

CareSource™ Helps You Understand THE MARKETPLACE AND AFFORDABLE CARE

Starting October 1, 2013 access to health insurance became available to all Americans regardless of income, employment type, or health status. To help individuals meet the requirements of the new health care law CareSource, a non-profit organization, has partnered with your organization to reach the uninsured.

WHAT YOU NEED TO KNOW

The Marketplace offers **4 Basic Benefit Designs** – *The more precious the metal, the higher the premium and the lower the out of pocket costs.*

PLAN TYPE	INSURANCE Pays	MEMBER Pays
BRONZE	60% OF COSTS	40% OF COSTS
SILVER	70% OF COSTS	30% OF COSTS
GOLD	80% OF COSTS	20% OF COSTS
PLATINUM	90% OF COSTS	10% OF COSTS

Catastrophic coverage is available for those under age of 30 — CareSource only offers catastrophic plans in KY

2 WAYS TO REDUCE COST

Advanced Premium Tax Credits are available for those selecting **metal plans** with incomes up to \$46,680.

- Can be taken at the time of enrollment or received as a refund when income taxes filed
- Cannot be applied to non-metal plans

Cost Sharing Reductions are available for those selecting **silver** plans with incomes up to \$29,525.

- Are additional discounts available to eligible individuals that reduce out of pocket costs
- Can only be applied to silver plans

A UNIQUE HEALTHCARE PARTNERSHIP

CareSource wants you to know that we have extended our business beyond the CareSource Medicaid plan with CareSource Just4Me™. CareSource Just4Me offers Bronze, Silver and Gold plans to meet a variety of needs. Our plans feature some of the lowest premiums in the market, as well as low physician copays and free generic prescription drugs.

CareSource and your physicians have joined together to bring the newly insured CareSource Just4Me members' access to healthcare services like:

- Outpatient & radiology services
- Preventive/wellness services & chronic disease management
- Maternity and newborn care
- Hospitalizations
- Lab services and prescription drug coverage


WHAT YOU CAN DO TO HELP YOUR PATIENTS THAT DON'T HAVE HEALTH INSURANCE

- Remind uninsured that open enrollment begins on November 15th and ends on February 15th of 2015
- Advise uninsured that they may qualify for additional financial assistance to help them pay their premiums and copays
- For those who want to enroll in CareSource, provide our website **CareSource.com** and phone# **888-815-6446**
- For general enrollment questions provide the **Healthcare.gov** website or phone# **800-318-2596**



CareSource offers several types of coverage in the market so it will be important for you to distinguish between the different kinds of patients you may be contracted to serve. Please check the members ID each and every time they present for service.

We do not offer out of network benefits for our Just4Me members so please be sure to refer or use in network facilities.

Just4Me™ KY			
Member: John Doe	Dependents: 01 Jane Doe 02 John Doe 03 Mike Doe 04 Ron Doe 05 Susan Doe 06 Sara Doe 07 Joe Doe 08 Sam Doe		
Member ID: 14800000000-00			
Health Plan (XXXXX) XXX-XX-XXXX			
Payer ID: KYCS1			
Office: \$0.00 ER: \$0.00 Spec: \$0.00 UrgCare: \$0.00			

**Exchange Product
Just4Me ID Card (should collect a copay)**

			
Member Name Mary Doe	DATE OF BIRTH 04-12-73		
Humana – CareSource Member ID #: 12345678900			
Medicaid ID #: 987654321000			
Primary Care Provider/Clinic Name: Good, lam A.			
Provider/Clinic Phone: (855) 123-4567			
Member Services: (855) 852-7005 (TTY: 1-800-648-6056 or 711)			
24-hour nurse line: (866) 206-9599 (TTY: 1-800-648-6056 or 711)			

**Managed Medicaid Product
Medicaid ID Card (no copay collected)**

CLAIMS PROCESSING KENTUCKY PAYER ID NUMBER: KYCS1

We can accept electronic claims submission through an approved electronic data interchange clearinghouse. Please provide your EDI vendor with our payer number to see if their system supports electronic claims submission with CareSource Just4Me.

HEALTH PARTNERS 2015

- St. Elizabeth Healthcare
- St. Elizabeth Physicians
- KentuckyOne Health
- Norton Healthcare

If you have any questions, please call our provider services at 1-855-852-5558.