

**KENTUCKY**



**Just4Me™**  
**Member Handbook**

**A QUICK-REFERENCE  
GUIDE TO YOUR HEALTH  
CARE BENEFITS**



CareSource Just4Me™ is a  
Qualified Health Plan issuer in the  
Kentucky Health Benefit Exchange.

**1-888-815-6446**  
(TTY/TDD for the hearing impaired:  
1-800-648-6056 or 711)

**CareSource.com/Just4Me**

The information provided in this Member Handbook is meant to serve as an informative and quick reference guide. If there is any conflict between this Member Handbook and your Evidence of Coverage, then the Evidence of Coverage shall control. If a specific situation or question arises regarding your rights and benefits under the Plan, please reference your Evidence of Coverage. In addition, your Evidence of Coverage can also be found on our website at **CareSource.com/Just4Me**. You may also contact a CareSource customer service representative at **1-888-815-6446**, from 7 a.m. to 7 p.m., Monday-Friday, for more information about your rights and benefits under the Plan.

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# Welcome



Thank you for joining CareSource Just4Me™. We are glad to have you as a member of our health plan.

At CareSource, we are focused more on people than profits. Our Just4Me™ health plans continue our long history of making health care coverage easy to understand and access. It's health care with heart!

Please review this handbook. It will help you get the most from the coverage you will receive under the Just4Me™ Plan. Your Just4Me™ Evidence of Individual Coverage and Health Insurance Contract (EOC) has more detailed information. Please read the entire EOC and use it often as a reference for your Covered Services. You can also contact us with any questions you may have about the Plan.



# How to reach us



## DEPARTMENT

## PHONE NUMBER

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### Member Services

**1-888-815-6446**

Call when you:

- Have questions about benefits and services
- Need a new ID card
- Need information in another language or format

Monday – Friday,  
7 a.m. – 7 p.m.  
Eastern Standard Time  
(EST)

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### CareSource24® nurse advice line

**1-866-206-7879**

Call our nurse advice line any time to speak to a registered nurse about your health and medical questions.

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24 hours a day

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### TTY/TDD for the hearing impaired

**1-800-648-6056 or 711**

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## INTERPRETER SERVICES

If there is a CareSource member in your family whose primary language is not English, please call us. We offer language interpreters for members who need language assistance communicating with CareSource. By calling the Member Services Department at **1-888-815-6446 (TTY for the hearing impaired: 1-800-648-6056 or 711)**, you can speak with an interpreter over the phone.

We can also provide some printed materials in other languages or formats, such as large print, or we can explain materials orally, if needed. This is a free service to you.

## WEBSITE

Visit our website at **CareSource.com/Just4Me**. On our website, you can:

- Find the most up-to-date news about your Covered Services.
- Get important health and wellness information.
- Search for a Network Provider with our Find-A-Doctor tool.
- Find a network pharmacy near you.
- See our Prescription Drug List.

And you can use our website any hour of the day or night. We're at your fingertips.

*We make it easy for you to stay in touch with CareSource. Let us know when you have questions. We are here to help.*



## ***ID cards***



You will receive a CareSource Just4Me™ ID card. It is good for each member of your family who has joined the Plan. Be sure to show your card each time you go to the doctor, hospital, urgent care center and pharmacy.

You should also have your ID card ready when you call Member Services. We will need the Member ID number listed on your card. This will help us serve you faster.

## ***Where to get care***

In order to have your health care services covered by CareSource Just4Me™, you must get them from a Network Provider. The only exceptions are:

- In cases of emergency within the United States; or
- If you need medically necessary, covered urgent care services when traveling out of our service area within the United States

You can find the most current list of Network Providers on our website. Go to **CareSource.com** and choose Find a Doctor/Provider under the “Quick Links.” Then, select the State where you live and your health care plan.

### **YOUR PRIMARY CARE PROVIDER (PCP)**

You can choose a PCP who is a Network Provider. Your PCP will work with you to direct your health care. He or she will treat you for most of your routine health care needs.

Going to the same PCP each time you need care will help your PCP get to know you and your needs. The more familiar your PCP is with you and your medical history, the better your PCP will be able to treat you.

If needed, your PCP will help you decide if you need to see other doctors (specialists) or admit you to the hospital. However, you are not required by the Plan to get a referral from your PCP before you see many types of specialists.

Do you need help choosing a PCP? Just call our Member Services Department at **1-888-815-6446**.

*Typically, in order to have your health care services paid for by CareSource Just4Me™, you must get services from a Network Provider. **See your Evidence of Coverage for details.***

## WHEN YOU ARE OUTSIDE OF OUR SERVICE AREA

You may get sick or hurt while traveling outside of our service area. If this happens and you are within the United States, you can get medically necessary Covered Services from a provider not in our network.

Prior to seeking urgent care, we encourage you to call your PCP for guidance, but this is not required. You should get urgent care from the nearest and most appropriate health care provider. Emergency care is covered both in and out of our service area within the United States.

If you receive emergency care from a provider who is not a Network Provider, or urgent care services outside the service area, you will need to submit the bill you receive to CareSource with a claim form. You may obtain a claim form through [CareSource.com/Just4Me](https://www.caresource.com/Just4Me) or by calling Member Services at **1-888-815-6446 (TTY/TDD for the hearing impaired: 1-800-648-6056 or 711)**.

## EMERGENCY SERVICES

Emergency services are services for a medical problem that you think is so serious that it must be treated right away by a doctor. We cover care for emergencies both in and out of the county where you live. Some examples of when emergency services are needed include:

- Miscarriage/pregnancy with vaginal bleeding
- Severe chest pain
- Shortness of breath
- Loss of consciousness
- Seizures/convulsions
- Uncontrolled bleeding
- Severe vomiting
- Rape
- Major burns

You do not have to contact CareSource for an okay before you get emergency services. If you have an emergency, call 911 or go to the nearest emergency room (ER) or other appropriate setting. If you are not sure whether you need to go to the emergency room, call your primary care provider or the CareSource 24-hour nurse advice line at **1-866-206-7879 (TTY: 1-800-648-6056 or 711)**. Your PCP or the CareSource 24-hour nurse advice line staff can talk to you about your medical problem and give you advice on what you should do.

*The counties in our service area are on our website. Just go to **CareSource.com/Just4Me**. Click on “Enroll” to see them.*

Remember, if you need emergency services:

- Go to the nearest hospital emergency room or other appropriate setting. Be sure to tell them that you are a member of CareSource and show them your ID card.
- If the provider treating you for an emergency takes care of your emergency but thinks you need other medical care to treat the problem that caused your emergency, the provider must call CareSource.
- If you are able, call your PCP as soon as you can to let him or her know that you have a medical emergency, or have someone call for you. Then call your PCP as soon as you can after the emergency to schedule any follow-up services.
- If the hospital has you stay, please make sure that CareSource is called within 24 hours.

## ***Added Benefits***



### **CARESOURCE24<sup>®</sup> NURSE ADVICE LINE**

Questions about your family's health can come up at any time. Sometimes it is hard to know what to do. Knowing that you can call someone for answers can help put your mind at ease.

That's why we have CareSource24<sup>®</sup>, our nurse advice line. It is available 24 hours a day, seven days a week. It's like having your very own registered nurse.

When you call, a nurse can help you:

- With pain or symptom relief
- Decide if your injury or illness is an emergency
- Treat an illness or injury at home
- Decide when to go to your doctor, an urgent care or emergency room
- Understand a medical condition or diagnosis
- Know what to ask your doctor
- Learn about your medications
- Get information about tests or surgery
- Learn about nutrition and wellness

Call CareSource24<sup>®</sup> at **1-866-206-7879**.

*Call our 24-hour  
nurse advice line at  
**1-866-206-7879**.*

### **CARE MANAGEMENT AND OUTREACH SERVICES**

CareSource offers care management services that are available to children and adults with special health care needs.

We have registered nurses, social workers and other outreach workers. They can work with you one-on-one to help coordinate your health care needs. These needs may include finding appropriate community resources.



They may contact you if:

- Your doctor requests it
- If you request a phone call
- If our staff feels their services would be helpful to you or your family

CareSource offers care management for conditions that include:

- Asthma
- Emergency department management
- Chronic obstructive pulmonary disease / Heart failure / Coronary artery disease
- Diabetes
- Depression
- High blood pressure
- Bipolar disease
- Pain management
- Controlled substance management
- High-risk pregnancy

CareSource staff may ask you questions to learn more about your health. And our staff will give you information to help you understand how to care for yourself and access services, including local resources.

Our staff will talk to your PCP and other service providers to make sure you receive coordinated care. You may also have other medical conditions that our case managers can help you with.

Please call us if you have any questions about care management or feel that you would benefit from care management services. We are happy to assist you. You can reach Care Management at **1-855-202-0385**.

## **CARE TRANSITIONS**

CareSource offers a program designed to assist you and/or your family members upon discharge from the hospital.

The goals of the program:

- Answer any questions related to any discharge questions
- Ensure that you and/or your family members understand the medications and be available to answer any questions related to your medications
- Help coordinate your primary care and/or specialist appointments
- Help coordinate your or your family's needs when home

If you or your family member needs assistance with discharge needs from the hospital, you can reach a member of the Care Transition team at **1-855-202-0385**.

## DISEASE MANAGEMENT

CareSource Just4Me™ offers disease management programs. They can help you learn about your health and how you can better manage your specific health conditions. Our goal is to make sure you have the right tools to stay as healthy as possible. These programs are available to you at no cost.

We have programs for:

- Asthma
- Diabetes
- Heart disease
- Hypertension
- Depression
- High cholesterol
- Low back pain
- Pain management
- Pregnancy

Goals of our programs include:

- Helping you understand how to take good care of yourself
- Helping you adopt a healthy lifestyle
- Working with your doctor to reach your health goals

If you would like to participate in a disease management program, or to opt out, please call **1-855-202-0385**.

*If you would like to participate in a disease management program, please call **1-855-202-0385**.*



# Covered Services



CareSource Just4Me™ covers a wide range of services to help keep you healthy. They include:

- Primary care and specialty physician services
- Outpatient services
- Hospitalizations
- Emergency services
- Maternity and newborn care
- Mental health and substance abuse treatment
- Prescription drug coverage
- Preventive and wellness services
- Rehabilitative and habilitative services and devices
- Laboratory services
- Chronic disease management
- Covered clinical trials
- Podiatry care
- Pediatric health and vision services

Please refer to your Evidence of Coverage (EOC) for more details and any limits that may apply.

## PREVENTIVE CARE

Preventive care means making regular visits to your doctor even when you do not feel sick. Routine checkups, tests and screenings can help your doctor find and treat problems early before they become serious.

Preventive care services are covered at no cost to you. These include screening mammograms, Pap tests, and vision and hearing screenings.

## PRESCRIPTION DRUGS

We want to make sure you get the safest, most cost-effective drugs for your needs. CareSource Just4Me™ uses a Prescription Drug List. Drugs are categorized into tiers that represent different cost-sharing amounts.

Some drugs may have limits on how much can be dispensed to you at one time. You may need to try one drug before taking another. We may also require your provider to submit information to us to explain why a specific drug or a certain amount is needed. This is called a prior

*Preventive care services are covered at no cost to you.*

authorization request. We must approve the request before you can get the drug. These requirements help curb misuse and abuse and make sure you get the most appropriate drugs.

To find out which drugs are on the list and which tier they are in, you can:

- Look at the full list on our website. See the “Drug and Supply List” on the Member Pharmacy Page under “Quick Links.” You can search by brand or generic name.
- Call our Member Services Department and ask for help.

## NETWORK PHARMACIES

In order to have your prescriptions covered by CareSource Just4Me™, you must get them filled at a pharmacy in our network. Our network includes many major pharmacies, including those listed below, plus many smaller pharmacies.

- Costco
- CVS
- Discount Drug Mart
- Kmart
- Kroger
- Meijer
- Rite-Aid
- Sam’s Club
- Target
- Walmart

We also have mail-order pharmacies in our network. To see the full list of network pharmacies, go to our website. Click on “Member Resources.” Then click “Pharmacy Directory.” If you have questions, please call Member Services at **1-888-815-6446**.

*We may require your provider to submit information to us to explain why a specific drug or a certain amount is needed. This is called a prior authorization request.*

## SERVICES THAT REQUIRE A PRIOR AUTHORIZATION

We want to make sure the care you get is the best care for your needs. CareSource keeps track of the services you get from health care providers. We discuss some services with your providers before you get them. We do this to make sure the services are appropriate and necessary.

Your doctor will assist you in getting a prior authorization from us for services that need one. For example, some procedures and most inpatient hospital stays require this.

Many other services do not need a prior authorization. You do not need one to see your PCP or most specialists. You don't need one for lab work, X-rays or many outpatient services either. Your doctor will tell you when you need these types of care.

A list of the services that require prior authorization is available by calling Member Services at **1-888-815-6446**.

Utilization Management is when CareSource evaluates, according to established criteria or guidelines, the health care services members receive. We do this to make sure it is the best care for your needs.

### Access to Staff

- Staff are available from 8 a.m. to 5 p.m. Eastern Standard Time (EST) during normal business hours for inbound calls regarding Utilization Management (UM) issues.
- Staff can receive inbound communication regarding UM issues after normal business hours.
- Staff can send outbound communication regarding UM inquiries during normal business hours, unless otherwise agreed upon.
- Staff are identified by name, title and organization name when initiating or returning calls regarding UM issues.
- Staff are available to accept collect calls regarding UM issues.
- Staff are accessible to callers who have questions about the UM process.

You can contact us anytime about Utilization Management or prior authorization requests. We also provide members with interpreter services for language assistance to discuss UM issues. Just call Member Services at **1-888-815-6446 (TTY/TDD: 1-800-648-6056 or 711)**. You can also send us an email at any time through our website at **CareSource.com/Just4Me**.

*Your EOC includes a detailed list of covered services and requirements. Check your EOC if you have questions about a specific service.*



Any decisions we make with your providers about the medical necessity of your health care are based only on how appropriate the care setting or services are. CareSource does not award providers or our own staff for denying coverage or services. We do not offer financial incentives to our staff that encourage them to make decisions that result in underutilization.

## **REVIEW OF NEW TECHNOLOGY**

CareSource will review any requests for newly developed technology or services that are not currently covered by Just4Me. This includes newly developed:

- Health care services
- Medical devices
- Therapies
- Treatment options

Coverage is based on:

- Kentucky Health Benefit Exchange rules
- External technology assessment guidelines
- Food and Drug Administration (FDA) approval
- Medical literature recommendations

## **EXPLANATION OF BENEFITS (EOB)**

You may receive an EOB statement from CareSource. An EOB is not a bill. These statements show what services were billed to CareSource and how they were paid.

They tell you:

- The member who got the service
- The provider who billed for the service
- The date the service was received
- A description of the service
- The amount CareSource paid for the service
- How much you owe or already paid for the service, if anything

If you do owe for a service, you will get a bill from the provider. We encourage you to save these EOB statements and pay only the amount listed as your responsibility. If you get a bill from a provider for more than the amount the EOB shows as your responsibility, please call Member Services at **1-888-815-6446**.

## ***How to pay your bill***



The fee you pay to CareSource to be covered by CareSource Just4Me™ is called a Premium. To pay your monthly Premium to CareSource, you can:

- **Pay online.** Go to **CareSource.com/Just4Me**. You can pay by credit or debit card or bank transfer.
- **Mail your payment.** Send it to:  
CareSource  
P.O. Box 12845  
Covington, KY 41012-0845

Make checks or money orders payable to CareSource. Please include your Member ID number on the check. This will ensure payment is posted to your account.

*If you owe any Copayments or Coinsurance, these should be paid directly to the health care provider. You must pay them at the time of service.*



# ***Member rights and responsibilities***



You have the right to:

- Receive information about CareSource, our services, our Network Providers and member rights and responsibilities.
- Be treated with respect and dignity by CareSource personnel, Network Providers and other health care professionals.
- Privacy and confidentiality for treatments, tests and procedures you receive.
- Participate with your doctor in making decisions about your health care.
- Candidly discuss with your doctor the appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- Voice complaints or appeals about the Plan or the care it provides.
- Make recommendations regarding the Plan's member rights and responsibilities policy.
- Choose an advance directive to designate the kind of care you wish to receive should you be unable to express your wishes.
- Be able to get a second opinion from a qualified Network Provider. If a qualified Network Provider is not able to see you, CareSource will set up a visit with a provider not in our network.

You have the responsibility to:

- Provide information needed, to the extent possible, in order to receive care.
- Follow the plans and instructions for care that you have agreed to with your doctors.
- Understand your health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible.
- Be enrolled and pay any required Premiums.
- Pay an Annual Deductible, Copayments and Coinsurance.
- Pay the cost of limited and excluded services.
- Choose Network Providers and network pharmacies.
- Show your ID card to make sure you receive full benefits under the plan.

# Privacy notice statement



This notice describes how health information about you may be used and given out. It also tells how you can get this information. Please review it carefully. The terms of this notice apply to CareSource. We will refer to ourselves simply as “CareSource” in this notice.

## YOUR RIGHTS

### When it comes to your health information, you have certain rights:

#### Get a copy of your health and claims records

- You can ask to see or get a copy of your health and claims records. You can also get other health information we have about you. Ask us how to do this.
- We will give you a copy or a summary of your health and claims records. We often do this within 30 days of your request. We may charge a fair, cost-based fee.

#### Ask us to fix health and claims records

- You can ask us to fix your health and claims records if you think they are wrong or not complete. Ask us how to do this.
- We may say “no” to your request. If we do, we will tell you why in writing within 60 days.

#### Ask for private communications

- You can ask us to contact you in a specific way, such as home or office phone. You can ask us to send mail to a different address.
- We will think about all fair requests. We must say “yes” if you tell us you would be in danger if we do not.

#### Ask us to limit what we use or share

- You can ask us not to use or share certain health information for care, payment, or our operations.
- We do not have to agree to your request. We may say “no” if it would affect your care or for certain other reasons.

#### Get a list of those with whom we’ve shared information

- You can ask for a list (accounting) of the times we’ve shared your health information. This is limited to six years before the date you ask. You may ask who we shared it with, and why.
- We will include all the disclosures except for those about:
  - care,
  - amount paid,
  - health care operations, and
  - certain other disclosures (such as any you asked us to make).We will give you one list each year for free. If you ask for another within 12 months, we will charge a fair, cost-based fee.

Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time. You can ask even if you have agreed to get the notice electronically. We will give you a paper copy promptly.

Give CareSource consent to speak to someone on your behalf

- You can give CareSource consent to talk about your health information with someone else on your behalf.
- If you have a legal guardian, that person can use your rights and make choices about your health information. CareSource will give out health information to your legal guardian. We will make sure a legal guardian has this right and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information at the end of this notice.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/).
- We will not take action against you for filing a complaint. We may not require you to give up your right to file a complaint as a condition of:
  - care,
  - payment,
  - enrollment in a health plan, or
  - eligibility for benefits.

## YOUR CHOICES

For certain health information, you can tell us your choices about what we share. If you have a clear choice for how we share your information in the situations described below, talk to us. Tell us what you want us to do. We will follow your instructions.

**In these cases, you have both the right and choice to tell us to:**

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

*If you are not able to tell us your choice, such as if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and close threat to health or safety.*



**In these cases we often cannot share your information unless you give us written consent:**

- Marketing purposes
- Sale of your information
- Disclosure of psychotherapy notes

**OTHER USES AND DISCLOSURES**

**How do we typically use or share your health information?** We typically use or share your health information in these ways:

Help you get health care treatment

- We can use your health information and share it with experts who are treating you. **Example:** A doctor sends us information about your diagnosis and care plan so we can arrange more care.

Run our company

- We can use and give out your information to run our company and contact you when needed.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage.

Pay for your health care

- We can use and give out your health information as we pay for your health care. **Example:** We share information about you with your dental plan to arrange payment for your dental work.

To run our business

- We may use or share your health information to run our business. **Example:** We may use your information to review and improve the quality of health care you and others get. We may give your health information to outside groups so they can assist us with our business. Such outside groups include lawyers, accountants, consultants and others. We require them to keep your health information private, too.

**How else can we use or share your health information?** We are allowed or required to share your information in other ways. These ways are often to help the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these reasons. For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html)

To help with public health and safety issues

- We can share health information about you for certain reasons such as:
  - Preventing disease
  - Helping with product recalls
  - Reporting harmful reactions to drugs
  - Reporting suspected abuse, neglect, or domestic violence
  - Preventing or reducing a serious threat to anyone’s health or safety

To do research

- We can use or share your information for health research. We can do this as long as certain privacy rules are met.

To obey the law

- We will share information about you if state or federal laws require it. This includes the Department of Health and Human Services if it wants to see that we are obeying federal privacy laws.

To respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when a person dies.

To address workers’ compensation, law enforcement, and other government requests

- We can use or share health information about you:
  - For workers’ compensation claims
  - For law enforcement purposes or with a law enforcement official
  - With health oversight agencies for activities allowed by law
  - For special government functions such as military, national security, and presidential protective services

To respond to lawsuits and legal actions

- We can share health information about you in response to a court or administrative order, or in response to a court order.

We may also make a collection of “de-identified” information that cannot be traced back to you.

**Special Rules for CareSource Members per State Laws:** State law requires that we get your approval in many cases before:

- Giving out the performance or results of an HIV test or diagnosis of AIDS or an AIDS-related condition;

- Giving out information about drug and alcohol treatment you may have received in a drug and alcohol treatment program;
- Giving out information about mental health care you may have received; and
- Giving out certain information to long-term care investigators.

For full information on when such approval may be needed, you can contact the CareSource Privacy Officer.

## OUR RESPONSIBILITIES

- We protect our members' health information in many ways. This includes information that is written, spoken or available online using a computer.
  - CareSource employees are trained on how to protect member information.
  - Member information is spoken in a way so that it is not inappropriately overheard.
  - CareSource makes sure that computers used by employees are safe by using firewalls and passwords.
  - CareSource limits who can access member health information. We make sure that only those employees with a business reason to access information use and share that information.
- We are required by law to keep the privacy and security of your protected health information and to give you a copy of this notice.
- We will let you know quickly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice. We must give you a copy of it.
- We will not use or share your information other than as listed here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

### Effective date and changes to the terms of this notice

The original notice was effective April 14, 2003, and this version was effective September 1, 2014. We must follow the terms of this notice as long as it is in effect. If needed, we can change the notice and the new one would apply to all health information we keep. If this happens, the new notice will be available upon request and will be posted on our web site.

You can also ask for a paper copy of our notice at any time by mailing a request to the CareSource Privacy Officer.

**The CareSource Privacy Officer can be reached by:**

Mail: CareSource  
Attn: Privacy Officer  
P.O. Box 8738  
Dayton, OH 45401-8738

Email: [HIPAAPrivacyOfficer@caresource.com](mailto:HIPAAPrivacyOfficer@caresource.com)

Phone: 1-888-815-6446, ext. 2023 (TTY: 1-800-648-6056 or 711)

# ***Advance directives***



You have the right to make advance directives. These are documents you sign in case you become seriously ill.

They are used if you become unable to communicate because of your illness or injury. They let your doctor and others know your wishes concerning future medical care. You can also use them to give someone you trust the right to make decisions for you if you are not able. You sign them while you are still healthy and able to make such decisions.

CareSource does not put any limits on your right to do this under state law.





## Word meanings



**Annual Deductible** means the amount you must pay for Covered Services in a Benefit Year before we will begin paying for Benefits in that Benefit Year. Amounts paid toward the Annual Deductible for Covered Services that are subject to a visit or day limit will also be calculated against the maximum Benefit limit. The limited Benefit will be reduced by the number of days/visits used toward meeting the Annual Deductible. Network Benefits for Preventive Health Services are never subject to payment of the Annual Deductible.

**Annual Out-of-Pocket Maximum** means the maximum amount you pay in a Benefit Year relating to obtaining Benefits. When you reach the Annual Out-of-Pocket Maximum, Benefits for Covered Services that apply to the Annual Out-of-Pocket Maximum are payable at 100% of Eligible Expenses during the rest of the Benefit Year. For Silver and Bronze Just4Me plans, Medical and Pharmacy Copayments and Coinsurance, as well as amounts paid toward your Annual Deductible, apply to your Annual Out-of-Pocket Maximum. For Gold plans, Medical Copayments and Coinsurance, as well as amounts paid toward your Annual Deductible, apply to your Annual **Medical** Out-of-Pocket Maximum. Additionally for Gold plans, Pharmacy Copayments and Coinsurance apply to your Annual **Pharmacy** Out-of-Pocket Maximum.

The following costs will never apply to the Annual Out-of-Pocket Maximum:

- Any charges or Copayments for services that are not Covered Services or Coinsurance amounts for Covered Services available by an optional Rider, unless specifically stated otherwise in the Rider;
- The amount of any reduced Benefits if you don't obtain authorization from us;
- Charges that exceed Eligible Expenses;
- The Annual Deductible.

Even when the Annual Out-of-Pocket Maximum has been reached, you will still be required to pay:

- Any charges for Non-Covered Services;
- Charges that exceed Eligible Expenses;
- The amount of any reduced Benefits if you don't obtain authorization from us;
- Coinsurance amounts for Covered Services available by an optional Rider, unless stated otherwise in the Rider.

**Coinsurance** means the charge, stated as a percentage of Eligible Expenses, that you are required to pay for certain Covered Services after the Annual Deductible is satisfied.

**Copayment** means the charge, stated as a flat dollar amount, that you are required to pay for certain Covered Services.

**Covered Services** means those Health Care Services determined to be Medically Necessary per the Plan's medical policies and nationally recognized guidelines and that we determine to be all of the following: Provided for the purpose of preventing, diagnosing, or treating a Sickness, Injury, Mental Sickness, substance use disorder, or their symptoms; consistent with nationally recognized scientific evidence, as available, and prevailing medical standards and clinical guidelines, as described below; and not provided for the convenience of you, a Provider, or any other person.

- In applying the above definition, “scientific evidence” and “prevailing medical standards” have the following meanings: “Scientific evidence” means the results of controlled clinical trials or other studies published in peer-reviewed, medical literature generally recognized by the relevant medical specialty community. “Prevailing medical standards and clinical guidelines” means nationally recognized professional standards of care including, but not limited to, national consensus statements, nationally recognized clinical guidelines, and national specialty society guidelines.

**Evidence of Coverage (EOC)** – The EOC is an important legal document that describes the relationship between you and CareSource. It serves as your contract with CareSource and it describes your rights, responsibilities, and obligations as a Covered Person under the Just4Me™ Plan. This EOC also tells you how the Plan works and describes the Covered Services you and your Dependents 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.

**Explanation of Benefits (EOB)** – A statement you may receive from CareSource that shows what health care services were billed to CareSource and how they were paid. An EOB is not a bill.

*Please review your CareSource Just4Me™ Evidence of Individual Coverage and Health Insurance Contract (EOC) to learn about your Covered Services and Copayment and Coinsurance requirements.*

**Member** has the same meaning as Covered Person. Covered Person means an individual, including you, who is properly enrolled under the Plan.

**Network Provider** means a Provider who has entered into a contractual arrangement with us or is being used by us, or another organization that has an agreement with us, to provide certain Covered Services or certain administration functions for the Network associated with this EOC. A Network Provider may also be a Non-Network Provider for other services or products that are not covered by the contractual arrangement with us as Covered Services. In order for a Pharmacy to be a Network Provider, it must have entered into an agreement with the Pharmacy Benefit Manager (PBM) to dispense Prescription Drugs to Covered Persons, agreed to accept specified reimbursement rates for Prescription Drugs, and been designated by the PBM as a Network Pharmacy.

**Plan** means the CareSource Just4Me™ plan.

**Premium** means the periodic fee required for each member, in accordance with the terms of the Plan.

**Prescription Drug List** means a list that categorizes into tiers medications, products or devices that have been approved by the U.S. Food and Drug Administration. This list is subject to periodic review and modification (generally quarterly, but no more than six (6) times per Benefit Year). You may determine to which tier a particular Prescription Drug has been assigned by contacting CareSource at the toll-free number on your ID Card or by logging onto **CareSource.com**.

**Utilization Management** means when CareSource evaluates, according to established criteria or guidelines, the health care services members receive. We do this to make sure it is the best care for your needs.

*Your EOC has more details about these terms and many more. You should read the entire EOC and keep it in a safe place for future reference.*





## **Just4Me**<sup>™</sup> **Member Handbook**

**1-888-815-6446**

(TTY/TDD for the hearing impaired:  
1-800-648-6056 or 711)

**CareSource.com/Just4Me**

*CareSource Just4Me does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations. This is a solicitation for health insurance. \*Some exclusions may apply. Benefits and costs may vary by plan. See the CareSource Just4Me Evidence of Coverage or Schedule of Benefits documents for details at CareSource Just4Me.com.*

*You may terminate coverage under this Plan by providing at least fourteen (14) days prior notice to us. Such termination shall be effective fourteen (14) days after we receive your request for termination unless otherwise agreed upon in accordance with 45 CFR 155.430.*