



WINTER 2024

MEMBER *Source*

A Newsletter for Kentucky Marketplace Members

Coming Attractions for 2025!

CareSource is committed to our mission of making a lasting difference in the lives of our members. For 2025, we have new and improved plans, expanded networks and more, to give you the best choices at the right price for you!

If you make less than \$40,000 a year as an individual or \$78,000* as a family of 4, take a look at a Silver plan, if you don't have one already. It may save you and your family money with Cost Share Reductions (CSRs lower deductible and copays) in addition to Advance Premium Tax Credits (APTC) to lower your premium.

Our 2025 plan names have changed to give you important details of the plan up-front. For example, new plan names list the plan name and annual deductible first, then a notable feature or two of the plan:

- CareSource Marketplace Bronze First is now Bronze First 7500 \$25 Generic Drugs
- CareSource Marketplace Low Premium Silver is now Low Premium Silver 6000 \$3 Generic Drugs

New! Healthy Heart and the improved Diabetes Gold and Silver plans offer focused care with reduced costs for those health conditions, while giving you broad benefits for your family.

New! High Deductible Health Plan (HDHP) Preventive Silver Plan is for members who have diabetes and a heart condition in the family. It combines features of both the Diabetes and Healthy Heart plans. If you qualify, this plan can be used with a Health Savings Account.

Visit [CareSource.com/plans/marketplace/](https://www.caresource.com/plans/marketplace/), then pick your state to learn more about our plans.




CareSource[®]



We Make it Easy to Find a Doctor



Do you need to find a doctor, hospital, pharmacy or other health care provider? You can use our online tool at any time to search for a provider in our network. Our tool is fast, convenient and updated daily. Go to [FindADoctor.CareSource.com](https://www.caresource.com/find-a-doctor) to get started.

Features

- ▶ **Search** by name, location, specialty and more.
- ▶ **Filter** your results to find what you need quickly.
- ▶ Enable 'Location Services' to get **suggested options** based on where you are.
- ▶ **Sort** your results by name, distance or relevancy.

If you need help, use the online tutorial. It will show you how simple it is to find what you need.



Talk to Your Doctor or Pharmacist About Your Medications

Do you have questions about your medications? Talk to your doctor or pharmacist to make sure you are taking them correctly. These are some questions you can ask to learn more about your medicines.

- How long will it take to work?
- Can I take this with other medications?
- How long do I take this medication?
- Do I need to eat with this medication?
- Is there a certain amount of time I should wait between doses?

Source: <https://medlineplus.gov/ency/patientinstructions/000535.htm>



Questions About Your Prescriptions?

Find out if a drug is covered or how much it will cost at [CareSource.com](https://www.caresource.com). We have a searchable drug list. Go to **Find My Prescriptions** under **Members** then **Tools & Resources**. Choose your **State** and **Plan Name** to find out which drugs are covered. It is where the most current drug list can be found. You can also call Member Services.





Life HACKS:



Cold & Flu Season

No one plans to get sick. When it happens, it can alter your daily life for up to a week or more. Listen to your doctor's treatment plan to help you get better. Here are some home remedies to help you feel better.

Stay hydrated.

Keeping your body hydrated can help to fight off a cold or flu virus. Drink plenty of water. Electrolyte drinks, like Gatorade or Pedialyte, can also help your body absorb the water.

Rest and drink warm tea.

Give your body time to heal. This helps your body focus on getting better. Warm herbal tea or lemon water can help soothe a sore throat and unblock sinuses. You can also gargle with warm salt water a few times each day.

Stay well this winter.

What's the best way to protect yourself?

Get a flu shot! Learn more at [CareSource.com/FluShot](https://www.caresource.com/FluShot).

If you have questions about your health, CareSource24® 24-Hour Nurse Advice Line provides around-the-clock access to a caring and experienced staff of registered nurses. Call CareSource24 24-Hour Nurse Advice Line at **1-866-206-7879 (TTY: 711)** 24 hours a day, 7 days a week, 365 days a year.

Protect Your Personal Information



Health insurance fraud is a serious issue. Stay safe. Protect your personal information.

- 1 Be careful when giving out your member ID card number or social security number.
- 2 Do not let another person use your member ID card. This is illegal. It puts you at risk for identity theft.
- 3 Report any suspicion of fraud. If you believe someone has used your card to get services, tell us as soon as you can.

Call **1-844-415-1272 (TTY: 711)** to report fraud. You do not have to give us your name when you write or call. Your report will be kept as confidential as allowed by law.



Your Feedback Is Important to Us!

You may receive surveys from us asking about your experiences. These may come by phone, email, text or mail. We want you to be honest in your responses. It will never affect your CareSource coverage. If you receive a survey, please take it! We need your feedback to ensure you are getting the care and support you deserve.

If you've had a good experience with us or the providers in our network, you can give scores such as 9 or 10, Excellent or Very Good. You can also tell us how we can better serve you! Call Member Services if there is anything you need help with now.

Your voice matters. Thank you for being the best part of CareSource!

It's Important to Drink Water *Even* in the Winter

Our bodies are made up of 60-70% water, so it is important to keep yourself hydrated. As it gets colder, this may seem hard. The dry air from indoor heating can make you dehydrated and you may not even know. Staying hydrated helps keep our immune system strong, which is important during cold and flu season.

There are simple ways to make sure you are getting enough water during the winter. Carry a water bottle with you. This can help encourage you to drink more water. Add some flavor by putting a slice of lemon, lime or other fruit to your water. Drink warm fluids. Hot herbal teas, warm water or warm broths are good choices. Eat hydrating foods like oranges, celery or yogurt. Warm soups can also provide the water you need. Plus, it's a great meal!



Want more health tips? Join CareSource Circle!

CareSource Circle is a private, online group you can join. Get health and wellness tips, recipes and more! You can tell us about your health care journey through live videos and chats, polls and more. You can also tell us what we can do to make your CareSource experience better.

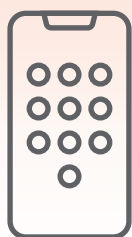
To join, visit [CareSource.com/CircleMarketplace](https://www.caresource.com/CircleMarketplace). You will need to answer a few questions to begin.

988 Suicide and Crisis Lifeline

Are you in crisis? If so, call or text 988. You can also open a chat on 988lifeline.org. 988 will reach the Suicide Prevention Hotline. This hotline can be used 24/7 by anyone struggling with their mental health or having thoughts of suicide.





Here are some tips for when you call 988:




Press "1" if you are a veteran.


Press "2" if you need interpreter services.


Dial 711 if you are hard of hearing for TTY. Then, dial **1-800-273-8255** or your preferred service.


Talk and text is available in English and Spanish.

Source: 988 Suicide & Crisis Lifeline. <https://988lifeline.org/current-events/the-lifeline-and-988>.





Care Management: How Can They Help?

We want to make sure you're getting the care you need. With our Care Management program, you can get help coordinating your health and non-health care needs. This program is at no cost to you.

Our Care Management team has nurses, social workers and community health workers who can work with you one-on-one. They are called Care Managers. We offer the program for children and adults. Our Care Managers can work with you, your providers, family and/or caregivers to set up your care. We will work with you to meet your health and wellness goals.

How do I get a Care Manager?

You may hear from a Care Manager by phone if:

- Your doctor asks one to contact you.
- You ask for a phone call.
- Our staff thinks their services would be helpful to you or your family.

You can also call us to learn more about Care Management or join the program. Call the team directly at **1-833-230-2037** from 8 a.m. to 5 p.m., Monday through Friday.

Go Green!



Did you know we can send you email or text instead of paper mail? We will send you a text or email when documents or invoices are ready for you in your My CareSource® account.

Use these steps to update your preferences and go green!

1. Log in to your **MyCareSource.com** account. If you don't have an account, click **Sign Up** and follow the prompts. You will need your member ID card.
2. Click **Preferences** on the top navigation bar. A screen to edit your contact preferences will appear.
3. Make sure your email and phone number are correct. If they are not, change them. Check the boxes for **Send me email** and/or **Send me text**. You can pick the types of messages you would like to get electronically.

Click the **Update** button and you're all set!

When to Get Your Hearing Checked



Do you have trouble hearing? Do you or your loved ones notice you're not hearing as well as you used to? It is important to get your hearing checked often. It can be hard to tell if your hearing is getting worse. Here are some early signs of hearing loss to look for:

Adults:	Children:
<ul style="list-style-type: none">• Hearing worse in one ear• Ringing in your ear• Turning volume up louder• Pressure in the ear	<ul style="list-style-type: none">• Not turning towards sound• Delayed speech• Turning volume up louder• Confused in conversations or when given directions

Get your hearing checked! We offer hearing care through TruHearing®. Your benefit provides one routine hearing exam per year and hearing aids if needed. The phone number for TruHearing is on the back of your CareSource ID card.



Get Ahead of Migraines

A big step in coping with migraines is to find out what may be causing them. Causes are not the same for each person. Once you find them, you may be able to stop migraines before they start.

Keep track of your patterns and habits. Some helpful things to track are what you eat or drink and when; when and how long you sleep; the weather; and for those who menstruate, when you have your period. Track when your migraines or headaches start, how long they last and other symptoms you have. Note what medicines and other things help ease the pain.

Take these notes to your provider. Together, you can find what may cause your migraines. This information can also help know the best ways to help ease the symptoms once they start.

*Sources: Migraine Trust, <https://migrainetrust.org/live-with-migraine/self-management/common-triggers/>
National Center for Biotechnology Information, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7572189/>*

Learn More About Breastfeeding

Choosing to breastfeed, formula feed or a combination of both is a hard decision for many new parents. Breastfeeding has benefits for moms and babies. For moms, it can reduce the risk for diabetes and some cancers. For babies, it can give them more protection from illnesses. It can also decrease the chance of sudden infant death syndrome (SIDS). Pumping milk to bottle feed later gives your baby the same benefits.

If you are breastfeeding, make sure you are storing any extra milk safely. Here are some tips:

- Use freezer milk bags that are designed for storing human milk. Other bags may leak or make the milk unsafe for your baby. **CareSource covers 100 bags per month.***
- Put the date on your milk before storing it. Always use the oldest milk first.
- Limit waste by storing milk in 2–4-ounce (60–120 ml) amounts.

Breastfeeding may not be possible for all, or it may not work in your situation. This is okay! Know that formula is a healthy and safe option for babies.

Source: La Leche League International. lila.org/breastfeeding-info/storing-human-milk.





Breathe Easier Indoors

When we think about air pollution, we often think of it outdoors. But air pollution levels can be just as high indoors!

There are several common indoor air pollutants. Radon is a naturally occurring gas that forms in soil. You cannot see or smell radon. Combustion pollutants are gases or particles that come from burning materials. Examples are space heaters, gas stoves and fireplaces. Volatile Organic Compounds (VOCs) are products like paint and common cleaners that emit chemical gases.

There are steps you can take to improve your indoor air quality.



1. When the weather is nice, open windows to let the breeze through. Check the outdoor air quality where you live at www.AirNow.gov/ first.



2. Limit your use of chemical cleaners or products. Or switch to less toxic products that have the Safer Choice label.



3. Vent your appliances like heaters and dryers outside. You can also install a carbon monoxide detector in your home.



4. Get your home tested for radon. Most states offer free or low-cost test kits. Find out how to get your kit at www.epa.gov/iaq and choose *radon*.

Talk to Your Teen About Vaping



E-cigarettes, or vapes, are the most used tobacco product among United States teens. Most vapes contain addictive substances. Vaping can cause lung damage and impact brain development. Often, teens vape because of peer pressure from friends or social media. A few signs of vaping include mood changes, faint fruity smells or increased thirst. It's important to talk to your teen about vaping.

Start by putting yourself in their shoes. Remember what it was like to be a teen. Find a safe, calm place to talk. Express empathy when talking to them. Try not to yell or pass judgement. It is key to be someone to count on and trust.

A way to help your teen avoid or stop vaping is to have them focus on something else. Encourage them to join a sport or after school club. They could try exercising, journaling, meditation, listening to music or playing games.

Supporting your teen is the best way to help them. Learn more at <https://teen.smokefree.gov/>.

Sources: Centers for Disease Control and Prevention, www.cdc.gov/tobacco/e-cigarettes/index.html, American Lung Association, www.lung.org/quit-smoking/helping-teens-quit/talk-about-vaping



How to Support a Loved One Through a Difficult Diagnosis

It can be hard to get a life changing diagnosis or find out about a terminal illness. The news can feel overwhelming and difficult. There are no one-size-fits-all solutions, but if you have a loved one facing a difficult diagnosis, there are ways to support them.

Many times, we want to offer advice. Try not to say things that are out of your control, even if you think it will make them feel better. Saying that “everything will be fine” may make your loved one feel like they cannot share when things are not going well. Say, “I am here to support you” instead.

Find out what they need from you. Generally saying, “let me know how I can help” can be overwhelming. Offer specific kinds of help. Bring them a home cooked meal or do household chores.

If you offer help and your loved one does not want it, do not force it. Respect that they may need time and space. Still check in on them because they may want your help eventually.

Source: Mayo Clinic, [mayoclinichealthsystem.org](https://www.mayoclinic.org)

Childhood Immunization Schedule

Vaccines, or shots, help protect kids from harmful diseases. To get the most benefit and protection, make sure your child gets the right shots at the right time.

The Centers for Disease Control (CDC) has a list of vaccines children should get and when they should get them. This schedule is based on when vaccines work best with kids’ immune systems and when kids need the protection the most.

Many of the shots happen while they are infants. Often booster shots are needed months or years later. Some shots should be given each year, such as a flu and COVID-19. If your child misses a vaccine or a booster, they won’t need to start over.

If you have questions, talk to your child’s primary care provider (PCP).

Sources: Centers for Disease Control and Prevention, https://www.cdc.gov/vaccines/imz-schedules/child-easyread.html?CDC_AAref_Val=https://www.cdc.gov/vac, Centers for Disease Control and Prevention, https://www.cdc.gov/vaccines/imz-schedules/child-easyread.html?CDC_AAref_Val=https://www.cdc.gov/vaccines/schedules/easy-to-read/child-easyread.html, Healthy Children, www.healthychildren.org/English/safety-prevention/immunizations/Pages/Recommended-Immunization-Schedules.aspx



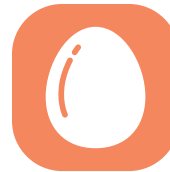
Managing Food Allergies During the Holiday Season

The holidays are a time to celebrate and often involve eating together. This can be challenging for those with food allergies. The more you know about food allergies, the better prepared you can be when planning meals. There are nine foods listed as major food allergens.

These include:



Milk



Eggs



Fish



Shellfish



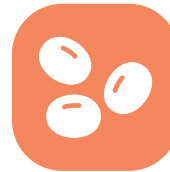
Tree Nuts



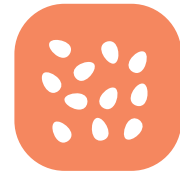
Peanuts



Wheat



Soybeans



Sesame

While some food allergies are mild, some can be severe or even life threatening. Talk to the people you are spending time with this holiday season. Tell the host if you have a food allergy. Ask questions. Talk through the menu. If you are someone with a child who has a food allergy, talk with them before the celebration. Having a plan can eliminate some of the worry. Consider writing labels for each dish. You can also keep dishes with food allergens separate from the rest of the food.

Source: Food and Drug Administration, www.fda.gov/food/buy-store-serve-safe-food/food-allergies-what-you-need-know



OPPORTUNITIES TO SAVE



The cost of health care continues to rise, but there are steps you can take to help control your portion of the costs. Here are some tips that can save you money:

Medications:

- Discuss medications with your provider when they are prescribed. If appropriate, ask them to choose a medication on the lower “cost tiers” of your plan’s formulary. Your copayment or coinsurance varies depending on your medication’s cost tier and your plan.
- Be sure to fill your prescription at an in-network pharmacy.
- If you have an ongoing prescription for a medication, check out mail order prescription options. Talk to your provider or pharmacist to see if this is an option.
- Some prescriptions may require a prior authorization, or approval, before CareSource will cover them. Your provider should work with us when you need approval. Ask your provider if approval is needed for a new medication.

For more cost saving tips visit, [CareSource.com/members/tools-resources/tips-to-lower-your-cost-for-care/](https://www.caresource.com/members/tools-resources/tips-to-lower-your-cost-for-care/).

Getting the Care You Need:

- Your Primary Care Provider (PCP) should always be your first choice for non-emergency care.
- The CareSource24® Nurse Advice Line is open 24 hours a day if you have a health-related question or aren’t sure where you should go for care. Call the CareSource24 toll-free number on your ID card for caring advice from a registered nurse. The call is always free.
- Use Teladoc®, our \$0 cost telehealth provider. Call 1-800-TELADOC for 24/7 medical visits for minor injuries and illnesses, or for counseling appointments 7 a.m. to 9 p.m. ET. You can also use the CareSource mobile app or download the Teladoc app to reach them.
- Emergency Room visits are always the **MOST EXPENSIVE** option and should only be used in a true ‘emergency’ situation, such as broken bones, head injuries, extreme pain, suspected heart attack or stroke or a serious accident.





ENGLISH - Language assistance services, free of charge, are available to you. Call: **1-833-230-2099** (TTY: 711).

SPANISH - Servicios gratuitos de asistencia lingüística, sin cargo, disponibles para usted. Llame al: 1-833-230-2099 (TTY: 711).

NEPALI - तपाईंका निम्ति निःशुल्क भाषा सहायता सेवाहरू उपलब्ध छन् । फोन गर्नुहोस्: 1-833-230-2099 (TTY: 711).

KOREAN - 언어 지원 서비스가 무료로 제공됩니다. 전화: 1-833-230-2099 (TTY: 711).

FRENCH - Services d'aide linguistique offerts sans frais. Composez le 1-833-230-2099 (TTY: 711).

GERMAN - Es stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Anrufen unter: 1-833-230-2099 (TTY: 711).

SIMPLIFIED CHINESE - 可为您提供免费的语言协助服务。请致电: 1-833-230-2099 (TTY: 711).

TELUGU - భాషా సాయం సర్వీసులు, మీకు ఉచితంగా లభ్యమవుతాయి. కాల్ చేయండి: 1-833-230-2099 (TTY: 711).

BURMESE - ဘာသာစကားဆိုင်ရာအကူအညီဝန်ဆောင်မှုများအား သင့်အတွက် အခမဲ့ ရရှိနိုင်ပါသည်။ ဖုန်းခေါ်ရန်: 1-833-230-2099 (TTY: 711).

ARABIC - تتوفر لك خدمات المساعدة اللغوية مجانًا. اتصل على الرقم: 1-833-230-2099 (هاتف نصي: 711).

URDU - زبان کی معاونتی ترجمانی خدمات، آپ کے لیے بالکل مفت یا فری آف چارج دستیاب ہیں۔ کال کریں: 1-833-230-2099 (TTY: 711)

PENNSYLVANIA DUTCH - Mir kenne dich Hilf griegie mit Deitsch, unni as es dich ennich eppes koschte zellt. Ruf 1-833-230-2099 (TTY: 711) uff.

RUSSIAN - Вам доступны бесплатно услуги языкового сопровождения. Позвоните по номеру: 1-833-230-2099 (TTY: 711).

TAGALOG - May mga serbisyong tulong sa wika, na walang bayad, na magagamit mo. Tumawag sa: 1-833-230-2099 (TTY: 711).

VIETNAMESE - Dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi: 1-833-230-2099 (TTY: 711).

GUJARATI - ભાષા સહાય સેવાઓ તમારા માટે નિ:શુલ્ક ઉપલબ્ધ છે. 1-833-230-2099 (TTY: 711) પર કોલ કરો.

PORTUGUESE - Serviços linguísticos gratuitos disponíveis para você. Ligue para: 1-833-230-2099 (TTY: 711).

MARSHALLESE - Jerbal in jibañ ikijen kajin, ejelok onean, ej bellok ñan eok. Kurlok: 1-833-230-2099 (TTY: 711).

NOTICE OF NON-DISCRIMINATION

CareSource complies with applicable state and federal civil rights laws. We do not discriminate, exclude people, or treat them differently because of age, gender, gender identity, color, race, disability, national origin, ethnicity, marital status, sexual preference, sexual orientation, religious affiliation, health status, or public assistance status.

CareSource offers free aids and services to people with disabilities or those whose primary language is not English. We can get sign language interpreters or interpreters in other languages so they can communicate effectively with us or their providers. Printed materials are also available in large print, braille, or audio at no charge. Please call Member Services at the number on your CareSource ID card if you need any of these services.

If you believe we have not provided these services to you or discriminated in another way, you may file a grievance.

Mail: CareSource, Attn: Civil Rights Coordinator
P.O. Box 1947, Dayton, Ohio 45401

Email: CivilRightsCoordinator@CareSource.com

Phone: 1-844-539-1732

Fax: 1-844-417-6254

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights.

Mail: U.S. Dept. of Health and Human Services
200 Independence Ave, SW Room 509F

HHH Building Washington, D.C. 20201

Phone: 1-800-368-1019 (TTY: 1-800-537-7697)

Online: ocrportal.hhs.gov/ocr/portal/lobby.jsf

Complaint forms are found at:

www.hhs.gov/ocr/office/file/index.html.



P.O. Box 8738
Dayton, OH 45401-8738
CareSource.com

HOW TO REACH US

Member Services Dept:
1-833-230-2099 (TTY: 711)

CareSource24®
24-Hour Nurse Advice Line:
1-866-206-7879

Join Us

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

 [X.com/CareSource](https://www.x.com/CareSource)

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

Important Plan Information

***Tell Us
What You
Think!***



We want to know your thoughts about your quarterly newsletter.

Tell us what you like, what you dislike, and ideas for improving your newsletters! Take the survey at the link below. It only takes a few minutes.

[CareSource.com/NewsletterSurvey](https://www.caresource.com/newslettersurvey)

We want to make your coverage the best you've ever had! We thank you for trusting us with your health coverage needs.