure is one of the best things you can do for your heart. Get your blood pressure checked at every doctor visit. Know your numbers and what they mean. Talk to your health care provider about your goals. He or she may have target blood pressure numbers for you to maintain.

There are usually no signs or symptoms for high blood pressure. If it is not treated, it can cause strokes, heart attacks or even death. Changing your lifestyle can help control it. Your health care provider may ask that you:

- Eat a healthy diet with less salt
- Exercise regularly
- Quit smoking
- Maintain a healthy weight

You may also need to take medicine to lower your blood pressure. Always take it as directed. If you skip doses because you can't afford the medicine, have side effects or forget to take it, talk to your doctor about solutions. Don't change your treatment without your health care provider's guidance.

BLOOD PRESSURE LEVEL	SYSTOLIC (mm Hg) (upper number)		DIASTOLIC (mm Hg) (lower number)
<b>NORMAL</b>	<b>LESS THAN 120</b>	<b>and</b>	<b>LESS THAN 80</b>
<b>ELEVATED</b>	<b>120 – 129</b>	<b>and</b>	<b>LESS THAN 80</b>
<b>HIGH – STAGE 1</b>	<b>130 – 139</b>	<b>or</b>	<b>80 – 89</b>
<b>HIGH – STAGE 2</b>	<b>140 OR HIGHER</b>	<b>or</b>	<b>90 OR HIGHER</b>
<b>CRISIS – SEE A DOCTOR RIGHT AWAY</b>	<b>180 OR HIGHER</b>	<b>and/or</b>	<b>120 OR HIGHER</b>

\*Source: [www.heart.org](http://www.heart.org)



## “Sandwiched” Caregiving

Taking care of loved ones can be a time of joy – but you must take care of you, too! Many people are helping their aging parents or family members while raising children or grandchildren. “Sandwiched” between caring for those who are older and younger while juggling other responsibilities like work, house and finances, can be stressful. Taking care of yourself must be a priority so that you can continue to be there for those you love. Keep these tips in mind for balance:

1. Ask for help and accept offers of help from others. Have specific things in mind of how others can help you.
2. Set priorities and be as organized as you can. Stay open to re-prioritize as circumstances change.
3. Eat well, drink water and get enough sleep.
4. Take time for yourself. Keep up with your own interests.
5. Take breaks and find ways to recharge your own batteries.



## BLOOD TEST FOR DIABETES

Hemoglobin A1C (HbA1C) is a blood test. It shows your average blood glucose levels over the past 2-3 months. It provides a useful gauge of diabetes control. If you have diabetes, get an A1C test done every 3-6 months. Your result should be less than 7 unless your health care provider sets a different goal for you.

This test can also be used to diagnose type 2 diabetes and prediabetes. Lifestyle changes can help delay or prevent type 2 diabetes. If you have risk factors for diabetes, talk to your health care provider. He or she can help you figure out if you should be tested.

## MONEY MATTERS

Spend less than you earn. It’s easier said than done, but you can take steps to gain control of your finances.

The first and most important step is to create a budget. A plan will help you stay on track. It is one of the best things you can do to help reduce money worries and stress. For more guidance, go to [www.consumer.gov](http://www.consumer.gov).



## HELP FOR LOW BACK PAIN

Do you have back pain? You may think you need an X-ray or an MRI, but they may not be needed at all. X-rays can be harmful if they are not necessary. Talk to your health care provider first. He or she will examine you and review your health history. Treatment may include heat, rest, physical therapy, or over-the-counter or prescription drugs. Opioids generally aren't a good fix for back pain. Visit [www.takechargeohio.org](http://www.takechargeohio.org) for more information.

If you don't get better or there are other problems, then your health care provider may recommend other tests. Always follow your health care provider's treatment plan.

## WE'RE HERE WHEN YOU NEED US

### CareSource App

Get the CareSource app for your smartphone or tablet. You can get it from the Apple App Store® or Google Play®. Use it to view your ID card, find a doctor and more. You can also use it to access your My CareSource® account.

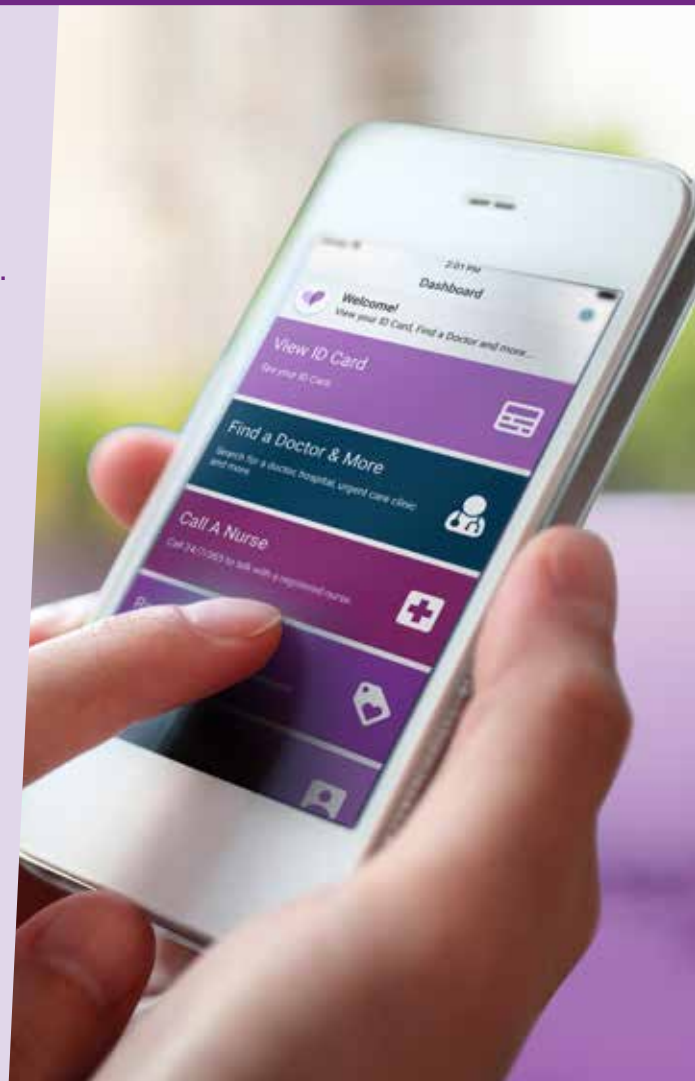
### My CareSource

This is your personal online account. Use it to:

- Change your doctor
- Request a new ID card
- View claims and plan details
- Update your contact information
- And more

Go to [MyCareSource.com](http://MyCareSource.com) to sign up.

*The App Store is a service mark of Apple, Inc. Google Play is a registered trademark of Google, Inc.*



If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. Please call the member services number on your member ID card.

**ARABIC**

إذا كان لديك، أو لدى أي شخص تساعده، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجاناً وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، رجي الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

**AMHARIC**

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ CareSource ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር አባዘምን በመታወቂያ ካርዱ ላይ ባለው የአገልግሎቶች ቁጥር ይደውሉ።

**BURMESE**

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ရွေးချယ်ကာ ပြောဆိုခြင်းဖြင့် အသိရှိခြင်း၊ အသိရှိခြင်း၊ အသိရှိခြင်း ဝက်ဘ်ဆိုက်တွင် အသိရှိနိုင်ပါသည်။

**CHINESE**

如果您或者您在帮助的对 CareSource 存有疑问，您有权免费获得以您的语言提供的帮助和信息。如果您需要与一位翻译交谈，请拨打您的会员 ID 卡上的会员服务电话号码。

**CUSHITE – OROMO**

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, Maaloo lakkoofsa bilbilaa isa waraqaa eenyummaa keessan irra jiruun tajaajila miseensaatiif bilbilaa.

**DUTCH**

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk. Bel naar het nummer voor ledendiensten op uw lidkaart

**FRENCH (CANADA)**

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète. Veuillez communiquer avec les services aux membres au numéro indiqué sur votre carte de membre.

**GERMAN**

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, Bitte rufen Sie die Mitglieder-Service Nummer auf Ihrer Mitglieder-ID-Karte an

**GUJARATI**

જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તેમ જ કોઈને CareSource વિશે પ્રશ્નો હોય તો તમને મદદ અને માહિતી મેળવવાનો અધિકાર છે. તે ખર્ચ વિન તમ રી ભ ષ માં આ પત કરી શક ર છે. દ ભ વપરો નિ કરિ મ ડે, કૃપા કરીને તમારા સભ્ય આઈડી કાર્ડ પર સભ્ય સેવા માટે ના નંબર પર ફોન કરો.

**HINDI**

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, कृपया अपने सदस्य आईडी कार्ड पर दिये सदस्य सेवा नंबर पर कॉल करें।

**ITALIAN**

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete. Chiamare il numero dei servizi ai soci riportato sulla tessera di iscrizione.

**JAPANESE**

ご本人様、または身の回りの方で、CareSource に関するご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます (無償)。通訳をご利用の場合は、お持ちの会員IDカードにある、会員サービスの電話番号までお問い合わせ下さい。

**KOREAN**

귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 통역사가 필요하시면 다음 번호로 전화해 귀하의 회원 ID 카드에 적힌 회원 서비스 팀 번호로 전화하십시오.

**PENNSYLVANIA DUTCH**

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, Bel alstubleift met het Ledenservice nummer op uw lid ID -kaart.

**RUSSIAN**

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком. Пожалуйста, позвоните по телефону отдела обслуживания клиентов, указанному на вашей идентификационной карточке клиента.

**SPANISH**

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete. Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

**UKRAINIAN**

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, Зателефонуйте за номером обслуговування учасників, який вказано на вашому посвідченні учасника

**VIETNAMESE**

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, bạn có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên. Vui lòng gọi số dịch vụ thành viên trên thẻ ID thành viên của bạn.

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>.





# Get Rid of Medicine Safely

What should you do with leftover medicine? Make sure your unused prescription drugs are not used by someone else. Do not share your medicine with others.

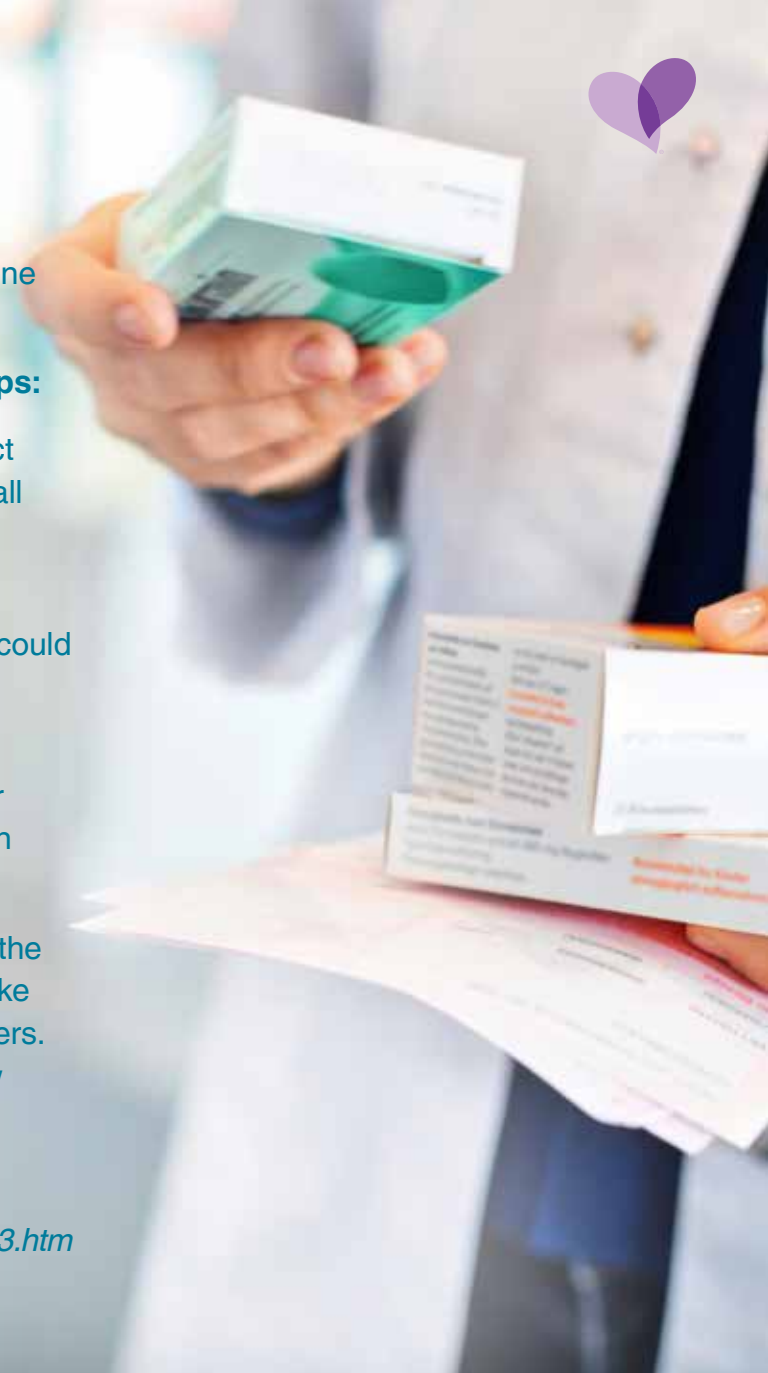
## Be smart. Get rid of drugs safely. Here are some tips:

- Use a drug take-back program in your area. Contact your local law enforcement agency. You can also call your local government trash and recycling service. They can give you more details.
- Use an authorized prescription drug collector. This could be a local hospital, pharmacy, police department or store. Visit [www.dea.gov](http://www.dea.gov) to find out more.
- Follow the disposal instructions on the drug label or information sheet. Scratch off identifying information from the label.
- If no instructions are provided, take the drug out of the original container. Add an undesirable substance, like dirt, to the drug. This will make it less usable to others. Place the mixture in a sealed container. Then throw it out.

## Learn more:

[www.fda.gov/forconsumers/consumerupdates/ucm101653.htm](http://www.fda.gov/forconsumers/consumerupdates/ucm101653.htm)

[www.deadiversion.usdoj.gov/drug\\_disposal/index.html](http://www.deadiversion.usdoj.gov/drug_disposal/index.html)



## NEW PROGRAM DESIGNED TO PREVENT DIABETES

Simple changes in your daily life can prevent type 2 diabetes. Now you can get a lifestyle coach to help you lose weight, eat healthy and be more active. It's all part of the Medicare Diabetes Prevention Program and it's available to you if you have Medicare.

The program includes a series of coaching sessions to help you develop healthy habits to reach your fitness and weight loss goals. You must meet weight and blood test requirements to be eligible. Contact your Care Manager or Member Services for more details.

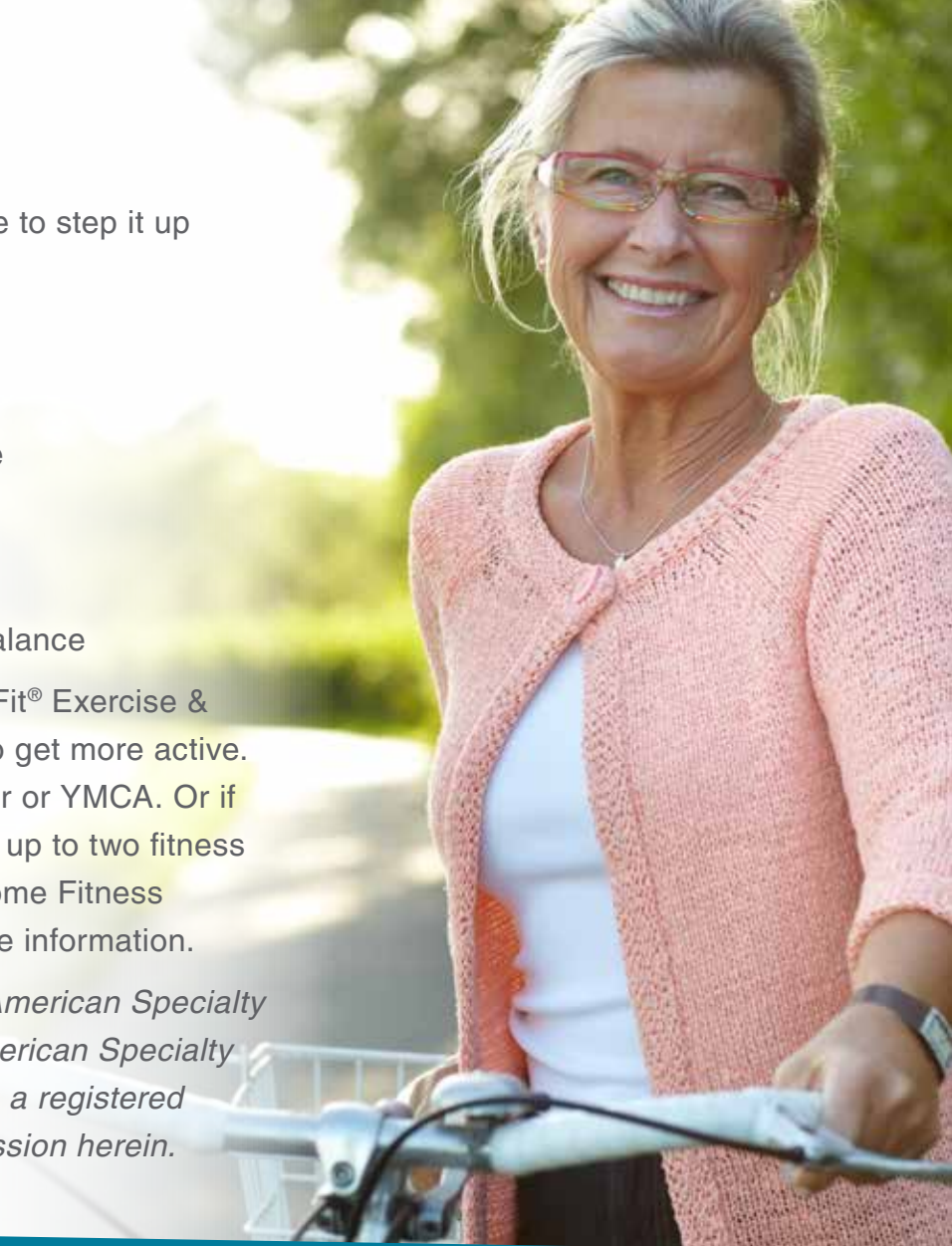
# Get Active. Stay Fit.

The warmer months are the perfect time to step it up and get active. Exercise can help you:

- Lower stress
- Lose weight
- Reduce your risk of chronic disease
- Feel happier
- Increase your energy level
- Strengthen muscles and improve balance

Your fitness benefit through the Silver&Fit® Exercise & Healthy Aging program makes it easy to get more active. Work out at a participating fitness center or YMCA. Or if you prefer to work out at home, request up to two fitness kits each year through the Silver&Fit Home Fitness Program. Visit [SilverandFit.com](http://SilverandFit.com) for more information.

*The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit is a registered trademark of ASH and used with permission herein.*



## TIME FOR A HEARING CHECK?

If you suspect you have hearing loss, take time to get your hearing checked. As a CareSource Medicare Advantage member, you have a hearing aid benefit through TruHearing that lowers your out-of-pocket cost on hearing aids to low copays, depending on which model is selected.

Review your Evidence of Coverage for specific copay amounts and to see all of the hearing benefits available for your plan.

Call TruHearing at 1-855-205-5499 (TTY: 711) to get started.

## HERE'S "2" YOUR TEETH

Dental care habits  
come in pairs.

Brush your teeth **2**  
times a day.

Brush for **2** minutes  
each time with  
fluoride toothpaste.

See a dentist **2** times  
a year.





## VISION ISSUES TO WATCH FOR IN YOUR 60S AND BEYOND

As you reach your 60s and beyond, it's important to watch for warning signs of age-related eye problems that could cause vision loss. Many eye diseases have no early symptoms. Early detection through regular eye examinations and treatment can help slow or stop them from getting worse. Here are some of the problems you and your eye doctor should watch for:<sup>1</sup>

- Age-related macular degeneration (AMD) – an eye disease that causes loss of central vision
- Diabetic retinopathy – a condition that occurs in long-term diabetes and may cause vision loss
- Retinal detachment – tearing or separation of the retina from the underlying tissue<sup>1</sup>
- Cataracts – clouding of the lens of the eye and a cause of vision loss
- Glaucoma – damage to the optic nerve and a cause of blindness
- Dry eye – lack of eye lubrication

You should schedule an eye exam if you have issues like needing more light, difficulty reading, problems with glare, changes in color perception and reduced tear production.<sup>1</sup>

Your CareSource Medicare Advantage plan includes enhanced vision benefits powered by EyeMed. Your plan includes coverage for exams, glasses, contact lenses and more. To find a vision provider, use EyeMed's "Provider Locator" tool on the EyeMed member site at [eyemedvisioncare.com/caresource](http://eyemedvisioncare.com/caresource). Or call EyeMed at 1-866-248-2011 (TTY: 711).

1. American Optometric Association, "Adult Vision: Over 60 Years of Age," 2010.

### NO INTERNET ACCESS? NO PROBLEM.

Just call Member Services at  
**1-844-607-2827**  
**(TTY: 1-800-750-0750 or 711).**

We can help you get what you need. Our hours are 8 a.m. – 8 p.m. Monday through Friday, and from October 1 – February 14 we are open the same hours, seven days a week.

CareSource is an HMO with a Medicare contract. Enrollment in CareSource Advantage<sup>®</sup> Zero Premium (HMO), CareSource Advantage<sup>®</sup> (HMO) or CareSource Advantage Plus<sup>®</sup> (HMO) depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on Jan. 1 of each year. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



P.O. Box 8738  
Dayton, OH 45401 8738

CareSource.com

**Member Services Dept:**

**1-844-607-2827**  
**(TTY: 1-800-750-0750 OR 711)**

**CareSource24®**

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

## JOIN US

 Facebook.com/**CareSource**

 Twitter.com/**CareSource**

 Instagram.com/**CareSource**

 Pinterest.com/**CareSource**

Non-Profit  
US Postage  
PAID  
CareSource

## *Important Plan Information*

## DO YOU GET ENOUGH SLEEP?

Chronic sleep loss is linked to several health problems including obesity, heart disease and depression. Both adults and children need to get enough sleep. It helps you focus and improves your mood. Here are some tips to help improve sleep for your family:

- Make sure you sleep in a room that is quiet and dark. Avoid screen time right before bed.
- Be consistent. Go to bed and get up at approximately the same time each day. A similar routine at bedtime can help with falling asleep faster and sleeping more soundly.
- Stay active. Exercise during the day can help make you more tired at night.

The amount of sleep you need changes as you age. Adults should get seven or more hours of sleep per night. Learn more about ways you can sleep better at [www.cdc.gov/features/sleep](http://www.cdc.gov/features/sleep).

