

Medicaid Will End for Many

The federal government declared the end of the COVID-19 public health emergency earlier this year. The end of the pandemic will mean the end of Medicaid benefits for nearly 200,000 Ohio residents.

During the pandemic, states were required to keep people enrolled in Medicaid, even if their income changed. Now, Ohio's Department of Medicaid has begun to verify the incomes of those enrolled in Medicaid and will begin sending termination notices to those who are no longer qualified beginning on April 1.

To be eligible for Medicaid, adult incomes are limited to 90% of the federal poverty level while children can be eligible if their household earns 206% of federal poverty. This means an adult earning more than \$18,310 a year for a family of two might be ineligible, but their child would be covered until their income exceeded about \$36,600.

If you are enrolled in Medicaid, one of the most important things you can do is keep your contact information up to date and respond immediately to requests for information. If the department is unable to reach you, it can result in the loss of your coverage.

To update your contact information call 1-844-640-6446,

visit a county Department of Jobs and Family Services, or log into the Ohio Benefits Self-Service portal.

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If you receive a letter of termination, you have the option to appeal the determination. However, I urge you not to put off filing an appeal. According to the Ohio Department, "If they appeal within 15 days of the date of the notice, their healthcare coverage will remain in effect until

the appeal process is completed. If they appeal beyond 15 days, their coverage will be ended, but can be reinstated if their appeal is successful."

If you do not appeal, your Medicaid coverage will end on the last day of the month in which the notice was issued.

If you are no longer eligible for Medicaid, you will need to obtain other health insurance. One option is to enroll in an employer's healthcare plan. Those who are unable to enroll in an employer plan **may be able to buy low-cost health coverage through the federally facilitated Marketplace at [healthcare.gov](https://www.healthcare.gov).**

If you have questions concerning coverage through the Marketplace or any other health insurance needs, please call us at 440-255-5700 for information.

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Dear Friends,

As you can see from our newsletter, the team at Mutsko Insurance has a lot planned for this year. After three summers of staying 'in our own backyards,' due to covid, we are ready to get back out into our communities and have some fun. I bet you are, too.

Mutsko Insurance Services will be sponsoring the Mentor Rocks Series, Tunes at the Lagoon, City-Fest, and the Mentor Parade. We'll also see you at the Boomer Beach Blanket Bash in Willoughby Hills. You may run into one of our team teaching a "Getting Started with Medicare Class," participating in a charity walk, sponsoring a pickleball league, or volunteering at a senior center.

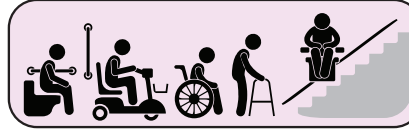
While my name is on the door, Mutsko Insurance couldn't do all it does without the support of our staff. Phireen Cain now teaches our Medicare classes and represents us in various community groups, while Cecelia O'Kroy and Pauline Plattery are the first people you talk to when you call. All four of us look forward to meeting you while we're out enjoying all that Northeast Ohio has to offer. We hope you feel this way, too.

Sincerely,

Laura Mutsko

Before you Buy, Check Medicare First

As we get older, it often becomes more



under Part B and will reimburse you for the cost associated with

difficult to do the things we used to take for granted. Nearly 30 percent of people on Medicare have trouble walking or climbing stairs. Thankfully, we live in an era where there are many innovative products and assistive devices to help us maintain our independence.

And, Medicare can often help make the cost of assistive equipment manageable.

Have trouble getting up and down from your chair? Consider a power lift chair. Lift chairs are seated, cushioned furniture pieces that look like ordinary recliners. The biggest difference is that a lift chair has a motorized device that makes it easier for a person with mobility issues to gently get up or down from the chair.

Medicare covers lift chairs

the parts of the chair considered medically necessary, which is the motor and device that 'lifts' you out of the seat. (Medicare will not reimburse for spring-type lift devices.) You will be responsible for 20 percent of the Medicare-approved amount for the lift mechanism and Medicare will pick up 80 percent of the lift mechanism's cost once you have paid your annual deductible.

Some other durable medical equipment that can make life easier include canes, shoes or inserts for diabetics, walkers, scooters and wheelchairs.

Talk to your doctor before you make any purchases. Medicare will require a prescription from your physician to verify your requirements. Your insurance company can recommend an approved supplier to assure you qualify for reimbursement. Be sure to take some time to find out what kind of innovative products may make life more enjoyable for you.



**Mutsko Insurance Services
is Proud to Sponsor these
2023 City of Mentor Events!**

- Mentor Rocks..... Tuesdays, June 7 - August 30**
- Tunes at the Lagoons.....June through August**
- Mentor Cruise-In Saturday, August 12**
- Mentor City-FestAugust 18 & 19**

Are Prescription Savings in your Future?

The Inflation Reduction Act that went into effect January 1, 2023 will impact many who have Medicare prescription coverage. Its provisions will improve access to affordable treatments and strengthen the

Medicare program for those with traditional Medicare as well as those who have a Medicare Advantage plan. Here are the positive changes you can look forward to:



Insulin Cap: Effective January 1, your Medicare prescription drug plan cannot charge you more than \$35 for a one-month supply of Part D-covered insulin.

You no longer have to pay a deductible for your insulin. If you were charged more than \$35 between January 1 and March 31, contact your insurance provider for reimbursement.

Beginning July 1, if you use a traditional insulin pump that is covered under Medicare Part B's durable medical equipment benefit, your insulin costs will be capped at \$35 a month. Beginning July 1, 2023, the Part B deductible will not apply to insulin.

Inflation Protection: Medicare will require drug companies to pay rebates to Medicare if prices rise faster than inflation for drugs used by Medicare beneficiaries. Medicare will also begin negotiating drug prices in 2023 with the first negotiated prices going into effect in 2026.

Free Vaccines: People with Medicare Part D drug coverage now pay nothing out-of-pocket for more vaccines. Your Part D plan will not charge you a copayment or apply a deductible for vaccines that the Advisory Committee on Immunization Practices recommends, including the vaccines for shingles, whooping cough, and more

We recommend you keep this information for future reference. If you have any questions, please call the number on the back of your member ID card or contact us at 440-255-5700.

Search for Missing Money

Most of us know what a nice surprise it is to find a \$10 bill in the pocket of an old coat.



Well, that's the

same reaction you'll have when you find "missing" money that is waiting for you to claim in Ohio's Division of Unclaimed Funds.

The Ohio Department of Commerce Division of Unclaimed Funds website is set up so you can quickly discover missing funds and claim them. The division is holding onto an average of \$3 billion in unclaimed funds from bank accounts, dividend checks, life insurance policies, abandoned safe deposit boxes, utility companies, and other sources. These are funds of which owners have lost track.

Even if you have searched in the past, the division encourages you to search again. New accounts are always being added.

To begin your search, visit the official Ohio website for missing money at ohio.gov/residents/resources/unclaimed-funds, or call 614-466-4433. If you want to broaden your search, go to www.missingmoney.com, a site that provides links to the missing money websites in each of the states that participate in the program. Avoid companies that promise to locate lost money for a fee. You do not ever have to pay someone to find lost assets. This is something you can easily do for yourself.

Happy treasure hunting. Let us know if you are successful in your search!

Friends of Mutsko Insurance Services

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect.

This month, I would like to acknowledge. . .



Team Beach Bums invites you to join their team in the **2023 MS Walk**

Saturday, May 6 at Wolstein Center.

The event will raise funds to support cutting edge research and treatment of Multiple Sclerosis.

To join Team Beach Bums click on Walk MS: Cleveland 2023 and register.

If you would like to have your business mentioned as a "Friend of Mutsko Insurance" in our newsletter and on our web site, send me an email at lmutsko@mutskoinsurance.com

Join us at the



LaVera Party Center in Willoughby Hills
Thursday, June 29 • 4:30 to 7:00pm

We'll be there helping bring back the 60's!

*Look for more details and ticket information in
Boomer Magazine available at supermarkets in the area.*

8 THINGS TO PONDER...

1. Who knew what time it was when the first clock was invented?
2. Why is there a "D" in "Fridge" but not in "Refrigerator?"
3. If we're to believe humans evolved from monkeys, then why are there still monkeys around?
4. In the word "scent" is the 'S' silent, or 'C'?
5. What do you call a rooster staring at a pile of lettuce?
...Chicken Sees-a-Salad!
6. Don't spell "part" backwards, it's a "trap"
7. Adam & Eve were the first people to ignore the Apple terms and conditions.
8. People who take care of chickens are literally chicken tenders.

Mutsko Insurance Services, LLC

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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.