

## Exclusive Hospital Benefits for Lake County Veterans

It was recently brought to my attention that U.S. Military Veterans from Lake County Ohio are entitled to money saving discounts of up to 25% on hospital bills that are not covered by insurance. Please share this information with any veterans you know who may be able to benefit from this discount. The policy states:

In accordance with a motion passed by the Lake County Memorial Hospital Board of Trustees, October 10, 1949, all veterans will be granted discounts for any hospital services as follows:

**I.** The veteran must be a resident of Lake County at the time of hospitalization: any doubtful cases of residence of a veteran shall be referred to the Soldiers' and Sailors' Relief Commission for verification.

**II.** Twenty-five per cent (25%) deduction on the veteran's payments of his hospital account will be allowed in cases amounts not covered by hospital insurance.

**III.** To be entitled to the discount, the veteran must have been separated from the service under conditions other than dishonorable, and proof of such service must be presented at or before the

time of payment. The veteran shall be given the same consideration in settlement of bills as other patients.

**IV.** The discount is to apply to the veterans' account only: not to his or her dependents.

**V.** No adjustment is to be made on past due accounts or accounts of five (\$5.00) dollars or less.

**VI.** Female veterans are to have the same discount as male veterans except in maternity cases: then the discount is to apply to the mother's day charges only.

**VII.** If at any future time, the Board of Trustees contemplates changing within (sic) regulations, the Board shall give reasonable advance notice to the Soldiers' and Sailors' Relief Commission of Lake County of such contemplated change or changes in said regulations.

For further information on these and other benefits for Lake County veterans, please contact The Veterans Service Office, 105 Main Street, Painesville, OH 44077.

Telephone: 440-350-2567 or 440-350-2904.

And if you have not already done so, please let me know if you served in the Military so I can let you know about benefits like this.



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Dear Friends,

Can you believe it's already April? It's been such a busy time since the first of the year that the weeks seem to have flown by.

I spent some of this time studying and testing to become certified as a Healthcare Reform Specialist and I'm ready for your questions when Health Care Reform is rolled out later this year.

I've also taken the Social Media plunge and can now be found on Facebook, Twitter and LinkedIn. With so many of you using these sites today, I didn't want to be left behind! I also find that there is simply too much important information that crosses my desk every day that I want to share with you right away. Now, I'll be able to do that more easily.

You can also continue to follow my blog at [www.seniorinsider.com/blogspot.com](http://www.seniorinsider.com/blogspot.com). In the last couple months, I've posted articles on new Medicare benefits, changes in social security and help with prescriptions costs, just to name a few.

Look for me on Facebook at Mutsko Insurance Services, LLC, follow me on Twitter at Laura Mutsko or connect with me on LinkedIn at [LinkedIn.com/in/LauraMutsko](http://LinkedIn.com/in/LauraMutsko). I look forward to staying in closer touch with you.

Have a great spring,  
--Laura Mutsko

## Facility Fee: A Surprising Cost for Many

Patients visiting some doctors' offices and urgent-care clinics are running into some unexpected fees.

Added to their bills is a little understood charge called the facility fee.

Facility fees are sometimes generated when a patient

visits a hospital or a hospital owned building for medical services.

The fees, which can amount to hundreds of dollars, are add-ons by hospitals to the fees charged by the physician, urgent-care center and other health care provider.

If a facility fee were charged in a non-medical setting it would go something like this.

You have an appointment with your

accountant at his downtown office. A week

later you get a bill for his fees. Two weeks later you get a bill from XYZ Office Tower for \$50 because you met with your accountant in XYZ Office Tower.

The good news for those insured by Anthem Advantage Plans is that they do not have to pay facility fees.

Those insured by an Anthem Advantage Plan can ignore any facility fees and these charges should

be removed. If the fees appear on a second bill, you should contact Anthem and Anthem will contact the provider.

Anytime you get hit by an unexpected fee, you should call your insurance agent to make sure you understand the

charge and confirm that it is allowed by your health plan.

If you feel the out-of-pocket

amount you're being billed is unfair, you can appeal

the provider's bill or your insurer's decision. But if the health plan's contract with the provider allows for facility charges, you will likely run into stiff resistance.

**Anytime you get hit by an unexpected fee, you should call your insurance agent to make sure you understand the charge and confirm that it is allowed by your health plan.**



## Phone calls from Anthem

In recent weeks, a number of my clients have received phone calls from Anthem asking them to contact their congressman concerning proposed FUTURE cuts to Medicare Advantage funding. Unfortunately, the message that was left was unclear and seemed to imply that changes to their insurance would take place immediately in April.

This is not the case. While the vote will take place in early April, no immediate changes will be made to your current Medicare Advantage Plan.

Here are the facts.

The Medicare agency has proposed changes to Medicare Advantage payments that will impact the 14 million seniors and people with disabilities

who rely on this critically important part of Medicare.



Combined with the cuts included in the health reform law, these changes will

likely result in seniors facing higher out-of-pocket costs, reduced benefits, and fewer health care choices.

Contact your senators today at 1-877-587-3646 and tell them to protect your Medicare Advantage Plan and urge them to vote against any cuts to Medicare and Medicare Advantage Plan funding.

For more information, go to [www.medicarechoices.org](http://www.medicarechoices.org).

I appreciate those who contacted me about the calls they received from Anthem. Always let me know if you have concerns like these.

**Contact your senators today at 1-877-587-3646 and tell them to protect your Medicare Advantage Plan and urge them to vote against any cuts to Medicare and Medicare Advantage Plan funding.**

## Friends of Mutsko Insurance Services, LLC

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 introduce

### **Browning LANDSCAPE SERVICE**



**Landscaping & Snow Plowing  
Bill Browning**

**440-954-9318**

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](mailto:lmutsko@mutskoinsurance.com).

## Need a Speaker?

If you are in charge of setting up programs for your employees, your church or civic group, give me a call. It will be my pleasure to present "**Getting Started With Medicare**".

This informative class is geared toward those who are turning age 65 or going on Medicare for the first time.

This is not a sales pitch, just straight talk about "**Getting Started With Medicare.**"

Call my office today at 440-255-5700 to make it a date.



## Look who's turning 65 this year.

- Steven Tyler – Lead singer of Aerosmith
- Peggy Fleming – Olympic ice skater
- Donna Karan – Designer
- John Oates – The “other guy” from Hall & Oates
- Robert Plant – Legendary Zeppelin rocker
- James Taylor – Singer, songwriter
- Dianne Weist – Academy Award winning actress
- Glenn Frey – Founding member of the Eagles

*I wonder if any  
of them will  
be attending  
my “Getting  
Started with  
Medicare”  
classes?*

## Find It & Win!

Somewhere in  
our newsletter is a  
**misspelled word.**

Be the first to spot it  
and call us and you will  
**win a \$10 gas gift card!**

Call 440-255-5700  
or toll-free at  
888-951-6201.

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