

Coverage Changes to **Medicare Plans 2013**

Medicare deductibles and co-payments will be changing in 2013 as follow:

Part B Premium.....	\$104.90
Part B deductible.....	\$147/annual
Part A deductible per benefit period	\$1,184
Co-payment for hospital stay	
61-90 Days	\$296/day
91-150 Days & beyond.....	\$592/day
Skilled nursing co-payment	
21-100 Days	\$148.00/day

Medicare Supplement plans will automatically be adjusted to cover these increased amounts.

Your Medicare Advantage co-pay's will not be affected.

Medicare Part D **2013 Prescription Drug Coverage**

Initial Coverage:

Medicare Part D coverage starts with the first prescription you fill. When a member's 2013 total drug costs exceed \$2,970 the member enters the coverage gap referred to as the "donut hole."

Coverage Gap:

When you enter the Part D coverage gap in 2013, you will pay 47.5% of name

brand medications and 79% of generic medications.

Once your total drug costs exceed \$4,750, you will go into the Catastrophic Coverage.

Catastrophic Coverage:

The catastrophic coverage period for 2013 begins once one exceeds \$4,750 in true out-of-pocket costs and covers 95% of a member's drug costs.

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Dear Friends and Clients,

If you do anything this week, please take a few minutes to look over your Medicare Plan for 2013. Many plans have made significant changes that may affect your coverage and rates. Check with me now if you have questions about your coverage or other Medicare options so we can make appropriate changes before the Medicare Open Enrollment deadline on Friday, December 7, 2012.

Changes will not be accepted after the deadline, so it is important that you call me now if you have concerns. We will be extending office hours as needed to accommodate your needs.

As an independent insurance broker, I am able to provide you with a number of different plans from the nation's most respected insurance companies. I am affiliated with AARP, Anthem, Aetna, Medical Mutual and new this year, Humana and Coventry Insurance. I'll help you find a plan that includes your doctors, your medical facilities, one that you can afford and makes sense for you.

Want one more reason to call me? You'll never pay a penny more for the services I provide to you.

Not taking the time to review your Medicare Plan can be costly. Don't make this mistake. Working together, we will make sure you have the plan that works best for you in 2013.

As always, it is my privilege to serve you.

Laura

When Comparing Plans

When you review your Medicare health and drug plan choices, here are a few things to consider for 2013:

Does Your Plan Still Work at Your Pharmacy?

Even if you're not changing plans, double check to see if your pharmacy will still be in your plan's network in 2013. If you need to change pharmacies, visit or call the new pharmacy to find out what you should do now before you need prescriptions filled. Also, make sure you have enough of your medications on hand to take you into the new year and avoid first of the year emergencies.

Physicians & Hospital Choices

The relationship you have with your physician or other care providers is important. Make sure they accept your coverage. Also, check to see if you will have to choose your hospital from one that is in the plan's network. Will your plan require referrals this year?

Are the Services You Need Covered?

Change happens, especially when it comes to your health. Maybe your family situation is different this year, or you have new health concerns. Make sure you look at the services and benefits in your plan and compare it to what you may need in the coming year.

Cost

There are a number of plans available and premiums will vary according to the coverage provided. Make sure your plan fits your budget. Are your prescriptions covered?

Travel Plans

Do you plan to travel in 2013? If you will spend part of the year in a different state or out of the country, make sure your coverage travels with you.

Don't wait. Call me today if you think you will need a different plan for 2013. Together we will find a plan that works best for you.



Attention Military Veterans

Please notify me if you are a U.S. military veteran and state in which branch you have served.

E-mail: lmutsko@mutskoinsurance.com

Write: Mutsko Insurance Services,
6966 Spinach Drive, Mentor, OH 44060

or Phone: 440-255-5700

Medicare Part B

Medicare Part B helps to pay for physician's services, outpatient hospital services, certain home health services and durable medical equipment. Most people will pay the standard premium amount for Medicare Part B. However, if your modified adjusted gross income as reported by your IRS return from two years ago (2011) is above a certain amount, you may pay more.

If your yearly income in 2011 was:

File Individual Return	File Joint Return	You pay
\$85,000 or less	\$170,000 or less	\$104.90
\$85,001 - 107,000	\$170,001 - 214,000	\$146.90
\$107,001 - 160,000	\$214,001 - 320,000	\$209.80
\$160,001 - 214,000	\$320,001 - 428,000	\$272.70
Above \$214,000	Above \$428,000	\$335.70

Medicare Part D

Medicare Part D Prescription Drug Plan monthly premiums will remain the same in 2013. You will only pay an income-related monthly adjustment amount in addition to your plan premium if your IRS reported income was more than \$170,000 for joint filers or more than \$85,000 for those filing individual returns.

File Individual Return	File Joint Return
\$85,000 or less	\$170,000 or less
You pay: Your plan premium	

File Individual Return	File Joint Return
\$85,001 - 107,000	\$170,001 - 214,000
You pay: \$11.60 + Your Plan Premium	

File Individual Return	File Joint Return
\$107,001 - 160,000	\$214,001 - 320,000
You pay: \$29.90 + Your Plan Premium	

File Individual Return	File Joint Return
\$160,001 - 214,000	\$320,001 - 428,000
You pay: \$48.10 + Your Plan Premium	

File Individual Return	File Joint Return
Above \$214,000	Above \$428,000
You pay: \$66.40 + Your Plan Premium	

All information provided in this newsletter is taken from Medicare.gov, the official U.S. Government website for Medicare information as of 11/16/2012. This information is provided as a service only. For more information, please visit www.medicare.gov.



I am pleased to announce that I am now authorized to represent two additional organizations, Humana and Coventry Insurance. Both are highly respected companies who offer health insurance plans for individuals and families as well as Medicare Advantage plans.

Representing numerous trusted insurance companies enables me to better serve your needs by offering more choices. For a complete list of all the insurance companies I represent, please visit my web site at mutskoinsurance.com and click on products and services.

The **FUTURE** of **HEALTH CARE**

I am often asked about the future of health care. People want to know what changes are in store for Medicare or how national health care will personally affect them.

I wish I had advance information to share, but unfortunately I don't.

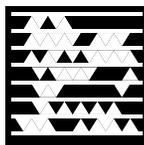
I will promise you that I will make every effort to keep you informed of changes that affect you as I learn about them. Watch for updates in my newsletter, my website and my blog at <http://theseniorinsider.blogspot.com>.

FUN FACTS:

If you will be turning age 65 in 2013, you're in good company.

Here are a few famous people who share your birth year, 1948:

Prince Charles, Olivia Newton-John, Glenn Fry, Barbara Mandrel, Terry Bradshaw, Ozzie Osbourne, Stevie Nicks, James Taylor, Sally Struthers, Rhea Perlman, and *Leave It to Beaver's* Jerry Mathers.



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