

## Still need health coverage?

Have you recently graduated from college? Have you aged off of your parent's health plan? Are there circumstances that have changed in your life that have left you without health insurance?

Even though open enrollment is over, you may still have options to get health coverage this year. You may be qualified to sign up for private

health insurance in the Market-place right now, outside the Annual Open Enrollment Period.

Anyone who experiences a qualifying life event is eligible to purchase private insurance in the Marketplace. Here are some examples of qualifying life events:

- No longer covered by your parents' plan
- Get married
- Get divorced
- Death of a spouse
- Have a baby or adopt a child
- Move to a new area
- Lost other health insurance including student health plans

### Employment-Related Qualifying Events

You may also qualify for the Special Enrollment Period if your employment is terminated, your hours are cut back or your COBRA benefits expire. You will need to provide a letter from your employer on company stationery that verifies your termination or reduction in hours in order to qualify. For

expiration of COBRA benefits, you will need a letter of documentation with your termination date.

### Time Limits

You have 60 days from the date of any qualifying event to apply for health insurance coverage. In all cases you will be asked to provide documentation of the qualifying life event in the form of a birth or adoption certificate,

marriage license, divorce decree or other legal documents.

### Medicaid or CHIP Coverage

Enrollment to Medicaid or CHIP is open all year round. If you qualify, you (or a family member) can enroll immediately.

If you or someone you know has questions on whether their circumstances qualify as an eligible life changing event, please contact me. I'll do the checking and provide the best insurance choices for you and your budget.

There's never a charge for my services.

### Catastrophic Coverage

If you're under 30, you can buy a catastrophic health plan. These plans are an affordable way to protect yourself from the high costs of worst-case scenarios, like an accident or serious illness. They cover 3 primary care visits per year before you meet your deductible, as well as certain preventive care benefits.

**Even though open enrollment is over, you may still have options to get health coverage this year.**

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Dear Friends & Clients,

Summer! Finally. While I'm not a fan of hot weather, I do enjoy the more relaxed pace that we get into in the summer.

Plus, there are so many different events throughout Northeast Ohio every year. Just a few on my target list this year are:

- *The Headlands Beachfest. Lake County will showcase our lakefront on July 26th, noon to 8:00 pm at one of our newest festivals.*
- *Vintage Ohio at Lake Metropark Farmyards on August 1 & 2. This is the 20th Anniversary of this highly acclaimed wine and food festival.*
- *Last Stop Willoughby in downtown Willoughby on August 16. It includes the Taste of Willoughby, trolley tours, parade and a showing of "A Stop at Willoughby" Twilight Zone episode.*
- *Mentor City Fest features everything that makes Mentor a great place to live and work, August 22 & 23.*

For more ideas on things to do, visit [www.lakevisit.com](http://www.lakevisit.com) for Lake County  
[www.tourgeauga.com](http://www.tourgeauga.com) for Geauga  
[www.thisiscleveland.com](http://www.thisiscleveland.com) for Cuyahoga

My hope is that you'll have a chance to get out and enjoy the summer, no matter what you choose to do.

Sincerely,  
Laura Mutsko

## Cutting Drug Costs Down to Size

Do you think you're spending too much on your prescription medications? You're probably right! Here are a few simple steps you can take to cut the cost of your medications without sacrificing your health.

### Ask your doctor about NEW generic options.

There are a number of commonly prescribed brand name drugs scheduled to lose their patents this year. This opens the way for new, lower cost generic versions of these medications to become available.

Among the common medications scheduled for generic release this year are:

- Actonel (Osteoporosis)
- Detrol LA (Incontinence)
- Evista (Osteoporosis)
- Lunesta (Sleep Disorders)
- Lovanza (High Cholesterol)
- Nasonex (Nasal Allergies)
- Nexium (Ulcers)
- Restasis (Dry Eyes)

The dates for generic drugs becoming available are subject to change. Check with your physician to see if he or she will switch you to a generic that is equally effective but less expensive.

### Don't automatically use your insurance.

Hundreds of commonly used generic medications can be purchased for as little as \$10 for a three-month supply at grocery stores, major drugstores and club stores like Costco and Sam's Club. You

may find some drugs usually covered by your insurance might be less expensive if you pay cash instead using your insurance.

### Be wary of coupons.

Makers of brand-name drugs often flood the market with

discount coupons in order to keep you as a customer. Even if a coupon cuts the cost you pay at the counter, your employer and insurance company are often paying the full price which will cost you in higher premiums down the road.

### Ask about OTC drugs.

Your physician may write prescriptions for drugs even after they are available over-the-counter. Be sure to ask your doctor if your drug is available OTC (over the counter.)

There are a number of commonly prescribed brand name drugs scheduled to lose their patents this year.

# Mental Health Parity

*Question: Do Marketplace insurance plans cover mental health and substance abuse services?*

Yes. All Marketplace insurance plans cover mental health and substance abuse services as an essential health benefit.

Health insurance plans

available in the Marketplace must cover ten categories of essential health benefits. One of these categories is mental health and substance abuse services, also known as substance use disorder.

These services include behavioral health treatment, such as psychotherapy and counseling. They also include mental and behavioral health inpatient services and substance use disorder treatment.

There is a full list of what each plan covers in the Health Insurance Marketplace.

## Mental and behavioral health and pre-existing conditions

Marketplace plans can't deny you coverage or charge you more just because you have a pre-existing condition. This includes mental health and substance use disorder conditions.

Coverage for treatment of pre-existing conditions begins as soon as your Marketplace coverage is in effect. There's no

waiting period for coverage of these services.

There are also no lifetime or yearly dollar limits for mental health services. Marketplace plans can't apply yearly or

lifetime dollar limits on coverage of essential health benefits which includes

benefits for mental health and substance use disorder services.

## Parity protections for mental health services

Marketplace plans must provide certain "parity" protections between mental health and substance abuse benefits on the one hand, and medical and surgical benefits on the other.

This means that in general, limits applied to mental health and substance abuse services can't be more restrictive than limits applied to medical and surgical services. The kinds of limits covered by the parity protections include:

- **Financial:** Example; deductibles, co-payments, coinsurance, and out-of-pocket limits
- **Treatment:** Example; limits to the number of days or visits covered
- **Care Management:** Example; being required to get authorization before treatment

*(taken from HealthCare.gov)*

**Health insurance plans available in the Marketplace must cover ten categories of essential health benefits.**

# Anthem Advantage Plan Members

## Regarding preventative visits to the doctor.

Anthem will not pay for an Annual Preventative Visit. However the language used in the Evidence of Coverage states:

### Annual Wellness Visit

If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.

To avoid your claim being denied, make sure the doctor codes it as an **Annual Wellness Visit not a Preventative Visit.**

## *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 acknowledge

### The Willoughby-Eastlake Public Library

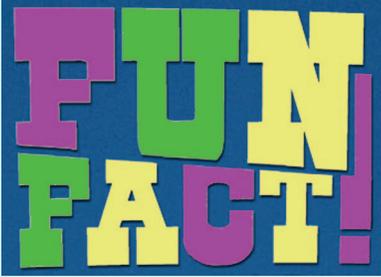
Whether you're looking for an e-book, activities for kids or educational programs for adults, you'll find what you're looking for at one of the branches of The Willoughby-Eastlake Public Library.

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).

## Find It & Win!

Somewhere in our newsletter is a **misspelled word**. If you spot it, call us. Your correct answer will be entered into our drawing and the winner will receive a **\$10 gas gift card**. Call 440-255-5700 or toll-free at 888-951-6201.



- On average, women say 7,000 words per day. Men speak just over 2,000
- Americans eat 18% more vegetables today than they did in 1970.
- The width of your arm span stretched out is equal to the length of your whole body.
- Research shows that people will walk 30% longer if they listen to music when they walk.
- Laughing lowers levels of stress hormones and strengthens the immune system.

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