

## Six Steps for a Smooth Transition To a New Insurance Plan

So, do you feel pretty good about the changes you made during Medicare's Open Enrollment period? Perhaps you switched from one Medicare Advantage Plan to another. Or, you changed to a plan that has better coverage for your prescriptions. Congratulations on making these changes. But, there are still a few things to do before your work is done.

Here are six steps you can take now to smooth the transition to your new Plan.

### 1 Cancel your supplement coverage.

Your Supplement is not automatically cancelled when you switch to an Advantage Plan. Did you cancel your Supplement coverage? Although some companies will cancel and make changes over the phone, others require a written request so ask what your insurer requires.

### 2 Cancel your automatic withdrawals.

Were your premiums being automatically withdrawn from

your checking or savings account? Cancel your withdrawal with the insurance company and then follow up with your financial institution to make sure the automatic withdrawal is cancelled.

### 3 Tell your doctor.

If you changed

from one Advantage Plan to another, let your doctors know the first time you see them in the new year. If your doctor unknowingly files for reimbursement with the wrong insurance company, it will cause confusion and delays in payment.

### 4 Tell your pharmacy.

Present your new insurance cards to your pharmacy before you need your next prescription. Don't wait until you need a refill or have an emergency before you make

Anytime you make a change in your policies, you may need to inform your bank, doctor, pharmacy and insurance agent.

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- Silver Sneakers Programs
- Claim Lost Money!



**L**etter  
from  
Laura

*Dear Friends and Clients,*

*I hope that everyone enjoyed the holiday season and has welcomed 2012 with a healthy and positive outlook. As I write this, I am please to say that the weather has been at least tolerable, but by the time it gets to you we could be buried in snow ... that's Ohio!*

*And what about New Year resolutions? Do people still do that? Or have we learned that they only last a few weeks before we fall back into our usual habits? Either way, it's always good to set goals and do your best to achieve them in the months to come.*

*Consider becoming a volunteer. There are so many local organizations that are in need of people that are willing to give their time for a good cause. Whether it's for an animal rescue group or spending time with seniors in need, you might find that you're the person that can really make a difference.*

*Volunteers of America/Greater Ohio is an excellent source for seeking out the volunteer program that fits you best. No matter what you choose, volunteering can foster positive change in the community and enrich your life and brighten the world of those you serve.*

*And as always, it is my privilege to serve you.*

*Laura Mutsko*

this change.

## **5** Check any new requirements.

Some medications require a pre-authorization from your physician. If you have needed this in the past, check your coverage and then contact your doctor before you need a prescription refill.

## **6** Questions on a Supplement Plan?

Unlike other Medicare Plans, you can make changes in your Medicare Supplement Plan outside the Open Enrollment Period. In fact, you can make changes or purchase Medicare Supplement Insurance any time during the year. Call

me to help you find the best Supplement for your situation.

While you are checking on these insurance matters, take some time to review all your other insurance coverage, too. Look over your life insurance beneficiaries and make sure all other information is up to date. Do you have adequate life insurance coverage? What about disability insurance? Are you ready to look into purchasing long term care insurance?

If you find some gaps, call me. I will put together a comprehensive plan that brings your coverage up to par.

For an appointment, call me at 440-255-5700 or toll free at 1-888-951-6201

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## **Having Second Thoughts about your Medicare Advantage Plan?**

### **The Disenrollment Period is Jan. 1 thru Feb. 14**

The Medicare Advantage Disenrollment Period (MADP) runs from January 1 thru February 14, of each year. The purpose of the MADP is to give Medicare Advantage members an opportunity to return to Original Medicare.

The MADP will allow members to enroll in a standalone prescription drug plan. However, disenrolling in a Medicare Advantage Plan and enrolling into a standalone prescription drug plan means you will not have additional coverage for any medical claims other than the 80% that Medicare pays for. Those members may choose to purchase a Medicare Supplement providing they qualify under the terms of the policy they wish to purchase. Using the MADP to disenroll in a Medicare Advantage Plan does not result in Guaranteed Issue of Medicare Supplement insurance.

Make sure you qualify for the supplement before you disenroll from your Advantage Plan.



The SilverSneakers® Fitness Program is an innovative health, exercise and wellness program that helps older adults live healthy, active lifestyles. It is offered as a no-cost benefit with many Medicare Advantage Plans!

SilverSneakers offers three ways for you to participate; (1) through local participating centers, (2) online, and (3) personalized at-home fitness programs. It's easy to enroll. Here's how you can get started:

**1. SilverSneakers at a participating location:** Simply take your SilverSneakers Member ID card to a SilverSneakers participating fitness location. No SilverSneakers card? Bring your health plan ID card with you to tour the location. To find a participating

location, call 888-423-4632 or visit their website at [www.silversneakers.com](http://www.silversneakers.com).

**2. SilverSneakers Online:** Sign up as an online member at [www.silversneakers.com](http://www.silversneakers.com). You will then become part of a secure online SilverSneakers community where you will have access to:

- Nutrition, fitness and health improvement plans and trackers
- Health-related articles and recipes
- Exercise video demonstrations
- Video of SilverSneakers classes
- Advice from experts in exercise, nutrition and life skills and more!

**3. SilverSneakers Steps:** SilverSneakers Steps is a personalized fitness program for members who don't have convenient access to a SilverSneakers location. Call 1-888-423-4632 (TTY: 711) to find out if your health plan offers SilverSneakers Steps.

So, what are you waiting for? Sign up today. The sooner you start, the quicker you will begin enjoying fitness and fun, courtesy of SilverSneakers.



It's possible that there is money waiting for you to claim. It could be a long-forgotten utility deposit or proceeds from an inheritance that never found you. While most people won't find a small fortune, you may be surprised at what's waiting for you!

To start your search, go to [www.Ohio.gov/Treasure Hunt](http://www.Ohio.gov/Treasure Hunt). It is important to start with the state entity that holds citizens' forgotten property to avoid paying fees to a third party to reclaim your money. You can connect to other states and Canada from this web site, too.

Search for unclaimed money under all variations of your name, including maiden name, nickname or alias.

Here's a tip: If you have trouble proving that you lived at an address long ago, try to verify it with your credit report address history. It may be just what you need to prove that you are the rightful owner of long forgotten funds.

## *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. 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).



This month I would like to introduce you to Patti Belt, owner of Patti's Pet Parlor. Patti has been grooming small dogs (45 pounds and under) in her home for many years and I love the way she cares for her customers!

She is located in Concord and you can reach her by calling 440-352-7181 or by email: [skiorbend@yahoo.com](mailto:skiorbend@yahoo.com)

Know someone who is turning 65 or looking for information on Medicare?  
Please let them know about my upcoming "**Getting Started With Medicare**" Workshops.

1/24.....	2:00-4:00 pm.....	YMCA Cleveland/Lyndhurst.....	440-691-2246
2/13.....	6:30-8:30 pm.....	Kenston Middle School.....	440-543-2552
2/21.....	6:30-8:30 pm.....	Cleve Hts./University Hts. Library.....	216-321-3400
2/23.....	1:00-3:00 pm.....	Eastlake Public Library.....	440-942-7880
3/7.....	10:00-12:00 pm.....	Lakeland Community College.....	440-525-7116

For a complete list of more than 25 upcoming classes,  
visit my website at [www.mutskoinsurance.com/seminars](http://www.mutskoinsurance.com/seminars).

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