

HMO or PPO Which is Right for YOU?

The Medicare plan you select is not meant to be a forever decision.

You probably considered the cost of the plan, the physicians in the plan's network, and the flexibility of the coverage when you originally selected your plan. For example, many people decide on a Medicare PPO plan because they traveled a lot and like knowing they have an extensive network of hospitals, physicians, and other health care providers.

It may be time to re-evaluate whether you need an HMO or a PPO.

You may be paying for coverage you no longer need.

Have you stopped spending extended periods of time traveling or wintering down South? If so, an HMO plan may be a better fit for you. HMO

plans are more budget friendly than PPOs. They usually have a lower monthly premium, and their coverage includes many cost-saving

extra benefits. We estimate you may be able to save \$35 to \$50 a month or more by switching from a PPO to an HMO.

On the other hand, a PPO may be a better fit for you, especially if you are planning to spend extended time outside of your HMO plan's service area. With a PPO, your monthly premiums may be higher, but you will have some coverage if you need to receive treatment from out-of-network providers.

The time to consider your options is now, during Medicare's Open Enrollment.

Call us now at 440-255-5700 to set up a review of your coverage. Any changes you make in your plan during Open Enrollment will go into effect on January 1, 2024.

HMO stands for Health Maintenance Organization. HMOs have their own network of doctors, hospitals and other healthcare providers who have agreed to accept payment at a certain level for any services they provide.

PPO stands for Preferred Provider Organization. PPOs have a medical plan in which coverage is provided to participants through a network of selected health care providers, such as hospitals and physicians.

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Dear Friends,

Medicare Open Enrollment will begin on October 15. Our team members have been busy, studying, testing, and preparing for our busiest season of the year. Plus, you may notice a few changes in our operation.

First, our annual Anthem ANOC meetings will be delayed until the beginning of November instead of being presented in mid-October. In past years, we have received important information during the first weeks of open enrollment that we would have liked to share at the meetings. Moving the meetings to November will allow us to give you updated information.

Second, we added a new person to our team. Her name is Briann Randolph, and she will be working with Shireen, Cecelia, Pauline, and myself helping to keep our office running smoothly.

Finally, 2024 Medicare premium amounts, drug costs, and income limits were not available when this newsletter went to print. Please visit MutskoInsurance.com later this fall to get the most up-to-date information on your monthly Medicare premium amount.

I want to assure you that your team at Mutsko Insurance is working hard to make sure we always provide you with correct information in compliance with current Medicare guidelines. You can be confident that we will be ready for you when Open Enrollment begins.

Sincerely,

Laura Mutsko

Urgent Care Visits... Know Before You Go

Have you visited an Urgent Care Center recently? If not, many have made changes to make it more convenient for you. Here are some things to know before you go.

Appointments vs Walk-In Visits

While you can still walk in at many urgent care centers, appointments are now an option at most centers. Centers that do not make appointments often offer online check-in as an alternative. When you check-in ahead of your visit, you put your name on their list, shortening your lobby wait time and you will know whether you will be waiting twenty minutes or two hours.

Physicians Assistant or Nurse Practitioner

Depending on the type of treatment you require, you may see a professional other than a doctor. Many urgent care centers have doctors on staff but also have physician assistants and nurse practitioners who can diagnose and prescribe treatment for many conditions.

An ID and Records May be Required

Bring a picture ID, your health insurance card, any records of recent treatment and medications you are taking. If you are bringing a child who is not your own, you must have their parent's authorization for treatment. You will be responsible for any treatment or co-pays so be prepared to pay.

Check your Insurance Coverage

When you call ahead, ask if they accept your insurance and what other payment methods are accepted.

Urgent care centers are medical facilities that provide care for non-life-threatening conditions, illness, and minor injuries. Having realistic expectations concerning your visit will lead to a satisfactory outcome for your next visit.

Important Open Enrollment Dates

Now is the time to enroll or make changes in your insurance coverage for 2024.

Medicare Open Enrollment

October 15, 2023 through December 7, 2023

Affordable Care Open Enrollment

November 1, 2023 through January 15, 2024

If I can be of assistance, call me at 440-255-5700
or email Lmutsko@mutskoinsurance.com.



Exclusive for Policyholders... Get Your Eclipse Glasses Here!

Two spectacular solar eclipse events will occur soon in Northeast Ohio. The first will be a partial solar eclipse on Saturday, October 14, 2023. This is a sneak-preview for the main event, a total solar eclipse, which will take place on Monday, April 8, 2024.

The total eclipse will begin at 3:08 pm EDT. Its totality will last for three minutes and 49 seconds.

There will be many prime viewing areas in Northeast Ohio since the center line of the eclipse will be approximately five miles due north of Mentor.

During an eclipse, it is never safe to look directly at the sun without specialized eye protection designed for solar viewing. So that you can safely watch these events, Mutsko Insurance is giving away special purpose "eclipse

glasses" to our policyholders while supply lasts. We invite you to stop by our office at 6982 Spinach Drive in Mentor, Ohio to pick up a complimentary pair to use for both October's and April's eclipse events. We will also be giving you your 2024 calendar so you can circle the date for April's eclipse event.

Northeast Ohioans are

fortunate to have front-row seats for this once-in-a-lifetime event. The last total solar eclipse visible in Ohio occurred in 1806. The next total solar eclipse in Ohio will be in the year 2099. We hope you make plans now to enjoy both of these natural wonders.



Watch for your ANOC Notice

Everyone who has a Medicare Advantage plan, or a Medicare Prescription Drug plan should receive an Annual Notice of Change (ANOC) by October 1. This notification details all the changes you will see in your plan for 2024.

Here's what to look for: Changes in cost for 2024.

Plans are permitted to change your share of costs each year including deductibles and co-pays. Make sure your costs are affordable.

Changes in the provider network. The providers in a plan's network can change each year. If you have any doubts that your providers are in the network, contact them directly to verify they will accept your coverage in 2024.

Changes in the prescription formulary. It is important to verify all your prescriptions will be covered at an affordable cost to you next year. If you have concerns about any changes in your coverage, call me at 440-255-5700 or email with your questions at Lmutsko@mutskoInsurance.com.

ANNUAL NOTICE OF CHANGE

Exclusive Information for Stand-alone Prescription Drug Policyholders

Mutsko Insurance Services is in the process of reviewing the prescription costs for all our Stand-Alone Prescription Drug Policyholders who have returned their Prescription Drug Worksheets. The results of some reviews will be delayed until mid-November when all plans have finalized any changes in their formularies and prices.

We will contact you with our recommendations for changes

if you are affected. Our goal is to make sure your prescriptions

will be covered at the most affordable cost to you in 2024.

We are Working to Keep You Informed

Many details are yet to be announced concerning 2024 Medicare, Affordable Care plans, Social Security, and Prescription Drug programs. We will make every effort to contact you if any newly released information affects your coverage for 2024. Our next newsletter in January will contain information outlining these changes. Please watch for details in our next newsletter.

Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

Medicare Advantage • Life • Health • Dental • Group Coverage • Medicare Supplements • Annuities

Telephone: 440-255-5700 • www.mutskoinsurance.com

The Nicest Compliment You Can Give, is Your Referral.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area.
Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.