

MARKETPLACE

SAVE MORE ON YOUR CARE




CareSource[®]



We got you.

In keeping with our commitment to making a lasting difference in our member's lives, we are excited to offer new chronic condition health plans. These innovative plans support members living with diabetes and heart conditions, in addition to overall improved plan options. Ensuring we have your back every step of the way. **We Got You!** If you qualify for Advance Premium Tax Credits (APTC), they can help lower your premiums with both of these plans.

No Reason to Wait. Enroll Now!

Go to **Enroll.CareSource.com** or speak to your agent or broker about enrolling in the plan that best fits your needs.

NEW ENHANCED CHRONIC HEALTH CONDITION PLANS AVAILABLE!

Diabetes Gold & Diabetes Silver Plans

\$0 Copay for Select Medications:

- **Regular insulins:** Humulin® N, Novolin® N, Humulin® R, Novolin® R, Humulin® 70-30, Novolin® 70-30
- **Rapid-acting insulins:** Humalog®, insulin lispro, insulin aspart
- **Long-acting insulins:** Basaglar®, Rezvoglar™, Tresiba®
- **Generic oral drugs:** acarbose, alogliptin, alogliptin-metformin, alogliptin-pioglitazone, glimepiride, glipizide, glipizide-metformin, glyburide, glyburide-metformin, metformin, miglitol, nateglinide, pioglitazone, pioglitazone-metformin, pioglitazone-glimepiride, repaglinide
- **Brand name oral drugs:** Jardiance®*, Januvia®*, Farxiga®* and Synjardy®*

\$0 Cost for Self-Management Supplies:

- **Continuous glucose monitors** (Dexcom*, FreeStyle Libre*)
- **Glucose meters and test strips** (OneTouch Verio®), lancing devices and lancets
- **Diabetes supplies** (pen needles, insulin syringes, alcohol swabs, urine ketone strips).

\$0 Copay for Select Medical Services

New for 2025!

- Diabetes self-management education
- Nutritional counseling
- Routine diabetic foot care

Continued \$0 Copay Benefits

- A1C screenings
- Retinopathy eye screening
- Diabetic kidney disease screening

Other Plan Highlights Include:

- **A strong network of providers:** including networks for diabetes targeted health systems and other provider specialties for complex symptom management. Specialist visits do not require a referral from your primary care provider (PCP) or CareSource.
- **Expanded formulary:** Includes drugs like Mounjaro®*, Ozempic®*, Trulicity®* and Rybelsus®*.
- **Home delivery option:** Use Express Scripts® to get 90-day supplies of your diabetes maintenance medications delivered directly to your home or doctor's office.

Diabetes coaching program: Includes a member-centric care plan focused on diet, exercise, medication and lifestyle changes.

**Prior authorization or step therapy required for these medications, supplies and services.*

Healthy Heart Gold & Healthy Heart Silver Plans

\$0 Cost Coverage For:

- **Select Antiarrhythmics:**
 - **Generic drugs:** Amiodarone, Digoxin, Flecainide, Sotalol AF
 - **Brand name drugs:** Jardiance^{®*}, Farxiga^{®*}, Entresto^{™*}
- **Self-Management Supplies:**
 - Blood pressure monitor^{**}
 - Compression socks
- **Screenings and Tests:**
 - Lipid panel
 - Metabolic panel
 - Prothrombin
 - EKG

Enroll in a Healthy Heart Silver Plan and you may also qualify for Cost Share Reductions (CSRs) that can lower your out-of-pocket costs by up to 80%.

Care Management for You

Work one-on-one with a Care Manager to set up a care plan. You also get help with health education, provider care coordination and explanations about your plan benefits. You can use your Care Manager as much or as little as you like.

Healthy Heart Plans Have the Coverage You Want

- **Cardiac care network:** Access to a premium network of cardiologists and hospitals.
- **Specialist visits:** No referral needed for visits to cardiologists and other specialists for comprehensive care, covered with a low copay.
- **Advanced treatment options:** Coverage for advanced cardiac treatments and procedures.
- **Cardiac rehabilitation:**
 - Regular sessions are essential for recovery and supporting heart health, including one-on-one health coaching sessions focused on diet, exercise and lifestyle changes to improve your heart health.
 - Regular monitoring and check-ups include scheduled reminders and follow-ups for check-ups and screenings.
- **Expanded drug formulary:** Easier access to drugs that you need to treat your heart condition.
- **Medication management:** Support from pharmacists to manage heart and other medications and avoid potential drug interactions.
- **Emergency care coverage:** When you need it, you have peace of mind knowing you have comprehensive coverage for emergency services related to heart conditions, including ambulance services and ER visits.

*Prior authorization or step therapy required for these medications, supplies and services.

**Limit of one monitor per member.



ADDITIONAL BENEFITS FOR ALL MEMBERS

All members enrolled in a Healthy Heart plan get comprehensive CareSource coverage, including:

- **CareSource24®:** Not sure where to go for care, or have a health-related question? Call the CareSource24 Nurse Advice Line 24/7/365 at the number on the back of your member ID card or use the mobile app to talk to a nurse.
- **Teladoc® telehealth:** 24/7/365 access to medical providers; behavioral health counseling by appointment 7 a.m. to 9 p.m., both with \$0 cost to you!
- **\$0 cost preventive care and screenings:** Annual check-ups, immunizations and preventive screenings are covered to help you keep your good health and catch potential issues early.
- **Digital tools for health and wellness:** MyHealth® and myStrength® for your physical and mental well-being.
- **Rewards for healthy activities:** Earn up to \$150 for completing healthy activities, including \$75 for diabetes-related activities.
- **Hearing benefit:** Annual hearing test and discounted hearing aids if needed.

Providers to Support You!

Diabetic support systems include WV Center for Diabetes and Metabolic Health – West Virginia University Hospitals, WVU Medicine, Chertow Diabetes Center – Cabell Huntington Hospital, Charleston Area Medical Center.

Heart support systems include West Virginia University; Camden Clark Medical Center (WVU Facility); St. Mary's Medical Center; Charleston Area Medical Center, United Hospital Center (WVU Facility).

Optional Adult Vision and Fitness Plans!

Our Adult Vision and Fitness Plans are available for as little as \$4 per month. Adults on the plan get eye care through EyeMed®. EyeMed offers \$250 annual allowance for eyewear, low-cost exams and extra discounts through EyeMed, one of the nation's largest eye care providers.

The fitness benefit is through Active&Fit®, which provides adults 18 and over a membership to a network of fitness centers, a home fitness kit and virtual workouts, PLUS one-on-one sessions with a wellness coach!



When You Enroll

- You'll receive a welcome kit with more detailed information about the special benefits included with your plan.
- Get newsletters written to help you manage your condition and learn how to use all your benefits to their fullest.
- Get access to our heart-focused Care Management programs — another resource that can help you on your journey to better health.

Don't Wait, Enroll Now!

Contact your agent or head to **Enroll.CareSource.com** to find out if you qualify for CSRs or APTCs, shop and compare plans, and enroll in the plan that best fits your needs! You can also visit **CareSource.com/marketplace** to view current plan documents, see which medications are covered in our drug formulary, or find CareSource in-network doctors and hospitals at **findadoctor.CareSource.com**.

Other Ways to Enroll:

- Contact your insurance agent or agency.
- Call us toll-free at **1-844-539-1733** (TTY: 711).
- Visit [HealthCare.gov](https://www.healthcare.gov) or contact the Marketplace at 1-800-318-2596.



Questions?

To find the best plan for your needs, contact your agent or call us at **1-844-539-1733** (TTY: 711) from 8 a.m. to 6 p.m. to speak with a CareSource licensed agent or broker about enrolling in CareSource.



At CareSource, your privacy matters to us. Learn more about our Privacy Practices at [CareSource.com](https://www.caresource.com).

This is a solicitation for health insurance. CareSource Marketplace plans have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Premiums, deductibles, coinsurance and copays may vary based upon individual circumstances and plan selection. Benefits and costs vary based upon plan selection. Not all plans and products offered by CareSource cover the same services and benefits. Covered services and benefits may vary for each plan. For costs and complete details of coverage, please review CareSource's 2025 Evidence of Coverage and Schedule of Benefits documents at [CareSource.com/marketplace](https://www.caresource.com/marketplace).

CareSource does not discriminate on the basis of race, color, national origin, disability, age, gender, gender identity, sexual orientation or health status in the administration of the plan, including enrollment and benefit determinations.

You may view the Access Plan, as required by the Health Benefit Plan Network Access and Adequacy Act, online at [CareSource.com/documents/wv-exc-m-1304300-final-public-caresource-access-plan/](https://www.caresource.com/documents/wv-exc-m-1304300-final-public-caresource-access-plan/). You may also contact us at 1-833-230-2099 (TTY: 711) to request a copy.

CareSource is a Qualified Health Plan issuer in the



Health Insurance Marketplace