Marketplace Guide to Your Benefits







Thank you for trusting us as your health plan.

Our mission is to make a difference in peoples' lives by improving their health care.We are dedicated to making sure your health care is easy to use and simple to understand.

Use this booklet to learn more about how to use the plan. You can:

- See what's included in your plan
- Learn how to pay your premium
- See how to use your pharmacy benefits
- Learn more about vision, hearing and fitness benefits
- Prepare for visits with your primary care provider (PCP)
- And more!

We have the most important phone numbers and resources listed for you. If you have questions, we're here to help.

What's in This Booklet

This welcome booklet has what you need to make the most of your health benefits and services. You can also find more information on our website at **HAPCareSource.com**.

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Getting Started



Know What's Covered

Review your plan documents.

- Evidence of Coverage (EOC) your contract with HAP CareSource. Your "terms and conditions."
- Schedule of Benefits gives you your deductible, maximum out-of-pocket cost, copays and coinsurance for most services
- Summary of Benefits and Coverage this
 document mails with your acknowledgment letter
 after you enroll with us. It gives similar information
 as the Schedule of Benefits, along with cost
 examples.
- Member Handbook summarizes your evidence of coverage and explains your benefits, how to use our services and access care. It also explains how to file a grievance and your rights and responsibilities as a member.

- Provider Directory if you ask, we will send you list of providers near you. Call Member Services or send in the reply card enclosed in this welcome kit for printed provider directory.
 You may also use our Find a Doctor/Provider tool at FindADoctor.GareSource.com
- Prescription Drug Formulary tells you if your prescription drug is covered and if it has any extra limits on it. The Formulary also tells you what tier your drug is in. Find this under *Plans/Pharmacy* on HAPCareSource.com. You can also use the Price A Medication tool to check coverage for your drugs and estimate how much they will cost. See page 17 to learn more.

Plan documents are also online at **HAPCareSource. com**. If you need a different format and/or language or help requesting documents, call Member Services at **1-833-230-2099** (TTY: 711) 7 a.m. to 7 p.m. Eastern Time (ET), Monday through Friday.



Access the My CareSource Member Portal

Visit **MyCareSource.com** and click **Sign Up** to get started. You'll need your HAP CareSource member ID card or HAP CareSource ID number handy to set up your account. After your account is set up, you can use My CareSource to:

Pay your invoice or set up automatic payments.

- View your HAP CareSource member ID card or request a new one.
- Tell us your preferences for email and text.
- View past documents such as EOBs.
- Choose or change your primary care provider (PCP)
- Access online tools, like MyHealth, myStrength, and MyResources.
- Use our Cost Estimator tool to find the cost of common procedures and services



Use the Find a Doctor/Provider Tool

- Go to FindADoctor.CareSource.com.
- Click Get Started and fill out location information.
- Under Choose Plans, scroll to Michigan and select Marketplace.
- Filter provider results further on the Choose Filters page or continue to see the full list.



Getting Started Checklist

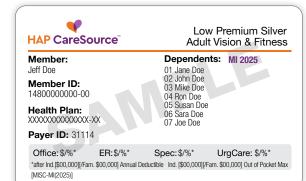
Use this checklist to help you start using your plan!

Put your HAP CareSource member ID card in your wallet. You will use this card whenever you get care or fill a prescription. See what your card looks like on page 4.
Set up your My CareSource® Member Portal account.
Learn more about the Cost Estimator Tool for estimates on common procedures and services. See page 8 for details.
Use the <i>Find a Doctor/Provider</i> tool to find a provider or specialist.
Use your pharmacy benefits! You can see more information about what's included on page 17.
Find in-network pharmacies near you. If your current pharmacy is not in-network, transfer any existing prescriptions to a new in-network pharmacy of your choice.
Find the nearest in-network hospital and urgent care clinic and write down their name and address on page 24.
If you need Care Management and will be a new client, call 1-833-230-2064 , Monday through Friday from 8 a.m. to 5 p.m. Eastern Time (ET) to request Care Management services.



Your Member ID Card

- Your member ID card is the key to using your benefits. Keep it with you and show it to your health care providers when asked.
- A digital copy of your member ID card is available on the CareSource mobile app shortly after your first payment is received and posted.
- Request a replacement ID card on the My CareSource Member Portal, or call Member Services.
- Common copay and coinsurance amounts are shown on your member ID card.
- The bottom of the card shows the annual deductible and out-of-pocket for your plan.
- The back of your member ID card contains important phone numbers including our supplemental benefit partners.



HAPCareSource.com

MEMBER NUMBERS

PROVIDER

This card does not guarantee coverage. To verify benefits, view claims, or find a provider, visit the website or call Member Services.

Member Services:] 24-Hour Nurse Advice Line:] TTY Service for Hearing Impaired:] Vision Ped Only Hearing [Fitness	1-833-230-2099 1-833-687-7390 711 1-XXX-XXX-XXXX 1-XXX-XXXX-XXXX 1-XXX-XXX
Provider Services: 1-833-230-2101 RxBin: 003858 RxPCN: A4 RxGrp: RX Medical Claims: P.O. Box 8730, Dayton, O	(INNO4

Coverage [not] provided through the Health Insurance Marketplace, by HAP CareSource

MI-FXC-M-2906181

Your Resources

Member Services

Call **1-833-230-2099** (TTY: 711) if you have any questions. We are open Monday through Friday, 7 a.m. to 7 p.m. Eastern Time (ET). We can help you:

- Learn about your HAP CareSource benefits and how to use them.
- Get printed copies of your plan materials sent to you.
- Find a provider near you.
- Get a new HAP CareSource member ID card.
- And so much more!

HAP CareSource Website

HAPCareSource.com contains helpful information about your plan. You can see your benefits and services, how to find a provider, important plan documents, and many more resources. Visit **HAPCareSource.com**, select *Marketplace* to learn more.

24-Hour Nurse Advice Line

Call our 24-Hour Nurse Advice Line at **1-833-687-7390** (TTY: 711) any time you have a question about your health. A caring registered nurse will answer your questions and help you decide what kind of care you need. Nurses are available 24 hours a day, 365 days a year. The number is also on your HAP CareSource member ID card.

Mobile App

View your HAP CareSource account on-the-go using our mobile app. You can even show your digital HAP CareSource member ID card to providers straight from your phone! Get the mobile app free through the App Store® or Google Play®. Call Member Services for help.

iPhone is a registered trademark of Apple, Inc. The App Store is a service mark of Apple, Inc. Google Play and Android are registered trademarks of Google, Inc.

Online Health and Wellness Tools

These tools are available through the My CareSource member portal.

- MyHealth®: Take a Health Assessment, set up Health Journeys, and learn more about healthy living.
- myStrength®: For your emotional health.
 Learn about reducing stress, meditation, and other ways to improve your mental health.
- MyResourcesTM: Find local resources for help with housing, food, and other needs.





Access Your Care

1. Your Primary Care Provider (PCP)



It's important to have a PCP who is in our provider network. You are assigned a PCP during your onboarding process with HAP CareSource Marketplace. Your PCP is your main source for routine care. If you wish to change your PCP at any time, you can call Member Services or log in to **MyCareSource.com** and click **Choose Provider** to get started.

2. Schedule Your Annual Wellness Check



Once you have your PCP, make an appointment! Annual wellness checks are **FREE** and help you establish a relationship with your provider. Getting to know your PCP is important for your continued good health and can help you get future appointments faster! If you need help making an appointment, Member Services can help.

3. Tell Us Your Preferences for Sharing Your Health Information



HAP CareSource shares your health information to best handle your care and help with benefits. This includes sharing Sensitive Health Information. This information is shared with:

- Your past, current and future providers
- The Health Information Exchanges (HIE). This gives providers secure electronic access to your health information.

You have the right to tell HAP CareSource if you do or do not want your health information shared. You can tell us what you want by filling out the Member Consent/HIPAA Authorization form found through the My CareSource® portal at **MyCareSource.com**.

4. Review The Cost Estimator Tool



The first thing to know is that a covered service or benefit, in most cases, is not free to you. The Cost Estimator Tool gives you estimates for common procedures and services with a variety of providers in the area, so you can be better prepared for your health care discussions with providers. To get started, log in to **MyCareSource.com**, and click the **Benefits** tab. Follow the prompts for the **Cost Estimator**.



Preventive Care

Most Preventive Care is at No Cost to You!

Preventive care is key to staying healthy. Visit your PCP even if you are feeling well. This helps your provider find and treat issues before they become problems*.

Preventive care includes:

- Annual well-adult exams
- Breast cancer screenings (mammograms) for women
- Cervical cancer screenings (pap tests) for women
- Prostate cancer screenings for men

- Colon cancer screenings
- Depression screenings
- Immunizations (flu, pneumonia, etc.)
- Lab tests for screenings
- and more!

To learn more about preventive care, visit CareSource.com/members/education/preventive-care/marketplace/

* Note that you must be an established patient at your provider's office before scheduling any preventive or wellness exams. Also, please note that screening tests that indicate problems (such as cancer) become diagnostic rather than preventive and are charged the normal copay or coinsurance for your plan. Preventive screenings may have limitations based on age, frequency and other factors. Please contact Member Services for more information.



Rewards

MyHealth Rewards

Members 18 and older are automatically enrolled into the MyHealth Rewards program. When you complete select healthy activities and we receive the claim from your provider, we will add points to your Rewards account. You can redeem your rewards for gift cards to retail stores and restaurants. You can find more information about the MyHealth program and track your rewards from the *Health* tab in your My CareSource member portal account.

Reward Activity	Frequency	Amount	Who is Eligible	Keep Track of Your Healthy Activities
A1C Test	1x/calendar year	\$25	All Adults (18+) Diagnosis for diabetes required	Complete on
Retinal Eye Exam with Eye Care Provider for Patients with Diabetes	1x/calendar year	\$25	All Adults (18+) Diagnosis for diabetes required	Complete on
Kidney Health Evaluation for Patients with Diabetes	1x/calendar year	\$25	All Adults (18+) Diagnosis for diabetes required	Complete on
Breast Cancer Screening	1x/calendar year	\$25	Females age 50 through 74 years	Complete on
Colorectal Cancer Screening	1x/calendar year	\$25	Adults ages 45-75	Complete on
Chlamydia Screening	1x/calendar year	\$25	Females age 18 through 24 years	Complete on

Where to Get Care

You have options to help you get care. Your primary care provider (PCP) is your main source for care. There are also other ways to get care when your PCP isn't available. The options listed below can prescribe medication and/or treatment if you need at no additional cost to you.

Primary Medical Provider (PMP)



Telehealth



Convenience Care Clinics



Usually open during regular business hours. Appointment needed. Used for routine care, common illnesses and advice. You will get most of your preventive care from your PCP. See your PCP the most often! Convenient access to a provider via phone or computer from wherever you are. Common illnesses such as coughs, sinus problems, rashes, mental health concerns and more. Ask your providers if they offer telehealth. You can also talk to a doctor 24/7 through Teladoc. Call 1-800-835-2362 or visit Teladoc.com/CareSource to get started.

Typically, open 7 days a week with additional evening and weekend hours. When your provider is not available. Used for common illnesses like coughs, colds, sore throats and to get immunizations. They are found in many local drug and grocery stores.

Urgent Care



Hospital Emergency Room (ER)



Usually open 7 days a week with additional evening and weekend hours. When your provider is not available. Common illnesses, x-rays, deep cuts, etc. Used to treat a condition or injury that can't wait for a PCP visit and is **not** life threatening.

Open 24 hours a day, 365 days a year. When your provider is not available. Use for life-threatening situations such as chest pain, head injury or emergencies. Call 911 or go to the nearest ER.







Telehealth Services from Teladoc

Teladoc[®] is a HAP CareSource \$0 cost telehealth provider. Skip the trip and the wait. Save money, time and worry when you use Teladoc. You and your family can talk to a Teladoc provider by phone or video from wherever you are. Use Teladoc for services, like:

General Medicine

Talk to a provider 24/7 for \$0 cost. Use for non-emergency health care needs like:

✓ Cold and flu

✓ Ear infections

✓ Sinuses

✓ Skin conditions

✓ Pink eye

✓ And more

- ✓ Rash
- ✓ Urinary tract infections
- ✓ Sore throat
- ✓ Allergies

- * Age restrictions apply.
- ** Teladoc does not prescribe DEA controlled medications or substance use disorder medications.

Mental Health*

Talk to a therapist or prescriber seven days a week, 7 a.m. to 9 p.m. Eastern Time.

✓ Depression

- ✓ Stress
- ✓ Substance use **
- ✓ Trauma
- Relationship issues
- ✓ And more

✓ Anxiety

How Do I Use Teladoc?

- Call 1-800-TELADOC (835-2362)
- Visit www.Teladoc.com/CareSource
- Access from the CareSource Mobile App
- Download the Teladoc app from Google Play® or the App Store from Apple®.





Mental Health and Substance Use Disorder Care (Behavioral Health Care)

With the stresses of today's world, mental health is as important as physical health. HAP CareSource offers behavioral health as part of your benefits. You don't need a doctor's referral or prior approval for most outpatient treatment.

Whether it's depression, anxiety, alcohol or drug dependence, we can connect you to treatment options. Below are just a few of the services we provide.

If you need immediate help, dial 988 or call our 24-Hour Nurse Advice Line. Our nurses are available 24 hours a day, seven days a week. We are here to listen and to help. If you have a Care Manager, talk to them about getting help. They can help you find an appointment with the right provider. You can also find these service providers with our *Find a Doctor/Provider* tool, or you can call Member Services for help getting an appointment.

- Marriage and Family Therapists
- Substance Use Counselors
- Child, Adolescent & Adult Psychiatry
- ✓ Community Mental Health Centers
- ✓ Social Workers
- ✓ Addiction Counselors
- And more

If you or a loved one are struggling with addiction, HAP CareSource can help. Call our Addiction Support line 24/7 to find available resources and treatment options or to speak to a registered nurse. Call 1-833-674-6437.



Pharmacy Benefits



Prescription Drug Formulary

Your Prescription Drug Formulary is a list of cost-effective drugs that are covered for you. It will show what tier the drug falls under, as well as any limits that apply (e.g., quantity limit or prior authorization). You can learn more about the formulary at CareSource.com/members/tools-resources/find-my-prescriptions/marketplace/.

Write down your pharmacy information and any medications you are taking on the *Your Pharmacy Information* sheet on page 25.

Your Prescription Costs Are Divided into Tiers.

Tier 0 drugs are free and preventive drugs like immunizations and drugs you might take to prevent a stroke (e.g., aspirin). Tier 4 drugs are the most expensive. In general, the costshare amount increases as the tier number increases. All deductibles. coinsurance and copay amounts you pay will count toward your maximum out of-pocket amount. You can find your cost for each tier of drugs in your Schedule of Benefits, located on CareSource.com/plans/ marketplace/plan-documents/.

Step Therapy

You may need to try one drug before taking another. This is called step therapy. You will see **ST** next to a drug name in the formulary if step therapy is needed.

Quantity Limits

Some drugs have limits to the amount you can get over a period of time. Those drugs will have **QL** listed next to them in the Formulary.

Prior Authorization

Sometimes, we need more information from your provider before you can get a drug. This is called a prior authorization. **PA** is listed next to the drug in the formulary if a prior authorization is needed.



Medication Therapy Management

Medication Therapy Management (MTM) can help you learn about your medications. MTM can also help you with medication-related problems, decrease costs and stick to your treatment plan. Many local pharmacies offer this service. Pharmacies may also reach out to you if they think you could benefit from MTM. They can help you with your medications and teach you to take them safely. They also work with your providers. You can take part in MTM at no cost to you. Ask your pharmacy if they offer MTM or call your HAP CareSource pharmacist. You can find this number on page 28.



Medication Disposal

Getting rid of old unused prescriptions is important. But disposing of them safely is also important. You can get free DisposeRx packets to help you get rid of expired drugs. Visit **HAPCareSource.com**. Go to the *Members* menu and select the *Find My Prescriptions* page under *Tools & Resources* to get your free DisposeRx packet.



Pharmacy Tools



Find a Pharmacy

You can find in-network pharmacies and look up prescription costs using the *Find a Pharmacy* tool. Network pharmacies can include local pharmacies, mail-order pharmacies or specialty pharmacies. If you are not sure if your pharmacy is in-network, ask your pharmacist or call Member Services to find out. To find a network pharmacy, visit **HAPCareSource.com** and select *Find My Prescriptions* on the *Member* menu.

HAP CareSource may also cover drugs administered in your home, like medicines given through a home health agency.



Price A Medication

This tool will help you verify coverage and costs of prescription drugs and some supplies you use. It is a tool offered in partnership with Express Scripts[®]. To price a medication, select *Find My Prescriptions* on the *Member* menu of **HAPCareSource.com**. Select your plan name (found on your member ID card) and search for brand and generic names of each medication.

Ask Your HAP CareSource Pharmacist

Get your questions about your medications answered. Talk to a pharmacist. No appointment needed! Call **1-833-230-2073**. We are open 9 a.m. to 5:30 p.m. Eastern Time (ET), Monday through Friday.



TruHearing Choice Program

All members can have an annual routine hearing screening and select from a variety of hearing aid devices offered at a discount exclusively through TruHearing® Choice Program network providers.

Call	TruH	earing	directly	at	1-866-	202-	2561
for r	nore	inform	ation.				

Check this box if you have made your first hearing appointment.
Date of Appointment:



EyeMed

The HAP CareSource Marketplace plan covers pediatric vision services. See your Evidence of Coverage or Schedule of Benefits for more information. HAP CareSource members have access to one of the largest and most recognized networks for vision care in the country. EyeMed® is our exclusive network of providers for annual vision exams and glasses or contacts for our pediatric vision coverage, and for our members with optional Adult Vision and Fitness plans.

Call Eyel	Med directly a	at 1-833-337-3129
for more	information.	

	Check this	box	if you	have	made	your	first	vision
apı	pointment.							

Date of Appointment:



Active&Fit Enterprise

Choosing a HAP CareSource plan with Vision and Fitness coverage brings the added value of access to a fitness benefit through the Active&Fit® Enterprise program. The program gives you access to a free fitness center membership and a home fitness kit, in addition to other health and wellness-focused resources.

Learn more at: CareSource.com/plans/marketplace/benefits-services/fitness/ or call 1-877-771-2746

Active&Fit Direct

Choosing a HAP CareSource plan without Vision and Fitness coverage doesn't mean you have to miss out on the benefits of the Active&Fit program! You can join the Active&Fit® Direct program on a month-to-month basis with no contract. The program gives you access to the same great benefits, minus the 1 home fitness kit. You get the great fitness center network, online tools and one-on-one wellness counseling.

Learn more at: CareSource.com/plans/marketplace/benefits-services/fitness/ or call 1-844-646-2746

Check this box once you have found a fitness center near you!	
Your Gym:	

Optional Adult Vision and Fitness Plans

Members who choose an optional Adult Vision and Fitness Plan have access to the same great EyeMed network as our pediatric members. In addition, each member over 18 can participate in the Active&Fit program at no additional cost! See your Evidence of Coverage Adult Vision and Fitness Rider document for more information.

Premium Payments



ONLINE:

Visit: MyCareSource.com and click Pay Bill.

- Choose to Make a Payment (for a one-time payment) or Manage Automatic Payments to set up a monthly recurring payment.
- 2. Complete the form for payment

Your online payment will take 3-5 business days to be received and posted to your account. Credit card, debit card and bank transfers accepted.

Use the Express Payment option at **CareSource. com/MPpay**. It's easy. All you need is your name, member ID number, and date of birth.



CALL:

1-833-230-2099 (TTY: 711).

Then tell our automated attendant that you want to make a payment.

Phone payments can take 3-5 business days to be posted to your account.

You can confirm that your premium payment was received, view past payments and see previous invoices using your My CareSource account.



MAIL:

HAP CareSource P.O. Box 632400 Cincinnati, OH 45263-2400

- Include your invoice payment slip with your check or money order payable to HAP CareSource and write your member ID number in the memo line.
- 2. Your payment can take 7-10 days to be received and posted to your account.

Complaints

We hope you will be happy with HAP CareSource and the service we provide. If you are unhappy with anything about HAP CareSource or our providers, or a decision we've made, let us know right away.

If you have a complaint, you can call Member Services at **1-833-230-2099** (TTY: 711), Monday through Friday, 7 a.m. to 7 p.m. Eastern Time (ET). You can also use the *File Grievance/Appeal* button on your My CareSource Member Portal account.

Learn more about complaints and appeals at CareSource.com/member on the *Tools & Resources* menu.





Your Name:	Your Phone Number:
Allergies:	
Health Care Provider Information:	
Primary Care Provider (PCP):	Phone Number:
Urgent Care Clinic:	Phone Number:
Hospital:	Phone Number:
Other Providers:	
Care Management Information:	
Care Manager Name:	Phone Number:



Your Pharmacy:	Phone Number:

me of Prescribing Doctor

Your Questions...Answered!

I don't have access to the internet. Can you help?

Yes! Please call Member Services. We can help connect you to community resources as well as the Federal Communications Commission's (FCC) Affordable Connectivity Program.

I lost my HAP CareSource member ID card. What should I do?

If you lose your member ID card, you can request a new printed member ID card on the My CareSource Member Portal (MyCareSource.com). You can also call Member Services to get a new one sent to you.

Can someone help me file an appeal?

Yes, please contact Member Services for help filing an appeal.

When should I use HAPCareSource.com versus the My CareSource Member portal?

The My CareSource Member Portal is personalized for you. This is where you can view your HAP CareSource member ID card or request a new one. You can choose or change your primary care provider (PCP) and view your plan details. **HAPCareSource.com** has helpful information for how to use your plan. You can see important plan documents and benefits and services. There are many resources for you on **HAPCareSource.com**.

Can I change my primary care provider (PCP)?

You can change your PCP at any time. Call Member Services or log in to **MyCareSource.com** and click **Choose Provider** to get started.

Your Questions...Answered!

Can I get services covered when I am outside of the area?

If you get sick or hurt while traveling outside of our service area, 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 primary care provider (PCP) for guidance, but this is not required. Get urgent care from the nearest and most appropriate PCP. Emergency care is covered both in and out of our service area.

What is a prior authorization and how do I get one if I need one?

Some health care services and medications require your doctor or primary care provider (PCP) to get approval from HAP CareSource before you can get the service. This is called prior authorization. We do this to make sure the care you get is appropriate and necessary. Your doctor or PCP will tell you when you need care that requires a prior authorization and will assist you in getting it from us. You can also see the list of services that require approval on the Plan Documents page at **HAPCareSource.com**.

I received a HAP CareSource invoice, how do I pay it?

The payment you provide to HAP CareSource for your health insurance coverage is called a premium. You will receive a monthly invoice from HAP CareSource for the premium amount due for the upcoming month. See *Premium Payments* on page 22 for more details.

We're Here to Help

Do you have other questions? Do you need help using or understanding your benefits? Call Member Services!



Important Contact Information for Your Plan

You'll hear from us throughout the year. We will send you plan updates and health reminders. If you ever have questions, call us.

HAP CareSource Member Services	1-833-230-2099 (TTY: 711) 7 a.m. to 7 p.m. Eastern Time (ET), Monday through Friday
24-Hour Nurse Advice Line	1-833-687-7390
Care Management	1-833-230-2064
HAP CareSource Pharmacists	1-833-230-2073
HAP CareSource Life Services	1-855-491-8350
Addiction Support Line	1-833-674-6437
Teladoc Telehealth	1-800-TELADOC (835-2362)
EyeMed (Vision Benefit)	1-833-337-3129
TruHearing (Hearing Benefit)	1-866-202-2561
Active&Fit Enterprise (Fitness Benefit)	1-877-771-2746
Active&Fit Direct (Fitness Benefit)	1-844-646-2746



Questions? Call Us!

Member Services: **1-833-230-2099** (TTY: 711). 7 a.m. to 7 p.m. Eastern Time.