



JUST4ME™

## LEARN MORE ABOUT OUR 2016 PLAN AND HOW YOU CAN GET COVERED.

### About CareSource Just4Me

#### 1. What is CareSource?

CareSource® is a managed care company that provides health insurance coverage to more than a million members. CareSource is a nonprofit organization; we are focused more on people than profits. We pride ourselves on understanding our members and helping them understand and access their health insurance services.

In 2016, CareSource is providing quality and affordable health insurance in Ohio, Kentucky, Indiana and West Virginia through our CareSource Just4Me™ plan.

#### 2. What is CareSource Just4Me?

CareSource Just4Me is the name of the health insurance plan that CareSource is offering through **kynect**. CareSource Just4Me provides health insurance for those who need it most. It offers affordable health insurance options with no limits due to pre-existing conditions and no annual or lifetime dollar limits on essential health benefits. Many people may also qualify for cost savings to make it more affordable. CareSource Just4Me continues the CareSource history of making health care coverage easy to understand and access – it's **Health Care with Heart!**

#### 3. What is the benefit of choosing CareSource Just4Me for health insurance coverage?

CareSource Just4Me plans feature:

- Free (\$0 copay) primary care visits (Gold and Silver plans)
- Free (\$0 copay) retail clinic visits (Gold and Silver plans)
- Free (\$0 copay) generic medications (Gold and Silver plans)\*
- No deductible for prescriptions (Gold and Silver plans)

- Low premiums and low annual deductibles
- Robust network of doctors and providers
- CareSource24®, 24/7/365 nurse advice line

#### 4. What are the different categories or “metal levels” of CareSource Just4Me plans?

CareSource Just4Me plans are separated into “metal level” categories of Bronze, Silver and Gold, based on how you and CareSource share the costs of care. These categories have nothing to do with the quality or amount of care you get. We also offer a Catastrophic plan for those under 30 years old who rarely go to the doctor but want coverage for unexpected illnesses and injuries.

### Enroll in CareSource Just4Me

#### 1. What is open enrollment, and when is it?

Open enrollment is a specified time frame when you can switch your health insurance plan or enroll in a plan for the first time. Open enrollment is November 1, 2015 to January 31, 2016. For your 2016 coverage to start January 1, 2016 and to avoid a lapse in coverage, you need to enroll before December 15, 2015.

#### 2. What information do I need to enroll in CareSource Just4Me?

You will need the following information for each family member that will be enrolled:

- Social Security number or document number for legal immigrants
- Employer and income information, for example, wage and tax statements from pay stubs or W-2 forms
- Any current health insurance policy number
- If you're eligible for any employer health insurance (e.g. through a spouse or parent), information about that employer's plan

### 3. How do I enroll in CareSource Just4Me?

- Go to [CareSourceJust4Me.com](https://www.caresourcejust4me.com).
- Click on “Enroll.”
- Follow the prompts and you will be routed to **kynect** to determine your eligibility for cost savings.
- Complete the eligibility form using the personal financial information you’ve collected. Allow 20–40 minutes to complete this process. **kynect** will determine your eligibility and if you qualify for a subsidy. It will also let you know if you or your family members qualify for health care coverage through Medicaid, Medicare or CHIP (Children’s Health Insurance Program).
- Once complete, **kynect** will automatically return you to [CareSource Just4Me™](https://www.caresourcejust4me.com) to apply any subsidies, calculate your costs and compare plans.
- You can then select your plan and choose your payment method to pay your first premium.

### 4. How do I find out if I qualify for cost savings?

When you enroll, **kynect** will determine your eligibility for cost savings based on your income and family size. You can estimate your cost savings and shop for CareSource Just4Me plans before you enroll on [CareSourceJust4Me.com](https://www.caresourcejust4me.com).

### 5. What cost savings are available?

If you qualify based on income and family size, you can get two types of cost savings through **kynect**: a cost sharing reduction and a subsidy (advance premium tax credit).

- A cost sharing reduction is a discount that lowers the amount you have to pay out-of-pocket for deductibles, coinsurance and copayments. When you enroll through **kynect** and review the plans you qualify for, this discount is built into your Silver level plans.
- A subsidy (also called advance premium tax credit) is a tax credit that you can use either right away to lower your monthly payments or when you file your federal tax return. You decide how to use your tax credit when you enroll through **kynect**.

### 6. How much time will it take to enroll? Do I need to complete this process in one sitting?

This process takes between 20 and 45 minutes. You do not need to complete the enrollment process in one sitting. You can stop at any time and save your work. When you return to finish the enrollment, you will enter the username and password you created to re-access the information you entered before.

### 7. English is not my native language. What are my enrollment options?

CareSource can help you enroll in a language you understand. Call Customer Service at **1-888-815-6446** and we will get someone who can speak your language to help you.

If you need help with **kynect**, it is available through a toll-free call center. Just call **1-855-459-6328**. **kynect** can assist you in English and Spanish from 8 a.m. to 7 p.m. Monday through Friday. If you need assistance in other languages, a language line is also available. For more information, visit [CareSourceJust4Me.com](https://www.caresourcejust4me.com)

### 8. What happens after I enroll?

After you enroll in CareSource Just4Me, you will get a letter or email acknowledging your enrollment and providing basic information. Shortly before your coverage begins, you will get an enrollment packet and ID card for the covered members of your family.

### 9. What if my income or family size changes after I enroll?

When you enroll, you estimate your earnings for next year, and this estimate determines your cost savings. You must report any income change or change in your family that impacts your eligibility for cost savings to **kynect**.



## CareSource Just4Me Coverage

### 1. What health care benefits are covered through CareSource Just4Me?

CareSource Just4Me covers a wide variety of health care services designed to get you healthy and keep you healthy, including:

- Primary care and specialty physician services
- Prescription drugs
- Outpatient services
- Hospitalization (such as surgery)
- Emergency services
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Preventive and wellness services (such as mammograms, diabetes screenings, flu shots and more)
- Rehabilitative and habilitative services and devices (to help people with injuries, disabilities or chronic conditions gain or recover mental and physical skills)
- Laboratory services (such as blood drawn)
- Healthy living programs (to help you deal with conditions such as diabetes and asthma)
- Long-term care services
- Covered clinical trials
- Podiatry care
- Pediatric health and vision services

### 2. Can I have coverage for a pre-existing condition?

Yes! There are no pre-existing condition limits or waiting periods that apply to benefits covered by the CareSource Just4Me plans.

### 3. Do I need to get services from a doctor in the CareSource Just4Me Provider Directory?

Yes. CareSource Just4Me uses a network of providers. In order for your services to be covered by CareSource Just4Me, you must get care from the providers in our plan's network.

### 4. How can I find out if my doctor accepts CareSource Just4Me insurance?

Use our online Find a Doctor/Provider tool to search for doctors, hospitals, health clinics, urgent care centers, treatment facilities and other health care providers in your area and find out if your doctor accepts CareSource Just4Me insurance. You can also call CareSource Just4Me Customer Service at **1-888-815-6446**.

### 5. Why do I need to select a Primary Care Provider (PCP)?

A primary care provider (PCP) helps guide your health care and treat you for routine health care needs. If needed, your PCP will send you to other doctors (specialists) or admit you to the hospital.

Establishing yourself as a patient with a PCP before you get sick can also help you get in to see a doctor faster when you need care. You can use our online Find a Doctor/Provider tool to find a PCP in your area.

### 6. What information is available online at CareSourceJust4Me.com?

**CareSourceJust4Me.com** allows you to shop, explore plans and see if you are eligible for financial assistance (subsidies) that will lower your monthly premiums or out-of-pocket costs. It provides information at your fingertips anywhere and anytime you have access to the internet. Our website offers health information and convenient self-service tools to meet your needs.

Some of the helpful tools and information you will find at **CareSourceJust4Me.com** include the following:

- Our Find a Doctor/Provider tool allows you to find network providers
- CareSource Just4Me Drug Formulary allows you to find medicines, dosages and restrictions on prescription drugs
- CareSource Just4Me Pharmacy Directory allows you to find network pharmacies
- My CareSource™, your personal, online account that lets you pay your premium, change your doctor, check your deductible, and more!

## Paying for CareSource Just4Me

### 1. How do I pay the monthly premium for CareSource Just4Me health insurance?

When you enroll in CareSource Just4Me during open enrollment, you need to pay the first month's premium in full in order to be covered starting January 1, 2016. We recommend that you pay online to ensure that we receive and process your payment by the deadline. If you don't pay online in full when you enroll, you'll receive an invoice. Please pay this bill by mail or phone.

Starting in 2016, you will receive a bill for your premium each month. For example, you'll receive a bill in January for February's coverage. You can make premium payments using the following options:

- Online at **CareSourceJust4Me.com**, with a major credit card, debit card, automated clearing house (ACH) payment or electronic check
- By mailing a check or money order to CareSource, P.O. Box 12845, Covington, KY 41012-0845. Please include the remittance coupon from the bottom of your invoice, or write your CareSource Member ID number on the check.
- By phone at 1-888-815-6446 with a major credit or debit card

For more information on paying for CareSource Just4Me, visit **CareSourceJust4Me.com**

### 2. What does it mean to have a coinsurance or copayment amount?

For some services, CareSource Just4Me pays eligible expenses after you have paid a coinsurance or copayment amount. Coinsurance is typically a percent of a bill. A copayment is typically a set dollar amount. When services have a coinsurance or copayment amount, you pay the health care provider that amount, usually at the time of service. CareSource pays the provider the balance of the bill.

### 3. What does it mean to have an annual deductible?

For some services, CareSource Just4Me pays eligible expenses after you have met your annual deductible. When services have an annual deductible, you pay the health care provider for services until you have met the annual deductible amount. CareSource Just4Me pays the provider for eligible expenses after you have paid this amount. Your annual deductible starts over every January.

The deductible does not apply to all health care services. For example, doctor's office visits to your primary care provider do not have an annual deductible. Even if you have not yet met your annual deductible, you can still see your primary care provider. You may have to pay a copayment for a primary care visit, depending on your plan.

### 4. What does it mean to have an annual out-of-pocket maximum?

Out-of-pocket costs are what you pay during the year through deductibles, copayments and coinsurance. Premiums and services not covered by CareSource Just4Me do not count toward your out-of-pocket maximum. After you meet your annual out-of-pocket maximum amount, CareSource Just4Me begins to pay 100 percent for covered health benefits. Your out-of-pocket maximum starts over each January.

### Want more information?

Visit **CareSourceJust4Me.com**  
Call **1-888-815-6446**



This is a solicitation for health insurance. Some exclusions and limitations may apply. \*Limited to certain generics included in our Formulary. Benefits and costs vary by plan. See the CareSource Just4Me Evidence of Coverage or Schedule of Benefits document for details at **CareSourceJust4Me.com**.

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.

**CareSource Just4Me** is a Qualified Health Plan insurer in the Kentucky Health Benefit Exchange.

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