

Make the Most of your Anthem Benefits

Not everything we need to be healthy and feel our best comes from doctors and prescriptions. That is why Anthem is helping their members with other daily needs, including first aid items, over-the-counter diabetes supplies, allergy medicine, oral care, pain relievers, home safety devices and more.

online, in-store or over the phone, and get fast free delivery when you order online or by phone.

You will find step-by-step instructions in the catalog that was mailed to you with your HealthyBenefitsPlus card. Use the catalog or go online to their website at HealthyBenefitsPlus.com/AnthemBCBSOTC to select

If you haven't done so, it's time to get better acquainted with **Anthem Healthy Benefits Plus Over the Counter Benefits** and **Anthem Essential Benefits** to help you stay healthy while you save money.

Living your healthiest life is about more than just doctor visits. As an Anthem member, you have benefits that support your daily needs, too. Start taking advantage of them today.

products. Or, you can download the Healthy Benefits Plus app from Google Play or the App Store. If you would like assistance or want to place a phone order, you can call 1-866-413-2582. It's that easy!

WHAT IS ANTHEM ESSENTIAL EXTRAS?

Essential Extras is a benefit Anthem includes in many plans at no extra cost to you. You pick a free service that makes your life a little easier, such as:

- Transportation to health-related services, such as

HEALTHY BENEFITS PLUS:

With **Healthy Benefits Plus**, you get a quarterly spending amount to buy any of the thousands of approved brand name and store brand products from Walmart. You can choose to shop one of three ways

INSIDE:

- Health Insurance Enrollment Open Again
- Coverage for COVID Vaccine
- Your Smile is Worth It!
- Get Help with Co-Pays

CHANGE:

Discussing reincarnation, one gal told her friend, "I don't know if I'd rather come back wealthy or gorgeous."

"Well," replied her friend, "either way, it will be a big change."

FIRSTS:

The man next door says George Washington was the first in war, first in peace, and first to have his birthday juggled to make a long weekend.

FRUGALITY:

My friend told me someone stole all of his wife's credit cards four months ago. He says he hasn't reported it though because the thief is spending a whole lot less than she was!

NOT TOO CLOSE:

As he was concluding the series of survey questions, the researcher asked the farmer, "And where would you like to be if a nuclear bomb went off?"

The farmer thought for a second. "Far enough away so I could ask: 'What was that?'"



Dear Friends,

It has been almost a year since things changed for all of us.

While our office remains open to customers, we just don't meet with as many people as we used to. In the past, it was during our conversations with customers that I learned how we were doing. I found out what you liked and where things fell short of your expectations. Often, I would find ways to help you. I miss those conversations.

While we do our best to stay up to date on changes that affect you, we do not know when you are unhappy until you tell us. Should this occur no matter how minor, please contact me so we can look at options that could improve your situation.

If you have questions on benefits, we are here to help. If your claim was denied, we can look into the reasons. If it is something to do with your plan, there may not be anything we can do until the next Annual Enrollment Period but sometimes there are circumstances that could allow a change. At the very least we will be doing the research on your behalf to correct any issues during the next available period.

We want you to be satisfied with us and satisfied with your insurance coverage. Talk to us if you're unhappy.

Sincerely,

Laura Mutsko

Continued from Cover Story

doctor's visits or trips to the pharmacy

- Meal delivery service after a hospital stay
- Personal emergency response system
- Bathroom modifications including shower seats and grab bars
- Health and fitness tracking device
- Pest control service and much more

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Health Insurance Enrollment Open Again

In years past, once the Affordable Care Act Open Enrollment Period ended in December, folks would have to wait to sign up for a Health Insurance Marketplace® plan **until the following November. The only exception is if they qualified** for a Special Enrollment Period. This year is different.

Due to the coronavirus emergency, the ACA window has re-opened, providing a lifeline to affordable comprehensive health insurance coverage to those without it. The Department of Health and Human Services announced a 3-month special enrollment period for ACA plans that began February 15 and will remain open through May 15, 2021.

The ACA provides subsidies, also known as tax credits, that work on

a sliding scale. They limit the amount you pay in monthly premiums to a percentage of annual income. Most people are eligible for subsidies when they earn 400% or less of the federal poverty level and based on the number of members in your household.

According to estimates by the Kaiser Family Foundation, approximately 2 to 3 million workers lost employee-based health plans between March and September 2020.

Unfortunately, many who could best use this type of insurance were not familiar with the enrollment process, did not know they qualified for subsidies, or missed the deadline in December to enroll. The additional Open Enrollment period gives them an opportunity to get health care coverage for themselves and their families.

To learn if you qualify or to enroll in a Marketplace Health Insurance Plan, please contact me at 440-255-5700 or email me at lmutsko@mutskoinsurance.com.

Coverage for COVID Vaccine

Getting vaccinated against COVID-19 is one of the best and safest ways to protect yourself and everyone around you. The COVID-19 vaccine is free. This applies to all who get the vaccine, including those who do not have health insurance.

Remember to take your I.D. and health insurance cards including your Medicare card with you. It is important to

bring your Medicare card even if you have other insurance.

Having your card with you will save time for you and those providing your vaccine. If you are asked to pay an administrative fee, please file for a reimbursement with your insurer.

You can count on us to support you with up-to-date information as it becomes available.

BE ALERT FOR SCAMMERS

You cannot pay to get early access to a vaccine.

You do not have to pay to put your name on a list to get the vaccine.

Do not share your personal or financial information if someone calls, texts, or emails you promising access to the vaccine for a fee.

Your Smile is Worth It!

Keeping your smile healthy is an important part of keeping your body healthy. Having the right dental insurance makes this easier.



In order to offer my customers dental insurance accepted by the widest network of dentists in the country, I recently partnered with Delta Dental. Delta Dental is among the most respected dental insurers in the country and offers a variety of comprehensive and flexible plans for individuals and families.

If you are interested in learning more about Delta Dental coverage, give me a call at 440-255-5700 or email me at lmutsko@mutskoinsurance.com and note Delta Dental in the subject line. Your smile is worth it.

Group Helps with Co-Pays and Deductibles

I recently learned of a non-profit organization that provides services to people with chronic, life threatening and debilitating diseases. It is the **Patient Advocate Foundation Co-Pay Relief Program.**

PAF's Co-Pay Relief (CPR) program provides financial assistance to qualified patients by providing co-payments, co-insurance and deductibles required by the patient's insurer for medications prescribed to treat and manage their disease. In some instances,

assistance with insurance premiums and/or other services associated with the disease also may be available.

To be eligible for support from CPR, patients must meet the following criteria:

- Have a diagnosis of a disease within the CPR Program
- Meet the household Income criteria
- Have active insurance coverage for pharmaceutical products

- Must reside in and have treatment in the U.S.



To apply for help, visit www.copays.org. You will find instructions on how

you, your doctor, your pharmacy, or someone you designate to assist you can get your application started. Applications can also be completed over the phone by calling, toll free, 866-512-3861.

This is an amazing organization that puts patient and family peace of mind above all else. For more information, please visit www.copays.org.